

Internship Report

On

**Evaluation of Employees Training & Development Process of Grameen Bank
Bangladesh.**

Submitted By:

Jannatul Tajnur Tanu

ID: 161-11-316

Program: BBA (Major in HRM)

Department of Business Administration

Daffodil International University

Submitted To:

Md. Alamgir Hossan

Senior Lecturer

Department of Business Administration

Faculty of Business and Economics

Daffodil International University

Acknowledgement

I would like to thank my supervisor, **Md. Alamgir Hossan**, (Senior Lecturer), Department of Business Administration, Daffodil International University for his full support and encouragement, and with my parent. It was his cooperation, guidance and counselling that gave formation of this report and the internship program as a whole. I have to acknowledge a lot of people without their guidance, help, and valuable comments it has not been possible to come to an end.

Firstly, I would like to thank to express my obligation to Professor **Dr. Mostafa Kamal** (Dean, Permanent Campus), Department of Business Administration Daffodil International University, for supervising me to prepare this report I would also like to express sincere appreciation to him for his empathic support and guidance.

Secondly I have to thank to convey my respect to Professor **Dr. Mohammed Masum Iqbal** (Dean, Main Campus), Department of Business Administration Daffodil International University, for inspire me to prepare this report I would also like to express sincere appreciation to him for his empathic guidance. I want to thank **Mr. Babul Saha** (Managing Director) Grameen Bank Bangladesh for their guidance, effort, and constructive criticism during the entire time of my internship program, for his support and motivation. I am also thankful to the **management workforce** of Grameen Bank Bangladesh Head Office, for their teamwork. I am also filled with gratitude to all of my **friends** at the BBA, Daffodil International University, for their combined effort and mutual support.

.....

Jannatul Tajnur Tanu
BBA, Batch 43
ID: 161-11-316
Major: HRM

Declaration

I do hereby declare that the work submitted as internship report titled “**Evaluation of Employees Training & Development Process of Grameen Bank Bangladesh**” is carried out by me and has not been submitted yet to another university, collage and organization for their educational qualification and certificate. The work that I have submitted here does not transgression any existing copyright and no segment of the report is copied from the report done earlier for an educational qualification or otherwise.

I declared that this report is my actual work and composed for my academic purpose which is a part of BBA curriculum.

.....

Jannatul Tajnur Tanu
BBA, Batch 43
ID: 161-11-316
Major: HRM

Supervisors Certificate

This is to certify that the internship report on “**Evaluation of Employees Training & Development Process of Grameen Bank Bangladesh**” has been submitted by Jannatul Tajnur Tanu, Batch-43, and ID: 161-11-316 in partial fulfilments of the requirements for award of the degree in Bachelor of Business Administration (BBA), Department of Business Administration, and Daffodil International University.

The report that I made, has been completed under my direction and is a record of universal work carried out successfully.

.....

Md. Alamgir Hossan
Senior Lecturer,
Department of Business Administration
Faculty of Business and Economics
Daffodil International University,
Permanent Campus
Ashulia, Savar, Dhaka.

Letter of Transmittal

Date: 28.09.19

To
Md. Alamgir Hossan
Senior Lecturer,
Department of Business Administration
Daffodil International University

Subject: Submission of the Internship report on “**Evaluation of Employees Training & Development Process of Grameen Bank Bangladesh**”.

Dear Sir,

It’s my great pleasure to place my internship report for your kind approval.

The inspection and results of the study are exhibit on my report. In addition to my mindful study, this report has been a significant review allowing me to go for an in-depth analysis about the real situation of my study. This internship has been a great opportunity to enrich my learning about the corporate culture as like the Bank. I feel that I have learned a lot from my internship.

I would be always prepare for answering any query regarding this report. I request your kind excuse for the mistakes that may take place in this report instead of my best effort.

Yours Sincerely

.....
Jannatul Tajnur Tanu
Id: 161-11-316
BBA (HRM)
Batch: 43

Executive Summary

This internship shows how preparing and advancement procedure goes about as the premise of representative's improvement to Grameen Bank towards positive learning, ability and mentality workers prompting upper hand in banking items and administrations in Bangladesh. The board of Grameen Bank preliminary stage, activity arrange, post organize. Preparing techniques for Grameen Bank is great and preparing assessment is developmental and summative assessments.

Representatives get a **half year (6 months)** of hands on preparing while at the same time shadowing qualified and experienced people from different parts of Grameen Bank. The objective of this preparation is for the learner to "value the unexplored capability of the down and out" and to find better approaches to tackle issues that emerge inside the Grameen branch. In the wake of finishing the half year time frame, students come back to Dhaka home office for survey and scrutinize before arrangement to a bank office.

The Grameen Bank composes fundamental preparing programs from for replicators of the Grameen model in various nations to give preparing on the credit conveyance recuperation component of Grameen. Term of these courses is three to about a month. The length of preparing visits fluctuate; in this manner, in the event that you plan on a short remain, we encourage you to accompany a general comprehension of how the Grameen Bank works, so as to make your visit progressively beneficial, particularly when in the field. Preparing and advancement approach of Grameen Bank isn't altogether different from some other bank. They are attempting to improve the worker more in future. Grameen Bank gives the administration for the most part the ladies who are living in the town. Be that as it may, the preparation condition is flawless in this association.

This proposals dependent on the discoveries of the investigation of Grameen Bank ought to orchestrate different trainings (administrative trainings, English; talking/perusing/composing preparing, speedy client assistance trainings, and so forth.). To improve official's proficiency Grameen Bank must mastermind preparing program every now and again.

Table of Contents

Serial No.	Topic	Page No.
1	Acknowledgements	II
2	Declaration	III
3	Supervisor's Certificate	IV
4	Letter of transmittal	V
5	Executive Summery	VI
6	Chapter-01: Introduction	
7	1.1 Introduction of the Study	11
8	1.2 Objective of the Study	12
9	1.3 Scope of the Study	12
10	1.4 Methodology	12
11	1.5 Data Collections	12
12	1.6 The Grameen Bank's Method of action can be illustrated by the following principles	12
13	1.7 Limitation of the study	13
14	Chapter -02: Literature Review	
15	2.1 Literature review	17-18
16	Chapter -03: Overview of Training and Development Process of GB	
17	3.1 Short History of GB	21
18	3.2 Some Notable Features	21
19	3.3 Organization Structure of GB	21
20	3.4 Overview of Grameen Bank (Head Office)	24
21	3.5 Organism of Grameen Bank	25
22	Chapter-04: Effectiveness of Training & Development of GB	
23	4.1 Process of training and development programs of Grameen Bank	25
24	4.2 Supply Constraints	27
25	4.3 Demand Constraints	27
26	4.4 Vision	28
27	4.5 Mission	28
28	4.6 Development	28
29	4.6 Training Programs	29
30	Chapter -05: Summary of Findings, Recommendations and Conclusion	
31	5.1 Findings	36

32	5.2 Grameen Concept of Banking	36
33	5.3 Tabular & Graph Presentations and Analysis	36
35	Chapter -06: Recommendation and Conclusion	
36	6.1 Recommendation & Conclusion	45
37	Reference & Questionnaire	46

List of Tables:

Serial No.	Topic	Page No.
1	Table: Grameen Bank Organogram	23
2	Table: 2.1 Overview of Grameen Bank (Head Office)	24
3	Table: 2.2 Grameen Bank Zonal Office	24
4	Table: Workers Average age	26
5	Table 1: Gender Differential Effects of Grameen Bank borrowing (percentage)	39
6	Table 2: Grameen Bank's Village-level Impact (percentage)	39
7	Table 3: Gender Differential Effects of Grameen Bank borrowing (percentage)	39
8	Table: Materials and equipment	40
9	Table: Productivity	42
10	Table: Performance goals are behavioural	43
11	Table: Training & Development improve skills	43

List of Graphs:

Serial No.	Topic	Page No.
1	Graph Presentations and Analysis	38
2	Employee work experience	40
3	Employee behaviour	42
4	Performance goals	43
5	Training & Development skill	44

Chapter: 01

Introduction

1.1 Statement of problem:

Training is a process that enables representatives to find out about explicit learning or abilities to improve their presentation. Advancement is a procedure that makes development, progress, positive change or the expansion of physical, monetary, natural, and social and statistic segments. Preparing and advancement can be portrayed as "an instructive procedure which includes the honing of aptitudes, ideas, changing of frame of mind and increasing more information to upgrade the presentation of workers". The field has passed by a few names, including "Human Resource Development", "Human Capital Development" and "Learning and Development". The name of the order has been discussed, with the Chartered Institute of Personnel and Development in 2000 contending that "human asset improvement" is excessively reminiscent of the ace slave connection among manager and representative for the individuals who allude to their workers as "accomplices" or "partners" to feel good with. In the long run, the CIPD settled after "learning and improvement", in spite of the fact that that was itself not free from issues, "picking up" being an over-general and questionable name, and most associations alluding to it as "preparing and advancement. Preparing and advancement incorporates three principle exercises: preparing, training, and improvement.

Preparing is critical for authoritative advancement and its prosperity which is without a doubt productive to the two businesses and representatives of an association. Benefit development, decreased worker turnover, more profound ability progression pipelines, expanded representative inspiration, improved commitment, and improved speed to competency are some significant advantages of preparing and advancement. The preparation and advancement Training Needs Assessment, Develop the program substance, preparing techniques to be utilized, the speakers/personnel/subject specialists to be included, the method of instruments to be utilized, preparing helps to make the preparation program more outcome situated, Program actualize activity, Evaluation And Follow Up. BY this examination the specialist of Daffodil International University and the Grameen Bank can discover that the Human Resource Management practices comprise of the exhibition the board, preparing, and pay and advantages. The kind of preparing and the assets committed to preparing are impact by the technique embraced for two human asset the executive's works on: staffing and human asset arranging of Grameen Bank, which likewise help the analyst to discover the need future preparing and improvement process.

1.2 Objective of the study

Specific objectives:

In specific term the objectives of the study are as follows:

- To evaluate about the process of training and development activities of Grameen Bank.
- To understand about the employee opinion regarding Training & Development facilities.
- To think about the representative interest and need from the Training and Development offices.

Broad Objectives:

Broad objective of this report is overall evaluation of employees training and development program which is provided by Grameen Bank Bangladesh for enhancing superior performance and ensuring sustainability.

1.3 Scope of the study:

The scope of the study is concentrated mainly on the variable like training and development policy, training environment, training programs for improving efficiency. The study is conducted to know the level knowledge and skills given to the employees in the organization. This will help the management to know the satisfaction levels of employees and they can take measures

1.4 Methodology of the study:

An example study was led to gather essential information utilizing two pre-structured study instruments from concerned gatherings following a suitable example plan. In perspective on the complexities engaged with producing quantitative information for surveying the genuine effect, subjective information were likewise gathered utilizing Focus Group Discussions (FGDs). With regards to the one of a kind highlights of the region an endeavor was made to recognize the qualities, shortcomings, openings and dangers of the private HRM segment.

1.5 Data Collection:

This examination is predominantly founded on auxiliary information accessible from the different divisions and branches of Grameen Bank, notwithstanding these other vital data have

been gathered from the day by day papers, significant diaries, yearly reports of the Grameen bank, site and productions of other applicable establishments have additionally been thought about.

Primary sources of data:

- Face to confront discussion with the Grameen Bank managerial dept. what's more, International depts. Officials and staffs.
- Conversation with the customers.
- Different' manuals of Grameen Bank

Secondary sources of data:

- Procedure manual published by the Grameen Bank
- Files and documents of the branch.
- Annual report of Grameen Bank
- Unpublished data.
- Different text books.
- Web sites.

1.6 The Grameen Bank's Method of action can be illustrated by the following principles:

1. Start with the issue as opposed to the arrangement: a credit framework must be founded on an overview of the social foundation instead of on a pre-set up banking method.
2. Adopt a dynamic disposition: improvement is a long haul process which relies upon the desires and responsibility of the financial administrators.
3. Make sure that the credit framework serves poor people, and not the other way around: credit officials visit the towns, empowering them to become acquainted with the borrowers.
4. Establish needs for activity versus to the objective populace: serve the most neediness stricken individuals requiring venture assets, who have no entrance to credit.

5. At the start, limit credit to pay creating generation tasks, uninhibitedly chosen by the borrower. Make it workable for the borrower to have the option to reimburse the advance.
6. Lean on solidarity gatherings: little casual gatherings comprising of co-selected individuals originating from a similar foundation and confiding in one another.
7. Associate investment funds with credit without it being fundamentally an essential.
8. Combine close observing of borrowers with techniques which are straightforward and institutionalized as could be expected under the circumstances.
9. Do everything conceivable to guarantee the framework's budgetary parity.
10. Invest in HR: preparing pioneers will give them genuine advancement morals dependent on thoroughness, innovativeness, comprehension and regard for the country condition

1.7 Limitation of the Study:

There are some limitations of this study. These are:

A portion of the data given by the respondents perhaps inclination. Couldn't gather to the data from every one of the representatives of association on account of occupied calendar of workers. Examination is done on the presumption that respondents have given right data through the surveys. Because of the impediment of the time the exploration couldn't be made increasingly point by point.

Chapter-02

Literature Review

2.1 Training and Development:

According to the Michel Armstrong, “Training is systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job”. (Source: A Handbook of Human Resource Management Practice, Kogan Page, 8th Ed., 2001).

According to the Edwin B Flippo, “Training is the act of increasing knowledge and skills of an employee for doing a particular job.” (Source: Personnel Management, McGraw Hill; 6th Edition, 1984) The British Department of Employment Glossary of Training Terms (1981) characterized preparing as 'the deliberate advancement of the frame of mind, information, ability and standard of conduct required by a person to perform satisfactorily a given assignment or employment'. The key ideas are 'efficient advancement' which infers arranging and control, 'person' which bars gathering and group improvement, and 'employment' or 'undertaking execution' which is the paradigm of achievement (Bramley,1995). Hinrichs (1976) speak to the American meaning of preparing as "any hierarchically started techniques which are expected to cultivate learning

among hierarchical individuals toward a path adding to authoritative viability". The key ideas are 'authoritative system', which put the procedure into a hierarchical setting, 'encourage realizing', which suggests that the duty is shared between the association offering it and the individuals accepting it, and the basis of progress is 'hierarchical adequacy's (Bramley, 1995). Effectiveness of preparing is how much preparing gets ready individuals for their activity and effectiveness of preparing is the connection between the viability of preparing and its expense, that is, the degree to which preparing accomplishes its targets in connection to the use of preparing assets. Palo and Padhi (2003) characterized preparing as a procedure of refreshing the learning, creating abilities, realizing attitudinal and conduct changes and improving the capacity of the student to play out their assignments productively and successfully. Bartlett (2001) saw preparing as an administration practice that can be controlled or figured out how to inspire an ideal arrangement of unwritten, equal dispositions and practices, including work inclusion, inspiration and hierarchical duty. In his investigation, factors access to preparing, preparing recurrence, inspiration to gain from preparing, saw advantages came about because of preparing and supervisory backings for preparing are utilized to demonstrate the significance of preparing in an association.

The term 'training' indicates the process involved in improving the aptitudes, skills and abilities of the employees to perform specific jobs. Training helps in updating old talents and developing new ones. 'Successful candidates placed on the jobs need training to perform their duties effectively'. (Source: Aswathappa, K. Human resource and Personnel Management, New Delhi: Tata McGraw-Hill Publishing Company Limited, 2000, p.189) the principal objective of training is to make sure the availability of a skilled and willing workforce to the association. Notwithstanding that, there are four different goals: Individual, Organizational, Functional, and Social.

Donald L. Kirkpatrick recognizes three reasons why preparing ought to be assessed: "to legitimize the presence of the preparation office, to choose whether to proceed or suspend preparing programs and to pick up data on the best way to improve future preparing programs (Kirkpatrick, 1998b)." A review by the American Society of Training and Development uncovered that 91% of instructional classes utilize a response measure at the finish of preparing to assess the course (Sugrue and Rivera, 2005). Response criteria, which are operational by utilizing self-report

measures, speak to learners' full of feeling and attitudinal reactions to the preparation program. Disregarding the way that "response measures are not a reasonable surrogate for different records of preparing 21 xxxi adequacy" (Tannenbaum and Yukl, 1992), narrative and other proof proposes that response measures are the most generally utilized assessment criteria in connected settings. For example, in the American Society of Training and Development 2002 State-of-the-Industry Report, 78% of the benchmarking associations reviewed revealed utilizing response measures, contrasted and 32%, 9%, and 7% for learning, conduct, and results, separately (Van Buren and Erskine, 2002). Evaluating responses enables mentors to quantify if students are happy with the course and in the event that they feel that they are gaining from the preparation. Response information can furnish coaches with significant criticism that they can use to alter the courses to address the issues of students and their associations.

Training for Effectiveness:

Preparing viability decides if students have learned or can play out the assignments instructed in preparing. This requires data about the information or execution levels of learners toward the part of the bargain program and later at work. The more noteworthy the learning and execution, 19 xxix contrasted with a predetermined standard, the more noteworthy the viability of the preparation program. In this examination, preparing adequacy is estimated by information, expertise and frames of mind of the learner just toward the part of the arrangement program. Expansive and Newstrom (1992) characterized the exchange of preparing to the work environment as "the compelling and proceeding with application, via learners to their employments, of the information and aptitudes picked up in preparing both on and off the activity". Powerful and fruitful exchange of preparing to the work environment isn't exclusively controlled by any one factor, for example, execution on the preparation program. The learner level of inspiration, support from the coach and capacity to comprehend and profit by their preparation are significant determinants of the person's learning results (Baldwin and Ford, 1988). So as to conceptualize the successful of preparing, Bramley (1995) considers the accompanying

as qualities of a perfect preparing and improvement work. Initially, it ought to be structured with clear degree and goals. Along these lines, appraisal exercise ought to be led to build up expertise hole and execution gauges; Secondly, it ought to have legitimate fortifications to persistently improve the exhibition ability of an individual worker; Thirdly, it ought to be job explicit and include practice; it enables students to improve and aptitudes that are drilled frequently are better learned and less effectively overlooked; Fourthly, a viable preparing and advancement capacity ought to be painstakingly arranged regarding perusing materials, learning length, and educators. Their legitimate association upgrades preparing viability; fifthly, it ought to be straightforward to all representatives at all levels. Representatives ought to know about choice criteria of students and mentors, readiness of applicable showing materials, preparing room 20 xxx and settlement of courses and genuine conduction of courses. They feel receptive to preparing customized when they are very much educated; ultimately, it ought to be assessed. Preparing devours both association's time and cash, along these lines it is imperative to decide how well it was directed (for example learners input). Assessment reports set up whether the association has inferred pretty much a similar incentive from the measure of cash and time put resources into the program.

Further, the extra destinations are as per the followings:

- ✓ To set up the workers both new and old to meet the present just as the changing prerequisites of the work and the association.
- ✓ To counteract out of date quality.
- ✓ To grant the essential learning and ability in the new contestants that they requirement for a canny exhibition of a clear work.
- ✓ To set up the representatives for higher level assignments.
- ✓ To help the representatives to work all the more adequately in their present situations by presenting them to the most recent ideas, data and strategies and building up the abilities they will require in their specific fields.
- ✓ To develop a second line of able officials and set them up to possess progressively dependable positions.
- ✓ To guarantee smooth and effective working of the divisions.
- ✓ To guarantee prudent yield of required quality.

Chapter-03

An Overview of Grameen Bank Bangladesh

3.1 An Overview of Grameen Bank:

The originator of Grameen Bank is Muhammad Yunus who was conceived on 28 June, 1940 in the town of Bathua, in Hathazari, Chittagong, and the business focal point of what was then Eastern Bengal. He was the third of 14 youngsters, of whom five kicked the bucket in early stages. His dad was a fruitful goldsmith who constantly urged his children to look for advanced education. Yet, his greatest impact was his mom, Sufia Khatun, who consistently helped any destitute individual or relative who thumped on their entryway. This roused him to concede to destruction of neediness. His initial youth years were spent in the town. In 1947, his family moved to the city of Chittagong, where his dad had the jewellery business.



Muhammad Yunus was enlivened during the Bangladesh starvation of 1974 to make a little advance of US \$27 to a gathering of 42 families as beginning up cash so they could make things available to be purchased, without the weights of high enthusiasm under savage loaning. Yunus accepted that creation such advances accessible to a bigger populace could invigorate organizations and lessen the boundless provincial neediness in Bangladesh. **Nobel Laureate Muhammad Yunus**, the bank's author built up the standards of the Grameen Bank from his examination and experience. Grameen Bank is Bengali for "Provincial" or "Town" Bank. He started to grow microcredit as an examination venture together with the Rural Economics Project at Bangladesh's University of Chittagong to test his strategy for giving credit and banking administrations to the rustic poor. In 1976, the town of Jobra and different towns close to the University of Chittagong turned into the main zones qualified for administration from Grameen Bank. Demonstrating effective, the Bank venture, with help from Bangladesh Bank, was reached

out in 1979 to the Tangail District. The bank's prosperity proceeded and its administrations were reached out to different regions of Bangladesh.

The bank has picked up its subsidizing from various sources, and the principle benefactors have moved after some time. In the underlying years, give **organizations used to give the main part of capital at low rates**. By the mid-1990s, the bank began to get the vast majority of its financing from the national bank of Bangladesh. All the more as of late, Grameen has begun bond deals as a wellspring of account. The securities are verifiably financed, as they are ensured by the Government of Bangladesh, and still they are sold over the bank rate. In 2013, Bangladesh parliament passed 'Grameen Bank Act' which replaces the Grameen Bank Ordinance, 1983, approving the legislature to make rules for any part of the running of the bank.

The Sixteen Decisions While giving little advances to the poor is a financial intercession, a Grameen Bank credit starts a procedure of profound change in the lives of its individuals. The poor ladies endeavour to get a large group of positive transforms themselves as their monetary condition improves. The yearnings of the individuals wound up fused into Grameen Bank's Sixteen Decisions, a social sanction which the individuals themselves created, including issue, for example, keeping family size little, sending kids to class, eating green vegetables, drinking clean water and keeping the earth clean. Studies demonstrate that Grameen Bank individuals have lower birth rate than non-individuals. Their lodging is better and the utilization of sterile toilets is higher than non-individuals. Their investment in social and political exercises is higher than that of non-individuals, and all reflect how genuinely the individuals actualize these choices.

Housing and Education

Grameen Bank has attempted to help its individuals in accomplishing the **Sixteen Decisions**, especially in the territory of lodging and training. Perceiving from the get-go that a poor family stayed powerless when houses were worked of poor materials, GB started giving lodging credits to the poor in 1984. From that point forward in excess of 629,000 houses have been worked with lodging credits from GB, taking care of the expenses of straightforward however durable structure materials and sterile toilets, to its borrowers. The homes, serve as their home, additionally their working environment. They are more grounded and help oppose outside stuns of downpour and tempests that can demolish the occupations of poor people, which has positively affected the strength of individuals and their families. Grameen has additionally attempted to help instruction in the groups of its individuals. In 2000, Grameen presented training advances for

advanced education of borrowers' kids. Understudies who prevailing with regards to arriving at the tertiary degree of instruction are given advanced education advances, covering educational cost, support, and other school costs. Upton the part of the arrangement, **GB had given advances totalling about US\$ 4 million to 9,474 understudies.** Moreover, grants are given to the offspring of Grameen individuals, with need for young ladies, to urge them to improve reviews in schools. By the beginning of this current year, 23,976 young men and young ladies have gotten grants, 13,891 of whom are young ladies at different degrees of school instruction.

Credit for the Bottom Poor -Banking with the Beggars

To detonate the legend that microcredit isn't helpful for the most unfortunate of poor people, Grameen Bank started in 2004 a program to give credits solely to hobos. At the point when GB welcomes homeless people to join the program, it doesn't dishearten them from asking, rather offers them the choice of conveying prevalent shopper things, financed by Grameen Bank, when they go out from house to house. They may ask or sell the things whenever it might suit them. In the event that they find that their selling movement gets, they may quit any pretence of asking and spotlight on selling. Up to the part of the bargain, 70,000 homeless people had joined the program. A commonplace credit to a poor person is about US\$ 10, with no fixed terms of reimbursement.

Village Phone Program

Educator Yunus has since quite a while ago contended that data and correspondences innovation (ICT) can possibly bring unprecedented business open doors for poor people. GB's Village Phone Project is a remarkable case of how amazing ICT can be in the hands of poor people. A Grameen borrower gets a handset with Grameen Bank financing and turns into the phone woman of the town, selling telephone utilities to the residents, for the most part in spots where fixed lines did beforehand not exist. All the while, she makes a pay, which overall is more than double the national per capita salary. While Grameen Phone gives the system inclusion, Grameen Telecom gives specialized help administrations to the phone women. Up to the part of the arrangement, Grameen had given in excess of 194,551 poor ladies from among GB individuals, with cell phones for money age in towns crosswise over Bangladesh.

Annuity Fund and Other Savings

As of late Grameen Bank has presented a scope of alluring new reserve funds items for borrowers. The individual and unique investment accounts of old remain, however have been made progressively adaptable regarding offices accessible to them. GB has additionally presented a benefits store finance which empowers the individuals to get, following a multiyear duration, an ensured sum which is practically twofold the sum she has placed in over that time. Up to February 2006, GB's stores totalled US\$ 495 million, of which US\$ 315 million speak to individuals' stores. The investment funds results of Grameen Bank are empowering its individuals to end up independent as well as has prepared for Grameen Bank's very own independence.

Independence for GB

In 1995, GB chose not to take any more giver reserves. It has not mentioned any crisp assets from benefactors from that point forward. The last portion of benefactor subsidizes which was in the pipeline was gotten in 1998. Today, Grameen Bank's measure of all out exceptional credits is roughly US\$ 438 million. Stores as a level of extraordinary credits is 113%. In the event that it considers its own assets just as stores, this rate is 135%. Since Grameen Bank appeared, it has earned benefits each year with the exception of in 1983, 1991, and 1992. GB doesn't predict taking any more contributor cash or even take new advances from inward or outer sources in future. GB's developing stores will be more than adequate to reimburse its current advances, and grow its credit program.

Grameen in Other Countries

Because of the accomplishment of the Grameen approach in Bangladesh, Grameen Trust, a sister association, was built up in 1989, to advance Grameen replication programs in different nations. Up to the part of the arrangement, the Grameen Trust upheld 137 Grameen Bank replication programs in 37 nations, either supporting nearby NGOs or actualizing microcredit programs legitimately on the ground. GT's accomplices have given US\$ 1.44 billion to 2.86 million families around the world, in nations as various as the Philippines, Kosovo, Nigeria and Bolivia. The Microcredit Summit crusade evaluates in excess of 67 million least fortunate families around the globe were being come to with microcredit toward the part of the bargain.

Subsidiaries:

1. Grameen Capital Management Limited
2. Grameen Cyber Net Ltd
3. Grameen Health Care Services Ltd.
4. Grameen Bank Borrowers Investment Trust

3.2 Some Notable Features of the Bank as Follow:

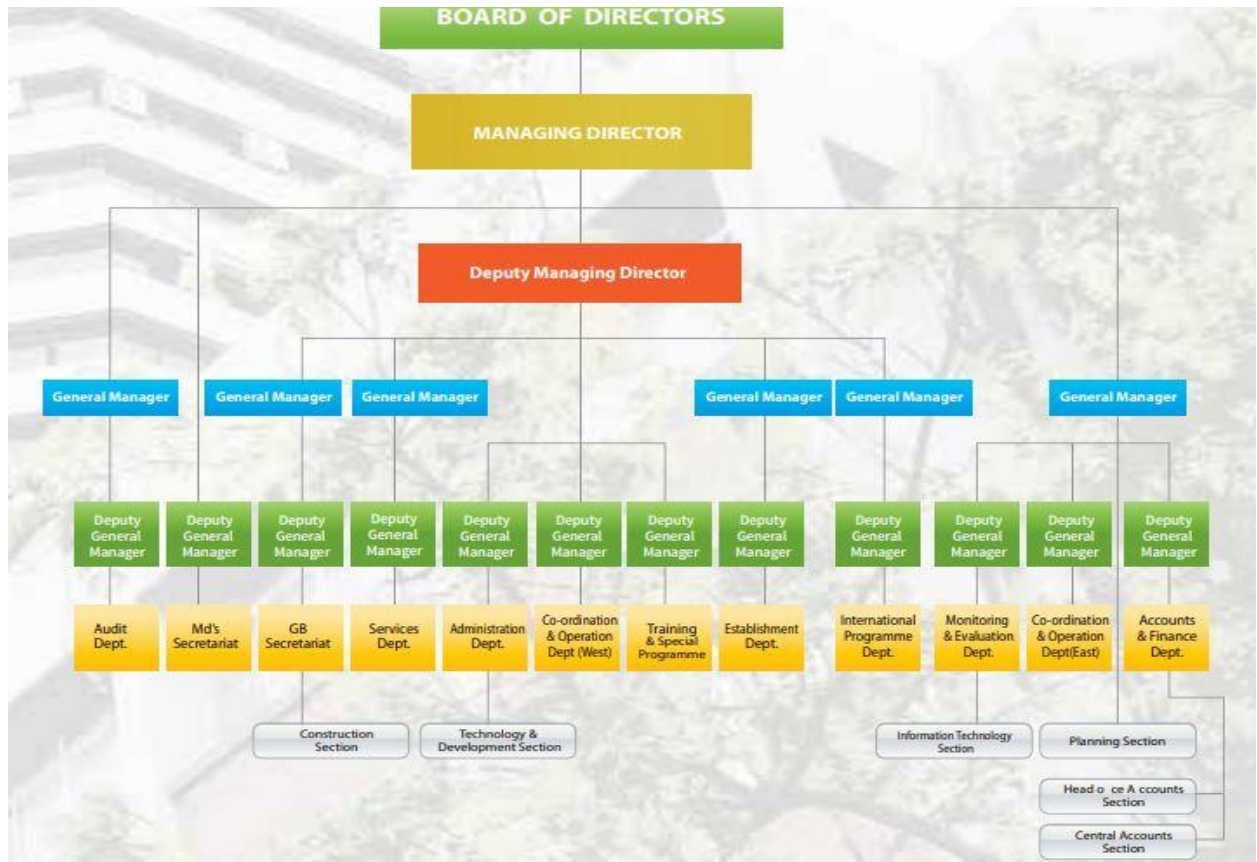
Capital Structure:

Authorized Capital : Tk. 10,000,000,000

Paid up Capital : Tk. 734,049,100

- Headquarters Dhaka, Bangladesh
- Branch 2,568 branches (January 2018)
- Area served Bangladesh
- Key people Mr. Abul Khair Md. Monirul Hoque, Acting managing director
- Products Microfinance
- Revenue 12.436 billion (US\$150 million)(2010)
- Operating income 8.514 billion (US\$100 million) (2010)
- Net income 75.73 crore (US\$9.0 million) (2010)
- Total assets 125.4 billion (US\$1.5 billion) (2010)
- Number of employees 20,138

Grameen Bank Organogram:



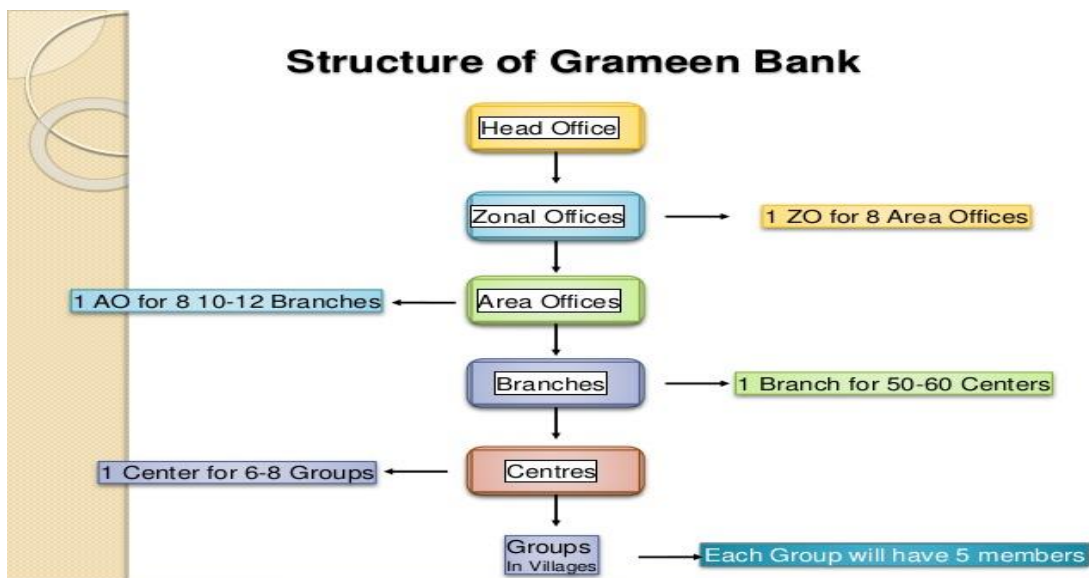
Grameen Bank Board of Directors:

The Grameen Bank Board of Directors is composed of 13 members

- ✓ 9 are chosen among the individuals from the bank
- ✓ are named by the Ministry of Finance, Government of Bangladesh
- ✓ the Managing Director of Grameen Bank is an ex-officio individual from the Board of Directors
- ✓ Race system of the 9 chosen individuals from the Board of Directors
- ✓ the Center Chiefs of each Branch choose a Branch Representative among themselves

- ✓ the Branch Representatives of every Area choose an Area Representative among themselves
- ✓ the Area Representatives of each Electoral Zone choose a Zonal Representative among themselves
- ✓ each Zonal Representative holds a seat on the Board of Directors
- ✓ The Board of Directors meets in any event two times every year at the Head Office.

3.3 Structure of GB



Source: Structure of GB

3.4 Overview of Grameen Bank (Head Office)

Learn physical address, location, contact number, routing number, service hours and what times and days this branch will be open and closed.

Table: 2.1 Overview of Grameen Bank (Head Office)

Bank Name	Grameen Bank Limited
Branch Name	Head Office
Address	Mirpur-2, Dhaka
District	Dhaka
Service Hours	Sunday: 10:00 am - 5:00 pm Monday: 10:00 am - 5:00 pm

	Tuesday: 10:00 am - 5:00 pm Wednesday: 10:00 am - 5:00 pm Thursday: 10:00 am - 5:00 pm Friday: Closed Saturday: Closed
--	--

Table: 2.2 Zonal Office

Designation	No. of Employee
Zonal Manager	01
AGM	01
Staff	12-14
Zonal office control	06-08 Area office
Zonal office control	60-80 Branch office
Area office	265
Branch office	2568

Source: Grameen Bank Bangladesh.

Owned by the Poor:

Grameen Bank Project was conceived in the town of Jobra, Bangladesh, in 1976. In 1983 it was changed into a formal bank under an extraordinary law go for its creation. It is possessed by the poor borrowers of the bank who are for the most part ladies. It works solely for them. Borrowers of Grameen Bank at present possess 95 percent of the complete value of the bank. Staying 5 percent is possessed by the administration.

Formation of group and center:

The Grameen bank structure a gathering of five individuals picked firm five separate families living in a similar aria and bearing same, Socio-monetary and social starters, the qualification of more than one part firm the lady family in a similar gathering is carefully restricted. The GB that it considers those people who have a place with landless or resource less families makes reference to it as it were. Who chooses a part or the gathering as the director, the GB keeps up money related control in the gathering level. The gathering individuals experience a preparation program

for a time of least 7 days. After the fruition of the preparation program, the laborers of the GB select the potential gatherings just as individuals for conveying credit.

Nature of capital formation:

At present extraordinary kind of required sparing and week after week accumulation of advance portions from the part acquires and advance from Bangladesh bank and other business bank are the fundamental remarks of the working capital of GB. GB that began its Banking activity in October 1989 with an aggregate of Tk130 a huge number of which Tk. 100 million is approved and Tk30 million is paid-up capital, at the beginning period, GB got colossal measure of awards and confession booth credit firm outer sources, Till December 1994 it got an aggregate of Tk. 31365.30 million as awards and sponsored advance firm outside just as household sources.

Chapter -04

Evaluation of Employees Training & Development Process of Grameen Bank

4.1 Process of training and development programs of Grameen Bank:

The essential objectives of training at Grameen Bank are to excite interest in the brain of the learner and to invigorate enthusiasm for the subject itself. This technique for preparing urges members to be in charge of the degree of learning they want. It depends on the conviction that intrigue produced in the psyche of an individual empowers him/her to find his/her job in the association, and enables the individual to encounter both the energy of revelation and the fulfilment of confronting a test.

Grameen Bank makes its learners in charge of getting preparing and thusly going about as vessels of data, mastery, and asset for their companions and networks, just as for Grameen Bank. Generally, with their new thoughts, new perspectives and advancements, members have consistently enhanced the employable standards of GB. We accept that this custom will stay solid. Various types of projects are masterminded by the foundation of the members and their needs. An individual from a field program will have unexpected prerequisites in comparison to an individual from an organizing office and an individual working at the approach level will have different needs than an individual associated with usage. Candidates are urged to express their expert foundation and future interests, enabling GB to alter the fitting preparing project to best suit the requirements of individual candidates.

Preparing ought to be led in a precise request in order to get anticipated advantages from it. The preparation framework includes four phases, specifically:

- Evaluation of preparing and advancement project's needs.
- Planning the preparation and advancement programs.
- Usage of the preparation program
- Assessment of the preparation program
- Stir interest
- Invigorate enthusiasm regarding the matter of Microfinancing
- Empower obligation of self-persuaded learning
- Learn and offer with others
- Find singular job in the association and the worldwide network

4.2 Supply Constraints:

Given the branches' staffing designs (by and large each branch has nine representatives) and the size of focuses, Grameen Bank may face supply imperatives. So as to accomplish creation proficiency just as cost proficiency, Grameen Bank should build the staff quality of each branch just as the size of focuses. It could build gathering size from five to eight or 10, and the middle size from 12 to 15 (gatherings) in more established branches without imperilling the righteousness of gathering based loaning.

Grameen Bank ought to likewise consider expanding the landholding necessity from not exactly half a section of land to one section of land. Expanding the objective base will empower more individuals to join Grameen Bank and, in the process, decrease its overhead cost. Simultaneously, presenting differential rates for various individuals in view of their financial graduation would likewise enlarge the objective base. The individuals who graduated regarding expanded pay level and financial movement might be given a lot bigger advances at a decreased rate so that graduation would continue. This would lessen Grameen's appropriation reliance while advancing borrowers' pay and reasonability.

Grameen Bank could present individual as opposed to amass obligation advances for long-term Grameen Bank individuals who have amazing reimbursement records. These advances could likewise be reimbursed on a month to month instead of on a week by week premise. These together would lessen the exchange expenses of obtaining and the authoritative expenses of loaning. Be that as it may, as long as social intermediation and administrations are basic information sources of money related exchange for new gatherings, bunch based loaning may remain the main alternative.

4.3 Demand Constraints:

Grameen Bank may quicken the poor's credit request by item and innovation advancement. The financial development of the economy at last shapes the nature and degree of borrowers' credit request. The program primarily underpins provincial nonfarm and horticulture based endeavours, and the interest for the items and administrations of these undertakings in the nation is to a great extent controlled by agrarian development. In spite of the fact that Bangladesh has turned out to be independent in food grains, it needs to broaden its horticultural generation and solidify its development in food grain creation to keep up higher agribusiness development. Grameen Bank may help this procedure along by broadening its portfolio and raising the wages of poor people. The 1993-1994 information demonstrate that Grameen Bank is progressively supporting farming and related exercises by making occasional and nourishment stockpiling credits, which further agrarian development. About

35 percent of absolute advances were made for agribusiness, with a proportionate decrease in development in loaning to preparing and fabricating. Regardless of whether this portfolio change (for farming and away from rustic ventures) mirrors the limitations on further development in

provincial nonfarm exercises on account of innovative what's more, showcasing limitations merits further examination.

4.4 Vision:

Grameen Bank additionally have a dream to achieve their affirmed mission of accepting the above obligation and duty. They conceive for a progressively wonderful tomorrow for the nation, for the area and for the entire world.

4.5 Mission:

Time has remunerated us with the position of authority. In any case, we will consistently recall what it intends to them to be the pioneer in the Bank sector. They will consistently attempt to investigate past the limits of potential outcomes. Borrower need and the Bank Satisfaction will be the directing way of thinking in assembling of the loan that they give.

Products:

The fundamental result of Grameen Bank are the small scale credits, an advance gotten by gatherings of five people without the need of insurance ensures; by the by, the whole gathering loses the chance to request more credit on the off chance that one of its individuals neglects to restore the advance as per the understanding consulted with Grameen. This basic framework ensures that the people who get the advance, chiefly ladies, go about as administrators of their instalment, since the craving to get to new small scale credits rouses them to screen the others with the goal that the whole gathering returns the acquired cash.

4.6 Training Programs

Recognizing the diverse backgrounds of participants, the International Program Department offers several training programs to best meet the individual needs of its participants.

1. Grameen International Dialogue Program

Grameen Bank and Grameen Trust together sort out 2-3 International Dialog Programs a year for potential replications of the Grameen model all through the world. The Dialog is expected to give a drenching into the Grameen milieu, to aid the structure of Grameen type credit programs, and to share the encounters of actualizing and embracing the Grameen Bank approach. Members in the

discoursed are commonly potential replicators, the authors and additionally CEO of foundations who are in a situation to take choices for the benefit of their associations, with respect to Grameen replication in their own specific circumstances. The International Dialog Program is a 7-day program including the entry and flight of the members, visits to rustic and urban microcredit programs in Grameen model in Bangladesh and sharing of understanding among members. Extraordinary Dialogs are likewise sorted out every once in a while for members from government and non-government offices in various nations. Understudies and scientists are additionally free to take an interest as onlookers of the Dialog Program for a little charge.

2. Grameen Basic Training Program

The Grameen Bank arranges fundamental preparing programs from for replicators of the Grameen model in various nations to give preparing on the credit conveyance recuperation component of Grameen. The essential preparing project incorporates guidelines, book keeping, and observing frameworks of Grameen Bank. For senior administrators and field labourers various courses are advertised. Length of these courses is three to about a month. The length of preparing visits shift; consequently, on the off chance that you plan on a short remain, we encourage you to accompany a general comprehension of how the Grameen Bank works, so as to make your visit progressively gainful, particularly when in the field. Instructional classes might be sorted out whenever according to prerequisite of people/organizations for any length of term. Foundations/people are mentioned to contact with General Manager referencing their targets for preparing.

3. Exposure visit plus training

Exposure visits are given to increase direct information on the way of thinking and tasks of Grameen Bank and might be composed whenever, for any period. Members may visit separately or in a gathering from a specific organization. A standard introduction visit incorporates a one-day preparation at the head office pursued by a field visit (task to a branch), for couple of days lastly finishing with a survey, again at the head office.

4. Media: Press & Journalists

This program is explicitly intended for individuals from the press and media keen on recording documentaries about Grameen Bank, its activities, and its borrowers. Before making any movement game plans for this reason, members must contact their individual consulates to acquire endorsement and leeway from the Bangladesh Ministry of Foreign Affairs – Print and Publications Department. Endless supply of affirmed archives, intrigued individuals should contact the Grameen Bank Head Office in Dhaka, to make further courses of action.

5. Internship

Understudies from different instructive establishments from everywhere throughout the world can join as unpaid assistant at Grameen Bank. Understudies can learn inside and out, through field visits, about the way of thinking and operational methods of Grameen Bank, just as the effect of Grameen on the monetary and social existence of Grameen Bank individuals and the network. Entry level position with Grameen Bank is open and adaptable and there is no fixed timetable for temporary position. The adaptability of the entry level position enables understudies to enhance their officially settled scholastic goals. Understudies are required to send a Resume/CV alongside an early on letter from their separate establishments. Temporary job Program Schedule/Itinerary

Week 1:

- Meet with entry level position organizer and round out preparing administrative work
- Visit Audio and Visual Department for power-point presentation delineating Grameen Bank and different parts of the Grameen family
- Examine with organizer individual interests for the entry level position
- Counsel with facilitator for increasingly itemized data about the Grameen banking procedure and association
- Talk about and plan town focus day trip for direct presentation to Grameen

Week 2:

- Go on town visit
- Visits by and large comprise of
- Meeting with branch chief at branch office
- Meeting focus chief at town focus joined by branch supervisor
- Go to focus meeting to view advance reimbursement procedure and other focus meeting exercises
- Question and answer session with focus borrowers and directors about the different parts of credits, organizations, the Grameen procedure and some other related issues
- Whenever offered, visit the town and view borrower endeavours
- Come back from visit and talk about any extraordinary inquiries or issues with facilitator
- Plan for medium-term visit to branch office and focus

Week 3:

- Go on medium-term town visit with facilitator (contingent upon organizer accessibility) or translator
- This visit comprises of a similar general calendar as the day visit
- Come back from visit and talk about any remarkable inquiries or issues with facilitator
- Plan for multi day medium-term visit to branch office

Week 4:

- Go on multi day medium-term branch visit with facilitator (contingent upon organizer accessibility) or mediator
- Exercises will be equivalent to the past visits however you will go to more than one focus meeting for each day and at different areas

Week 5:

- Talk about any remarkable inquiries or issues with facilitator
- Plan for outing to Grameen sister organizations to see dynamic social organizations

Week 6:

- Visit different Grameen sister organizations to see dynamic social organizations
- Contingent upon what number of organizations wish to be seen these visits can be restricted to day or medium-term adventures
- Return and examine any remarkable inquiries or issues with organizer

Stages in Training and Development Programs:



1. Need Analysis: In this stage existing execution is contrasted and the craving future execution and attempt to discover the hole. There can be 2 sorts of expand, for example, present execution hole where some issue is happened now and need to repair it. Also, other one is future execution hole in which something can be made issue later on be that as it may, need to distinguish currently to improve future.

2. Design: In this stage, info will be the yield of dissect arrange. It will discover the holes of happened in the investigate stage and as per that a preparation program will be plan. It is the best way to deal with pass on the target of the preparation. This stage decide the preparing target where it will clarify what will be prepared and how to prepare the workers.

3. Develop: preparing projects are configuration to think about preparing materials, for example, manuals, addresses, slides with the goal that real preparing materials can be created. It utilizes the yield of configuration organize as information. It clarifies instructional methodology which is comprising of time, request and connection of the strategies utilized in the preparation program.

4. Implementation: Setting up the preparation for having the longing result with pre-arranged strategy is called preparing usage. It is done to see the consequence of the preparation by the association which cost cash. It is the most mind boggling capacity of the preparation program, on the off chance that anything doesn't work can cause disappointment of the program. Here and there very much arranged 32 preparing system bombs because of wrong advances. Here, every one of the things that have been learned in the preparation program are applied, all things considered, to perceive how the preparation program functions in the hierarchical point of view, all things considered. To discover any mistake in the plan and execution stage, there should be led a dry run test before genuine one is directed.

5. Evaluation: In this stage, association will assess the preparation program to see the viability of the preparation in the reality and has it accomplished its target or not. There are two kinds of assessment process. Initial one is process assessment where preparing process will be assessed to see that procedure has done by the preparation plan. Second one is result assessment where it will demonstrate the genuine advantage of the preparation program occurring in the association. In the case of preparing has any enhancement for association or not. It will be contrasted and preparing result. It very well may be done through criticism, investigate furthermore, association.

4.6 Development:

Representative Development Programs are intended to meet explicit destinations, which add to both worker what's more, authoritative adequacy. There are a few stages during the time spent administration advancement. These incorporates auditing hierarchical targets, assessing the association's present administration assets, deciding individual needs, structuring and executing advancement programs and assessing the adequacy of these projects and estimating the effect of

preparing on members nature of work life. In straightforward way, it very well may be meant according to the accompanying recipe.

Worker Development = Employee Education + Employee Skills + Preparing Effectiveness + Employee Quality of work life

There are different creators who shared their perspectives with respect to the job of preparing and improvement in various way.

Training Cost:

Grameen international dialogue program

The expense of investment in the Grameen Dialog Program in Bangladesh (barring global travel costs) is US\$ 750 (Seven Hundred Fifty dollars) per individual. Member needs to pay this to Grameen Trust ahead of time for the gathering his/her costs of nourishment, settlement, nearby transportation and so forth. Members are in charge of their global travel.

Exposure visit

Individuals from the Exposure Visit Plus Training Program are required to pay \$30 US consistently, what's more individuals should pay for all of their costs like sustenance, settlement, transportation, if essential interpreter, etc. If individuals meet up during the International Dialog Program, they are allowed to look for a little charge.

Management Culture:

The bank has built up a one of a kind the board culture, in view of individuals' limits, learning and development, straightforwardness and transparency, trustworthiness thus forward (Holcombe 1995). This has given a structure through which all hierarchical exercises are managed. The gatherings and focuses have their own personality. Simultaneously, they work with the Grameen organization in a much incorporated way. An institutional combination has risen between the gatherings and focuses what's more, Grameen's administration. Trust of staff and customers has permitted the board to degenerate fundamental decision-making specialist to operational levels, of which both staff and customers are the fundamental parts. Grameen authoritative limits are penetrable; customers are adequately brought into the association to screen and be considered responsible for credits what's more, different capacities.

Grameen basic training program

Grameen Bank charges US\$ 300 for the Basic Training program. What's more students should pay for all their cost like sustenance, convenience, transportation, and translator and so on.

Internship & research

For internship a fee of US \$50 for undergraduate student and US\$ 60 for graduate student or equivalent Bangladeshi taka should be paid in cash for one month long duration. If it is more than a month, a fee of US \$ 75 for undergraduate student and US\$ 80 for graduate student or equivalent Bangladeshi taka should be paid in cash. In addition interns should pay for all their costs like food, accommodation, transportation, interpreter (if necessary) etc. For researchers Grameen Bank charges US \$300 and researchers should pay for all their costs like food, accommodation, transportation, interpreter (if necessary) etc.

Chapter-05

Findings & Analysis

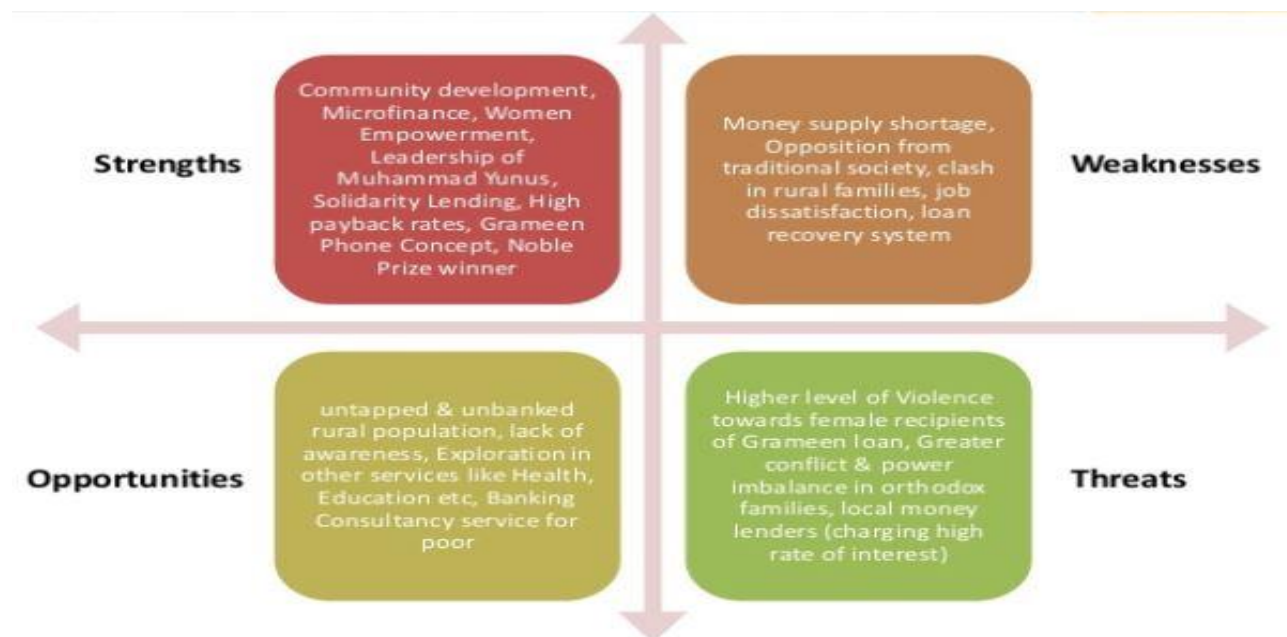
5.1 Findings:

The major findings in the recruitment and selection process of the **Grameen Bank** are justified in my view are:

- In view of the setting goals and dissecting the examination, the discoveries of the investigation is given underneath: Grameen Bank has a few constraints about their standard and guidelines and furthermore their administration framework.
- Preparing and advancement strategy of Grameen bank is so solid. They are attempting to improve this side more in future.
- There are some missing is the executives frameworks to rouse their representatives which has a negative effect. Be that as it may, the preparation condition is so great in this association.

- The exhibition evaluation isn't rehearsed routinely by Grameen Bank and furthermore advancements of occupants of Grameen Bank are not based on the presentation. Respondents are happy with their present place of employment. Again money related and non-budgetary offices are additionally in a decent position.
- Grameen Bank is in an impartial situation in organizing preparing program every now and again for improving official's effectiveness.

SWOT Analysis of Grameen Bank:



5.2 Grameen Concept of Banking

Grameen Bank gives credit to the provincial poor, especially to ladies, who possess not exactly a large portion of a section of land of land or then again whose advantages don't surpass the estimation of a section of land of land. Not at all like conventional bank credits, are Grameen Bank advances not verified by physical insurance, for example, land or other relentless property. Or maybe, are they verified by gathering insurance. Grameen Bank accepts that the country poor, owning nearly nothing land to help themselves as ranchers, can by the by utilize little credits, acquired without insurance, and that they will reimburse these advances on schedule. In Grameen's view absence of access to credit is the greatest requirement of the country poor. However, with legitimate and bolster they can be gainfully utilized in pay creating exercises, including preparing and fabricating, transportation, putting away and promoting horticultural produce, and raising animals. Further, Grameen Bank keeps up that if poor people are given credit

on sensible terms, they can decide for themselves how best to build their livelihoods furthermore, need just the data sources that they can bear to buy. In view of these ideas, Grameen Bank makes the social and budgetary conditions that empower poor people to get credit from Grameen Bank.

5.3 Tabular & Graph Presentations and Analysis:

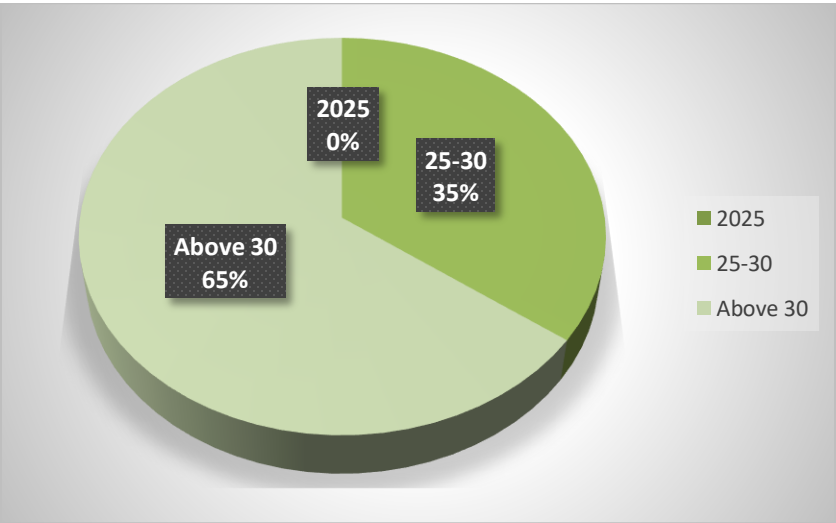
This information introduction and examination dependent on data from the workers of Grameen Bank. This study research incorporate 15 surveys have been examined to look through the commitment of GB to representative preparing and advancement. At time of review look into, chief official and universal program officials helped scientist to direct the exploration discoveries.

Section 1

Q1

AGE

Age	Frequency
20-25 year	0
25-30 year	07
Above 30 year	13



Interpretation:

From the beginning at most 35% employee has an age of 25-30 and another have an age of above 30. No employee are younger than 25.

5.4 Human resource planning of Grameen Bank

Human resource arranging is the way toward assessing human resource requirements for accomplishing human asset and authoritative objectives. It is the procedure through which authoritative objectives are converted into target. At Grameem Bank, they accept that their Human Resources give the organization a huge focused edge as far as information and encounters.

Grameen Bank has an authoritative Department. Grameen Bank is probably the greatest manager in Bangladesh. There are complete 25,000 representatives in Grameen Bank. For the workers there is efficient in house preparing in home and abroad. The successful working days of this association is 5 days out of every week and every worker will work 8 hours out of each day. For celebration leave, more often than not they will get the excursion of 7 days. Grameen Bank generally paid their pay rates to workers inside 7 days of the following month. They have a go at keeping up to ceaseless improvement of the human asset through suitable preparing and inspiration.

Q.1

Table 1: Gender Differential Effects of Grameen Bank borrowing (percentage)

Changes in Indicator	Male Borrowing	Female Borrowing
Per capita expenditure	1.8	4.3
Boys' schooling	28.4	24.2
Girls' schooling	0	18.6
Recent fertility	3.9	0
Women's labor supply	0	10.4
Women's nonland asseholding	0	19.9

Source: Pitt and Khandker (1996).

Q.2

Table 2: Grameen Bank's Village-level Impact (percentage)

Increase in total income per household	29.4
Increase in total production per household	55.9
Increase in labor force participation rate per household	10.1
Increase in monthly hours worked per household	6.8
Increase in rural wage	13.5
Reduction of moderate level poverty ^a	19.8
Reduction of absolute level poverty ^b	75.0

a Moderate level poverty is defined as the proportion of households having income below Tk 5,270 per person.

b Absolute level poverty is defined as the proportion of households having income below Tk 3,330 per person.

Q.3

Table 3: Gender Differential Effects of Grameen Bank borrowing (percentage)

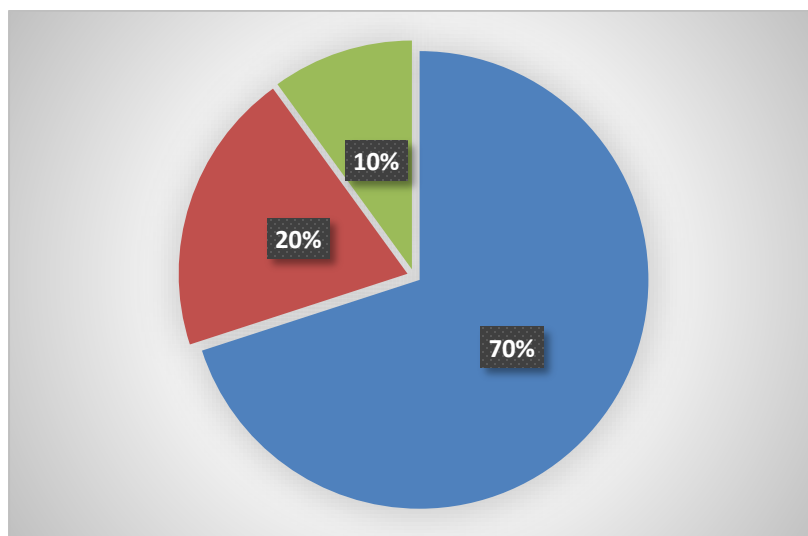
Changes in Indicator	Male Borrowing	Female Borrowing
Per capita expenditure	1.8	4.3
Boys' schooling	28.4	24.2
Girls' schooling	0	18.6
Recent fertility	3.9	0
Women's labor supply	0	10.4
Women's nonland assetholding	0	19.9

Source: Pitt and Khandker (1996).

Q.4

Experience of the Employees

A pie chart is showing the experience percentage of employees



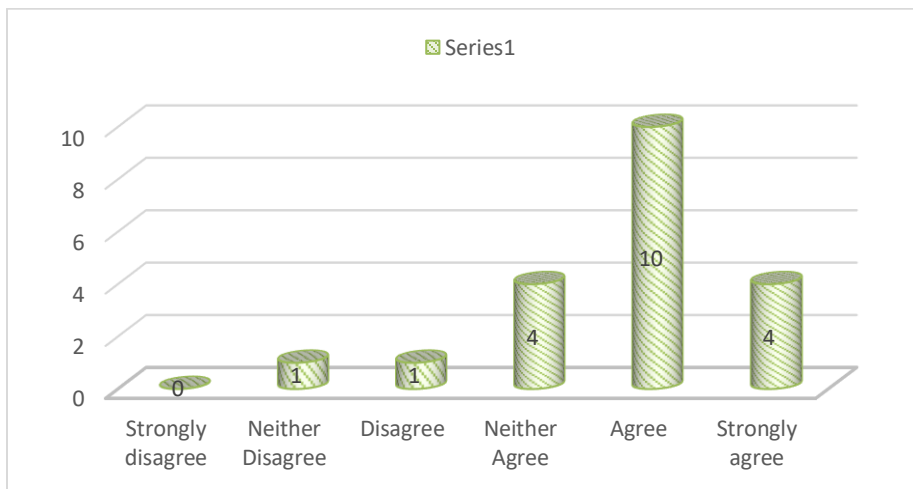
Interpretation:

From the pie chart we can see that here working people of Grameen bank head office 70% are most experienced, 20% are less experienced and 10% employees are not experienced.

Section -2

Q1. You have the materials and Equipment that you need to do your everyday work.

Valid	Frequency	Percent	Valid Percent
Strongly agree	1	5	5
Agree	10	50	50
Neither agree	5	25	25
Neither Disagree	1	5	5
Disagree	3	15	15
Strongly disagree	0	0	0
Total	20	100	100



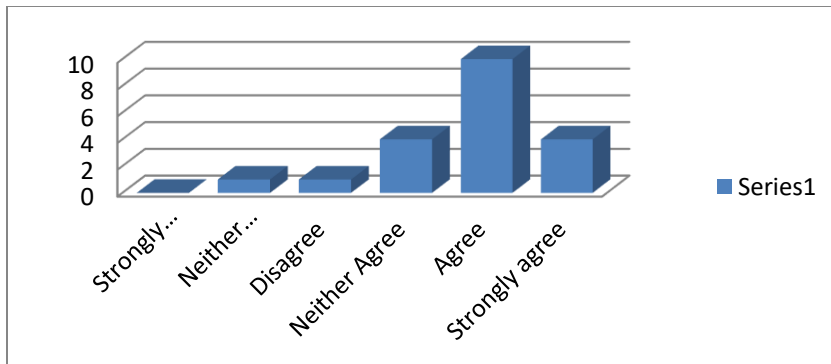
Interpretation:

From the chart we can see here only 5% employee are strongly agree and neither disagree and another 15% employee are disagree and 50% of employee are agree with this question.

Q2. The organization clarifies how its culture is evident through employee behaviour.

Valid	Frequency	Percent	Valid Percent
Strongly agree	4	20	20
Agree	4	20	20
Neither agree	5	25	25
Neither Disagree	2	10	10
Disagree	5	25	25

Strongly disagree	0	0	0
Total	20	100	100



Interpretation:

Beginning with the pie diagram it can be say that 20% job holders agreed that training and development policy of Grameen Bank is perfect but then again it’s also noticed that 25% job holders were neither agree. Up to this point 20% occupation holders firmly concurred that preparation and improvement strategy of Grameen bank is impeccable, on the other hand 25% employment holders differ about the announcement 10% of occupation holder are neither differ about the announcement. Which is preparing and improvement arrangement of Grameen Bank is immaculate. So as indicated by occupation holder's supposition it may be said that, preparation and advancement arrangement of Grameen Bank is adequate to run their activity in future.

Q3.Your organization has created a professional, attractive work area that is functional and promotes productivity.

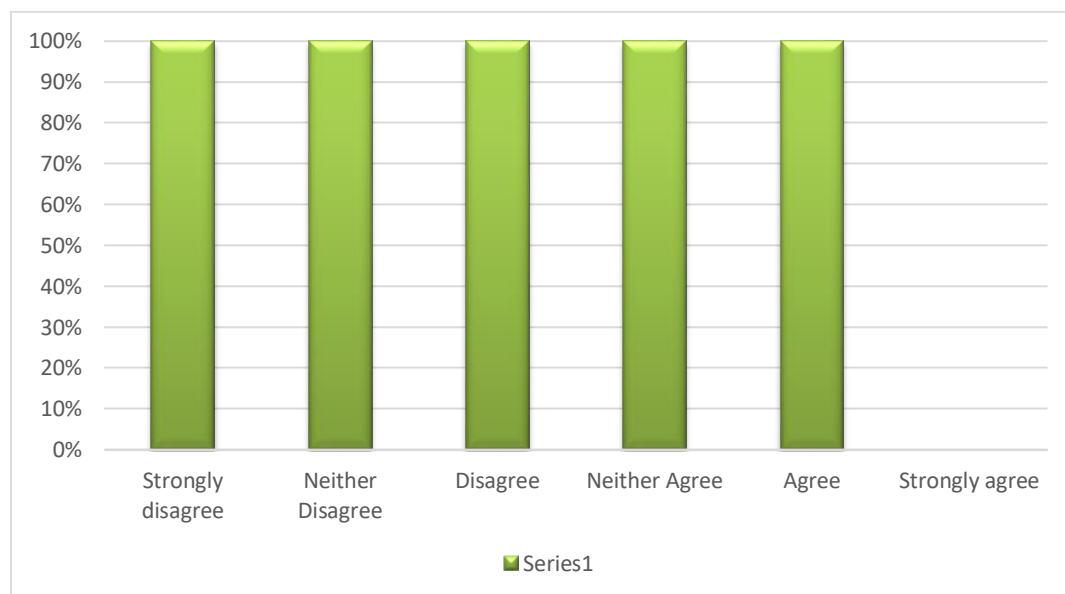
Valid	Frequency	Percent	Valid Percent
Strongly agree	4	20	20
Agree	10	50	50
Neither agree	4	20	20
Neither Disagree	1	5	5
Disagree	1	5	5
Strongly disagree	0	0	0
Total	20	100	100

Interpretation:

The table contains half work holders concurred association has made an expert, appealing work region that is practical and advances profitability arrangement of Grameen Bank is sufficient however on the other hand it's additionally seen that 20% activity holders were neither concur. As of recently 20% employment holders emphatically concurred that preparation and advancement arrangement of Grameen bank is impeccable, of course 5% work holders differ about the announcement 5% of occupation holder are neither differ about the announcement. Which is preparing and improvement arrangement of Grameen Bank is great.

Q4.Performance goals are behavioural, result-oriented and achievable.

Valid	Frequency	Percent	Valid Percent
Strongly agree	0	0	0
Agree	3	10	10
Neither agree	2	15	15
Neither Disagree	5	25	25
Disagree	5	25	25
Strongly disagree	5	25	25
Total	20	100	100



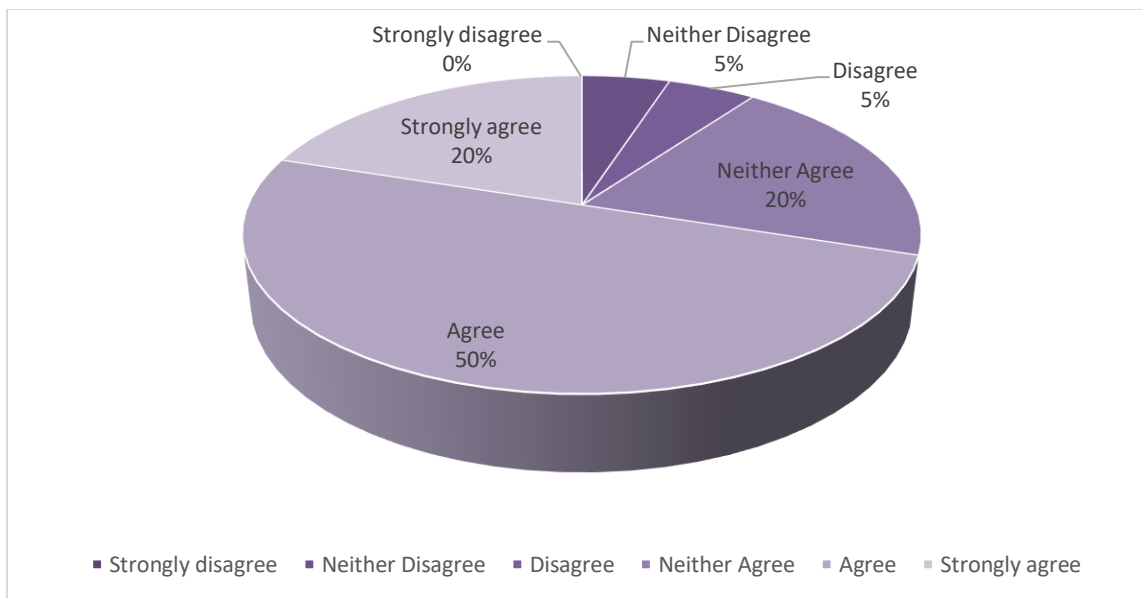
Interpretation:

Starting with the pie chart it very well may be portrayed that 10% activity holders concurred Performance objectives are conduct, result-situated and attainable strategy of Grameen Bank is

impeccable however of course it's additionally seen that 15% activity holders were neither concur. As of not long ago 0% work holders unequivocally concurred that preparation and advancement arrangement of Grameen bank is flawless, of course 25% occupation holders differ about the announcement 25% of employment holders are neither differs about the announcement. Which is preparing and improvement arrangement of Grameen Bank is impeccable.

Q5.A variety of training & development programs are offered to improve skills

Valid	Frequency	Percent	Valid Percent
Strongly agree		20%	20%
Agree	10	50%	50%
Neither agree	4	20%	20%
Neither Disagree	1	5%	5%
Disagree	1	5%	5%
Strongly disagree	0	0	0
Total	20	100	100



Interpretation:

Beginning with the pie diagram it can be depicted that 50% job holders agreed about a variety of training & development programs are offered to improve skills policy of Grameen Bank is perfect but then again it's also noticed that 20% job holders were neither agree. As of not long ago 20% occupation holders emphatically concurred that preparation and advancement arrangement of

Grameen bank is flawless, on the other hand 5% work holders differ about the announcement 5% of employment holders are neither differs about the announcement.

Q6. My company organizes a training and development programed?

Answer	Frequency	Percentage
Yes	20	100
NO	0	0

Interpretation:

From the table we can see that all employee are agree that the company organize a training and development programed.

Chapter–06

Recommendations and Conclusion

6.1 Recommendations:

During my internship program in HRM at Grameen Bank; I found some problems as mentioned in findings in the present recruitment and selection procedures. For better recruitment and selection following recommendation may be pointed out:

This suggestions dependent on the discoveries of the investigation of Grameen Bank should make attention to about the principles and guidelines and furthermore improve their administration frameworks.

1. To improve representative's focus Grameen Bank must rouse their workers and execution evaluation practices must keep up routinely.
2. Advancement of occupants guarantees all the time and that ought to be founded on their presentation.
3. Grameen Bank ought to mastermind different trainings (administrative trainings, English; talking/perusing/composing preparing, speedy client care trainings, and so forth.) as opposed to just conventional financial trainings for its workers.
4. To improve official's effectiveness Grameen Bank must mastermind preparing program often.
5. Employees should get better feedback and standard evaluation policy should be made for the better performance of employee.

6. Techniques for preparing, for example, semi-circle preparing strategies, pretending, reenactment and games playing and so forth.
7. Proper examination is expected to discover the arrangement of the issue that can expel the wastefulness from the preparation program.
8. They should more concentrate on specialized preparing and representative should expand their mechanical information.
9. Training ought to be given for moral conduct.
10. Employees should get better feedback and standard evaluation policy should be made for the better performance of employee.
11. Managers and supervisor should maintain good interpersonal communication rather make conflicts among them.

6.2 Conclusion:

Banks are profoundly aggressive in Bangladesh. The accomplishment of one bank relies upon the better administration from the financiers to clients. Effective preparing and improvement can grow profoundly prepared brokers in the banks, who can work well for the client, and can accomplish consumer loyalty for the association, by appropriate preparing and advancement process representatives become progressively proficient and can contribute well in the association in each work. Well-organized and productive preparing can guarantee upper hand by the representatives for the association. So this is the opportune time for the preparation divisions of Bangladeshi financial segments to begin viable preparing and improvement programs for the representatives by actualizing viable Human Resource Management. Grameen Bank has some specific confinement, for example, absence of assets, absence of activities in making monetary foundation, nonappearance of legitimate administrative system for relating small scale credit organization, nonattendance of administrative edge work, absence of calculated lucidity. Government consistently attempts to firmly deal with and defeat to these issues. Since a large portion of the creating nations like Bangladesh, Training is for the most part essential and significant apparatus for aptitudes workers and to make for independent work.

References:

1. <http://www.grameen.com/training-programs/grameen-basic-training-program/>
2. <http://www.grameen.com/>
3. <http://www.grameen.com/credit-delivery-system/>
4. <https://www.assignmentpoint.com/business/human-resource-management/hrm-practices-in-microcredit-sector-of-grameen-bank.html>
5. <https://www.britannica.com/topic/Grameen-Bank>
6. <https://grameenfoundation.org/muhammad-yunus>
7. <http://www.grameen.com/training-programs/>
8. <http://www.grameen.com/ads/training/>
9. <http://www.grameen.com/training-programs/internship/>
10. https://en.wikipedia.org/wiki/Grameen_Bank#Staff_training
11. https://web.archive.org/web/20140726215227/http://www0.gsb.columbia.edu/mygsb/faculty/research/pubfiles/848/Grameen_Bank_v04.pdf
12. http://www.researchersworld.com/vol4/issue2/Paper_20.pdf
13. <http://www.grameen.com/training-programs/grameen-basic-training-program/>
14. <http://www.grameen.com/training-cost/>
15. https://www.academia.edu/35359365/Training_And_development_process_in_Grameen_Bank_Bangladesh.docx

16. <https://www.surveygizmo.com/resources/blog/pie-chart-or-bar-graph/>
17. <http://www.educationengland.org.uk/documents/dearing1997/dearing1997.html>
18. <https://islamicmarkets.com/index.php/publications/bangladesh-bank-annual-report-2015-2016>
19. <https://www.idrc.ca/sites/default/files/openbooks/004-7/index.html>
20. <https://www.intel.com/content/dam/www/public/us/en/reseller/guide/older-pcs-in-smb-cost-study.pdf>
21. <https://socialwork.utexas.edu/dl/files/academic-programs/field/student-guide-to-graduate-field.pdf>

QUESTIONNAIRE

Dear Sir/Madam, I am doing a research work on training and development process of Grameen bank. I would request you to kindly spare some time to fill up this questionnaire.

Name -----

Designation-----

Department-----

Section I

Q1. If you don't mind notice your age

- A. 20-25
- B. 25-30
- C. Above 30

Q2. Sex:

- A. Male
- B. Female

Q3. Conjugal Status:

- A. Single
- B. Married
- C. Divorced

Q4. No. of long periods of experience:

- A. Less than 3 years
- B. 3 to 5 years
- C. More than 5 years

Q5. Is this your first association?

- A. Yes
- B. No Section II NOTE:

If it's not too much trouble tick mark the alternative you feel is most proper according to the accompanying: Rate on a size of 1-6 to demonstrate your choice, 1 being emphatically differ and 6 being firmly concur

Q1. You have the materials and Equipment that you need to do your everyday work.

1	2	3	4	5	6
---	---	---	---	---	---

Q2. The organization clarifies how its culture is evident through employee behaviour.

1	2	3	4	5	6
---	---	---	---	---	---

Q3. Your organization has created a professional, attractive work area that is functional and promotes productivity

1	2	3	4	5	6
---	---	---	---	---	---

Q4. Performance goals are behavioural, result-oriented and achievable.

1	2	3	4	5	6
---	---	---	---	---	---

Q5. A variety of training & development programs are offered to improve skills

1	2	3	4	5	6
---	---	---	---	---	---

Q6. My company organizes a training and development program?

- A. Yes

B. No

Q7. Do your top management take feedback?

A. Yes

B. No

Q8. Do employee development programs raise unrealistic expectations about promotions?

A. Yes

B. No

Q9. Do the Executive Director engage development activities for him/herself?

A. Yes

B. No

Q10. Do you feel trust in your supervisors?

A. Yes

B. No

Q11. Do the practice's supervisors use positive attitude with employees?

A. Yes

B. No

Q12. Does the practice have a consistent, timely and fair method for evaluating individual performance?

A. Yes

B. No

C. No Comments.

Q13. Do you feel, you are being paid fairly?

A. Yes

B. No

Q14. Are office conditions comfortable?

A. Yes

B. No

Q15. Do you satisfy with organizational training and development program?

- A. Yes
- B. No
- C. Average.

Appendix

Financial Statement:
Balance Sheet of Grameen Bank:

	Notes	Amount in Taka	
		31. 12. 2017	31. 12. 2016
PROPERTY AND ASSETS			
Cash:		1,595,700	4,782,732
Cash in hand		161,573	109,414
Balance with Bangladesh Bank		1,434,127	4,673,318
Balance with other banks	4.00	77,165,742,495	94,098,277,002
Investments	5.00	260,500,000	260,500,000
Loans and advances	6.00	152,044,335,264	123,829,293,751
Fixed assets including premises, furniture & fixtures	7.00	1,417,866,726	1,410,924,723
Investment property	8.00	83,375,361	85,630,085
Other assets	9.00	8,645,638,854	9,671,496,213
Total Assets		239,619,054,400	229,360,904,506
LIABILITIES AND CAPITAL			
Liabilities:			
Borrowings from banks and other institutions	10.00	1,370,217,820	1,216,699,451
Deposits and other funds:	11.00	213,844,011,026	205,555,302,237
Members deposit		141,056,140,660	128,934,773,739
Non-members deposit		67,291,475,455	70,872,186,204
Other funds		5,496,394,911	5,748,342,294
Other liabilities	12.00	10,116,302,736	10,243,326,387
Total Liabilities		225,330,531,582	217,015,328,075
Capital/Shareholders' Equity			
Paid up capital	13.00	862,157,100	853,815,400
Capital and other reserves	14.00	11,564,606,061	9,893,856,754
Retained surplus	15.00	1,861,759,657	1,597,904,277
Total Shareholders' Equity		14,288,522,818	12,345,576,431
Total Liabilities and Shareholders' Equity		239,619,054,400	229,360,904,506
The annexed notes 1 to 32 form an integral part of these financial statements.			