Internship Report
On

Training and Development Practices Of Grameen Bank

Supervised By

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Letter of Transmittal

29 August, 2025

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Subject: Submission of Internship Report on “A Report on Training and Development activities at Grameen Bank”

Dear Sir,

With great pleasure, I am turning in my internship report, A Report on Training and Development Activities at Grameen Bank. The internship program, which is a prerequisite for earning a BBA, was used to generate this report. I made every effort to finish the report. I have attempted to make my report as thorough as possible by utilization the data, knowledge, and relevant skills that I have researched and accumulated over my internship at Grameen Bank. I want to express my gratitude for this internship program and the chance it has provided me. Yours Sincerely

Your sincerely,

Alif

Ibne Fuad Alif Robin

ID: 211-11-1228

Major: Human Resource Management
Bachelor of Business Administration
Daffodil International University

Approval of Internship Report

Please take note that Ibne Fuad Alif Robin, ID number 211-11-1228, wrote the internship report Empowering Through Learning: A Report on the Training and Development Activities at Grameen Bank. I am therefore happy to endorse this internship report, which partially satisfies the requirements for a BBA in HRM major at Daffodil International University's Department of Business Administration.

I hope his life is filled with moral achievement.

Dr. Md. Mahfuzul Islam
Lecturer (Senior Scale)
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

CERTIFICATE OF DECLARATION

In order to partially complete the requirements for graduating with a Bachelor of Business Administration (BBA) degree with a marketing specialization, this internship report on training and development initiatives inside Grameen Bank was presented. Ibne Fuad Alif Robin, ID: 21111-1228, prepared this report. At Daffodil International University's Faculty of Business and Entrepreneurship, I hold the title of Head of the Department of Business Administration. The presentation of the report has already been approved.

Sincerely,

Alif

Ibne Fuad Alif
ID: 211-11-1228
Department of Business Administration
BBA Program, Major in Human Resource Management
Daffodil International University

ACKNOWLEDGEMENT

First of all. I want to give thanks to God because it is said that I was able to finish this report with his assistance. I want to express my appreciation to Dr. Mahfuzul Islam, my most esteemed advisor and supervisor. He is a Senior Scale Lecturer in the Faculty of Business and Entrepreneurship. The most crucial principle used in the report's drafting was also provided by Daffodil International University. The kind assistance I have gotten during my internship is what I am most grateful for. Without your support and guidance, I could not have finished my paper with ease. Additionally, I would like to convey my sincere gratitude to Grameen Bank's Training and Development initiatives, as their extensive professional expertise offers crucial information support, outstanding advise, and direction. Many thanks to all of you.

EXECUTIVE SUMMARY

One of the most important elements in reducing poverty in our nation is Grameen Bank. They frequently provide unsecured funding to clients who don't have any assets or land. By providing low-income people with unsecured loans, they encourage them to start lucrative businesses including farming, raising animals, grocery stores, and crafts. Through the planning and progress strategy, Grameen Bank has improved the delegate in the areas of positive learning, capability, and mindset workers, inspiring more earth in financial affairs and businesses in Bangladesh. This temporary appointment exemplifies our efforts. The post-a-kind, movement brain, and basic phase make up Grameen Bank's management board. It is crucial to create formative and summative assessments, and Grameen Bank's method preparation is quite impressive. In addition to receiving four or six months of hands-on training, agents get to watch seasoned and skilled employees from a variety of Grameen Bank areas. By doing this, the student will be able to recognize the underappreciated ability of the dejected and discover better and more creative ways to deal with Grameen branch problems. In contrast to typical banks, the Grameen Bank operates on unconventional and non-traditional ideas. Bank employees should receive training to help them become acquainted to modern social banking. According to the company's requirements, the Grameen Bank Training Institute bases all of its training on this demand. Additionally, the educational institution established a sizable library with a wide selection of priceless literature.

Chapter – 01

Introduction

1.1 INTRODUCTION

These days, operational success and organizational sustainability depend heavily on training and development, particularly in organizations with complex social and economic objectives. In 1983, Nobel Prize-winning Professor Muhammad Yunus established the Grameen Bank with the groundbreaking goal of eliminating Mimas and uplifting the underprivileged people of Bangladesh. Its creative approaches to granting microloans without collateral transformed the landscape of financial inclusion and did away with the need for highly skilled and ethical staff members.

In order to accomplish its goals, Grameen Bank invests heavily in the thorough training and development programs for all levels of its employees. Apart from managing microcredit, this activity involves community engagement, financial literacy, social development, and—above all—the organizational model of the selected bank. Through a combination of classroom education, field visits, on-the-job training, and interactive discussions, employees acquire both theoretical and practical knowledge.

Additionally, Grameen Bank provides training programs for people other than its workers. The organization is continually developing capacity-building programs for its customers and community members to enhance their financial literacy, entrepreneurship abilities, and social awareness. These initiatives help the larger objectives of socioeconomic development in addition to improving its microfinance products.

The current study article's objectives are to discuss Grameen Bank's training and development programs and analyze how these programs support employee competency, service quality, and organizational performance. It will look at how these initiatives are organized, what they cover, how they are implemented, and how they support Grameen Bank's goals and position as a top microfinance company. The purpose of this research is to provide insight into the bank's human resource development strategy and make suggestions for best practices that other companies might implement when they need to strike a balance between social impact and financial sustainability.

1.7 Literature Review

Programs for training and development are becoming more and more significant as companies realize they can improve operations while also benefiting society. Grameen Bank and other microfinance institutions are excellent examples of this approach since they empower marginalized individuals and assist underprivileged communities. In 1983, Muhammad Yunus founded Grameen Bank. It is a well-known model organization that prioritise human development with a focus on education and capacity building. Its primary goal is to help the poor, particularly women, by providing them with critical training and financial support that will enable them to develop over time. The distinctive business approach of Grameen Bank demonstrates their high regard for training and development. It prioritise transforming lives via education and skill development above profit, in contrast to traditional banks. Improving the socioeconomic circumstances of the most impoverished segments of society is the bank's primary objective. The primary objectives of investing in and training human capital are somewhat comparable to this. Grameen Bank provides training programmes and microloans, sometimes without collateral, to help individuals start earning money and to foster economic and personal growth.

Community Engagement and Empowerment

Involving the community is a major component of Grameen Bank's training and development initiatives. The bank advises its borrowers to organize into groups so they may cooperate and support one another. By encouraging community members to get to know one another, this approach not only reduces default rates but also boosts social capital. These clubs' members discuss a variety of topics, such as debt repayment, social issues, education, and health. They accomplish this by sharing knowledge and learning from one another, which greatly aids in the development of the community. Giving women more influence is the primary objective of Grameen Bank's training initiatives. The bank's commitment to gender equality via education and skill development is demonstrated by the fact that more than 90% of its clients are women. Training and development programmes benefit greatly from a focus on women's empowerment since it enhances household income, family health, and children's academic success. Research indicates that financially independent women are more inclined to support their families and communities, which has a significant impact on society.

Economic Impact and Poverty Alleviation

According to surveys, Grameen Bank's microcredit programs has improved the financial circumstances of its customers. The bank gives people loans to launch or grow small businesses, which enhances their quality of life and raises their salaries. Since economic empowerment entails skill enhancement and long-term growth, it closely resembles the goals of training and development programmes. Many families have been able to escape poverty because to Grameen Bank, which has improved the economy overall.

1.2 Background of the report

This report is a component of the internship program that Daffodil International University provides to BBA students. Students can work directly with businesses through the curriculum, which helps them better grasp how businesses operate in the real world. During my internship, I was fortunate enough to work with Grameen Bank. It became an autonomous business when a statute was established by the government. The majority of Grameen Bank's customers are impoverished individuals in rural areas. The government controls 10% of the bank's shares, while 90% are owned by borrowers. The branch office of the bank is located at Mirpur-2, Dhaka 1216, Bangladesh. The internship ran from February 1, 2024, to June 13, 2024, for a total of four months. I was able to relate my theoretical knowledge to my practical abilities thanks to this experience. I

have made every effort to disseminate the knowledge I acquired throughout my tenure at Grameen Bank. The primary focus of this study is examining Grameen Bank's corporate social responsibility practices.

1.3 Origin of the Report

To acquire the abilities, information, and self-assurance required to succeed in the fast-paced world of today, students can no longer just show up to class. While academic education is vital, children increasingly require practical experience to make the connection between their classroom learning and their real-world activities. That path is demonstrated in this internship report. I was able to get a close-up look at the business world and apply what I had learned in class to tackle actual problems at work. I learned a lot about how companies operate, how decisions are made, and how issues are identified and resolved in the workplace from this practical experience. I have firsthand experience with how companies handle challenging issues like subpar operations, strategic planning, and employee involvement. I learned from working with experts how crucial it is to be adaptable, think critically, collaborate with others, and communicate effectively in order to accomplish organizational objectives. Additionally, it improved my problem-solving skills and increased my awareness of the practical applications of business concepts. The experiences and lessons learned by Daffodil International University BBA students who completed this assignment as a component of their internship program are discussed in this report. It highlights the important lessons gained and the personal development that occurred during the internship in addition to outlining the duties and obligations that were completed. One of the most significant aspects of my professional development has been this internship. It has improved my comprehension of how firms operate and given me the self-assurance to take on obstacles head-on with skill and tenacity.

1.4 Problem Statement of the Study

The goal of Grameen Bank's training and development initiatives is to empower underprivileged and impoverished communities. However, many rural residents are still unaware of these programs. While some individuals struggle to get the most out of the training program, others are unsure of how to access them. Determining the effectiveness of the bank's training and development initiatives is another challenge. In order to better serve and empower the community, my internship report will examine these issues and offer suggestions for how Grameen Bank could improve its training and development initiatives.

1.5 OBJECTIVES OF THE REPORT:

Main Objective:

The main Objective of the study is to analyze the "Training and Development

Activities of Grameen Bank Specific

Objectives:

- To know about training and development activities of Grameen Bank.
- To evaluate the training and development program Grameen Bank.
- To make some recommendations based on findings.

1.6 METHODOLOGY OF THE STUDY

For this project, we conducted qualitative research to learn more about Grameen Bank's approach to corporate social responsibility. Both primary and secondary sources of data were used. The report is purely descriptive and contains no numerical data. Its primary method of comprehension is verbal analysis, and it centres on real-world scenarios. The conclusions of the report are derived from two primary sources:

Primary Source: A survey of executives and marketing personnel provided the main source of information. The results are displayed as tables and graphs in the analysis and findings section.

Secondary Source: The official Grameen Bank website, GB Marketing materials, marketing concepts, scholarly publications, newspapers, articles, and other helpful sources were some of the venues we used to get our secondary data.

Chapter – 02

Overview of Grameen Bank

2.1 ORGANIZATIONAL OVERVIEW OF GRAMEEN BANK

In 1976, the Grameen Bank project began as a pilot action research study in the Chatogram area of Bangladesh, specifically in the "Jobra" hamlet. In 1983, the pilot scheme was converted into a bank with the intention of using microcredit to empower Bangladesh's underprivileged poor and end poverty. One of Grameen Bank's distinctive features is that no collateral is needed to obtain credit. Grameen Bank offers its services at the convenience of its clients' doorsteps, in contrast to other commercial banks that entice them to visit their gleaming branch locations where the impoverished fear being trampled over. Women and the weaker elements of the community have thus been encouraged to become members of the Grameen fraternity. All banking operations, with the exception of loan delivery, are conducted in village-level centres, where centre managers host borrower meetings. This is demonstrated by Grameen Bank's robust presence in the nation's rural areas. For Grameen Bank, empowering and involving women in the economy has always been a primary priority. Grameen Bank is pleased to report that 98% of its borrowers are female. The elimination of poverty has improved the lives of nearly two-thirds of these women. As of February 2024, Grameen Bank employed 22,145 people throughout 40 zonal offices, 2568 branch offices, 240 area offices, and 40 zonal audit offices. With 10.52 million borrower members, Grameen Bank currently provides services to about 45 million people (including family members) in 81678, or 94% of the nation's villages. A successful tactic for lowering poverty in many nations across the world is Grameen Bank's microcredit initiative. Grameen Bank won the Nobel Peace Prize in 2006 for its work advancing social and economic development at the lowest levels of society through microcredit. Grameen Bank strives to ensure that its borrower members' future generations are not left behind in addition to reducing their poverty. It provides scholarships for the children of borrower members as well as loans for new business ventures and education. The most notable and charitable initiative of Grameen Bank is the Struggle (Beggar) Members Programe. To help beggars develop their financial capacity and stop begging, Grameen Bank provides interest-free loans. 21,383 members have already stopped begging and achieved self-sufficiency. As of February 2024, Grameen Bank had disbursed a total of US$ 38,189.18 million (BDT 3,052,339.29 million) in loans to 10.52 million borrower members, 97% of whom were female. As of February 2024, Grameen Bank has guaranteed a profitable recovery rate of 96.82%, which is significantly greater than any other banking system, by adhering to sound banking practices. As of February 2024, the bank has US$ 2208.21 million (BDT242,903.26 million) in deposits and US$ 1,489.07 million (BDT163,797.44 million) in outstanding loans. Under the inspiring leadership of its present Board of Directors and Management Team, Grameen Bank is currently setting the bar for growth in every sector. Since November 2023, zones 39 out of 40 have made money for the first time in Grameen Bank's history, which is a remarkable accomplishment.

Despite having previously been closed owing to a shortage of funding, the 07 audit offices have now reopened as a result of the financial capacity being restored.

As of February 2024, Grameen Bank employed 22,145 people throughout 40 zonal offices, 40 zonal audit offices, 240 area offices, and 2568 branch offices. With 10.52 million borrower members, Grameen Bank currently serves almost 45 million people (including family members) across 81,678 (94%) of the nation's villages. In order to address the issues of climate change and create a sustainable Bangladesh and a sustainable world, Grameen Bank has started a new tree planting effort at the Chairman's suggestion. Following this idea, Grameen Bank was able to plant 70 million trees nationwide with the unplanned participation of all of its workers and borrower members on the historic event of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman's birth centennial. As of September 2023, Grameen Bank has planted 206.69 million trees.

In order to provide the most services possible to Bangladesh's impoverished and marginalization population, Grameen Bank has also implemented a variety of additional projects, such as financial activity, human resource development, and digitination programs. This year has also seen the introduction of a brand-new special lending programs with monthly installments. Modern facilities have been added to the training centre, and a well-equipped computer lab has been established to provide personnel with trainings and assist them in learning the fundamentals of digital communications. As a result, Grameen Bank is now more equipped to assist the underprivileged.

2.2 Mission of Grameen Bank.

offering complete financial services to enable the underprivileged to reach their full potential and escape the cycle of poverty.

2.3 Vision of Grameen Bank

Grameen Bank vision is "Banking for the poor people"

2.4 Board of Directors

The board of directors of Grameen Bank consists of thirteen members. Of these, three directors, including the board chairman, are appointed by the government, and nine directors are selected from among the shareholder-borrower members of Grameen Bank.

Ex officio, the surviving director acts as the bank's managing director.

2.5 Loan Product Details

Basic Loan

The Basic Loan is a Grameen Bank first loan that serves as startup funding for brand-new group members. This loan has a term ranging from three months to three years or longer. The loan must be repaid every week.

Loan limit

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Loan Limit

Eligibility	**Year**	**Maximum Loan Limit**
Applicable for newcomers	**1st year**	**BDT 50,000**
	2nd year	**BDT 55,000**

From the 3rd year onward, the loan limit is fixed for each member considering the following criteria:

- Loan usage,
- Capacity,
- Type of business,
- Loan repayment history,
- Attendance at weekly center meetings.

Microenterprise Loan

Micro-enterprise loans are significant loans available to fast-moving members for specific investments. It is possible for both loans to operate concurrently. Membership with Grameen Bank will be valid for a minimum of one year. The maximum loan amount based on the following variables:

- Capacity of the members and
- Nature and size of the business

CROP LOAN

Crop loans are:

primarily offered for seasonal farming and specifically for short-term investments. This loan must be repaid within the allotted time.

Housing Loan

The three most basic human necessities are clothing, food, and a roof over one's head. In 1984, GB launched a housing loan programme after realizing how important it was to have a place to live for its members. Owning a home gives people a sense of stability, pride, and self-worth, which in turn serves as a springboard for obtaining financial success and raising one's social standing.

- The ceiling for a housing loan is BDT 60,000 for the construction of a simple tin roof house.
- Duration of the loan is a maximum of five years.
- The repayment system of "Housing Loan" is on weekly basis.

Higher Education Loan

Higher education loans were made available to GB members' children in 1997 so they may pursue the best possible education without worrying about money.

- One year is the minimum age requirement to be eligible for this loan.
- This loan is available to the children of members who will be chosen for admission to Honours and Master's programs in public, agricultural, engineering, and medical institutions as well as public university affiliated colleges.
- This loan will cover the cost of entrance, tuition, and any necessary hostel or mess expenses from the time of admission until the final test.
- This loan is available to one or more of the borrower's family members.
- During the study period, there is no need to pay any installments.
- The month after the last installment payout will mark the start of the 5% annual service charge.
- The loan must be paid back in monthly installments starting a year after the student's graduation.

Nursing Education Loans for the Children of Grameen Bank Borrower Members

Grameen Bank provides loans for study in a four-year B.SC. in Nursing and a three-year Diploma in Nursing and Midwifery program at the globally renowned Grameen Caledonian College of Nursing in order to help the children of its borrowers find employment both domestically and outside. These classes have 918 enrolled students. In Bangladesh, 260 students are enrolled in

B.Sc. level nursing courses, while 658 students are enrolled in a three-year Diploma in Nursing and Midwifery program.

Struggling (Beggar) Member Loan

- To reach out to the beggars, Grameen Bank has adopted a special social responsibility program called "Struggling Members Program" which was started in July 2002. "Begging" is considered the last resort of a poor person. The beggars' cluster includes the disabled, the blind, and the handicapped as well as the sick. elderly

- The program's goal is to help the beggars discover a respectable way to live by offering them financial support services. In addition to being a financial service, it is widely seen as a social movement.

- While Grameen Bank does not advocate for ending begging, it does help people develop the financial capacity to avoid it by offering this interest-free loan.

- The bank wants to make sure that nobody in the village where Grameen Bank is located is begging to survive

- Beggar members are exempt from Grameen Bank's current regulations. There will be no interest on any loans.

- These debts are paid off from the insurance fund in the event of death and are automatically insured without the need for a premium.

CHAPTER -3

Internship Role and Responsibilities

3.1 INTERNSHIP OVERVIEW

This internship report's primary focus is on "Training and Development Activities of Grameen Bank at Head office". The vast majority of Bangladeshis live in poverty and lack land. To reach this asset-poor group, Grameen Bank offers loads with incredibly cheap interest rates and extended repayment periods. By providing this first-rate service, they are not only enhancing the lives of individuals who are below the poverty line but also increasing the GDP of the country every year. Through an internship scheme, I'm learning about the products and services that Grameen Bank offers. I will work as an intern in the Grameen Bank International Program Department at the Grameen Bank Principal Office in Mirpur-2 for three months, from March 3, 2024, to June 2, 2024. Over the years, he has given us advice and information, and I will mention the Training and Development plan in passing in my report. Making development and guaranteeing its success require training, which surely helps the two organizations and association representatives. Advantage development, lower specialist turnover, larger capacity movement pipelines, higher agent motivation, increased duty, and faster speed to competency are some of the noteworthy training and development objectives.

3.2 My Assignment and Contribution to the Organization

I started working as an intern in the International Program Department at the Grameen Bank headquarters on February 3, 2025. While I was an intern, five good men attended the classes. I had the opportunity to learn from a wide range of people because everyone was from a different background. The purpose of the presentations and meetings was to educate the public about their work and methods. Although I was powerless to stop the Grameen Bank, my boss was so amazing that I was able to understand all they were doing. I would like to discuss Grameen Bank's training and development procedure. I also discussed the variety of loans offered by Grameen Bank.

3.3 Interactions with Supervisor and Co-workers

Seeing such helpful and friendly coworkers during my internship, especially my boss, senior, and direct supervisor, made it even better. Throughout my internship, I had the opportunity to speak with my supervisor, other team members, and other people. They were all really friendly and helpful. especially my boss. Mr. Mizanur Rahman had a kind and interesting personality. Two months later, he transferred to another department, and my new supervisor was Mr. Moniruzzaman Sir. In addition, he was a very kind and courteous individual. One of the instructors, Mr. Tipu Sultan Sir, was likewise a kind and accommodating person. All of them were pleasant to speak with, and I never felt awkward discussing any issues I was having. I received helpful advise and assistance in completing my internship report from Mr. Moniruzzaman Sir, who has thirty years of expertise. They taught me a lot at the end of my internship, including practical, practical advice. In addition, they inquired about my future plans, and when I replied, he graciously offered to support me should I ever need it. It was a pleasure working with a team that was so committed and supportive. My manager was really patient and kind to me, and they always handled issues in a calm and gentle manner. Also, the other interns were really kind and supportive. Overall, I found my internship to be really beneficial and helpful.

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3.4 Differences between Expectations and Experience

What actually transpired differed greatly from what I had anticipated. Since marketing is my major, I assumed that everything I did would be related to it. I also believed that I would actively participate in the tasks assigned by my firm. However, I noticed that when I first started my internship, they gave us an orientation on how they operate, including how they make loans, the procedures they use, and the conditions that are associated with them. Initially, I attended meetings and lectures with the department heads, who discussed their roles and helped us understand what they did. I then started working on lending-related projects. They applied for loans in a different manner than banks typically do. They primarily provided loans to those in need without requiring any security, in contrast to traditional banks that typically demand collateral. Additionally, their loan repayment plan differed from that of traditional banks in that debtors were required to make weekly installments rather than yearly payments. I was asked to create a presentation that would provide an overview of the knowledge I had gained. I went into great detail explaining the operation of the Grameen Bank's microcredit program. Although the internship wasn't what I had hoped for, it did educate me how to do my job and provided me with many learning opportunities. Learning was given more importance than merely working.

3.5 How this internship influenced My Career Plan

The internship, which served as a sort of corporate world trial run, has had a significant influence on my professional goals. I didn't know much about the business world before this, and I only had a hazy sense of what I wanted to do with my life. I learned about the real issues and difficulties facing the sector throughout my internship, which will be useful for my future career. I gained a lot of knowledge about the field during my internship, yet many people make inaccurate claims about the financial industry without knowing what they're talking about. Finance professionals piqued my interest due to the way they carry out their duties. Being in charge of other people's money makes them extremely responsible. This made me see that if I want to work in this field, I need to be more responsible, which will help me develop both personally and professionally. Even though I am now more knowledgeable about corporate culture, I still want to work in the FMCG sector. I learned a lot of banking-specific information from my supervisor, and the knowledge I gained from my internship and how I altered my perspective on things will be very helpful to me in my future work.

CHAPTER -4

Key Learnings and Experiences in Training and Development Activities at Grameen Bank

4.1 LESSONS LEARNED FROM THE INTERNSHIP PROGRAM

In order to gain real-world experience from the books or other materials we study, practical knowledge is crucial. I've had the chance to become more proain Grameen Bank has given me the chance to become more proactive and learn how to handle responsibilities. In addition to negotiating with clients to access our resources in an appropriate manner, my supervisor assisted me in completing the tasks assigned to me. A number of tasks carried out by the Human Resource Management department caught my attention. I became acquainted with a variety of job types, some of which were periodic and others of which were regular. I was frequently given the following tasks.

As an intern I have done different types of jobs which are given below:

- **Organizational behavior:** My Internship Program taught me brief idea about Grameen Bank Microcredit and their training and development program.

- **Communication Skills:** During an internship, I learn how to communicate clearly and effectively with supervisors, colleagues, and clients. This includes verbal communication, written reports, and presentations. Effective communication is crucial for success in any professional role.

- **How to deal with employee:** Dealing with employee is a critical skill in many professions, especially in customer service, sales, and retail. Whether I am managing customer inquiries addressing complaints, or guiding a purchase decision, the way I interact with employee s can significantly impact their satisfaction.

- **Important skill:** Internships often involve adapting to new tasks and learning on the job. I may face unexpected challenges, requiring me to be flexible and open to change. This adaptability is a valuable skill in any career.

- **File documentation:** One of my primary responsibilities as an intern at this company is to document files. I had to gather and organize different kinds of official documents based on their significance. I had to work with several Grameen Bank departments to do this.

- **Data collection:** I had to go to the field for collecting various types of task related information, which are very much essential for successful arrangement of a product. Through field visit I had determinethe total output regarding the expectation of a Grameen Bank products.

- **Arraigning material for the in house meeting:** There were a huge number if meeting during my internship in my organization. I had to collect different types of materials for those meetings.

4.2 WORK RELATED ACTIVITIES

- Training is crucial because it gives workers the chance to refresh their knowledge and hone their job abilities, which will enable them to contribute effectively and efficiently in the workplace. Employee training may be expensive, but if done consistently, the return on investment is enormous. Anyone can benefit much from an internship since it allows one to collect practical facts. Both interns and those who work directly in the field can participate in training and development programs organized by Grameen Bank. Their staff members participate in a different training program. However, I have attempted to include reflections from the training program as well as the general training program and techniques in this report. Employees at Grameen Bank can participate in both on-the-job and off-the-job training program. I felt like I used to be one of them, then I discovered a responsive working environment. My coworkers were all really helpful in helping me understand the project.

- **Anchoring:** Grameen Bank helped me to work as Anchoring. Where I have given ideas about the employees training and development of Grameen Bank. They gave me encouragement for my anchoring.

- **Giving Instruction:** Someone needs Instruction to complete an urgent task. I have worked here as an Instruction to Grameen Bank officials and I think they have emulated that.

- **Attendance:** Grameen Bank also provided me with attendance work during the internship. I have confirmed the presence of officials.

- **Communication:** I have learned Communicate with employees of Grameeen Bank at Head office. I honed my communication skills by working closely with team members and clients. I learned how to convey complex ideas clearly and concisely, whether through written reports, presentations, or in-person meetings.
- **Idea Generate:** During my internship I got a practical understanding of Grameen Bank's training program and the types of trainings they provide.

For example: Induction Training (For new Employees), In-service Training (For Basic Management and higher Management), In-Service Training (Need-based) and IT Training course Gained real understanding about micro Credit in Grameen Bank.

- **File process:** I have duly processed al the files that I have received from the employees.

- **Form Fill up:** Help employees to Form Fill up.

- **Problem-solving:** Throughout my internship, I encountered various challenges and obstacles. However, I embraced these opportunities as chances to problem-solve and innovate.

All things considered, my internship was a life-changing opportunity that gave me priceless contacts, information, and abilities that would surely influence my future professional trajectory.

4.3 OTHER RELEVANT ACTIVITIES

The management style of Grameen Bank differs from that of other corporate banks. The majority of management is done informally at the grassroots level. The management team organises operations by forming groups, each of which has a group leader who handles money collection and deposits as well as bank accounting and finance. Other pertinent activities that I might have come across during my internship include the following examples:

Training Sessions and Workshops:

Workshops and training sessions are frequently included in internships to aid with the skill development of interns. These could include information unique to a given industry, soft talents, or technical skills.

Team-Building Activities:

Team-building exercises are frequently provided during internships to promote cooperation and unity among coworkers. These could be team lunches, group excursions, or other social events that promote a feeling of belonging.

Mentoring and Shadowing:

Some internships offer the chance to shadow a senior team member or collaborate with a mentor. This can provide a better grasp of the business's processes and insights regarding potential career prospects. some internships involve community service, when interns take part in corporate social responsibility (CSR) projects or volunteer work. This might be a fantastic approach to foster teamwork and give back.

4.4 Our Corporate Citizenship Strategy

Nobel Laureate Muhammad Yunus founded Bangladesh's Grameen Bank, which is wellknown for its creative microfinance strategy that uses small loans to help the impoverished, particularly women, get out of poverty. The bank's primary goal of eradicating poverty and advancing social progress is closely linked to its corporate social responsibility (CSR) and corporate citizenship program. The main components of Grameen Bank's corporate citizenship and CSR strategy are as follows:

1. Microcredit for Poverty Alleviation

The microcredit model is the primary business of Grameen Bank. This large CSR programs helps impoverished people, primarily women, by providing small loans to help them launch or expand their small businesses. People gain more authority and communities prosper socially and economically as a result, which lowers poverty and increases economic independence.

2. Empowerment of Women

A major component of Grameen Bank's strategy is empowering women. When it comes to loans, the bank prioritises women, empowering them to become more self-reliant and to the dismantling of conventional obstacles. This gives women more influence over influential in society. By providing women with financial access, Grameen Bank contributes decisions made in the home and community.

3. Social Impact and Community Building

Grameen Bank is committed to improving society over the long term, going beyond simply providing loans. The bank supports a number of programs in areas including sanitation, health care, and education, especially in rural areas. This all-encompassing strategy guarantees that microfinance clients receive full assistance, enhancing their standard of living while addressing more general socioeconomic problems that impact the poor.

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4. Sustainability and Inclusion

Sustainability is a key component of Grameen Bank's corporate social responsibility (CSR) strategy. Among other things, the bank encourages its clients to employ sustainable farming practices and renewable energy. By ensuring that those without access to critical financial services, such as low-income entrepreneurs and rural farmers, may obtain them, Grameen Bank further advances financial inclusion.

5. Grameen Social Enterprises

Together with other organizations, Grameen Bank has launched a number of social enterprises to address societal issues while ensuring their financial viability. Examples include Grameen Shakti, which provides solar energy to rural areas, and Grameen Foods, which provides affordable, nutritious food to low-income communities.

6. Financial Education and Literacy

As part of its CSR efforts, the Grameen Bank of Bangladesh also places a high priority on educating people about money. The bank helps borrowers make wiser decisions and manage their money more effectively. This educational support is crucial to ensuring that the companies founded by its clients are successful and long-lasting.

7. Transparent Governance and Accountability

In addition to being a bank, Grameen Bank is a responsible and ethical member of the community. The public, stakeholders, and customers all hold the bank accountable. It emphasizes the importance of transparent and honest governance. We make every effort to ensure that the assets are utilized in a way that truly benefits society and that the those who require microfinance the most benefit from it. The foundation of Grameen Bank's corporate social responsibility (CSR) approach is the belief that facilitating access to financial services will aid in the battle against poverty. In contrast, the bank promotes a moral and socially conscious corporate approach. This concept prioritizes sustainability, community development, training, microcredit, and women's empowerment over loans. Grameen Bank is a prime example of how corporate social responsibility (CSR) can significantly transform the banking sector because of this comprehensive approach, which has transformed millions of lives.

4.5 ACADEMIC PREPARATION

Even yet, internship programs allow students to gain practical knowledge from the company and contrast it with the theoretical knowledge they have received in class and at university. However, there is a significant discrepancy between the theoretical research and real-world experiences.The following lists the inconsistencies between the assigned task and academic research:

Computer Knowledge:

It became clear throughout the internship that there is a big disconnect between the theoretical knowledge learned in school and the real-world use of computer skills in Grameen Bank's operations. Basic computer literacy, office applications, and standard software usage are the main topics of academic institutions' theoretical curricula, but the real work environment at Grameen Bank requires a higher level of competence in specialized banking software, database management systems, and digital record-keeping tools.

Field work:

The encounter made clear that field work in microfinance necessitates not only technical expertise but also flexibility, interpersonal skills, and cultural awareness—areas that are frequently overlooked in theoretical education.

4.6 Training method of Grameen Bank

- **On-the-job training**
    - Coaching: -6 days/3 days internship in the training facility for coaching.
    - Mentoring: Throughout the training period, a coordinator served as a mentor.
    - Job rotation: high employment rate for employees of GB.
    - In-house training: For in-home instruction, a book is provided.
    - Job Enlargement: They teach us everything about jobs.
    - Job enrichment.

- **Off-the-job training**
    - Computer-based training: The branch offers computer-based training.
    - Video: A video presentation about Grameen Bank training is available.
    - Open/distance education
    - Workshop: Workshop on the branch's deposit and investment division
    - Case studies: They assign us the task of depositing money with Grameen Bank.
    - Outdoor Training: Employees must visit several centers of the branch around the country.

4.7 Field experience during training program

I was able to learn about borrowers' loan histories, investment preferences, family situations, and general satisfaction with Grameen Bank services by conducting a survey with them. Numerous borrowers related first-hand accounts of how microloans helped them fund their small companies, increase their financial security, and support their kids' education. Among these inquiries are:

1.When did they take out their first loan?

- **Interviewee i:** Took their first loan in 2010.
- **Interviewee ii:** Took their first loan in 2012
- **Interviewee iii:** Took their first loan in 2016.

2. What was the loan amount?

- **Interviewee i**: Their first loan amount was 5000(basic loan).
- **Interviewee ii:** Their first loan amount was 15000(housing loan).
- **Interviewee iii**: Their first loan amount was 5000(basic loan).

3. In which business did they invest the loan money?

- **Interviewee i:** She mentioned that she invested her first loan in purchasing cows and goats. This allowed her to sell milk in the local market and earn a daily income.
- **Interviewee ii:** He stated that he used the loan for small-scale vegetable farming. With the money, he bought seeds, fertilizers, and rented a small plot of land. The income from selling vegetables helped support his family.
- **Interviewee iii:** She explained that her loan was invested in a small grocery shop. By expanding the shop's stock (rice, oil, soap, and daily goods), she was able to increase her profit and sustain household expenses.

4.How many children they have?

- **Interviewee i:** She said she has three children – two sons and one daughter.
- **Interviewee ii:** He mentioned that he has two children, both of them going to school.
- **Interviewee iii:** She informed that she has four children, among them two are studying and the others help with household work.

5.Have they taken any education loans?

- **Interviewee i:** She said yes, she took a small education loan to support her eldest son's college expenses.
- **Interviewee ii:** He mentioned that no, he has not taken any education loan yet because his children are still in primary school.
- **Interviewee iii:** She explained that yes, she received an education loan which helped pay her daughter's school fees and buy books.

6.What is their current financial situation now?

- **Interviewee i:** She shared that her financial situation has improved. With income from livestock, she can now cover her family's daily needs and save a little every month.
- **Interviewee ii:** He explained that his family's financial condition is stable but limited. Farming gives some earnings, but seasonal fluctuations still make it hard to manage all expenses.
- **Interviewee iii:** She said her financial situation is better than before. The grocery shop provides a regular income, and she feels more confident about handling her children's education and household costs**.**

7.Are they satisfied with Grameen Bank loans?

- **Interviewee i:** She said she is satisfied because the loan helped her start livestock farming and improve her family's living standards.
- **Interviewee ii:** He mentioned he is partially satisfied. While the loan supported his vegetable farming, he felt that a larger loan amount would help expand his business more effectively.
- **Interviewee iii**: She clarified that she is quite happy with the loans since they have enabled her to guarantee her children's education and grow her grocery store.Three respondents discussed their Grameen Bank loan experiences. The first respondent increased her income and family security in 2010 by investing in livestock with her first loan of ৳5,000. She took out an education loan for her son and is happy with the assistance.

She has three children. In 2012, the second interviewee obtained his first loan of ৳15,000 for the purpose of growing vegetables. He has two children enrolled in school and has not yet taken out schooling loans. He is only partially content with his solid but constrained financial situation because he requires greater loans. The third interviewee, who supports four children, began working for a grocery store in 2016 for ৳5,000. She claims that her daughter's college loan has improved her financial situation and increased her level of contentment.

CHAPTER-5

Critique and Reflections

5.1 Critical evaluation

The training and development initiatives of Grameen Bank demonstrate a strong dedication to professional development and employee empowerment. The training's curriculum is organized effectively, emphasizing key topics like social development, community banking, and microfinance concepts. These initiatives support the bank's overarching goal of reducing poverty and promoting social change by giving staff members the skills they need to effectively assist underserved areas. The way the instruction is delivered, however, is a major drawback. There are less chances for active learning and participant engagement when lecture-based training is heavily used. This passive method may make it more difficult to remember important knowledge, particularly when abstract notions lack practical applications. The lack of interactive components like group projects, case-based learning, and simulations prevents students from honing their critical thinking and problem-solving abilities. Additionally, new developments in digital banking, financial technology, and cutting-edge microfinance techniques are not adequately covered in the training program. Employees with current digital competencies are essential in the quickly changing financial sector. Employees that work remotely or in the field and can benefit from flexible, self-paced learning alternatives face additional difficulties due to the lack of e-learning platform integration.

5.2 Challenges faced during the internship

I had a number of difficulties during my internship at Grameen Bank that affected my educational process. The absence of interactive engagement in training sessions was one of the main problems. Because most programs were lecture-based, it was challenging to maintain interest and apply theoretical information in real-world situations. It was also difficult to evaluate information outside of planned sessions due to the restricted availability of digital resources. Sometimes, when complicated banking phrases were employed without explanation, language problems occurred. Because of their hectic schedules, it was occasionally challenging to coordinate with busy staff members for advice and input. Furthermore, it took time and observation to get used to the organizational culture and comprehend the bank's distinct microfinance strategy. Notwithstanding these difficulties, the internship gave me a great chance to see how training initiatives work in an actual development environment and deepened my understanding of the significance of ongoing enhancements to staff training programs.

5.3 Important of Training and Development activities

Training and development initiatives have grown in importance as a means for businesses to succeed in a cutthroat marketplace in recent years. A robust training and development strategy might be the only way to remain competitive in a market that is always evolving and where consumer preferences are growing more complex and erratic. Businesses feel that investing in their employees will pay off in the long run, so they go above and above what is required by law when it comes to training and development. Second, businesses should consider how training and development benefit the economy, society, and environment in general. For this reason, sustainable development and training and development are strongly related. Third, because training and development have become such an integral aspect of corporate operations, organizations can no longer consider them optional. Other nations have more stringent laws governing workplace customs and how to assist workers in developing their abilities. Cross-border adherence to international laws and regulations is also required. Since all of its member nations are required to abide by its regulations, the European Union serves as an example. People in these nations also worry about whether the businesses that produce the goods they purchase are concerned about the welfare of their workers, offer them decent working conditions, and provide them with adequate training. These actions improve a brand's appearance, particularly for companies that place a strong priority on training and development. When it comes to luring investors, businesses with high ethical standards for employee development have a significant edge. According to recent research, companies with strong training and development initiatives have a higher chance of receiving support from investors. They think that these initiatives demonstrate the company's long-term potential and will benefit the company and society at large. Additionally, it improves the company's reputation among internal and external stakeholders.

5.4 SUGGESTIONS AND CHALLENGES IDENTIFIED

Solving the prevailing problems and to be a market leader following steps to be taken.

1. Given that Grameen Bank provides its services globally, the training program ought to be extended to other countries as well.

2. Representatives should be informed about the tactics and procedures of Training and Development Practices by the HRD of Grameen Bank.

3. Employees should be encouraged by their organizations to share the knowledge they acquire during training.

4. Any seasoned worker is assigned by the organization to assist the staff members returning from training.

5. Employing outside resource people to provide better training and development programs is a good idea.
6. Firms should provide employees the chance to put their training skills to use right away
7. The corporation mostly uses on-the-job training, but for improved employee performance, they should also use off-the-job training.
8. To properly prepare the employees, Grameen Bank's HRD ought to hire a few knowledgeable coaches.
9. Not every intern or employee is a good fit for the online training program; there should be more options available.

5.5 Analysis and findings

Grameen Bank's business activities are closely linked to its training and development programs. Their primary goals are to decrease poverty and boost the use of financial services in underprivileged communities. The bank's new microfinance program is a great example of training and development in action since it educates people, especially those without assets, how to handle their money and loans. Given that the majority of its borrowers are women, giving them more power has had a positive impact on society by increasing household incomes, making healthcare easier to get, and improving educational prospects. But not everyone agrees with this strategy. It is unknown how effective these initiatives will be in the long run, especially for borrowers who might get caught in debt cycles. Critics claim that even while the interest rates are lower than those of many unauthorized lenders, low-income borrowers may still find them to be prohibitively exorbitant. Furthermore, the bank's focus on microfinance and individual achievement may make it more challenging for it to satisfy longer-term planning and infrastructure needs.

SWOT analysis of Grameen bank:

- **Strengths:**

1. The service provider has experience working with clients and has a personal bond with them. Muhammad Yunus was well aware of the issues facing the community because he was born and raised in Jobra village. He was therefore able to provide low-income individuals with specialized loans that would enable them to manage their income and repayment plans.
2. Grameen Bank's greatest feature is its ability to provide financial assistance to the underprivileged while also ensuring its continued existence via the use of economies of scale. The bank can also provide specialized services to those who are less affluent. Additionally, because they are referred to as members, clients feel like they belong. Additionally, Grameen Bank concentrates on unexplored areas with a lot of promise.

Weakness:

1. Low-Pressure: Because each member of the group must repay the loan or risk not receiving another one, the group lending model has led to a great deal of stress at home for low-income families. One family member's inability to repay the debt has frequently led to arguments. Additionally, because their friends advise it, many families attempt to settle their obligations by taking out loans from the "paikars" in their area.
2. They would be charged twice as much, or 10% per week, by lenders. This occasionally contradicts the primary goal of Grameen Bank, which is to assist the underprivileged in stopping their borrowing from neighborhood lenders.
3. Real Loan Recipients: Loans can fail to reach people who need them most because many borrowers pretend to be poor to get money, which they then lend to those in need at outrageous interest rates.
4. Since Grameen Bank mostly lends to women in their homes, there has been an increase in violence against women. Giving women the authority to manage the home and achieve the social standing they are due is the goal. According to recent statistics, violence against women who take out loans has increased in many households. This is probably a result of husbands and in-laws opposing women's increased authority.

Opportunities:

1. Other service sectors including insurance, education, and health care could pique the interest of customers. To ensure that the loans it makes can be utilized to cover these sorts of services, Grameen Bank should concentrate on growing into these markets. This aligns with their objectives of implementing a comprehensive socioeconomic shift and sustaining the company through the pursuit of economies of scale.

2. Given that their target market consists of individuals who can read and write, Grameen Bank may be able to enter the consulting industry to assist clients in increasing their income. People who are impoverished but have money but are unable to manage it well enough to sustain their long-term growth are the target market for Grameen Bank. Grameen Bank may be able to assist its customers in organizing their accounts and receiving a larger refund by providing a consulting service. This is due to the fact that the consumers will be able to repay their debt.

- **Threats:**

1. Commercial banks will begin to compete with Grameen Bank due to government regulations requiring banks to provide financial inclusion. Although commercial banks have always struggled to serve rural clients, the government's action has made them a serious challenge to Grameen Bank.

2. Interest rates offered by competitors: Prior to moving from BPLR to BASE RATE, banks were able to charge significantly higher interest rates to their rural customers. However, this is no longer the case. This suggests that Grameen Bank may be facing difficulties.

One type of MFI is SKS Microfinance. Since MFIs like SKS Microfinance already hold a sizable portion of the rural Indian market, Grameen Bank has not yet made an appearance there.

CHAPTER-6

Conclusion

Grameen Bank is a shining example of how financial services can benefit Bangladesh's poorest citizens while still running a profitable company. The bank, which was founded by Nobel Laureate Muhammad Yunus, has made important achievements in three key areas: empowering women, supporting community development, and giving financial access to the poor. Grameen Bank and the larger mission of reducing poverty have gained international prominence, resources, and attention because to Yunus's innovative vision. Despite its numerous triumphs, Grameen Bank confronts critiques and problems. Some detractors contend that while its interest rates are lower than those imposed by predatory lenders, they can still be difficult for impoverished borrowers, possibly trapping them in cycles of debt. Because the bank's financial records haven't always been completely public or independently examined, there are also questions over the authenticity of the declared payback rates. Furthermore, some people think Grameen Bank does not adequately address systemic problems and the wider structural causes of poverty on a national level, even if it is excellent at enhancing individual livelihoods through microcredit.

However, there is no denying Grameen Bank's influence. Millions of lives have been changed by it, and it has given many people hope for a brighter future and a route to financial independence. Grameen Bank continues to be a potent example of how financial innovation can spur social change and elevate underprivileged communities, even if it may not be able to end poverty on its own or establish a "museum of poverty" as Yunus originally dreamed.

CHAPTER-7

Implications

This internship report's conclusions and insights have a number of significant ramifications for Grameen Bank, as well as for more general microfinance procedures and HRD plans:

1. **Enhanced Employee Capability and Service Quality**

   Employees' understanding of microfinance, community banking, and social development is directly improved by Grameen Bank's organized training and development initiatives. Customers will receive higher-quality services as a result, and the bank's goals of financial inclusion and poverty reduction are strengthened.

2. **Need for Modernization and Digital Integration**

   According to the survey, a lot of training sessions mostly consist of lectures with little to no usage of digital tools or interactive techniques. To maintain staff skills in line with contemporary banking procedures, it is essential to incorporate e-learning platforms, digital simulations, and up-to-date information on fintech, cybersecurity, and digital banking.

3. **Empowerment of Women and Social Impact**

   Training and development have a significant social implication by empowering women, who make up the majority of Grameen Bank’s borrowers. Equipping women with financial knowledge and skills contributes not only to their individual progress but also to the socioeconomic development of entire communities.

4. **Sustainability and Corporate Social Responsibility**

   The incorporation of corporate social responsibility (CSR) into Grameen Bank's training initiatives demonstrates how training is not just functional but also strategically important for sustainable development. This concept serves as an example for other organizations by showing how financial institutions may match their objectives with the requirements of society.

5. **Bridging Academic and Practical Gaps**

   Stronger cooperation between academia and business is necessary, as evidenced by the disconnect between academic courses and the practical skills needed by organizations such as Grameen Bank. Universities should modify their courses to incorporate digital technologies, hands-on training, and real-world problem-solving techniques related to social banking and microfinance.

6. **Replication Potential for Global Microfinance**

The success of Grameen Bank suggests that comparable training-focused microfinance models may be implemented across the world. To ensure that training programs are contextually responsive and localized, any expansion should take cultural, economic, and legal variations into account.

7. **Risks of Over-Indebtedness and Social Pressures**

According to the paper, although training gives consumers more power, it is unable to completely reduce the hazards of excessive debt, peer pressure, or unforeseen societal repercussions like spousal strife brought on by women's financial empowerment. Therefore, financial management, rights, and dispute resolution advice should be included in training materials.

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