Internship Report

On

"Loan Disbursement Procedure of Grameen Bank"

Submitted To:

Professor Dr. Md. Abdur Rouf

Professor in Accounting

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Submitted By:

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Program: BBA (Major in Accounting)

Department of Business Administration

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Daffodil International University

Date of Submission: November 02, 2025

Letter of Transmittal

Date: November 02, 2025

To

Professor Dr. Md. Abdur Rouf

Professor in Accounting

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on **"Loan Disbursement Procedure of Grameen Bank"**

Dear Sir,

I have prepared my internship report on the topic of **"Microcredit Loan Disbursement Procedure of Grameen Bank"** under your kind supervision as a requirement of completing the degree of BBA program. I have tried my best to prepare the report in consistence with the optimal standard under your valuable direction.

I made every effort to reveal greater insight in this report. I hope that this will meet the standard of your judgment.

Thanking you for your kind supervision.

Sincerely Yours,

Sakib Ahmed Joy

ID: 213-11-1417

Major: Accounting

Program: BBA

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Acknowledgement

Recognition First and foremost, I want to thank God for giving me the strength, ability, and willpower to finish this internship report on time.

To get a Bachelor of Business Administration (BBA), must need finish this internship report. I want to thank my academic supervisor **Professor Dr. Abdur Rouf** , Department of Business Administration, Daffodil International University, for his continuous guidance, valuable suggestions, constructive feedback, and dedicated support throughout the preparation of this report.

I'm also very grateful to everyone at Grameen Bank who helped me and gave me good advise during my internship. Especially I want to thank **Md. Moniruzzaman Khan**, Senior Principal Officer of the International Program Department at Grameen Bank, for overseeing my internship on site. He made my education a lot better.

Finally, I remain grateful to everyone who directly or indirectly supported me throughout my internship journey and during the preparation of this report.

Certificate of Approval

This is to notify you that Sakib Ahmed Joy, ID: 213-11-1417, has prepared this internship report entitled "Loan Disbursement Procedure of Grameen Bank" under my guidance, I hereby approve this internship report. This is to partially fulfill a BBA degree in major Accounting under the Department of Business and Administration of Daffodil International University.

I wish him every moral success in life.

26.11.2025

Professor Dr. Md. Abdur Rouf

Professor in Accounting

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Student's Declaration

I am Sakib Ahmed Joy, Id: 213-11-1417, a student of the BBA program at Daffodil International University, hereby declare that the internship report entitled "Loan Disbursement Procedure of Grameen Bank" has been prepared based on my practical work experience during my internship at Grameen Bank, Head Office, Mirpur-2, Dhaka.The report has been completed under the supervision and guidance of Professor Dr. Abdur Rouf, Department of Business Administration, Daffodil International University.

I also declare that this report is submitted solely to Daffodil International University as a partial requirement for the completion of the BBA program. The work presented in this report is original, has been prepared by me, and has not been submitted to any other institution or for any other academic purpose.

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Sakib Ahmed Joy

ID: 213-11-1417

Program: BBA (major in Accounting)

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Executive Summary

A summary for managers I have to write this report for the BBA internship program based on my three-month internship at Grameen Bank's Head Office in Grameen Bank Bhaban, Mirpur-2, Dhaka. The report goes into depth about the intern's daily tasks and the work they did. This study was made using information from both primary and secondary sources. The study's main focus is how Grameen Bank gives out loans. Before giving out any loans, Grameen Bank carefully looks at all the dangers and checks all the necessary paperwork.

Grameen Bank is one of the leading MFI in the world that helps poor & helpless people, most of the members are women who live in rural areas.

This report based on Seven Chapter. The 1^{st} chapter includes Introduction, the 2^{nd} include Overview of Grameen Bank, 3^{rd} chapter includes Theoretical Framework, 4^{th} chapter includes Key Loan Disbursement Procedure, 5^{th} chapter includes SWOT Analysis & Findings, 6^{th} chapter includes Conclusion & Recommendations, 7^{th} chapter includes Implications and the last part Reference.

Grameen Bank will lend money to the poorest people in society without requiring them to put up collateral. They believe that helping people with their money can help them. Professor Muhammad Yunus, who started the company and was its managing director for a long time, says that millions of small business owners may work together to make big economic progress since loans are available.

Table of Contents

Chapter-1
Introduction

1.1 Introduction of the Study

In Bangladesh, most of the people live in villages. Most of them, do not have any land or property of their own and they're having a hard time making ends meet. In this situation, micro-credit initiatives are very crucial for helping the impoverished in rural areas by giving them money to start businesses that will make them money. This study looks at the "Loan Disbursement Procedure of Grameen Bank," which is one of the best microfinance institutions. The improvement of living standards in rural areas is very important for the economic growth of Bangladesh. Grameen Bank has been working on this for many years. This study is pertinent and significant for comprehending the role of loan distribution in rural development.

1.2 Origin of the Report

All BBA students at Daffodil International University must complete the Internship Program as part of their studies. It gives students real-world experience to go along with what they learn in class. I choose Grameen Bank and wrote this internship report called "Loan Disbursement Procedure of Grameen Bank" to meet this requirement. Professor Dr. Abdur Rouf of the Department of Business Administration at Daffodil International University oversaw the writing of this study. Working at the Grameen Bank gave me real-world professional knowledge and insight to how organizations work, which will help me in my future career.

1.3 Significance of the Study

The internship lets you use what you've learned in school in real life. For business students, it is a very crucial part of learning how real organizations work.

The importance of this study includes

- To see how the institution really works.
- To look over how the organization has grown and changed throughout time.
- To assist students connect what they learn in theory with real-life financial situations.
- To help people understand the management abilities needed to run banks and other financial firms.
- To get real-world experience in a professional setting.
- To comprehend the function of micro-credit in the sustained alleviation of poverty.

1.4 Objectives of the Study

The following objectives:

General Objective:

To analyze the Loan Disbursement Procedure of Grameen Bank.

Specific Objectives:

- ❖ To understand the credit policy of Grameen Bank.
- ❖ To evaluate the operational performance of different micro-credit programs.
- ❖ To analyze the loan disbursement and recovery system of Grameen Bank.

1.5 Scope of the Study

I worked in the International Program Division at Grameen Bank Head Office in Mirpur-2 throughout my internship. I got to see a lot of different banking tasks and how things worked. I also went to other branches and talked to staff who gave me the information and insights I needed for my research. The study is based on field visits, personal observations, document assessment, and informal interactions. I also used surveys and analysis to help me write the report.

1.6 Methodology of Data Collection

Most of the data for this study came from Secondary sources. outside of it.

1.6.1 Secondary Sources:

1) Papers and reports that are already available to the public.
2) The yearly reports from Grameen Bank.
3) Articles, periodicals, and online publications about Grameen Bank and microfinance.

1.7 Limitations of the Study

While preparing this report I ran upon a few problems:

- **Not enough data:** Some important information could not be found since it was secret and hard to get to.
- **Not enough documents:** The analysis wasn't as thorough because it wasn't possible to get to recent papers and publications.
- **Short Duration:** The internship was only a few weeks long, so there wasn't much time for extra study.
- **Not Enough Experience:** This was my first time doing practical training, thus I didn't have enough experience to help me with my analysis and understanding.

Chapter-2

An Overview of Grameen Bank

BANK FOR THE POOR

GRAMEEN BANK

2.1 Brief History

In the early 1970s, Professor Dr. Muhammad Yunus, who was then the Head of the Rural Economics Program at the University of Chittagong, started a research project to find ways to help the rural poor get financial services when they couldn't use regular banks. Dr. Yunus got his PhD. in Economics from Vanderbilt University. The terrible famine of 1974 had a big impact on him. During this time, he lent $27 to 42 women in the hamlet so they could buy raw materials and sell their goods without having to rely on moneylenders who paid very high interest rates. He thought that little loans could be a big help in reducing poverty after this modest effort. Jobra, a village not far from Chittagong University, was the first area where this initiative was put into action. The initiative acquired official support since it worked, and Bangladesh Bank helped establish it in Tangail District in 1979. The project kept growing, and on October 2, 1983, the government made Grameen Bank its own bank. Over the years, Grameen Bank flourished quickly in Bangladesh. By the year 2024, it had 2,568 branches around the country. The idea became well-known around the world and has been imitated in more than 40 countries, thanks in part to help from big development organizations like the World Bank. Over the years, Grameen Bank has obtained money from a number of places. At first, donors gave it money. Later, it borrowed money from Bangladesh Bank, and more recently, it sold bonds that the government promised to pay back. In 2013, the "Grameen Bank Act" was passed to reform how it worked. The bank now offers more than just small loans. It now works with entities like the Yunus Centre and the Grameen Creative Lab to find ways to end poverty around the world.

2.2 Objectives of Grameen Bank

Main objectives of GB:

- To help the poorest people without any collateral.
- To get people who are unemployed or underemployed to start their own businesses
- To bring together those who are less fortunate so that they can help each other and progress over time.
- To stop the cycle of low income, low investment, and lousy savings.
- To help both men and women, with a focus on giving women more authority.
- Keep getting better, learn, change, and share what you know.

2.3 Mission of Grameen Bank

GB's main purpose is to help poorest families to improve their own economic and social situations. This fits with the bank's greater goal of enhancing everyone's quality of life.

Its main purpose is to:

- Make members' families richer and healthier.
- Making homes and bathrooms better.
- Encouraging a healthy diet, planting trees, and growing food in the kitchen.
- Getting families to have fewer members so they can save money on living costs.
- Making sure that all of the members' children get an education and helping them find work in the future.
- Keeping yourself clean, healthy, and in a clean place.
- Giving people loans instead of gifts to help them become more independent.
- Changing the cycle of poverty that lasts forever into a cycle of growth.
- Money goes to investments, which make money, which makes savings, which makes more investments.

Children of Grameen Bank members have been shown to go to school more often, have better health habits, live in better surroundings, and be more active socially than children who do not belong to the bank.

2.4 Vision of Grameen Bank

Grameen Bank wants to see a world where there is no more poverty and everyone, especially the poorest, has access to the resources, chances, and respect they need to live a better life.

2.5 Core Principles of Grameen Bank

Grameen Bank operates based on four guiding principles

- Discipline
- Unity
- Courage
- Hard Work

These principles encourage responsibility, cooperation, confidence, and sustained effort toward economic and social development.

2.6 Programme and Key Characteristics of Micro-Credit Disbursement at Grameen Bank

Grameen Bank uses a particular micro-credit method to help disadvantaged people in rural areas, especially women. Trust, community responsibility, and self-employment are the main parts of its business concept.

Main Features:

- **The Poor Own It:**

Grameen Bank was formally set up in 1983. The borrowers own 94% of the Bank's equity, while the Government owns the other 6%. Women make up 97% of all borrowers, which is the majority.

- **Wide Network:**

The Bank has 2,568 branches that serve more than 75,000 localities and employ 21,303 people.

- **High Loan Recovery Rate:**

Grameen Bank has a high loan recovery rate of 98.48%, which shows that its repayment system works well.

Self-Funded Loan Portfolio: The Bank pays for all of its loans with deposits, and more than 50% of those deposits come from members' own money.

- **Profitability:**

Grameen Bank has made money every year since it started, except for a few years in the beginning. Reputable audit firms check its books every year.

- **No Collateral Loan System:**

Grameen Bank does not ask for collateral, legal contracts, or group guarantees. The group is there to help each other out, but each person is responsible for paying back their loan.

- **Low Interest Rates:**

The interest rate on loans is about 20% (declining basis), which is lower than the rates on most government micro-credit schemes.

- **Good Deposit Plans:**

The rate on deposits ranges from 8.5% to 12%, which encourages rural members to save.

- **Micro-Enterprise Loans:**

Members who grow their enterprises can get bigger "Micro-Enterprise Loans." As of December 2023, more over 8.4 million people have borrowed Tk. 244.87 billion to buy things like power tillers, transport vehicles, and fishing boats.

- **Education Loans:**

These loans were first offered in 1997 to help students from Grameen families pay for college. So far, 54,948 loans worth BDT 4028.19 million have been given out.

- **Grameen Network Organizations:**

Grameen has set up a number of social business businesses to help with socio-economic development. Some of these are Grameen Phone, Grameen Telecom, Grameen Communications, Grameen Knitwear, Grameen Shikkha, Grameen Trust and others.

- **Retirement Benefits:** Grameen Bank has an attractive retirement policy. Any staff can retire after completing ten years or more of service. At the time of retirement he receives a retirement benefit in cash. It is usually paid out within a month after retirement.

- **Computerized System:**

Finance & Banking and information management of nearly all the branches (2,120, out of 2,343) has been computerized this has freed the branch staff to devote more time to the borrowers rather than spend it in paper-work. Branch staffs are provided with pre-printed repayment figures for each weekly meeting.

2.7 Nature of the Organization

GB is a development bank that gives out small loans. It works on its own, but Bangladesh Bank keeps an eye on it. It has certain things in common with NGOs, but it works differently from regular banks because it focuses on reducing poverty and improving society instead of making as much money as possible.

2.8 Number of Employees

Their staffs is now 21,851. Among them 3,350 are female staffs.

2.9 Number of Branches

Now 2568 branches over the Bangladesh.

2.10 Number of Centers

There were 1,37,043 centers throughout in Bangladesh.

2.11 General Features of Grameen Bank Micro-Credit*

a) Sees credit as a basic human right.

b) Aims at disadvantaged families, especially women who live in rural areas.

c) Loans are founded on faith, not on things that may be taken back.

d) Promotes self-employment and activities that make money.

e) Offers banking services at home.

f) People who want to borrow money must join a group (five members).

g) You need to pay back your loans on time to get new ones.

h) The loan is paid back in weekly payments.

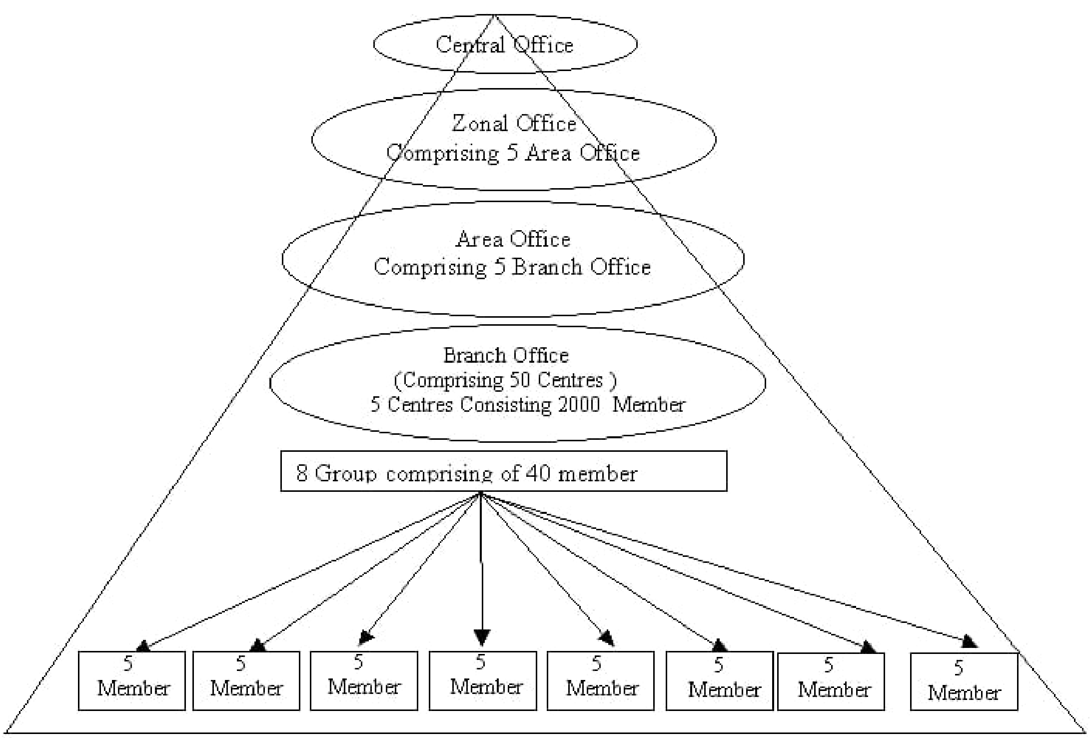
i) People who borrow money can have more than one loan at a time.

j) Includes both mandatory and optional savings plans.

2.12 Formation of Group and Center

People who borrow money are put into groups of five, with each group made up of people from various homes in uthe same neighborhood. Members get seven days of instruction to understand the rules, how to be disciplined, and how to pay back what they owe. A center is made up of many groups that meet with bank staff once a week to talk about loans and keep track of progress.

2.13 Organizational Structure



Chapter-3

Theoretical Framework

3.1 Meaning of Micro Credit

People didn't use the word "microcredit" a lot before the 1970s. Over time, it has become a well-known principle in the field of development. But the word can mean a number of different things, which might be hard to understand. People generally conceive of microcredit as a loan for farmers, a loan for a group of people, a loan for a person, or providing money informally. So, it's important to say what kind of microcredit you're talking about. Making excellent policies, building the correct institutions, and figuring out the best means to put them into action all depend on being able to clearly define things. Using the phrase "microcredit" in a general way is not helpful; it is better to classify it based on how it works and how it is set up.

3.2 Classification of Micro Credit

Microcredit can be divided into different groups based on the type of loan, the institution, and the goal:

A) Traditional Informal Micro Credit:

Loans from friends, relatives, moneylenders, and other informal lenders.

B) Group-Based Informal Credit:

Loan programs like tontine or ROSCA (rotating savings and credit associations).

C) Activity-Based Credit:

This type of credit is only offered to particular industries, such fishing, farming, and weaving.

D) Rural Credit through Specialized Banks:

Loans that are only for improving life in rural areas.

E) Cooperative Micro Credit:

Loans that credit unions, cooperatives, or savings clubs give out.

F) Consumer Micro Credit:

Small loans for persons who need them.

G) Bank–NGO Partnership Micro Credit:

Programs where banks and NGOs lend money together.

H) Grameen-Type Micro Credit:

A sort of microcredit that was first employed by Grameen Bank.

I) Other NGO Micro Credit:

Microcredit programs administered by NGOs on their own.

J) Other Non-Collateralized Micro Credit:

Loans issued by groups that are not NGOs or cooperatives without needing collateral.

3.3 Grameen Credit

Let me list below the distinguishing features of Grameencredit. This is an exhaustive list of such features. Not every Grameen type programme has all these features present the programme, some programmes are strong in some of the features, while others are strong in some other features. But on the whole they display a general convergence to some basic features on the basis of which they introduce themselves as Grameen replication programmes or Grameen type programmes.

3.4 General Features of Grameen Credit

1. Getting credit as human right.

2. Reduce poverty by helping women & poor families.

3. Grameen credit is that it is not based on any collateral or legally enforceable contracts.

4. People borrow money for generating their income and housing for the poor, as opposed to consumption.

5. It goes against the concept that individuals who are poor can't borrow money.

6. The bank travels to the person who owes money and gives services in the tiny town.

7. People who borrow money need to join a group that makes them be responsible and help each other.

8. People hand out loans all the time, as long as the person who borrows the money pays it back on time.

9. Payments are made in tiny quantities on a regular basis, maybe once a week or once every two weeks.

10. If you pay back your loan on time, you can acquire more than one.

11. Borrowers must take part in both mandatory and voluntary savings programs.

Grameen Credit believes that people who are poor aren't impoverished because they lack abilities; instead, poverty is made worse by barriers in society and institutions. Grameen's mission is to assist people become financially independent without making them dependent on others. They want to help people feel more confident, start their own businesses, and become financially independent. Grameen Bank distributes loans to disadvantaged families, especially women, in a kind and flexible way so they may use their skills to produce money and slowly better their life.

Chapter-4

Loan Disbursement Procedure

4.1 Main Activities of Grameen Bank

The main things that Grameen Bank does are giving out loans and getting them back. It has a number of lending programs, the most popular of which is the Basic lending, which is also the first loan that new members can get.

The main activities of GB include:

1: Loan Projects 2: Deposit Schemes 3: Village Phone Program

Grameen Bank offers a variety of loans to satisfy the needs of different borrowers.

There are four main types:

1) Basic Loan

2) Housing Loan

3) Struggling (Beggar) Members Loan

4) Higher Education Loan

4.2 Basic Loan

The Basic Loan might last anywhere from three months to more than three years. The "Coordination and Operations Department" must give permission for loans that last longer than three years. There is a limit on how much money any member can borrow, however this limit can be changed in some situations. You can also get special investment loans in addition to the Basic Loan, and they won't change the present limit.

4.2.1 Conditions for Basic Loan

- The borrower should be landless or own less than one acre of land.
- The borrower should have limited wealth.
- Formation of a group of 5–10 members from the neighborhood is required.

4.2.2 Loan Application Process

Most of the time, loans are given to groups instead than people. With the Center Leader's recommendation, the group sends an application to the Center Manager. The Branch Manager checks the application and sends it to the Area Manager for approval.

4.2.3 Denial of Application

Most applicants get loans, however others may be turned down because they misused a previous loan, missed too many center sessions, or had other behavioral issues.

4.3 Micro-Enterprise Loan

Grameen Bank gives Micro-Enterprise Loans to anyone who show they can grow their firm. There is no limit on the size of these loans, which are typically utilized for enterprises including grocery stores, pharmacies, dairy farms, auto-rickshaws, and construction. By December 2023, 84,28,428 people had taken out these loans, which totaled BDT 244.87 billion in payments.

4.4 Flexible Loan

The Flexible Loan is a Basic Loan that has been changed so that you can pay it back on a different schedule. During tough circumstances, borrowers may get short-term help, including lower monthly payments. This is not a separate loan; it is a "temporary adjustment" to help with repayment. If you don't pay back the flexible loan within two years, it will be considered overdue. If you don't pay it back within three years, it may be completely forgiven.

4.5 Housing Loan

The Housing Loan, which started in 1984, helps borrowers build homes that are cheap but last a long time, which makes them feel proud and safe. For a modest dwelling with a tin roof, the loan limit is BDT 15,000. Since this program started, more than 875,539 homes have been created. In December 2023, BDT 1,578 million was given out for 27,239 dwellings 8% interest rate and had to be paid with in five years. Houses are built to make the most of space, airflow, and safety while keeping costs down.

4.6 Struggling Members (Beggar) Loan

Launched in 2002, this program targets individuals unable to access the Basic Loan, including disabled, elderly, or chronically ill persons. Key features include:

- Existing rules of Grameen Bank do not fully apply; specialized guidelines are used.
- Beneficiaries are covered under life and loan insurance at no cost.
- Groups and centers are encouraged to support struggling members.

As of 2023 December, 1,41,955 members participated, with BDT 188.14 million distributed and BDT 162.28 million already repaid.

4.7 Higher Education Loan

This Loan helps Grameen Bank borrowers' kids get an education, which lowers the number of kids who drop out of school. By December 2023, 54,948 children of members had received help.

4.7.1 Loan for Higher Education

The Higher Education Loan is meant to help the offspring of Grameen Bank (GB) borrowers pay for college and keep them from dropping out.

Key Features:

1. Only for children of GB borrowers.

2. Borrowers must come to class on time and behave well.

3. You have to start paying back the loan one year after you finish the course.

4. The normal interest rate is 12%. After the borrower finishes the course, they pay a 5% service charge, and Grameen Kallyan (GB welfare subsidiary) pays the remainder of the interest.

5. You can get loans for a bachelor's, master's, or other professional degree.

6. Each borrower can only help two children at a time.

7. Adopted Children can’t get the loan benefit.

8. Kids may still be able to get a loan even if the borrower's center performance isn't good.

Purpose of the Loan:

You can use the loan to pay for things like tuition, admission fees, textbooks, study materials, equipment, and living costs like food and housing.

4.7.2 Approved Coursed

The loan can be used for the following courses:

1. MBBS course at the Government Medical College and ED's course at the Government Dental College.

2. Engineering graduation course in a Government University or College.

3. Graduation (Hon's), Master's BBA and MBA course in Govt. University or College.

4. Graduation & Master's course in Agriculture in Govt. University or College.

5. Degree in Marine, Textile, and Leather Technology from a Government College or Academy.

4.7.3 Ineligibility for Getting Loan

1. If The borrower has not been to center meetings for 5 weeks in a row in the prior year without permission.

2. The borrower has not paid back the loan.

3. For the past year, savings deposits have not been regular.

4. For the past three years, interest payments have not been made on time.

4.7.4 Loan Application

A borrower can only apply for a loan for two children.

The borrower and the student must fill out the required form together, along with:

1. A letter of acceptance from the Head of Institute.

2. A decision from the borrower's center.

3. The student's undertaking.

4. A statement from the branch and zone confirming the connection between the applicant and the borrower.

4.7.5 Loan Approval

The Zonal Manager leads a five-person committee that authorizes the loan and gives out the money each year. The Area Manager gives the go-ahead for the next payout based on the student's report on their academic progress.

4.7.6 Loan Disbursement

The student's current account gets the approved loans. You can take money out for tuition, books, and equipment at the beginning of the school year. Withdrawals for additional costs must follow the student's approved timeline. Annual academic success reports will determine whether or not the loan will continue for the next few years.

4.7.7 Loan Repayment and Interest

1. Grameen Kallyan gives a 12% interest subsidy until the course is over.

2. From the moment the results are published, students pay a 5% service charge, and the other 7% is paid for by the school.

3. Students need to tell the branch when they expect the results to be published so that the service charge can be calculated correctly.

4. Payments start one year after the course is over, and the loan can be paid back in up to five years, with the option to pay it back early.

5. If the student has trouble paying back the loan, the Branch Manager may ask the student's employer for help.
6. If the student stops going to school or doesn't make enough progress, the loan payments stop, and service fees start from the date of the last payment.

7. The Branch Manager may delay payment if it is established that the study is on hold and must tell the Zonal Manager right away.

8. A five-person committee checks educational loans and related grants on a regular basis to make sure they are being handled correctly.

Chapter-5

SWOT Analysis & Findings

5.1 SWOT Analysis

Strengths:

- You can hire new personnel and keep the ones you already have if you pay them well and give them nice perks.
- Employees are told to work harder so they can earn more money.
- Well-constructed Promotion & Compensation policy.
- Their improved productivity increases the company's goodwill as well as benefit.

Weaknesses:

- High wage doesn't always match the needs of workers.
- People who work in the field and people who work in the main office don't always have the same experiences.
- People at the same level who get paid or acquire benefits in different ways could get irritated and cause difficulties.

Opportunities:

- If GB increases the other benefits like increase number of bonuses etc. Then easily attract employees from other renowned company.
- More open service to bring in and bring on talent - developing staff all levels to Achieve full potential is a key commitment.
- GrB can increase the salary of the transition period to attract the new employee.
-

Threats:

- Employees at Grameen Bank might leave if they find a job with higher pay or perks.
- If the present pay scales or incentive schemes don't work for them, a lot of people might abandon their positions.

5.2 Major Findings

While I was an intern at Grameen Bank, I learnt everything there is to know about their microcredit program. Before the internship, I didn't know much about how Grameen Bank worked. I learnt a lot about how this new type of microfinance group works while I was in Bangladesh. I wanted to learn two main things during my internship: how Grameen Bank works in this area and the whole process of microcredit, from giving money to getting it back.

- **Types of Loans:**

Grameen There are several types of loan such as: Basic Loan, Housing Loan, Micro-Enterprise Loan, Flexible Loan, Higher Education Loan etc. Which different from each other.

- **Gold Membership:**

A borrower who had maintained 100% repayment record for seven consecutive years, is given the status of a gold member. A gold member goes into a faster track of loan enhancement, besides getting special honor and privileges

- **Financial Inclusion:**

Poor people & the people whose income is very poor can get loan from Grameen Bank, who couldn't get credit before to get financial services from other bank.

- **Borrower Satisfaction:**

Most of the people who answered said they liked that Grameen Bank could help them pay for things in different ways. They say that it's easy to get a loan and that the money will arrive on time. Most people who take out loans are happy with how easy and quick it is to use the bank's service.

- **Economic and Social Empowerment:**

Microcredit programs give women in rural areas the money they need to start small businesses and make money. This helps them take better care of themselves. These things also help the neighborhoods grow and make the people who live there feel good about themselves.

Chapter-6

Conclusion

6.1 Conclusion

Final Thoughts the goal of the session is to talk about how microcredit can help people who don't have a lot of money. These programs may not benefit a lot of people directly, yet they have had a huge impact in places like Bangladesh. People can use microcredit to buy their kids' basic needs, like food and repairs around the house. Families might not see changes right first, but they can make a big difference over time. If you need to borrow a little quantity of money, Grameen Bank is a great place to go. It has helped the people and economy of Bangladesh a lot. In 2006, both Dr. Muhammad Yunus and the bank won the Nobel Peace Prize. It has helped women in rural areas by teaching them about their rights and how to fit in with society. It has also made it easier for them to get loans.

Grameen Bank's small business loans and other programs have also helped businesses grow and hire more people. Because of this, there are fewer poor people in the country who can't read or write. The bank is not the worst business in the country by a long shot. There are a number of businesses that are dishonest and harmful. It does what the Bangladesh Bank tells it to do so that everyone knows what's going on and is responsible.

Grameen Bank's services are only available to a few individuals right now, but they could help a lot of people move out of poverty in the future. The microcredit program of Grameen Bank does more than merely give out short-term loans. It also offers people power, helps them learn new things, and makes communities stronger and healthier. The main goals are to make families happier, make sure kids go to school, and make it safer for people and businesses to live and work in the country. Grameen Bank is committed to put in a lot of effort to make Bangladesh a better place. Everyone will have a better life if there are fewer poor individuals.

6.2 Recommendations

- Create programs for older and disabled people so that, they can earn.
- To concentrate more on welfare of the members.
- Need to create more awareness among the members.
- Make easy & flexible policy to get student loan.
- To ensure that cross poverty
- After visiting the centers & branch it seems that the development through microcredit is a very time consuming procedure.

Chapter-7

Implications

7.1 Implications

The loan disbursement procedure of Grameen Bank has important effects on both the borrowers and the bank.

- Timely loans help borrowers start small businesses and improve their income.
- A clear procedure builds trust and reduces mistakes or misuse of funds.
- Proper disbursement helps the bank manage loans and ensures repayments on time.
- More people can access banking services, promoting financial inclusion.
- Loans contribute to community development through education, housing, and other projects.

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