An Internship Report

on

An Evaluation of Tara Segment of BRAC Bank PLC

This report is submitted to the Department of Accounting, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for the partial fulfillment of the degree of Master of Business Administration (MBA) in Accounting and Information Systems

Prepared By
Amit Roy
Student ID-1703182
MBA in Accounting and Information Systems
Semester-III, 2022, Batch 10th
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur.

Supervised By
Dr. Shaikh Mostak Ahammad
Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur.

Hajee Mohammad Danesh Science and Technology University
Dinajpur−5200, Bangladesh.

June, 2024

An Internship Report
on

An Evaluation of Tara Segment of BRAC Bank PLC

By

Amit Roy
Student ID-1703182
MBA in Accounting and Information Systems
Semester-III, 2022, Batch 10th
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur.

Approved by

Supervisor
Dr. Shaikh Mostak Ahammad
Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur.

Co-supervisor
Md. Mamunar Rashid
Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur.

Hajee Mohammad Danesh Science and Technology University
Dinajpur–5200, Bangladesh.

June, 2024

Acknowledgement

It is my great privilege to express our gratitude to our creator Allah for such great opportunity to be in touch with 6 months internship program. I have to put my heartened feelings and gratitude for the kindness and assistance that was provided to me to complete my assigned internship report on the topic An Evaluation of Tara Segment of BRAC Bank PLC. I want to express my strong gratitude to my honorable supervisor, Dr. Shaikh Mostak Ahammad, Professor, Department of Accounting, Faculty of Business Studies, HSTU, Dinajpur. I also want to express my strong gratitude to my honorable co-supervisor, Md. Mamunar Rashid, Professor, Department of Accounting, Faculty of Business Studies, HSTU, Dinajpur. I would thankful for such co-operation which I received from my honorable supervisor.

I am also grateful to the employees of bank for their sincere information. They helped me a lot to collect the information correctly and extended their helpful to me. It was great opportunity to do internship of an organization. The experience I have gathered will be a privilege for my future career planning.

May ALLMIGHTY ALLAH bless of them.

………………………..

Amit Roy
Student ID-1703182
MBA in Accounting and Information Systems
Semester-III, 2022, Batch 10th
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur

Certificate of Supervisor

I hereby certify that the concerned report on “An Evaluation of Tara Segment of BRAC Bank PLC” is made by Amit Roy, Student Id: 1703182, MBA in, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his work under my supervision and advised to submit the report to the Department of Accounting, Faculty of Business Studies for the partial fulfillment of the degree of Master of Business Administration (MBA) in Accounting and Information Systems.

I wish him every success in life

……………………………….

Supervisor
Dr. Shaikh Mostak Ahammad
Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur

Certificate of Co-supervisor

I hereby certify that the concerned report entitled "An Evaluation of Tara Segment of BRAC Bank PLC" is made by, Amit Roy, Student Id: 1703182. He has completed his internship under my co-supervision and submitted for the partial fulfillment of the requirement of the degree of Master of Business Administration (MBA) in Accounting and Information Systems at Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I wish him every success in life

…………………………..
Co-supervisor
Md. Mamunar Rashid
Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur

Student's Declaration

I hereby declare that the internship report entitled "An Evaluation of Tara Segment of BRAC Bank PLC" embodies the result of my own works and efforts prepared under the supervision of Dr. Shaikh Mostak Ahammad, Professor, Department of Accounting, Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I further affirm that, the work and information presented in this report its original and any part or whole has not been submitted to, in any form, any other University or institution for any degree or any other purpose.

……………………

Amit Roy
Student ID-1703182
MBA in Accounting and Information Systems
Semester-III, 2022, Batch 10th
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur

ABSTRACT

A country's ability to progress economically is largely dependent on its banks. By assisting the untapped market niche, BRAC Bank PLC, a fully functional commercial bank, has emerged as a leader in the SME financing industry. In order for me to successfully complete my internship at BRAC Bank PLC, I must turn in this report. There are two primary sections to this report: Within the first section is a succinct overview of the association, corporate mission, vision, values, and CSR initiatives.
This section also includes a brief overview of my responsibilities.

As an intern, I had to do my job. Additionally, the report's central hypothesis, the research methodology, and its limitations were briefly covered in this section. The report "A study on An Evaluation of Tara Segment of BRAC Bank PLC" forms the basis for the second section. This section provides a comprehensive summary of Bangladesh's population, labor force participation rate, and economy.

It also contains a few scenarios regarding the sociocultural and economic status of women in our society. There, a variety of abstracts and research have been added to provide a comprehensive picture of women in our nation. Next, it was talked about the contributions made by BRAC Bank PLC and how, by supporting our women, they are fostering national development in our country. The financial product TARA has been covered in great detail, and the focus of the second section was on their contributions to women's empowerment.

Many forms of assistance were obtained, and they were thoroughly described. To demonstrate the TARA segment's efficacy, numerous success stories were also included. The latter portion of the internship report includes information about my internship experience, the lessons I took away from it, how they made me stand out from the competition, and their long-term effects. There has also been discussion on the internship division's details and tasks.

Finally, this research offers some suggestions on how to help women become self-sufficient while still being able to compete in the industry.

Table of Contents

List of Figure

CHAPTER 1

INTRODUCTION

1.1 Introduction

Bangladesh is a nation that is developing quickly. which has maintained GDP growth of more than 7% for the last five years and is expected to do so in the future. According to some estimates, it will be regarded as a developed nation by 2040. Without making appropriate use of its resources, a country cannot progress. A nation's human resource base is its most valuable asset.

Unfortunately, Bangladesh has not made the most of its resources because of social and religious stigma. A 2001 study conducted as part of the World Bank's Gender Mainstreaming initiative. According to World Bank (2001), nations that practice gender discrimination are less developed economically than those that treat men and women equally. Women were generally discouraged from entering the workforce in the past. It is regrettable for a developing country; fortunately, things are starting to change, and more women are now entering the workforce as employees and business owners.

This indicates that, in this situation, the necessity for a bank that is focused on women is paramount. Women need financial products that will incentivize them to work harder and save more money because they tend to save more than men do. In addition, women are increasingly starting their own businesses and doing so by utilizing social media and other resources.

Due to social stigma, women are typically given less preference than men, hence these women need financial support. This implies that people will find it difficult to pursue their passions and aspirations, which will not help our economy. In order to address the problem, BRAC Bank PLC launched TARA, a financial service geared primarily toward women. By utilizing this service, women will receive a number of advantages, such as lower interest rates when taking out loans and higher interest rates when making deposits. Additionally, financial consulting will be provided to help improve the financial circumstances of their businesses. The TARA service is becoming increasingly well-liked in the SME and retail sectors due to its extremely focused customer base.

Additionally, this section will inspire girls and women of all ages to step on the light of prosperity and freedom by shattering perceived barriers.

1.2 Objectives

This report will work on specific objective. These objectives are given below:

1. Provide a summary of BRAC Bank PLC's activities.
2. Images of women's place in society and culture
3. Learning about various financial services;
4. The current issues that BRAC Bank is dealing with likely suggestions for resolving such issues.

1.3 Scopes of the report

The report's scopes are listed below
:

1. Beneficial to obtain a thorough understanding of Bangladesh's economy and BRAC Bank PLC.
2. The role of women in Bangladesh's economy
3. Thorough understanding of various retail and corporate banking services
4. The banking system's contribution to equality

1.4 Limitations

I've only been an intern at BRAC Bank PLC for three months. Working for one of the top banks in the nation was an amazing experience. During my internship, I made every effort to gain a comprehensive understanding of the banking process. Regretfully, there were several restrictions that prevented me from fully learning and comprehending the banking process. Below is a description of these limitations:

Classified information: Banks operate in complete secrecy. The precise number of accounts that open annually and the proportion of female accounts in order to compile my report. I could have demonstrated the pattern of rising female loan recipients over the course of the year. However, as these are regarded as sensitive material, I was unable to obtain them.

Time constraint: It takes time and money to perform quality research. I couldn't find the time to conduct thorough research because I've been working for the past three months, and if I had had more time to interview clients and staff at the bank, my report would have been more educational.

Uncooperative clients: Customers felt it awkward to be questioned about their financial details since it was difficult to provide them with a suitable response because these are private details. Some chose to disregard my queries since I was wasting their time, and there was no reason for them to respond. It would have been really beneficial if they had received payment for responding to my inquiries.

CHAPTER 2

LITERATURE REVIEW

Owing to societal and religious constraints, the question of women's employment has long been debated in many nations. However, a number of studies have shown a strong correlation between the number of women working and a nation's economic development. Evidence on the Importance of Women to Economic Development. Following independence, Bangladesh is removing these social stigmas against women. Girls are now allowed to go to school, and women work in many different areas all throughout the country. Young women in particular have begun to join the labor more frequently. Women's percentage of paid workers rose from 15.8% in 1995–1996 to 23.9% in 1999–2000, according to the 1999–2000 labor force survey (BBS, 2002).

Compared to rural areas, women in metropolitan areas are far more autonomous and likely to work. Compared to men, most city women save a lot more money while having relatively low incomes (Mustak, 2016). According to a 2015 Center for Policy Dialogue (CPD) survey, among working women, 51.7% believe they can spend money without getting consent from others, while 41% feel they need family approval. Additionally, this analysis demonstrates that women provided 76.8% of paid and unpaid work in the fiscal year 2013–14.

It is clear that women are essential to boosting Bangladesh's economy, and we need to provide a financial product tailored to meet their unique demands as this market grows. It's already common practice in some African nations. Women are demanding, according to the head of Kenya Commercial Bank's (KCB) retail banking division. You will go above and beyond what men anticipate if you cater to women's demands. According to Jennifer (2017). As more women enter the workforce in the future, it will be important to create financial products that meet their demands, as evidenced by all of these publications and journals.

CHAPTER 3

METHODOLOGY

3.1 Methodology

Both primary and secondary sources were used to produce this informative report.

3.2 Primary Sources

During my internship period was assigned in the account services department. And collected the data from In the head office of BRAC Bank PLC Manager Farzana Shabnam and Branch Manager Shariful Islam Jewel to more about the TARA products and loan scenarios of these products and how they were going to help the economy.

I spoke with Branch Operational Manager Farzana Shabnam and Branch Manager Shariful Islam Jewel at BRAC Bank PLC's head office to learn more about the TARA products, their lending scenarios, and how these would boost the economy.

3.3 Secondary Sources

Online, BRAC Bank and its operations were the subject of numerous articles. That was helpful to me. Moreover, quarterly and annual reports made it easier for me to comprehend the growth cycle and the banking procedure. BBPLC executives provided me with some information, specifically to assist me in writing this report.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

4.1 A brief talk about Bangladesh's economy and women's involvement in the economy

Bangladesh is ranked 25th in purchasing power parity and 35th in nominal GDP in the world. Many financial organizations consider Bangladesh to be one of the Next Eleven. It has evolved from a frontier market to an emerging one. Bangladesh is a participant in both the World Trade Organization and the South Asian Free Trade Area.after the world epidemic. Bangladesh's GDP increased at a rate of 7.2% in the fiscal year 2021–2022, making it one of the economies in the world with the quickest growth.

This market is on the frontier. Bangladesh has consistently increased its GDP since gaining independence in 1971. above the past five years, there has been a continuous GDP growth of above 7%, surpassing that of our neighbors, India, Pakistan, Nepal, and Bhutan. According to estimates, our nation will become a middle-income nation by 2025 and a developed one by 2050. We require an enormously trained labor force for this economy. All of this people will be a burden rather than a resource if there are no skilled workers. Our nation's primary exports are RMG, low-cost labor, and some items.

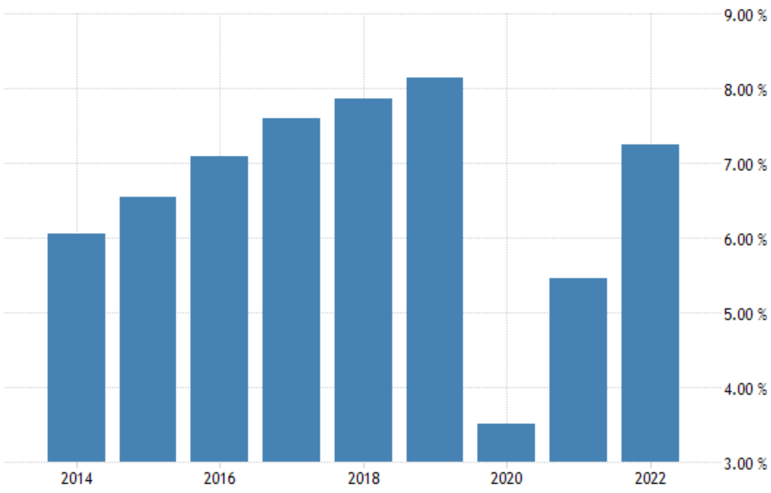


Figure 4.1: GDP growth in Bangladesh

4.2 Why do we need women in workforce?

If both sexes are not involved in the economy, a nation can never be self-sufficient. Women make up a large portion of the economies of the top ten economies in the world, while economies in the lower half of the list, which are experiencing economic growth, appear to be denying women opportunity.

As we can see from the right chart, every developed nation anticipates a sharp rise in the proportion of women in the work force in the near future. Therefore, women must be employed if we are to see economic growth. Fundamental human rights are an additional point. Like males, women are capable of a wide range of tasks. Women were viewed as inferior in the past, and the majority of employment available were manual labor jobs. However, with the development of technology and the growth of businesses, manual labor positions have disappeared, and women may now work in these fields because men and women have equal mental capacities.

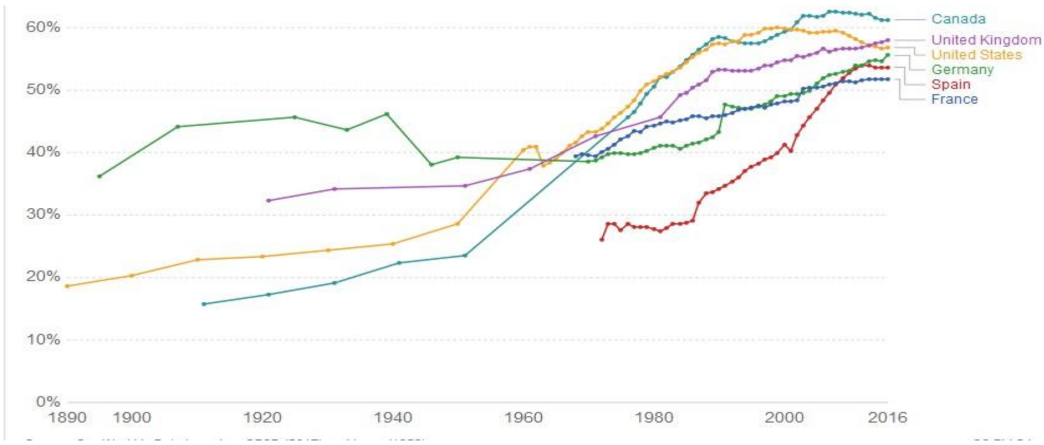


Figure 4.2: Women in workforce

4.3 Why The “Tara” Segment

With an estimated 166 million people, Bangladesh ranks eighth among nations in terms of population, according to a United Nations survey.

More people logically translate into a larger labor force, which boosts a nation's economy. In contrast, Bangladesh's Gross Domestic Product (GDP) ranks 42nd in the world. It is a wonder to anyone that this country is lagging behind when it has so many resources. By examining the demographic pyramid on the right, we can observe that the ratio of men to women between the ages of 20 and 60 is remarkably similar. They also have a high life expectancy rate.

With so many workers, Bangladesh ought to have become a major economic force by now. In order to determine whether one gender is less privileged in the workforce than the other, we must examine the workforce participation rates for both genders. It is clear from the chart below that male labor.

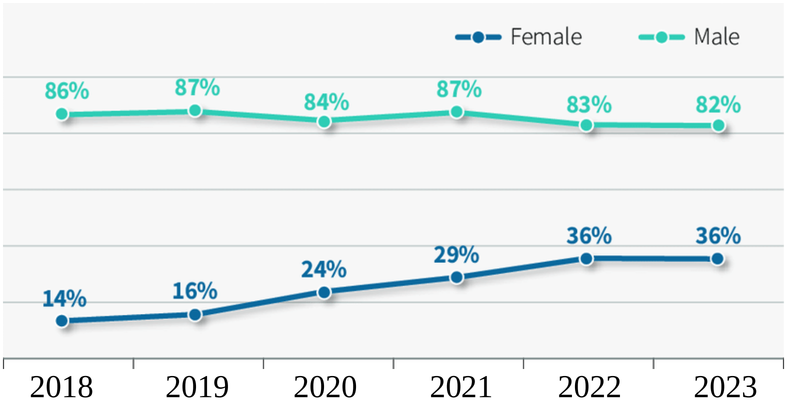


Figure 4.3: Male and female labor force participation rate in Bangladesh 2018-2023 (%)

There is far more to participation than just female work involvement. over 46% disparity between the sexes over the previous 20 years. If women are not given opportunity, a nation will never be able to realize its full potential. Thankfully, the trend is growing every day. It is evident that women are beginning to leave their homes in order to support themselves. The percentage of women employed has increased significantly since 2018. There were over 20 million working-age women in 2023. The number of female entrepreneurs is growing quickly. Numerous Facebook sites feature women who have begun selling jewelry, cosmetics, culinary supplies, and those who have launched side businesses like advising and freelancing. If they have the appropriate financial support, all of these are feasible. Without the investors and partners, it would have been challenging for Bangladeshi women to work or run businesses on a daily basis. Banks are necessary for funding businesses. A division of BRAC, the biggest non-governmental organization in the world devoted to women's empowerment, is BRAC Bank PLC. While working as an intern in account services and spending some time at the branch, I was able to learn about how this bank supports the economy by empowering women.BRAC Bank PLC created the "TARA" division in order to empower women for this reason.

4.4 TARA

BRAC Bank PLC is dedicated to upholding the principles of BRAC NGO, which puts out great effort to empower women in all spheres of life. The following is a description of a few BRAC Bank PLC initiatives:

TARA

This banking solution was created specifically with women in mind. BRAC Bank is committed to exploring ways that empower women, given the significant role that women play in society. The objective of this segment is to increase women's financial support and consulting to increase their ability to make decisions. This was established to encourage women by facilitating networking opportunities and experience exchange in the nation's emerging economic and professional spheres. It features savings plans and deposit accounts created specifically with women's empowerment in mind. It is divided into three main divisions:

1. TARA saving
2. TARA Lending
3. TARA SME Loan

<u>TARA Deposit</u>

saving account TARA Triple benefit will make women happy. The debit card is totally free, and opening an account only costs 10,000 BDT. Customers of TARA TBS will receive BDT 500 per month for shopping.

Monthly savings TARA Flexi DPS is a plan that allows users to save any amount starting at BDT 500 for a period of one to three years. In the ensuing years, the interest rate will rise by 4%, 5%, and 6%, respectively.

TARA Business Account is made to meet your company's needs. Customers who have a SME Prapti Account can use the TARA Business Debit Card in addition to TARA amenities. Continue to smile and expand your company.

TARA Premium is a program that gives clients access to benefits in a number of opulent hotels and locations across the globe, including Bangladesh.. Additionally, free checkups for consumers are provided by Apollo and United Hospitals in Dhaka.

TARA Lending

TARA Personal Loan, Auto Loan and Mortgage Loan - Given the importance of family to them, this program is primarily intended for working mothers and housewives among the women in our society.
To Discounted Interest Rates.

- To Loan approval faster.
- To 50% discount in processing fees.
- Offer a credit card with a 30% lifetime annual fee waiver and an extra 10% savings when combined with retail lending products.
- A special discount at BRAC Driving School on driving instruction

TARA SME Loan

TARA Term Loan- If you want to quickly and easily finance your business, apply for this unsecured loan. Alternatively, if you require a greater sum of money with flexible payback terms, apply for this secured loan.

Regarding an unsecured loan The maximum amount is between BDT 2 lac and 25 lac, with a 12- to 18-month term and an interest rate of 9%. There is no processing fee. The 5 lac to 50 lac limit for a partially secured loan and the 10 lac to 5 crore maximum for a secured load are both subject to a 9% interest rate that does not include processing or service fees.

TARA Qualification Standards
- Obtaining a loan or creating an account just requires a year of company experience.
- A business owner should be between the ages of 20 and 60.
- You must have a valid trade license in addition to other company paperwork.

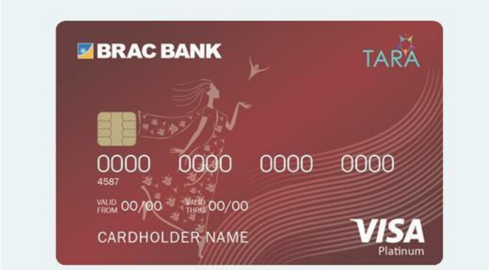
Other benefits of being a TARA:

- 1,000-taka purchase Membership card of Aarong with only
- cat’s eye at 10% discount
- Leela Bali at 20% discount

- Any Visa platinum credit card held by TARA clients comes with a lifetime waiver of the 30% annual charge.
- Customers of the first 1000 financing products will receive up to $100,000 in tonic cash per year, and they will be able to schedule more than 2000 doctors nationally at any time, from any location.
- agora as a welcome offer BDT 2500 saving at
- TARA BRAC Bank platinum card.reward point for every 50-taka shopping hat is done with

TARA has its own credit and debit card

TARA Debit Card



TARA Platinum Credit Card

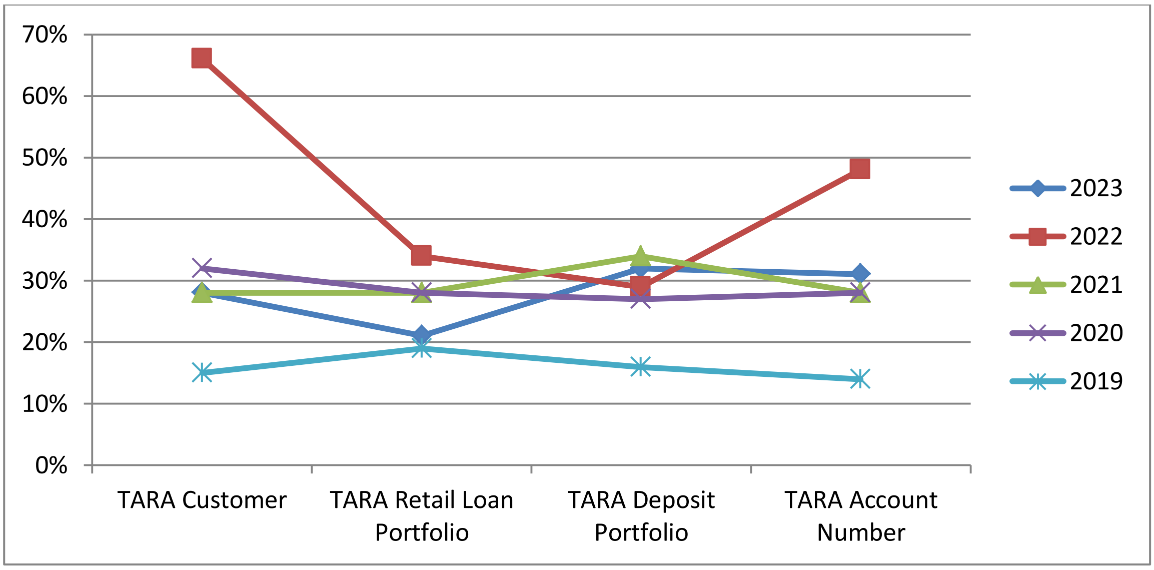


Figure 4.4: Key Achievement of Tara product

4.5 Success Stories of TARA

Dr. Mafiun Nafisa Huq

There were not many women with their own business chambers at that time. She needed both financial support and a location for her clinic because she wanted to open her own. At that time, she received assistance from BRAC Bank PLC..

Bangladesh Kidney Foundation Managing Director of Tiny F. Rashid

Following her marriage to a physician, she frequently witnessed the suffering of her patients. She believed she could assist those individuals. She began their trip by renting an apartment with many dialysis machines after obtaining a loan from BRAC Bank PLC through the TARA Scheme. The hospital and the foundation now serve thousands of people. Her enthusiasm and BRAC Bank PLC's financial support made it all possible.

TARA promotes women seeking positions of leadership. In this way, the TARA Forum hosts a variety of leadership courses including inspiring women and well-known spokespersons such as novelist Selina Hossain and actress, model, and producer Shomi Kaiser. They attend these courses and share personal accounts of the challenges they have encountered. They talk about how they overcame challenges and achieved their goals in life. These narratives inspire contemporary women to strive harder for their goals because they face less obstacles than do visitors today. TARA Forum creates many competitions where women develop original and respectable narratives about their lives, families, or other subjects in an effort to help them learn more about leadership. The winners receive prizes for their narratives.

4.6 Account Services

My internship at the BRAC Bank PLC Board Bazar Branch to gain insight into the operations of the branches. seen the daily operations there and was curious to learn more about the Anik Tower headquarters. A quick explanation of that is provided below:

Term deposit: This department is in charge of all fixed deposits and DPS. I gained knowledge about how deposits are created and how to handle them carefully here. Within a week, the actual copy of the deposit is sent from the branch to the main office, where it is scanned, verified, and duly signed by authorized personnel. After that, they are placed in boxes and brought to the building's second floor archive.

Account creation: Each BRAC Bank account has 16 digits total: 5 SOL (Branch Code), 8 CIF (Customer Identification File), and 3 account (indicating the number of bank accounts a customer has). My main client was the CIF division. Here, we were tasked with entering various client and customer personal data; through this, we were able to properly learn Microsoft Excel and the Finacle program.

Credit/Debit card department: The credit/debit card division receives the account when it is created and uses it to create checks and cards. We were just given a brief explanation of the service and showed how the cards were created in a highly guarded room of the bank because the check books are extremely sensitive items.

Management Information System: This department is in charge of updating data throughout Bangladesh. For instance, when someone wants to update their email address or cellphone number, they bring in the appropriate paperwork to the MIS department, where all the client's information is updated.

SME Department: This department receives all loan files and business transaction files. Here, the files are carefully examined, risk-analyzed, and, if they satisfy all requirements, loan approval is granted. Since this is a really delicate task, I was only given a briefing on it and never really had a chance to work on it.

Learning Outcomes

Academic Learning:

During my internship, I learned about the capabilities and how to use the Infosys Finacle software. My proficiency with Microsoft Excel and typing have both significantly increased. In addition, without working an internship at a bank, I would not have been able to comprehend how the financial market operates or how everything we do is related to banking. I have learned things from the book over the years that I have never been able to put to use.

In this banking industry, I was able to put my knowledge of economics and finance into practice. I also discovered that, in order to stay competitive in the employment market, we need both bookish knowledge and practical knowledge.

Personal Learning: Although everyone communicates with one another, relatively few people have the ability to affect other people. The most significant lesson I took away from my mentors during my internship in the account services department was the ability to influence others. When workers and subordinates decide they don't want to go to work, what would you do? It will not work to threaten or chastise them. When a manager needed work from a particular employee, they would simply show them the larger picture of what would happen if the work was not done correctly. Managers were very kind to their subordinates. Actions can be taken on behalf of those who they like.

Thus, getting to know people on a personal level will make it easier to ask for favors from them. I thereby acquired the communication skillset required to persuade others.

CHAPTER 5

FINDINGS AND SUGGESTIONS

5.1 Finding

1. In the fiscal year 2021–2022, Bangladesh's GDP increased at a rate of 7.2%, however over the previous five years, GDP growth has consistently exceeded 7%.
2. 20% Discount on all products with BRAC TARA Cards.
3. Up to 40% Discount on Diamond Jewelry & Gold Making charge with BRAC Bank TARA Cards.
4. 15% Discount Up to TK 1000 On All Products On the total bill of the services with BRAC Bank TARA Cards.
5. When a TARA cardholder spends at least Tk8,000 using the Astha App, they will receive 1,000 bonus reward points, which is worth Tk300. On March 8, 2023, all TARA debit cardholders will receive eight times as many reward points, up to a maximum of 800. All TARA clients will receive an interest rate of 8.99% on a new personal loan.2 March 2023

5.2 Suggestions

There are few areas that needs to be improved in the BRAC Bank PLC. These are given below:

- · The head office's male-to-female ratio is really depressing. There are more men than women in the population. BRAC Bank should hire solely women for a set amount of time to balance up the ratio in order to support women.
- • BPLC has to put more effort into promoting their products on social media. With only 300 likes on their TARA Facebook page, they are not doing enough to reach a wider audience. As a result, they should run more paid promotions on social media. Additionally, for customers who wish to use this product but are unable to do so owing to time constraints, they must to provide online alternatives.

- • In addition to financial support, BBPLC should provide these female entrepreneurs with market and profit-maximizing operation consulting. Due to a lack of experience, women starting new businesses in remote locations may find it challenging to manage the operations. People who would consult with BBPLC on a monthly basis can be appointed. In addition to enabling the client and the community to receive their money safely, it will assist the bank minimize competition in that market and foster positive relationships with both parties.
- • They ought to advertise the brand because the TARA market is still very young. Nowadays, the majority of people utilize social media for news and to communicate with one another. The TARA team should devote all of their efforts to spreading awareness of their page, as it is not well-known.
- • For a young female entrepreneur, the banking solution starts at BDT 1lac, which is a very high amount. A twentysomething lady might want to launch an import-focused Facebook makeup page. Although she doesn't require a large loan, she does require financial support. TARA ought to give this sector considerable thought, as a lot of women are using social media to launch side projects, some of which require funding. BRAC Bank PLC is able to support them in pursuing their aspirations.
- • A cashless society would reduce inflation and increase purchasing power if it were to become the norm. Although Bkash is one of the BRAC Bank subsidiaries that is expanding the fastest, they do not provide any loans. Customers who have been using the service for a long period should be eligible for an instant microloan. The bank will profit more from this, and women in rural regions won't have to deal with the burden of paperwork.
- • BRAC Bank ought to make use of BRAC NGO's resources to inform women in various regions about the services this bank offers. That will result in a significant return on investment and a decrease in advertising costs.

CHAPTER 6

CONCLUSION, POLICY IMPLICATIONS AND FUTURE WORK

6.1 Conclusion

The banking sector has been going through very difficult times for the past few years. In this industry, one must exercise extreme caution when making decisions. Women are becoming more self-aware and fearless in the face of social stigma. They are not scared to pursue their goals since they are aware of their value. BRAC Bank is making every effort to support women in achieving their objectives. They could accomplish more, but good things take time, and the women's movement has already started. This bank has been there for them from the start. Ensuring that women and men in Bangladesh have equal opportunity is a collective duty.

6.2 Policy Implications

Education and consciousness training in a framework of Academician-Executives interface. Identifying Relationships for support, help, and reassurance. Managing the stimulus towards removal of the threat or stressor-engagement through managed re-exposure and Desensitization

6.3 Future Work

The study's conclusions may be useful instruments for An Evaluation of Tara Segment of BRAC Bank PLC initiatives. It is imperative that additional research be done in the near future on the problems associated with Women empowerment programs that make use of more bank and financial education. In such cases, the greater the sample size, the easier it will be for the researcher to obtain the necessary data from participants. Women empowerment through Women entrepreneurship is a new phenomenon in the development process.

REFERENCES

Annual Report 2016. Retrieved November 01, 2018, from BRAC Bank PLC Annual Report 2017. Retrieved November15, 2018, from BRAC Bank PLC

BRAC Bank undertakes training on branch operations manager dev progm. (2018, June 15). Retrieved November 20, 2018, from https://thefinancialexpress.com.bd/public/trade/brac-bankundertakes-training-on-branch-operations-manager-dev-progm-1529044918

“Company Profile”. (2018). Retrieved November 11, 2018, from BRAC Bank PLC https://www.bracbank.com/company_profile.php

Dhaka Tribune. (2018). Brac Bank receives ‘Women’s Market Champion Engagement Award’. [online] Available at: https://www.dhakatribune.com/business/2018/11/26/brac- bank-receives-women-s-market-champion-engagement-award [Accessed 28 Nov. 2018].

Entertainment, A. and Nitol, A. (2018). Advanced Contemporary Dance Course at BSA. [online] The Daily Star. Available at: https://www.thedailystar.net/arts-entertainment/news/advanced-contemporary-dance-course-bsa-1665925 [Accessed 27 Nov. 2018].

P. M., T. K., & J. B. (n.d.). Key pillars of an acquiring strategy in emerging and developing markets. Retrieved November 22, 2018, from https://www.mastercardadvisors.com/content/dam/advisors/enus/CompendiumAssets/PD F/Key_Pillars_of_an_Acquiring_Strategy.pdf

THE FUTURE OF MERCHANT ACQUIRING: The best of times and the worst of time. (n.d.). Retrieved November 22, 2018, from http://www.rssoftware.com/collateral/rss_merchant_acquiring.pdf