

Internship Report

On

Recruitment and Selection Process of BRAC Bank Limited. (BBL)





**Internship Report on
Recruitment and Selection Process of BRAC Bank LTD. (BBL)**

Submitted to

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LETTER OF TRANSMITTAL

26th January, 2020

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Subject: Submission of Internship Report

Sir

I am glad to present my internship report based on **“Internship Report on Human Resource Recruitment & Selection Process of BRAC Bank Limited”**

This report is based on my three months working experience in BRAC Bank as an intern in Human Resource Department on head office situated at Anik Tower, 220/B, Gulshan Tejgaon Link Road, Tejgaon, Dhaka.

Working in such an environment has helped me to gain the practical knowledge and helped me to understand about corporate world and I think which will be very helpful for my future career.

Therefore, I shall pray and hope that you will accept this report and oblige thereby.

Sincerely

Bushra Bintey Mahbub

ID- 111 151 585

ACKNOWLEDGEMENT

First of all, I would like to thank Allah to give me enough strength and patience that I could finish my internship program properly.

Secondly, I would like to express my gratitude to United International University (UIU) for arranging the internship program and my honorable teacher Mohammad Tohidul Islam Miya, Assistant Professor of School of Business and Economics, UIU, to give me this opportunity and guiding me continuously as a supervisor.

Then my admiration goes to the BRAC Bank Human Resource Department to think that I'm capable for intern position in your organization. I would be grateful towards some people of the BRAC Bank HRD; they are Queresha Faria Ali, Manager (L&D) - my supervisor, mentor, my well wisher to support and teach me how to work on a corporate culture and two most important person from whom I got so many things to learn those names are- Mrs. Rumana wasih HR executive officer, Mrs. Kakoli Roshid HR executive officer of BRAC Bank Ltd.

Lastly, I would like to express my worship towards my coworkers for supporting and helping me by providing knowledge, many superior officers to be kind, loving and compassionate, and I must need to mention the excellent working environment, team work mentality, commitment and transparency maintaining corporate culture which would help me in my future career.

EXECUTIVE SUMMARY

This report has been prepared on the basis of my practical experience at BRAC Bank Limited (BBL) as an intern from June 15 to September 15, 2019. This internship program helped me to know and experience about the real scenario of a commercial bank. BRAC Bank Limited is a dynamic and leading countywide commercial bank. It is a private commercial bank in Bangladesh which focuses on Small and Medium Enterprises (SME). It started its journey with a tagline-“Astha Obichol”. However, this organization has many branches, departments and divisions but the heart of the organization which is Human Resource Division (HRD) situated on head office Anik Tower 9th floor and fortunately I got chance to work with HRD.

This report is mainly based on recruitment and selection process of BRAC Bank Ltd. The purpose of this report is to understand how recruitment and selection process are being occurring. And the wings or subdivisions of HRD is discussed here also the job of each wings of HRD has pointed out in a brief. Additionally, a brief history and its services are mentioned here.

It also contains my job and duty, conclusion, recommendations according to my viewpoint-the areas which needed to be improved.

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Chapter 1

Introduction

- **Foundation of The Report**
- **Objective of the Report**
- **Methodology**
- **Limitations of The Report**



1 Introduction

With a view of making a financial institution in profitable and socially responsible way BRAC Bank put its step in the market focusing on not only profit but also the socio-economic growth of the country. It servers many services for the consumer with a view to making their life and financial transaction easier for this it is adapting new digital methodologies on a regular basis.

On this fast growing business market, organizations needs competitive advantages and BRAC bank believes in it so they have made their Human Resource Department effective and believes human resource as human capital as a service organization.

So it is very usual the HRD- Human Resource Department has an important duty to recruit and select the right people for the right job position and I feel so honored that I got chance to work with the HRD of BRAC Bank one of the leading commercial bank.

1.1 Foundation of the Report

The completion of internship program is an integral part of the Bachelors Program as it serves the causes of practical direction in the related area. I was blessed enough that I could do my internship from BRAC Bank Limited on Human Resource Department, one of the most successful commercial bank in Bangladesh which provided me an opportunity to generate a real life experience with banking sector. All the way through the report I made an effort to find out the actual process of recruiting and selecting process of BBL. And I have tried my best to make the report more informative.

1.2 Objective of the report

There are two broad objectives behind making this report, those are

- I. Broad objective
- II. Narrow objective

Broad objective

The main purpose of the report is to tell about the BRAC Bank-

- Recruitment process of BRAC Bank LTD.

Narrow objective

- To know about the History of BBL
- Its product and services
- To have a clear view about how HR department is doing their work
- To accumulate all the information about the recruitment and selection system
- To experience the recruitment and selection function that BBL is practice
- To relate the practical knowledge with theoretical knowledge
- Duty of an intern

1.3 Methodology

To make this report more informative I need to go through a process that is identifying, analyzing, and collecting data from various sources, in a word it can be said that I have been through a systematic procedure of making a report.

Sources of data

The data is collected both from primary and secondary sources.

Primary Sources

- Personal observation and experience
- Taken opinion from officials and co-workers

Secondary Sources

- Internet- Various Websites related to BRAC Bank
- Text book
- Guideline from some other report

By the help of text book, internet, personal observation and help of supervisors I have collected both type of data for preparing this report.

1.4 Limitation of the Report

➤ Lacking of information source

Though the has been based on primary and secondary information but getting proper and latest secondary information is difficult and there is no updated version website of BRAC bank from

where I could learn about the departments specially human resource but information of its history and products.

➤ Privacy of management

Primary data is very confidential for officers and authority so that it was difficult to collect raw information.

➤ Busy Work Life

I have to work there on a tight schedule and heavy work load

➤ Physical Condition

Last but not the least, unfortunately my first and foremost obstacle was my road accident and fractures for that reason I have to take three month bed rest which pulled me three months behind for that reason everything was posed and need to do a restart.

Chapter 2

Brief History of BRAC Bank

- **Values of BRAC Bank**
- **Product and Services of BRAC Bank**

2 Brief history of BRAC Bank Limited.

BRAC (BANGLADESH REHABILITATION ASSISTANCE COMMITTEE) the country's largest NGO was founded by Sir Fazle Hasan Abed in 1972. It was a small relief and rehabilitation project for those people who have lost their home in the Liberation War in 1971. BRAC has contributed for the country in- Public health, Economic development, Disaster relief and Educational sector.

The BRAC Bank is another most important concern of BRAC where social responsibility and profit has to side by side which had started its journey in July 2001 by taking inspiration from its parent organization BRAC NGO. With a very short period of time from 2001-2005 it became one of the most leading and successful bank over the country. This bank has multiple share holders which are IFC (International Finance Corporation, Shore Cap International and BRAC. International Finance Corporation is a part of World Bank; it helps small and Medium Corporation in a profitable way which's funding comes from various sources like ADB (Asian Development Bank), Canada, United Kingdom, Norway, Netherlands and so on. And Shore Cap is an international investor institution which's target is to funding small and medium financing organization and micro finance foundation to develop the economy in the country, it is a non-profit organization. Both the IFC and Shore Cap have 9.5 and 8.75% shares accordingly with BRAC bank.

The bank's main focus is to bring the unbanked people who are not covered by traditional bank and it catches the particular sector which is SME (Small and Medium Enterprise).

Over the few years it has expended its activities by providing 450 ATM booths, 186 branches and 457 SME unit offices all over the country. Over the years, the bank has distributed over BDT 10000 cores SME loans over 500000 people by accessing online facilities.

Though BRAC bank facilitates all type of banking services among the mass people but it has renowned for its SME services. Its serves all sources of clients though corporate, retail or SME.

2.1 Values of BRAC Bank

BRAC Bank believes on “**CRYSTAL**” policy where

- **C** refers to being “Creative”- Creativity can bring innovative in solving problems, creative person can think differently and they can work smartly with existing products
 - **R** refers to “Reliable”- To be reliable, dependable and trustworthy
 - **Y** refers to “Youthful”- Youth is a symbol of energy, re-freshness, this kind of person can spared positive vigor
 - **S** refers to “Strong”-A strong and positive will power is necessary to take decision for the well being of the organization
 - **T** is for “Transparent”- Must have to maintain transparency toward internal and external customer
 - **A** is to “Accountable”-Individual and organization both should be accountable toward its customer (internal-external) for its action and
 - **L** is for “Loyalty”- Person needs to be loyal toward the organization
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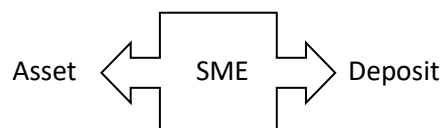
2.2 Product and Services of BRAC Bank

The bank's product and services includes-

- SME banking
- Corporate Banking
- Retail Banking

2.2.1 SME Banking

Before the concept of SME (Small and Medium Enterprise), the traditional bank used to provide financial facilities only to the larger company, business, organizations etc. They overlooked the small and medium entrepreneurs or individuals/business/company. For this those people deprived from loan facilities and their prosperity got interrupted. In 2001 the bank has established its passage along with the concept of small and medium banking with a vision to bring all type of business people under one umbrella of formal banking. The finance partners of SME are IFC and FMO-Netherland based institution. Around 75% of loans go to the project under SME. For this great initiative around 1.5million new employment created by the help of the loan and their standard of living has increased and more than 650,000 microreader entrepreneurs are served equally which ultimately helps the socioeconomic growth of our country. SME banking provides a good deal of loans and deposits

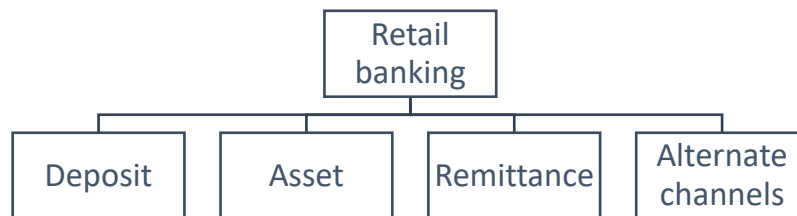


- ✚ Anonno (Unsecured Loan) – Anonno SME loan is more focused on relatively small business or individuals that provides 3to25 lakh BDT to fulfill the needs of any business extensions with monthly extension facility.

- ✚ Apurbo (Secured Loan) – This is for those who are engaging comparatively large business activities. This kind of loan starts from 10 lakh BDT according to the business requirement.
- ✚ TARA (SME Loan) – Tara is special loan for women entrepreneur that starts from 3 lakh BDT to 30 lakh BDT at a interest rate of 9%.With a vision to make women self-sufficient or independent that offers many services to women that are Tara deposit, tara lending, tara SME loan, tara home loan, entrepreneur support service includes business expansion loan, asset and vehicle purchasing, export-import cost and so on.
- ✚ Nirman (SME Loan) – From the name it is clearly understandable that this loans main purpose is to contribute loan for construction of any complex or commercial/residential building, it starts from 3 lakh BDT.
- ✚ Bahun (Commercial Vehicle Loan)- Any kind of vehicle- lorry, truck, mini truck, cargo, van, motorcycle, dumb truck, micro bus etc. loan for business use one can apply for bahun loan, it starts from 5 lakh BDT condition applicable.
- ✚ Shohoj (Secured Convenience Loan)-This is specially segmented for small and medium enterprise that has fixed deposit, DPS or bond in the bank.
- ✚ Agriculture Finance
- ✚ E-commerce
- ✚ Prapti (Current Account)
- ✚ Prachurjo (Fixed Deposit)
- ✚ Shonchoy (SME Deposit)

All this loan facilities will be applicable below some condition.

2.2.2 Retail Banking

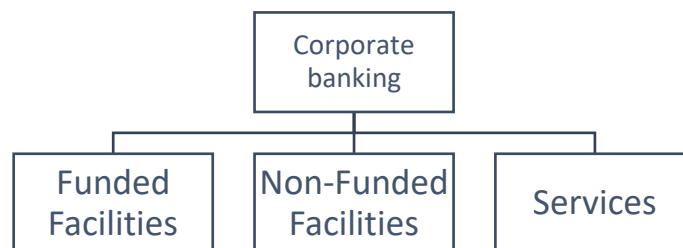


Retail banking service focused on consumers, sometimes it is addressed as consumer banking and BRAC bank has numerous retail banking product and services consist of

- Deposits- Saving accounts, Current account, FDR, DPS,FFD (Freedom Fixed deposit)
- Loans- Personal loan (for wedding, medical, education), Home loan, Auto loan (for buying vehicles), Travel/Holiday loan
- Cards- Credit cards (Signature, Platinum, Gold, Classic), Debit cards (Visa, Master, RFCD), Prepaid cards (Apollo health, Travel, Visa and Hajj)
- Premium banking- For the Premium clients they provide extra product, services and benefit in a customized way according the client's need.
- Probashi Banking/NRB (Non-resident Bangladeshi) - To create one stop banking station where non-resident Bangladeshi people can find everything BRAC bank has opened this sector. It ultimately helps the growth of our national economic condition. It contains deposits and savings, remittance information and investment services. NFCD- Non Resident Foreign Currency account, Probashi Shubidha fixed deposit, Probashi savings account are the core services.
- Employee Banking- This is the segment for employee and employer of BRAC bank only for making their life easier that extra benefit from salary. It is also a small step from the authority to grant some facilities to its own people, it is like all in one banking facility for them. It facilitates credit card, personal loan, home loan, auto loan, motorbike loan.

- Alternate Channels- Call center, CDM, ATM, Merchant Acquiring, E-commerce, SMS banking, Internet banking and Agent banking

2.2.3 Corporate Banking



Corporate banking basically deals with corporate consumers or can be renamed as business banking. This wing of banking sector makes loans for expansion of business for instance RMG, Manufacturing industry, Multinational Companies, Buying house, Developing Company and the like along with the socio-economic growth.

- Over Draft, Revolving Loan, Import Finance, Export Finance, Work order Finance, Lease Finance, Term Loan and Project Finance are funded facilities.
- Non-Funded Facility – To meet regular need the bank offers this kind of facilities which contains LC (Letter of Credit), Export LC, Letter of Guarantee (LG), Documentary collection
- Services- Cash management, Custodial service, Probashi biniyog, Syndication agreement, Agency service and Buying house

Corporate Social responsibility/ Green Banking

For longer sustainable development the concept of green banking has emerged, BRAC bank is not only concern about its customer and shareholder but also liable to environment. It prohibits any harmful activities to society for instance using less paper, environment friendly machineries.

The Bank has entered many social activities as its Corporate Social Responsibility (CSR) policy; they sponsored under19 cricket team, career fair and training on safety and security issue, supporting metropolitan police, and sponsor in debate and hockey championship in company with many campaigns and donate 10% of its budget for CSR activities every year.

Chapter 3

Human Resource Division of BRAC Bank

- **Mission of BRAC Bank HR**
- **Wings of HRD**
- **Hierarchy Level of BRAC Bank**
- **Types of Employee and**
- **Types of Employment**

3 Human Resource Division of BRAC Bank

Human Resource department (HRD) is the heart of any organization because it practices both strategic and comprehensive approaches to manage personnel, working environment and office culture.

The role of BBL HRD is to protect and support the bank's important asset- human capital by covering them with bank's management system, policies and programs by enhancing an affirmative working environment throughout employer-employee relationship.

HR concerns about-

- ▶ Fixing present employees need
 - Payment
 - incentives
 - Benefits
 - Compensation
 - Training
- ▶ Recruiting/Hiring new employees
 - Vacancy checking
 - Giving job circular on online and newspaper
 - Creating CV pool
 - Hire people by exam and interview
- ▶ Termination/Separation process management (if retired/fired/laid off)
 - Making termination paperwork ready according to bank's policy
 - Clearing all payments
- ▶ Rewarding employees
 - Motivating and encouraging workers with award and other way

3.1 The Mission of BRAC Bank HR

- To Become the employer choice of Bangladesh
- All of The activities and decision must be based on “CRYSTAL” value

3.2 Wings of HRD

The HR department (HRD) of BRAC Bank is one of the largest in the industry. Comparing with other commercial banks BRAC bank has the largest number of work force, so they have larger management team. HRD is one of the fundamental parts of the organization support. And it is so organized that BRAC bank is managing their large number of employees centrally.

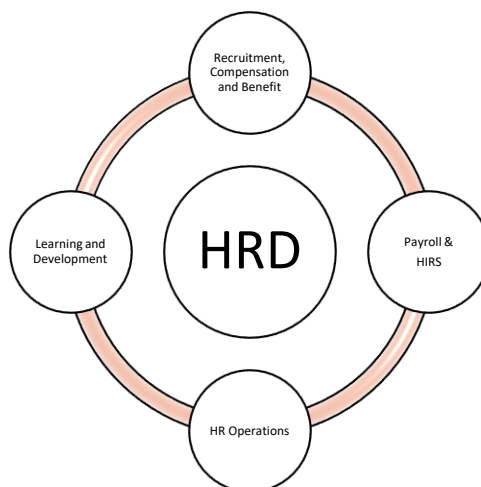
This Department is maintaining some management strategy and Divisions comprises of

3.2.1 Recruitment, Compensation and Benefit

3.2.2 Learning and Development

3.2.3 HR Operations

3.2.4 Payroll and HIRS (Human Resource information system)



These wings of Human Resource Department (HRD) play a vital role to control and maintain overall organizational activities and structure as well. Each of division has importance for a perfect management system.

There are several personnel behind the successful management system whoever is maintaining their responsibilities to run a successful HRD. But I want to mention only some names related to my work.

The brief of the wings activity is given below.

3.2.1 Recruitment, Compensation & Benefit

The Recruitment Process

The recruitment division is accountable for identifying job vacancies, analyzing the job requirement, job applications, internship applications, collection of CV's, reviewing applications, screening, short listing, selecting the right personnel for the organization and so on. This process can also be drawn under the Human Resource Planning because we know that Human Resources Planning's main goal is selecting the right people for the organization and the BRAC Bank's HR process is not above this.

A Flow chart is given below for understanding ease.

Two types of recruitment-



Internal Recruitment

This is for those people who are already working in the organization; the HR people publish the circular on notice board and online portal to invite the deserving employees to participate in the interview via

they can also upgrade their position level and avail their career growth. In this case, employees refer their resume personally and sometimes by their internal communication portal.

External Recruitment

From other organization/company/institute or fresh graduate people this process is applicable, step by step selection and recruitment process is shown and after described here-

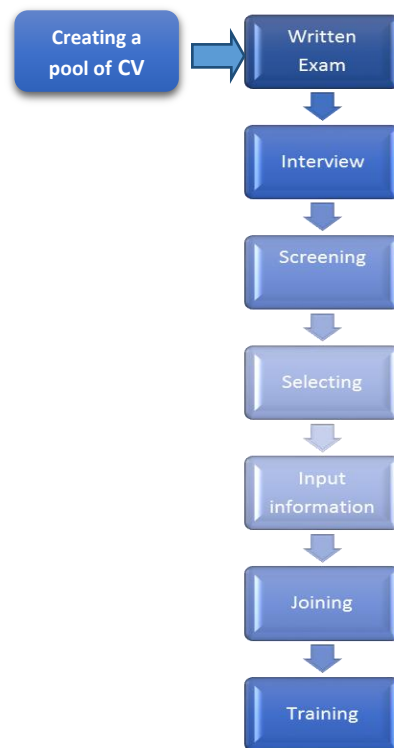


Figure: Recruitment and selection process chart

Creating a pool of CV

The flow of recruitment starts with the vacancy of particular positions and by giving news on newspaper and online like BD jobs.com and so on. Before the information of any position that going to be empty comes from departments and this information is taken by a recruitment team officer.

The recruitment officers collect and stores hard copies as well as maintains the database regularly. The recruitment officers organize potential CV's so that they can use these at the time of hiring.

CV's are chosen based on good academic result, work experience and sometimes reference. And then the shortlisted candidates are called for exams and interviews.

In case of large number of candidates invitation letters are mailed and messaged to the candidates email address and mobile phone. These are done according to the interview and exam time schedule before contacting the candidates.

Written Exam

After collecting CV the procedure begins with exam. The examination question paper is made upon

1. Mathematics
2. General knowledge
3. English
4. Analytical ability
5. Write up (Translation of sentence)

The mark distribution of each section is 10 and total is 50. Passing marks is 30.

The candidates need to be passed by getting specific marks. After cross checking the copies the shortlisted interviewers are called for interview.

Interview

- Now, at this time we directly call on their personal number and inform them about their interview and tell them to bring necessary documents like- photocopies of all academic certificates, NID, one copy of passport size picture. At the mean time recruitment officer print out the candidates CV and give those to the interviewee.
- At the day of interview, about 170 people comes and we provide them a form to fill which contains their personal history, address and all.

- A score card is given to the interviewee to right the status of the candidates that is selected or not and at the end of interview they signed it and recruitment officer collect it.

Usually, there are some steps of conducting an effective interview, these are

1. Make sure you know the job
2. Structure the interview
3. Get organized
4. Take notes
5. Close the interview
6. Review the interview

And I think the BRAC Bank's interviewee's are smart enough to conduct a successful interview whether directly or indirectly practicing these factors.

Generally, there is two or more interviewee in an interview board and they ask several questions to the interviewer/candidate to measure their knowledge.

At the end of the session, with a number of selected candidates HR people precede for our next activities which are mentioned earlier-input data (candidate's information), Creating appointment letter, offer letter, call them for joining and so on.

Screening and Selecting/Short listing

- After conducting a successful interview session another shortlisted people around 100 or 110
- Candidates are given joining package and an instruction is given that time that how to fulfill those joining package. This joining package includes some personal and professional history

from, a bond, a medical slip and an account opening file. And suggest them to do a pre-emplacment health checkup at a certain medical center and the reports directly come at head office.

- After that HR people input their information's for next steps.

Input Information

- The HR Operation Divisional people enter the candidate's data and made appointment letter and offer letter and this letters used to sign by the Head of HR.
- After arranging all data and documents of the candidates we call them to join on a particular date.
- Also input information for making medical checkup letter

Pre-employment Medical checkup

It is a very curtail part because the bank authority must have to know whether he/she is able to perform work properly or not or he/she is mentally and physically fit for work if not he can't be recruited although being highest scorer.

Its cost bared by the bank and medical health checkup is essential for every selected candidate in every position.

Joining

- At the joining date we collect back them with all those joining packs and provide them a copy of appointment letter & offer letter and tell them to come on a certain date to know their posting. Posting is given by another Department and instruct them to go their work location and contact with their supervisor.

This starts when final candidates came at the joining date. We took the joining package back and this should be filled by the candidates and after cross checking all the documents we create an

employee file and the file contains the employees name and the date of joining in front of the file and also their academic certificate, copy of National ID card both of them and their nominee and so on.

The joining Package contains

- Top sheet
- ID card requisition from
- Joining letter
- Letter of Declaration
- Salary Fitment
- Appointment letter
- Personal History From
- Terms of Employments
- Insurance From
- Provident Fund
- Other Certificates
- Educational Certificates
- National ID card of the candidate
- National ID card of the candidates nominee
- NID verification
- Medical test documents
- Recruitment memo
- Exam sheet
- CV with photograph
- Requisition from Recruitment

- Declaration
- Affidavit
- Medical money receipt

By combining all these things together one candidate's joining become successful.

Training

- After some time the Learning & Development team arrange a training session on head office sometimes outdoor training are also given.

While recruiting people BBL focused on quality and tries to attract talents enclosed with appropriate skills, knowledge, behavior and experience to meet the organizational goal as well as restructuring the recruitment channel with better portfolio combined with good educational background, experience and extracurricular activities.

BBL HR is also spotlighting the growth of existing employees, re-structuring and revamping technologies, recruiting in fast track profession like management trainee officer and young profession (YP) and junior profession (JP) to improve talent hunt in the entry level. It has introduced online recruitment portal to make sure transparency, independency, additionally regional recruitment has launched to increase productivity in SME sector.

Compensation, Pay and Benefit Structure

BRAC Bank believes in performance based compensation benefit policy. The bank authority throws challenges to the employees by setting target which can make a motivated and competitive working environment. BBL follows the policy for compensation which is "Pay for Result" where performance is

recognized as regardless effort. Furthermore, the bank authority also acknowledges the continuous effort and hard work of employees.

The employees of BRAC Bank are compensate, paid and benefited according to the Bank's policy and officer grade level. A range of grades are shown in the following diagram. Talking about pay and benefit decided before joining in the workstation it is very private decision between recruiter and candidate.

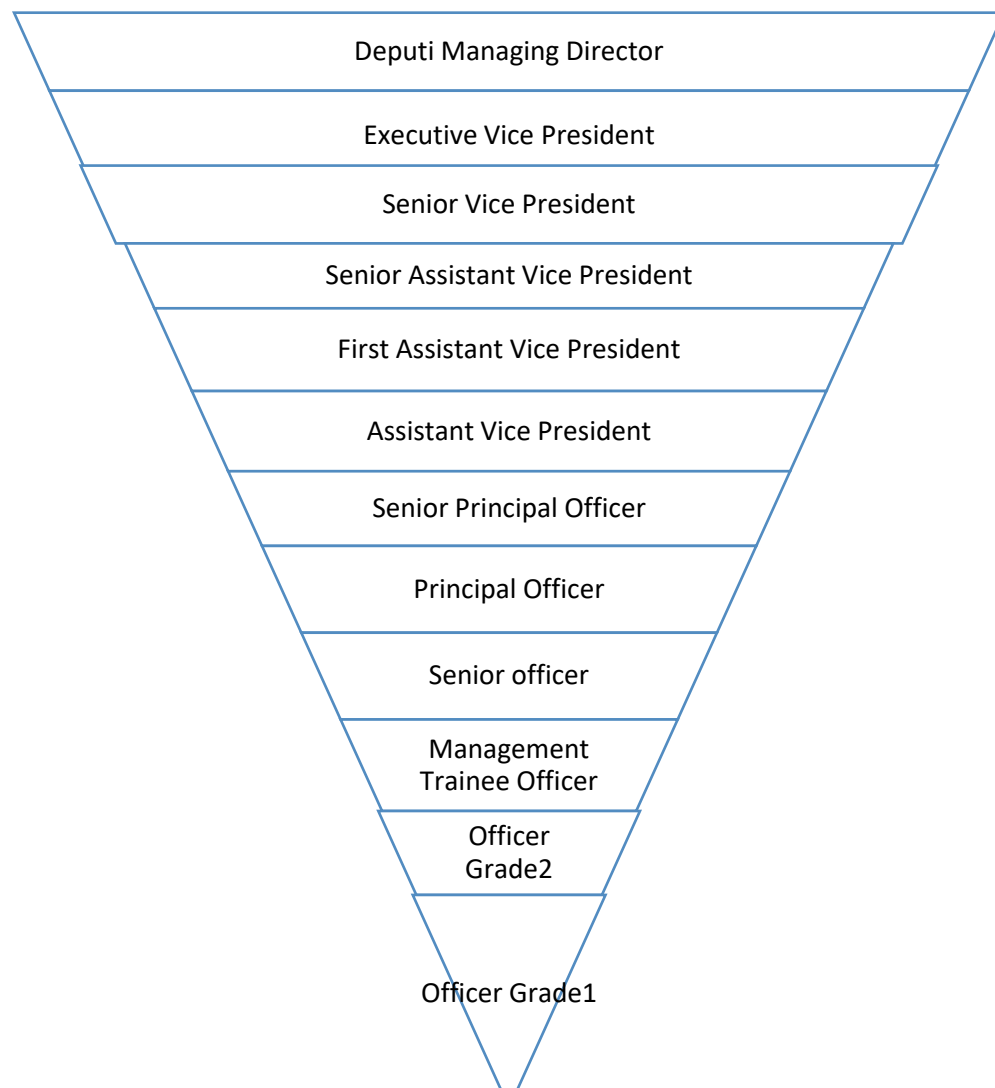


Figure: BBL's Officer Grade Level

HRD offers the employees

- Basic salary
- House rent allowance
- Medical allowance
- Bonus –two bonuses in a year
- Conveyance
- LFA (Leave Fare Assistance)
- Other Allowance
- Additionally Bank compensate people with performance bonus/ Incentive

Basic Salary offered according to the position and it follows the salary grade policy by the authority below job grade

House rent and Medical allowance some percentage of the house rent is paid to the employees on some condition Festival Bonus

Festival Bonus

All regular and permanent workers get two bonuses each year

- EID-UL-FITR and
- EID-UL-AZHA

Permanent employees got bonus of their basic salary twice in a year and who joined recently he/she will get bonus according to the bank's policy and third party or contractual employees will get 50% of their gross salary.

Conveyance

The employees are given conveyance by the Bank under some situation. These are

- ❖ Official Tour/Travelling cost for official purpose

- ❖ Transfer
- ❖ Compulsory recall from leave
- ❖ To attend on any course of training
- ❖ To give substantiation in a court (if needed)
- ❖ Space rent in the time of any official work or training

Compensation

According to the performance over the year and meet the target level employees are rewarded with 3% of compensation or commission after redacting tax money.

LFA- Leave Fare Assistance

Bangladesh bank made a rule for every permanent employee of bank must have to take 15 days leave.

And it's a paid annual holiday just employees need to send their monthly pay slip to the head office and funding allowance department are bounded to pay. It is a mandatory leave for every employee.

Other Benefits

From travel to hospital every funding facility covered by the bank –

- The other allowance includes-
 - ✚ Termination benefit
 - ✚ Suspension Benefit
 - ✚ Welfare fund
 - ✚ Permanent and total disability
 - ✚ Death benefit
 - ✚ Health Insurance
 - ✚ Gratuity Fund
 - ✚ Provident Fund

Non-monetary Benefit

HRD's duty is to maintain balance between work life, environment and working culture and without recognizing and rewarding personnel's hard work it would be impossible to fill them as banks asset so that it organizes award giving ceremony, categories are-

◆ SME monthly award
◆ Departmental Committee award
◆ Chairman's Excellence award

3.2.2 Learning and Development (L&D)

Training is essential for personal and professional development. The bank authority believes that people equals key to sustainable growth, Training is indispensable for all employees to enhance efficiency and profitability. Training's aim is to make individuals enable to reach at a satisfactory level to achieve organizational goal.

Categories of training are-

- ✓ Internal training
- ✓ External training and
- ✓ Foreign training

Training Process (under L&D division)

The process of providing training to the employees follows some steps-

1. Needs Measurement
2. Obtaining Instructional Objective

3. Designing Training curriculum
4. Implementation Program Strategies
5. Evaluating the whole program

Needs Measurement/Assessment

The need for training could be acknowledged through an analysis of present and future challenges and through a gap between the employee's real performance and the standard Performance.

The needs measurement can be studied from two perspectives:

- Individual and
- group

The individual schooling is designed to enhance the individual's efficiency when not performing effectively.

While the group training is proposed to inculcate the new changes in the employees' due to change in the organization's strategy

Obtaining instructional objective

Once the needs are recognized, the objectives for which the training is to be conducted are established.

The objectives could be based on the gap seen in the training programs conducted prior and the skill sets developed by the workers.

Designing the Training Curriculum

The next step is to design the training curriculum in convoy with the set objectives. Every training curriculum covers certain issues such as:

- Identifying the trainer
- Identifying the trainer
- Identify the technique is to be used for the training
- What will be the consequence of the training

- Designing budget for training

Also, the wide-ranging action plan is designed that includes the training content, material, learning theories, instructional design, and the other training prerequisites.

Implementation of Training Strategies

Once the designing of the training curriculum is completed, the next step is to put it into the action. The leading decision that needs to be made is where the training will be conducted either in-house or outside the organization.

Once it is decided, the time for the training is set along with the instructor who will be conducting the training session. Also, the trainees are observed continuously throughout the training program to see if it's effective and is able to retain the employee's awareness.

BRAC Bank basically practices both in-house and outside type of training program. If it is an outside training program then the accommodation is provided by the Bank and in case of in-house training program the food (breakfast, launch, snacks) given to the trainee.

Evaluation

After the training is completed, the employees are asked to grant their feedback on the training session and whether they felt helpful or not.

Throughout feedback, an organization can find out the weak spots if any, and can correct it in the next session. The evaluation of the training program is a necessity because companies invest huge amounts in these sessions and should know it's effectiveness in terms of money.

Thus, every firm tracks the series of steps to design an effective training program that serves the purpose for which it was anticipated. Sometimes an interview is taken on behalf of L&D to verify whether the training was effective or not.

All these processes are described in a flow chart in the below:



Figure: Training process

The Learning and Development(L&D) sector has arranged many trainig programs which is around 778 in number for 17,968 employees (2018). It also has accomplished numerous workshop for the bank's customer and stakeholders in order to tighten relationship.

The notable initives by L&D over the last year are-

- Training for Young Profession (YP)-Young Profession is a newly lounched entry level job sector and fresh graduade with good educational background are choosen as junior officer. As they entered as a newcommer L&D's duty is to train them and make them more professional.
- Women Ledership Program- Its object is to educate women worker how to sustain within an organization in a helpful behavior
- Organizational Stucture Program for BOM (Branch Operating Manager)
- Local and international cirtification program

3.2.3 HR Operations

This wing of HRD looks after several things which are-

- Data entry for creating appointment letter and offer letter and
- Leave system-
 - o Annual Leave- 15 days leave is compulsory for every employee in a year
 - o Sick Leave or casual leave- One can take 2 days casual leave or one more extra day leave is conceded as sick leave
 - o Maternity Leave- It is a 4 month duration leave can be taken by the female (confirmed) worker and it will be granted twice in her career.
 - o Study Leave- After 3 years and before 5 years of retirement one can take study leave for higher study purpose maximum for 2 years without pay
 - o Leave without pay- This leave can't be more than 60 days or 2 months
- And input all the information of finally recruited employees hired by recruitment division
- Do correct any written mistakes

3.2.4 Payroll and HIRS

Payroll is the sum total of all payments of a business has to pay to its employees for a set period of time or on a given date. This department calculates, regulates and controls the range of amounts of salary, wages to each and every employee as well as calculates overtime working history over the month. HIRS is basically a junction of human resources and information technology through HR software. This allows HR activities and procedures to occur electronically, and this department works as an immense team to check the salaries of workers all time and maintain their information as well by software.

From hire to retire the HRD of BBL is improving the situations through digitalization and hybrid solution, It is also working on automation of retail management, question management and digital recording.

3.3 Hierarchy level of BRAC Bank Ltd.

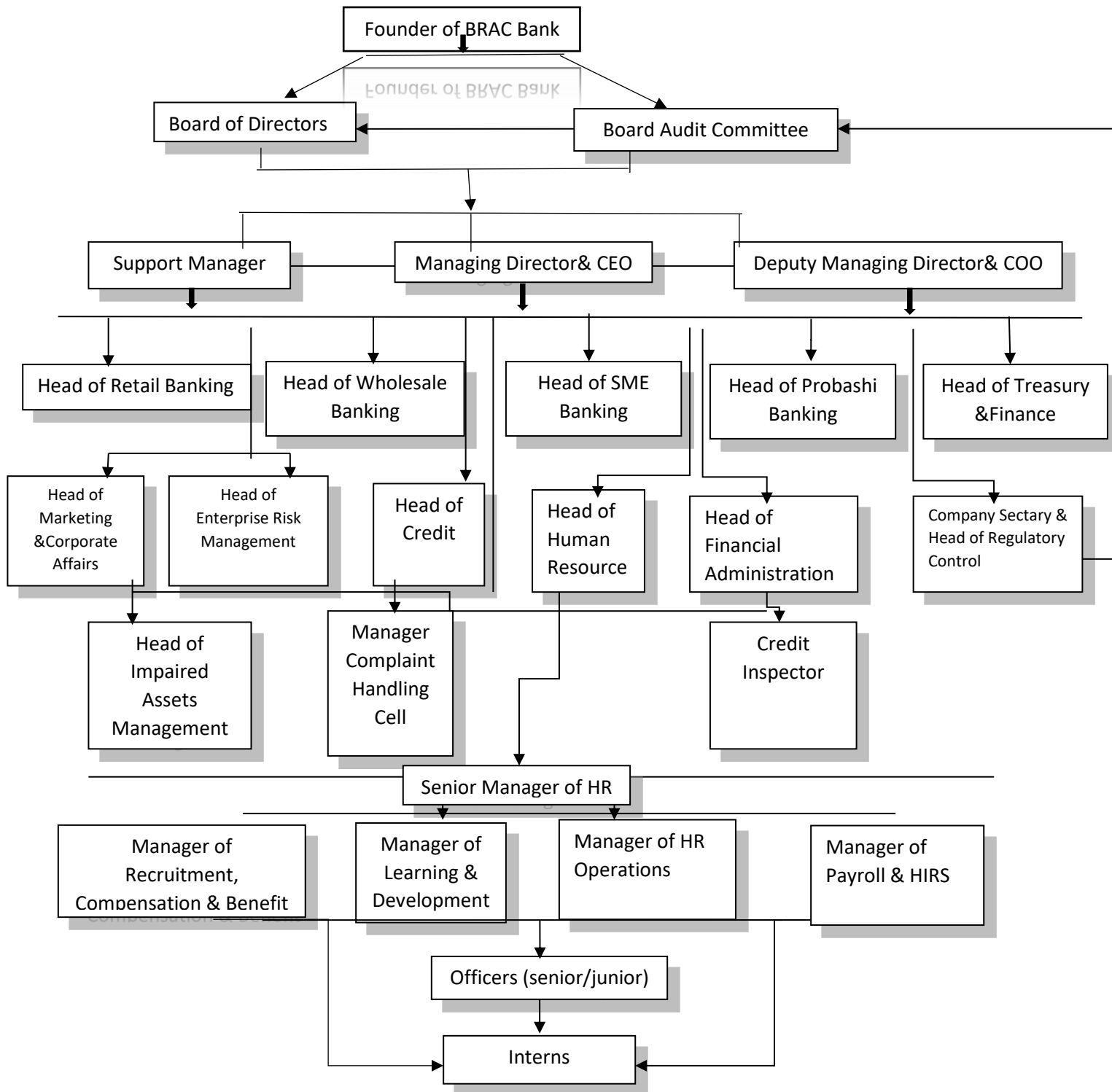


Figure: Hierarchy level of BBL

From this hierarchy we can see and understand the position of the intern's clearly.

3.4 Types of employees

Permanent employee- These workers are permanent and they can enjoy full facilities fixed for them and also are bounded to follow the rules according to bank's policy.

E-Zone – Employees who are hired for particular period of time by signing any bond/contract are categorized in this sector. Their payment and compensation policy are different from permanent workers.

Management Trainee Officer (MTO) - HRD hire a sort of employees with excellent educational background and they got trained around one year and after training they directly achieve the position of senior officer.

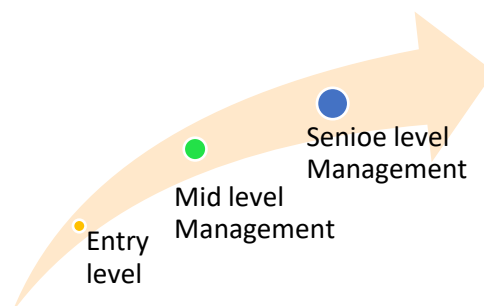
Intern- The main purpose of recruiting interns is to motivate and to educate about corporate culture to the university students. They are hired for three to six months and got certain amount of stipend.

Others- Sometimes bank need extra workforce for auditing for a minimal period of time and this is known as outsourcing.

Besides they have supporting staffs.

3.5 Types of Employment

Three types of employment/job level by which candidates can enter into the organization that are-Entry Level, Mid level and senior level



Chapter 4

My Job Description

- **My Recruitment Process as an intern**
- **My Responsibilities and duties**

4 My Recruitment Process as an intern

This process starts with our joining in CCC (career counseling club) of our university in a running trimester and CCC has sent our CV's in various organizations.

After some time we got call from BRAC Bank for attending an exam and after the written test we gave an interview.

By a phone call we learnt about our selection and date of joining and we were offered three months of paid internship.

All my recruiting process is not beyond the recruiting process of BBL (BRAC Bank Ltd.).

4.1 My Responsibilities and job description as an intern

As an intern I was given all the freedom to work freely in BRAC Bank HRD. I was given specific tasks every so often which were important for the department. The first half I'm working with the Recruitment wing. Then the subsequently the last half I'll work with the Training wing so far.

My job description to BRAC Bank HRD is discussed below:

- Communication
 - Giving phone call to candidates for interview

There are some rules of selecting résumés of candidate I'm mentioning those in a brief that is a candidate must have to carry a minimum grade of result and she or he couldn't get any third class of his student life, work experience is prioritize more and sometimes age is mentioned. So after passing these criterion ones CV could be selected and after selecting those were given to me to call them at their contact number and my duty was to letting them know about their interview time, venue, stuff that should carried with themselves which is one copy passport size picture, certificate's photocopy and national ID card's photocopy. And who didn't response unfortunately they became unaware of it but a candidate ID has been send via sms by the bank authority.

- Giving phone call the candidates for joining

Whoever had passed after the interview session I was requested to inform them by giving a phone call that they have selected and informing them about their joining date, time and venue as well and last but not the list telling them what tools they need to bring at that day that is their picture of course passport size, pictures of their nominee, all academic certificates photocopy and national ID card's copy.

- Give phone calls for collecting medical letters

Every selected candidate after interview session needs to do a health checkup which is known as a pre-medical and for this a formal letter is sent by the bank authority and requested them to do a free health checkup on a certain diagnostic center so that authority could know if he/she whom they hired is able to fit for work or not. And giving phone call and letting them know that their medical letter is ready was my job. They have to collect the letter from HRD.

- Data entry

It's very necessary to entry the entire information of the newly hired people on software for the future work like for creating their ID card, pass of bus route if they (employee) asked, for creating employee profile, for creating their salary account, for providing salary-bonuses; incentives, calculating the working days as well as overtime and so on of the Bank's authority.

From the personal history sheet given by us at the time of joining we get the all information about an employee. We make employee profile of every selected people through interview which carries employee's name, age, marital status, parent's name, and spouse name, National ID card number, present and permanent address, contact number, email address, blood group, previous work history, previous working institution and position also duration of working (if experienced). We also need to do enter the employee's data for making-

- medical letters
- appointment letters

- offer letters

- Documentation or file processing of selected candidates

It is basically a non digital process of collecting personal information of the employees so that if in case the computer server system corrupts bank authority did not to face difficulties and could restore and use for official purpose anytime. This is a simple process

- We attach appointment letter, offer letter and medical report with selected candidate's personal documents and sometimes attach bond in case of contractual job.
- Listing the candidates name, serial number and board number for next step and store them carefully and also store these in an excel sheet in bank's computer too.

- Carry out different interviews

Interns do not take interviews directly but they help the interviews in many ways such as-

- Providing personal information from to the candidates: We already know that what is personal history from in that candidates need to provide their name, parents name, spouse name, address present and permanent both, their reference name-relation with them (reference) etc.
- Collecting all documents from candidates: With the personal history sheet we take one copy passport size picture and Xerox of all academic certificates with national ID card's copy. If someone doesn't have national ID then we take passport's copy and attached these all together with stapler.
- Took the interviewee's to the interview room from lobby: As many candidates came to give interview at that day minimum hundred to one hundred fifty, make sitting arrangement in front of the interview room is impossible so we make a sitting

arrangement in the lobby of the of office and take ten to fifteen people from lobby to the floor where interview held accordingly.

- Follow some regulations while happening interview till ending the session: By whom and how many personnel will take interview is decided by the HR people before some day of interview, we also book the interview room plus sitting arrangement for them. After beginning the program we send candidates one by one serially.
- Screening CV's of selected candidates: When the interview ended we are given a score card where we can find the scores of the candidates and could find who are selected. After that we need to find selected candidates CVs, then have to attach their personal history sheet, need to verify national ID card and the process of filing, communicating with candidates for medical letter- joining date etc. repeats.
- Checking the documents of individual file: It is like re-checking the employee file.
 - We cross checking all the candidates personal history from with their given documents which are academic certificates photo copy, NID (National ID card) photocopy, Pay slip, release letters etc.
- Joining of the elected candidates
 - Rechecking the joining package whether the candidates full fill the necessary information like name, joining date, nominee's name, both of their signature, passport size picture etc.
 - Verifying all their information is correct or not
 - Combine all the papers of the joining package
 - Create individual file of the employee

Besides as an intern we do-

- Create brief profile of candidates
- Giving guard in the different exams
- Evaluating exam script (sometimes)

Chapter 5

Observation

- **Critical Observation**
- **Areas of improvement**

5 Observation

BRAC Bank's culture is very adorable, everybody is very friendly to each other and they also show respect to each other also. Besides these I've observed several draw backs which could be improved-

- As I'm Working with recruitment division of HRD, I've seen hundreds of people are joining. But the authority couldn't give enough space or sitting arrangement.
- They are becoming quantitative rather qualitative for achieving individual target and that reason some unqualified people couldn't survive, over the work pressure efficiency looses.
- Time management is not well maintained sometimes and interviews become delay
- The Bank is recruiting people but they are setting too high targets and that's why they couldn't stop or reduce resignation rate.
- Some internal process is lengthy which makes rest of the work slower like maintaining centralization system they need to follow always their superior's decision
- Tight hierarchy level and it should maintained by every employee like no one can take any immediate decision without the permission of the boss
- Some manual work could become faster by computer like fulfilling personal history form is lengthy and if it could make digitalized by using computer then candidates could fill their personal history form at home and Bank could print out those easily then more time will save.
- Not Sufficient manpower to carry out large sized recruitments. For a small recruitment team the large number of requisition processing has become a challenge recently as the Bank is growing faster than anticipation.
- The rejected CVs are always stored up wherever there is some space in the office.

- In HRD there is no exact place for interns where they can work so they have to roam around and search for vacant desk to do their work. Sometimes all the desks get busy and interns found no space.
- Transportation facilities- only permanent employees can avail them but not applicable for interns
- Salary at 26-28th day of the month- this is also not applicable for interns rather they got salary after one week from starting a new month
- Incentives and bonuses- which only permanent and e-zone employees can enjoy

5.1 Areas of improvement

- Some procedures could make computerized- by online they can provide a personal history sheet so that it could be collected from the candidates before the interview day so that some work will reduce and also the chances of making manual mistakes will reduce.
- The authority could take online exam or brain game rather giving exams physically which could reduce not only bank employees but also examiners time, cost and energy.
- Should assign more manpower- There need more manpower with the ratio of work.
- Should give more facilities to the interns- The facilities what an employee of the bank got and an intern has far difference. Actually an intern does not get any facilities at all from the pick n drop service to snacks items.
- Space for conducting interview, exams and joining of candidates should specific and large enough

- They should look for quality rather quantity in case of selecting/hiring employees- Sometimes for achieving target and incentive they select some unqualified people who couldn't cope up the work load and fall in depression and lastly kicked out from the organization.
- Should reduce resignation percentage
- Should keep specific space for interns- There is not separate space or desk for interns and for that reason they face difficulties.

Chapter 6

➤ **Conclusion**

➤ **Reference**

6 Conclusion

The commercial banking sector has become more competitive sector from last two decades at a considerable rate. So it's becoming very challengeable both for recruiter and examinee because recruiters faced the pressure to hire the right people for their organization and examinee facing the problem of huge competition. In this case, BRAC Bank is not above them. With double bottom-line outline it not only focuses on profit but also fulfill social responsible hand on hand. They also had huge target to fill and pressure as well but the organization can handle those pressure smoothly because of its well management system and highly qualified people. This Bank has a great contribution to our economy. To become successful it is very necessary to select the best people for your organization and HR's function is not only hiring people but also they have the duty to make them efficient and effective by providing or arranging proper training to them.

Human Resource Department of any organization plays a vital role to maintain a balance, so its necessity can easily be assumed though some small organization don't have separate HR department. Now-a-days for increasing competitive environment the work of HRD has become much more challengeable but without all these situation some organization like BRAC Bank is performing tremendously good because it's well maintained departmental function, its internal culture and last but not the least its highly qualified personnel. The BBL also claims that they have one employee for every 360 customers. Most importantly, behind the success of this organization that they doesn't see their customer and employees as human being rather they see them as their partners and serve the superior customer the premium services to gain the highest level of mind share. The workers are so motivated because the corporate environment is so warming and they are always ready to serve you. They have the experience and expertise to deal with any complicated situation or complex financial decision.

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