



Daffodil
International
University

Internship Report

On

**Loan Program Analysis of Grameen Bank: A
Case Study on Mirpur – 2, Head Office**

Submitted to

Dr. Gouranga Chandra Debnath
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Submitted by

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Date of Submission: 23-01-2020

Letter of Transmittal

Date: 23 January 2020

To,

Dr. Gouranga Chandra Debnath

Associate Professor & Head

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on “Loan Program Analysis of Grameen Bank”.

Dear Sir, It is a great pleasure for me to submit this internship report on “Loan Program Analysis of Grameen Bank”. This program is valid from 22nd September, 2019 to 22nd December, 2019. This is a special opportunity to fulfill my partial supplement - Bachelor of Business Administration, in this report, I tried to illustrate Loan Program Analysis of Grameen Bank. At the time of the internship program you can represent and monitor the organization at any time Noticed arrested.

I owe you really for your suggestions and recommendations I would be glad if you render your valuable comments and observations.

Sincerely, Yours

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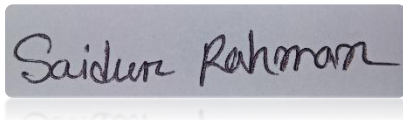
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Declaration

I do therefore declare that the report of Grameen Bank's Loan Program Analysis of Grameen Bank was set up subsequent to finishing every one of my courses under the broad supervision and direction of Dr. Gouranga Chandra Debnath, Associate Professor & Head, Department of Business Administration, Daffodil International University. The college I have composed this report without anyone else and have not been taken from any sources other than assistance from books, diaries and website pages referenced on the reference page.

I announce that the paper is just for scholarly purposes and not for a prize in degrees.

Sincerely,



.....

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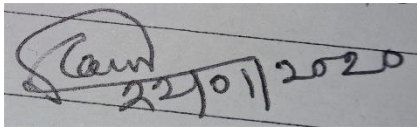
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Letter of Acceptance

This is to certify that Saidur Rahman Khokon, ID No.162-11-5237 is a regular student of the department of Business Administration, Faculty of Business and Entrepreneurship, DIU. He has completed three months internship program at “Grameen Bank” has prepared his internship report under my supervision. The data and findings presented in this internship report seem to be authentic. Thus, it is accepted for the presentation in the internship defense.

I wish him every success in life.

A handwritten signature in black ink, appearing to be 'Gaur', is written over a horizontal line. Below the signature, the date '22/01/2020' is written in black ink.

.....
(Dr. Gouranga Chandra Debnath)
Associate Professor & Head
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Acknowledgement

This situation has been an awfully smart expertise for me within the approach that it's given me the possibility to grasp the real world outside the classroom. I've learnt loads concerning the workplace atmosphere and my social skills & self-assurance have conjointly improved considerably.

I might wish to take this opportunity to convey my sincere feeling to those while not whose cooperation this report wouldn't be potential. I might wish to offer my heartiest feeling to **Dr. Gouranga Chandra Debnath, Associate Professor & Head, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University** for provision a cover letter to **Grameen Bank**, wherever my internship program has been disbursed. Then my grateful appreciation goes to **Grameen Bank** for rendering me their experience, information and giving me the chance of getting a specific expertise through this internship program.

I specific my deep sense of feeling to my honorable supervisor **Dr. Gouranga Chandra Debnath, Associate Professor & Head, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University**, for his endeavor approach and outstanding superintendence by that it's been potential on behalf of me to form a decent combination of theoretical & sensible information in making ready this report.

I forfeit my relevance **Md. Abdus Sabur Khan, Senior Principle Officer, International Program Department, Grameen Bank, Mirpur – 2, Head Office**. I might conjointly wish to specific my deep feeling to **Mrs. Faujia Kabir, Mrs. Ishita Khan & Ms. Samirah Ashrafi** the officers and senior officers of Grameen Bank. below whom I actually have learnt loads of sensible information concerning unit of time practices also as general banking. I'm conjointly grateful to alternative workers and staffs of Grameen Bank. of Mirpur Branch.

Last however not the smallest amount I conjointly acknowledge my family and friends for their support and encouragement throughout my situation amount and conjointly whereas making ready this report.

Executive Summary

Grameen Bank (GB) has reversed standard banking observe by removing the requirement for collateral and created a banking industry supported mutual trust, accountability, participation and power. GB provides credit to the poorest of the poor in rural East Pakistan, with none collateral. At GB, credit could be a value effective weapon to fight impoverishment and it is a catalyst within the overall development of socio-economic conditions of the poor WHO are unbroken outside the banking orbit on the bottom that they're poor and therefore not bankable. Professor Muhammad Yunus, the founder of “Grameen Bank” reasoned that if monetary resources are often created offered to the poor people on terms and conditions that square measure applicable and affordable, “these many small people with their many small pursuits will add up to make the largest development surprise.” The elements of the bank spread a wide scope of wide scope of banking and practical exercises of people, firms, corporate bodies and other worldwide organizations. Here the report has been readied dependent on 12weeks of functional experience on Training and Development Program of GB and it spreads insight regarding Training and Development Program performed by the bank.

Other than it likewise comprises of general data of GB, money related data, learning focuses, discoveries, and proposal. Banking industry is the learning based industry. Educated and well prepared worker is fundamental to work the business. Individuals can be changed in to HR when they are outfitted with sufficient learning, aptitudes and capabilities. In this report I attempted to examine about the different administrations offered under Training and Development Program. In the hierarchical review I portrayed GB profile, GB destinations, the board chain of command and GB corporate culture. In the principle body of the report, I talked about the HR activity of GB.

This report may likewise help other people to comprehend the Training and Development Program of Grameen Bank. This venture is finished by a review and up close and personal Interview with genuine officials and representatives from Grameen Bank. This Project gives an investigation and assessment of the present circumstance of Training and Development Program of GB. One scientist has gone to the GB to direct some overview and led some up close and personal meeting with a portion of the administrators of GB. Some budgetary information of the association is

additionally examined in this part. I referenced a few discoveries of the association, which I follow in my entry level position program.

In this piece of the report, I attempted to clarify those discoveries. This report will be useful for the individual who has goal to find out about Training and Development Program and some other financial organization who needs to dispatch Training and Development Program close to this it might help the administration of Grameen Bank. Under retail banking, general financial office contains all stores name, its action, loan fee, money, outside settlement/charges, illegal tax avoidance, aversion of tax evasion dispatch, open assistance.

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CHAPTER – 1

INTRODUCTION

1.1 Introduction

Grameen Bank (GB) has switched ordinary financial practice by expelling the requirement for insurance and made a financial framework dependent on common trust, responsibility, interest and inventiveness. GB gives credit to the most unfortunate of the poor in provincial Bangladesh, with no security. At GB, credit is a savvy weapon to battle destitution and it fills in as an impetus in the general improvement of financial states of the poor who have been kept outside the financial circle on the ground that they are poor and thus not bankable. Educator Muhammad Yunus, the organizer of "Grameen Bank" contemplated that if budgetary assets can be made accessible to the destitute individuals on terms and conditions that are fitting and sensible, "these a huge number of little individuals with their a large number of little interests can mean make the greatest improvement wonder. "Bank is a monetary organization which manages cash. Not all banks are the equivalent. There are various sorts of banks: co-employable banks, reserve funds banks, venture banks and national banks. As a result of its transitional job, banking framework possesses an essential spot in a nation's economy. It affirms appropriation and re-portion of benefits and keeps up the movement of monetary exercises. As financial delegates, banks remain between speculators who contribute capital and borrowers who request capital. It gathers resource for both people in general and private parts, and gives innovative responses to meet the prerequisites of business visionaries and government organizations. Therefore the financial section assumes a key job in the advancement of Bangladesh's economy. After the autonomy of Bangladesh in 1971, six state claimed popularized banks were created, two state possessed banks that had some expertise in loaning to the horticulture and industry, three remote banks including standard contracted bank. The financial business has confronted groundbreaking developments from 1980's. Private Banks has entered in banking industry, Micro money banks developed quickly, which has given help to address the issues of poor natives. Remote exchanging is an enormous business which is controlled by business banks. Remote exchange implies the trading of capitals and administrations over the fringe. Mastery is given by business banks. Remote exchange requires a progression of merchandise from vender to purchaser and installment from purchaser to dealer. Here, bank plays as a conciliator between the purchaser and vender. The Grameen Bank (GB) was built up in Bangladesh as a financial organization. I worked in the General Banking (account opening, clearing, move, store and money), advance division, and LC branch of this bank. This allowed me

the chance to know more on 2 distinct parts of the organization. Along these lines, I have arranged my temporary position report on "Loan Performance Analysis" of Grameen Bank.

1.2 Origin Of the Report

It is significant that all BBA understudies to participate in any association for least three months as an entry level position to increase reasonable learning, also, following three months he/she needs to present an entry level position report. The report is the result of the doled out entry level position proposed by the guide instructor.

The subject of my entry level position report is "Loan Performance Analysis of Grameen Bank" and I have finished my three months temporary position on Grameen Bank, Mirpur - 2 Branch, Dhaka.

1.3 Scope of the Study

This report depends on my down to earth work involvement with Grameen Bank. It will likewise assist the understudies with reducing the qualification among reasonable and speculative information. This report fundamentally helped me a great deal to comprehend the air and condition of an association. As I am an internee of GB, I approach various parts like record opening, clearing, check division, and pay request composing, accounts and so on. It was practically unthinkable for me to get the hang of everything pretty much all financial parts as it was an enormous money related segment with constrained time.

1.3 Objectives of the Study

Broad Objectives:

Grameen Bank gives Loan Performance Analysis report to the representatives so they can make open entryways for free work with a ton of information, and experience of work for the enormous huge number of jobless people in provincial Bangladesh

Specific Objectives:

- To know different activities of Loan Performance Analysis of Grameen Bank.
- To analyze all the activities of Loan Performance Analysis of Grameen Bank.
- To evaluate the problems of Loan Performance Analysis practices of Grameen Bank.
- To identify problems of Loan Performance Analysis of Grameen Bank.
- To solve that problems Loan Performance Analysis of Grameen Bank.

1.5 Methodology of the Study

To make smooth and exact examination I realize I need to pursue a few guidelines and guideline. So to make this report I likewise measure some technique to achieve the report precisely. Essentially the investigation where I attribute was gathered from two sources:

1.5.1 Primary Sources

The most widely recognized essential sources what I found in GB are

- a) Information from co-facilitator
- b) Practical examination
- c) Face to confront discussion with the workplace
- d) Direct perceptions
- e) Face to confront discussion with the borrowers
- f) Field Trip

1.5.2 Secondary Sources

- a) Annual report of GB
- b) Files and Folders
- c) Daily journal (contain my action of reasonable direction in GB)
- d) Various distributions on GB
- e) Website
- f) Books of GB distribution

g) Article and outline

1.6 Limitations of the Study

Current study of this report was restricted. however as I used to be Associate in Nursing captive, it absolutely was a giant likelihood on behalf of me to grasp the actions and behaviors of banking industry, particularly GB.I had to face some obstacles whereas doing this report. A number of them square measure given below:

1.6.1 Lack of Time

As there was solely 3 months to complete the report, it absolutely was virtually not possible to hide the performance of the bank totally, wherever an everyday worker gets awarded when one or a pair of year of his provisional amount.

1.6.2 Restricted knowledge resources

All types of knowledge weren't out there for access, therefore it absolutely was unimaginable to access and summarize them properly. Although I had help from alternative workers however it absolutely was not enough on behalf of me thanks to their high work pressure within the bank. Some assumptions were created thanks to restricted info, therefore there is also some personal mistakes.

1.6.3 Lack of Experience

It was my initial time, doing a report on a banking industry during a sensible company life. Therefore my restricted expertise was the most obstacle of this study.

1.6.4 Privacy of Information

Every institution has its secrecy that's not shared with everybody. Therefore this confidentiality of knowledge was conjointly associate in nursing obstacle faced during this study.

CHAPTER-2

MICROCREDIT AND LOANS OF GB

2.1 What is Microcredit?

"Microcredit" did not exist before the seventies. Presently it has turned into a trendy expression among the improvement experts. All the while, the word has been attributed to mean the world to everyone. Nobody presently gets stunned on the off chance that someone utilizes the expression "microcredit" to mean agrarian credit, or rustic credit, or helpful credit, or buyer credit, credit from the reserve funds and advance affiliations, or from credit associations, or from cash banks. When somebody claims microcredit has a multi-year history, or a multi-year history, no one discovers it as an energizing bit of verifiable data.

2.2 What is Grameen Credit?

At whatever point utilize "microcredit" It really have at the top of the priority list Grameen type microcredit or Grameen credit. Give me a chance to list beneath the distinctive highlights of Grameen credit. This is a comprehensive rundown of such includes. Few out of every odd Grameen type program has every one of these highlights present in the program. Some program is solid in a portion of the highlights, while others are solid in some different highlights. In any case, all in all they show a general intermingling to some fundamental highlights based on which they present themselves as Grameen replication program or Grameen type programs.

General highlights of GB credit are:

It advances credit as a human right.

- Its mission is to assist the poor families with helping themselves to beat destitution. It is focused to poor people, especially poor ladies.
- Most unmistakable element of GB credit is that it did not depend on any security or lawfully enforceable contracts. It depends on "trust", not on lawful methods and framework.

- It is offered for making independent work for money creating exercises and lodging for poor people, instead of utilization.
- It was started as a test to the traditional financial which rejected the poor by ordering them to be "not reliable". Subsequently it dismissed the essential procedure of the customary banking and made its very own philosophy.
- It gives administration at the entryway venture of the poor dependent on the rule that the individuals ought not to go to the bank, bank ought to go to the individuals.
- In request to acquire advances a borrower must join a gathering of borrowers.
- Loans can be gotten in a constant succession. New credit ends up accessible to a borrower if her past advance is reimbursed.
- All advances are to be paid back in portions (week after week, or every other week).
- Simultaneously beyond what one credit can be gotten by a borrower.
- It accompanies both required and deliberate reserve funds programs for the borrowers.
- Generally these credits are given through non-benefit associations or through organizations possessed principally by the borrowers. On the off chance that it is done through revenue driven foundations not possessed by the borrowers, endeavors are made to keep the loan fee at a level which is near a level comparable with supportability of the program instead of bringing appealing return for the financial specialists.
- Reaching the poor is its non-debatable mission. Arriving at maintainability is a directional objective. It must arrive at manageability as quickly as time permits, so it can grow its effort without store requirements.

- GB credit gives high need on structure social capital. It is advanced through arrangement of gatherings and focuses, creating authority quality through yearly race of gathering and focus pioneers, choosing board individuals when the establishment is claimed by the borrowers.
- GB gives exceptional accentuation on the development of human capital and worry for securing condition. It screens youngsters' training, gives grants and understudy credits to advanced education. For arrangement of human capital it attempts endeavors to bring innovation, similar to cell phones, sun oriented power, and elevate mechanical capacity to supplant manual power.

2.3 Basic Structure of the GB

The fundamental GB structure can be best portrayed as a 'pyramid' (or it could be contended, 'turn around pyramid') structure. While a significant number of the choices are made by the Corporate Headquarters in Mirpur-2, Dhaka the genuine ('GB' which means town) is found in the normal provincial town. It is here that the Zonal through Branch workplaces are found and where the gathering arrangement and focus gatherings are directed. A visual portrayal of the GB structure can be found beneath.

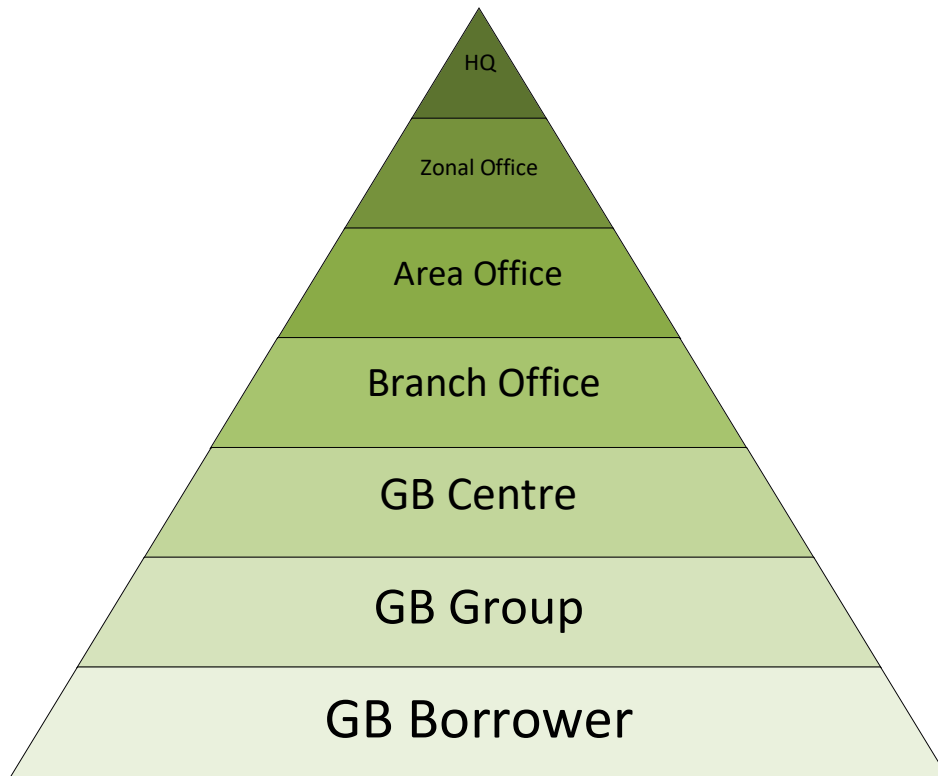


Figure-1: Basic Structure and Comparative Numbers of the GB

2.4 Types of Loans and Services offered by the GB

The real advance procedure at the GB is subject to the sort of credit a borrower takes. Grameen bank gives various types of credit. These are:

- i. **Basic Loan** - this, as the name recommends, is the fundamental credit that most PRISM borrowers would take. The fundamental credit can be any sum (the normal giving off an impression of being TK 20000 – 25,000) and the reimbursement plan is commonly one year (with a 10% level loan cost) or two years (with a 20% declining scale financing cost). Applications are not especially thorough for the essential credit and handling time is commonly multi week.

- ii. **Flexible Loan** – in accordance with the idea of the GB small scale credit parkway the Bank comprehends that sooner or later, because of uncontrollable issues at hand (be it a passing in the family, disappointment of a business idea or cataclysmic event) a borrower may not be capable reimburse their advance. The borrower is permitted to take an 'advance bypass' and reimburse the credit over a more drawn out timeframe.
- iii. **Struggling Beggar Loan** – under the PRCP framework there is likewise a 'battling bum' credit. This advance is proposed for people who don't at present can take a fundamental credit. They are advanced exceptionally little aggregates (TK 500 – TK 2,000) with the goal that they may offer fundamental items entryway to-entryway rather than asking. The point is to in the end have these individuals had the option to take an essential advance and completely reintegrate into the town.
- iv. **Micro-Enterprise Loan** – this credit was created to offer to people who include broad experience inside a specific field and who feel that a fundamental advance is definitely not a huge enough aggregate of cash to appropriately build up their endeavor. The GB will offer huge advances (anyplace from TK 100,000 to 2,000,000) to people who can demonstrate that they have a solid marketable strategy. Preparing time is justifiably longer for this advance (somewhere in the range of two and three years).
- v. **Young Entrepreneur Loan** - During the most recent couple of years GB has contrived another advance – the 'youthful business visionary' advance. This credit is comparative in structure to the small scale venture advance. Nonetheless, rather than being gone for customary borrowers who include commonsense experience inside their picked industry it is rather intended to draw in ongoing college graduates who wish to begin bigger undertakings.
- vi. **Housing Loan** – the lodging advance was created in the 2005's to help borrowers purchase and manufacture a home in their town. Advances remain very little (between TK 20,000 – 40,000) yet this enables the normal borrower to assemble a two room tin house (once in a

while complete with fan and power). Advance reimbursements draw in an eight percent loan fee.

- vii. **Higher Education Loan** – this advance was created during the 2010 to enable borrowers to send one of a greater amount of their kids to higher tertiary instruction (lone wolf or experts). The credit works in a manner where the guardians go about as recipients however the tyke will in the long run pay back the endless supply of their examinations. These advances are without intrigue.

Notwithstanding the credits offered by the GB it additionally offers different items including a fundamental current investment account, the GB Pension Scheme ('GPS') and an assortment of term store accounts.

2.4.1 Advantages of Basic Loan

- a) The complexities in record keeping, keep up a record for different kinds of credits have been evacuated by combining the whole advance into single. This will diminish the stationary expense.
- b) The advance size of an individual borrower has been connected to credit reimbursement and participation record. Upgrade of advance roof is dealt with like a reward for good execution and bringing down of roof resembles "discipline" for terrible showing. This is done to urge the borrowers to go ahead.
- c) The borrowers will have the adaptability to reimburse of sparing, the borrowers will spare more and the bank will have dependable wellsprings of assets.
- d) In the great framework the affirmed credit is required to be exasperate quickly and in one knot, when regardless of whether the borrower had no open door for venture around then. She needed to pay enthusiasm for the whole advance thus.

- e) Sometimes she it pay enthusiasm for the whole advance subsequently. Once in a while she abused the advance. In the Generalized framework the borrower can pull back the cash from her advance record in troches, as indicated by her speculation plan.
- f) In the exemplary there is no chance to make knotty reimbursements, or pay more than the week after week portion. In the Generalized framework she can reimburse any additional sum, whenever. Counting the choice of reimbursing the whole sum is in one go.
- g) As the weight of administrative work like record keeping, account keeping and getting ready different articulations will be decreased, the field staff will almost certainly dedicate more opportunity for improvement work her status.
- h) Since the framework turns out to be increasingly straightforward it is simpler to screen each staff, every borrower and each middle and branches. Single advance makes it simpler to get the reimbursement picture.
- i) Cruising on the "GB Micro-acknowledge Highway" with solace and security will move toward becoming propensity framing with the borrowers.
- j) The borrowers can get a credit of any length (3, 6, 9, or year or more than 12month), according to their need.
- k) There is a scaffold advance framework for borrowers where credit roof is fixed by her sparing store. In the event that a borrowers where credit roof is fixed by her reserve funds store. In the event that a borrower needs extra cash whenever she can take a scaffold advance for 3 to a half year span.

2.4.2 Advantages of a Flexible Loan

- a) During the credit time of a fundamental advance a borrower may build up some issue in paying the portion as per the reimbursement plan she had consented to pursue. Don't worry

about it! She moves to an adaptable credit and convert as one year advance in to three years advance.

- b) Under the adaptable credit, a borrower can take a new advance notwithstanding when despite everything she has far to go in reimbursing the entire advance, subsequent to finishing every six month to month section After the initial a half year she can get a limit of twice as much she has paid (standards and enthusiasm) during the a half year inside the roof what she left in essential advance.
- c) Objective of a borrower on an adaptable advance is to graduate into the essential credit. She designs her reimbursements to accomplish this objective.
- d) Her self-assurance increments as she travels through each section of a half year.
- e) The measure of portion might be huge or little relying upon the capacity of the borrower.
- f) If a borrower goes under an adaptable advance she is never again treated as a borrower with past due advance. She turns into a customary borrower.
- g) A branch staff gets very debilitate if there is any defaulter in his inside. Because of the adaptable advance a staff feels empowered once more.
- h) Flexible advance Creates a degree to recuperate the discounted advances in light of the fact that even the discounted credits can be brought under the adaptable advances.



2.5 GB at Specialty

Bangladesh is a home of biggest microcredit program just as biggest number of microcredit program. About 0.05 million poor borrowers have come to by microcredit in Bangladesh. One of them GB has claimed significant part portion of this microcredit program. Fundamentally GB claim to fame is the primary driver to recreate to the wide open as well as everywhere throughout the world. It's have claim to fame is:

2.5.1 No Collateral, No Legal Instrument, No Group-Guarantee or Joint Liability

GB does not require any guarantee against its smaller scale advances. Since the bank does not wish to take any borrower to the official courtroom if there should arise an occurrence of non-reimbursement, it doesn't require the borrowers to sign any legitimate instrument. Albeit every borrower must have a place with a five-part gathering, the gathering isn't required to give any ensure for a credit to its part. Reimbursement duty exclusively lays on the individual borrower, while the gathering and the middle regulate that everybody carries on in a capable manner and

none gets into reimbursement issue. There is no type of joint obligation, for example bunch individuals are not dependable to pay in the interest of a defaulting part.

2.5.2 95% Women

It's one of the claim to fame is that it is to intended to improve for ladies who are fundamentally denied from about from human needs with their privilege including family, society, and by and large country. All out number of borrowers is 9 million, 97 percent of them are ladies.

2.5.3 Branches

Despite being Village Bank such a Third world Country with just 1, 47,570 square km PRISM has 43 branches. It works in 2195 towns. All out staff is 526. This Branch bank isn't just giving legitimate credit to poor people yet in addition go to the various sorts of neighborhood social exercises.

2.5.4 Over Tk 612 billion dispensed

Aggregate sum of credit dispensed by GB, since origin, is Tk 612.25 billion (US \$ 10.38 billion). Out of this, Tk 543.55 billion (US \$ 9.20 billion) has been reimbursed. Current measure of exceptional advances remains at TK 68.71 billion (US \$ 967.14 million). During the previous a year (from March'10 to February'11) GB dispensed Tk. 98.56 billion (US \$ 1411.57 million). Month to month normal advance dispensing in the course of the last year was Tk 8.21 billion (US \$ 117.63 million).

Anticipated payment for year 2011 is Tk 110.00 billion (US\$ 1557.63 million), for example month to month payment of Tk 9.17 billion (US \$ 129.80 million). Part of the arrangement remarkable advance is anticipated to be at Tk. 78.00 billion (US \$ 1105 million).

2.5.5 Recovery Rate Over 98 percent

The credit recuperation rate if PRISM is best than other ordinary Bank. So it's has been demonstrated that poor are likewise confided in people as contact individuals. Advance recuperation rate is 98.07 percent.

2.5.6 Borrower-Deposits Keep Growing

Other than structure money related quality of the poor ladies by urging them to develop critical measure of individual reserve funds, borrower store is likewise a significant component of GB. Forty-two percent of the branches have borrower stores equivalent to 75 percent or a greater amount of exceptional advances of the branches.

One-fifth of the branches have more borrower-stores than the measure of advances exceptional. In certain branches borrower-stores are as high as 50 percent over the remarkable advances. In eight zones, out of forty, borrower stores are equivalent or more than the exceptional advances in zones.

2.5.7 Loans from PKSF and Banks

In 1995, GB chose not to get any more giver reserves. From that point forward, it has not mentioned any new assets from benefactors. Last portion of benefactor finance, which was in the pipeline, was gotten in 1998. GB does not perceive any need to take any benefactor cash or even take advances from neighborhood or outer sources in future. GB's developing measure of stores will be all that anyone could need to run and grow its credit program and reimburse its current advances.

2.5.8 Earns Profit

As far back as GB appeared, it has made benefit each year with the exception of in 1996, 1991, and 1992. It has distributed its inspected asset report each year, reviewed by two universally rumored review firms of the nation.

2.5.9 Revenue and Expenditure

All out income created by GB in 2009 was Tk 14.50 billion (US \$ 209.80 million). Absolute use was Tk 14.13 billion (US \$ 204.42 million). Intrigue installment on stores of Tk 7.07 billion (US \$ 102.29 million) was the biggest segment of use (50 percent). Consumption on pay, recompenses, and annuity advantages added up to TK. 3.82 billion (US \$ 55.33 million), which was the second biggest segment of the all-out consumption (27 percent). Crystal made a benefit of Tk 371.57 million (US \$ 5.38 million) in 2009.

2.5.10 30% Dividend for 2009

GB has announced 30% money profit for the year 2009. This is the most noteworthy money profit proclaimed by any bank in Bangladesh in 2009. Highest record of profit announced by GB was in 2006. It was 100%. The bank has additionally made a Dividend Equalization Fund to guarantee dissemination of profits absent much change in progressive years. Receiving of profits every year significantly motivates our investors, 97% of whom are our borrowers.

2.5.11 Low Interest Rates

Legislature of Bangladesh has fixed financing cost for government-run microcredit program at 13.5 percent at level rate. It adds up to around 27 percent at declining basis. GB's loan fee is lower than government rate.

There are four financing costs for credits from GB: 25% for money creating advances, 10% for lodging advances, 8% for understudy advances, and 0% (premium free) advances for Struggling Members (bums). All interests are basic intrigue, determined on declining balance strategy. This implies, if a borrower takes a pay producing credit of state, Tk 1,000, and pays back the whole sum inside a year in week by week portions, she'll pay an aggregate sum of Tk 1,125, for example Tk 1,000 as head, in addition to Tk 125 as enthusiasm for the year, equal to 12.5% level rate.

2.5.12 Deposit Rates

GB offers extremely appealing rates for stores. It supports the poor for setting aside their inert cash. Destitute individuals can take their setting aside cash whenever. Least intrigue offered is 6% percent. Most extreme rate is 8 percent.

2.5.13 Beggars as Members

Asking is the final retreat for survival for a needy individual, except if he/she transforms into wrongdoing or different types of criminal operations. Among the poor people there are handicapped, visually impaired, and hindered individuals, just as elderly folk's individuals with sick wellbeing. GB has taken up an uncommon program in 2006, called Struggling Members Program only for the bums. More than 1,120 poor people have joined the program. Aggregate sum dispensed stands today at Tk. 850,000. Of this measure of Tk. 545,000 has just been satisfied.

650 poor people have left asking and are bringing home the bacon as entryway to-entryway deals people. Among them, 556 homeless people have joined GB bunches as standard borrowers.

Hobo's individuals have deliberately opened their own investment accounts. Aggregate store in these investment accounts adds up to BDT 150,750.

2.5.13.1 Basic highlights of the program

- a) Existing guidelines of GB don't have any significant bearing to poor person individuals; they make up their own standards.
- b) All advances are without intrigue. Credits can be for long haul, to make reimbursement portions exceptionally little. For instance, for an advance to purchase a blanket or a mosquito-net, or an umbrella, numerous borrowers are paying Tk 2.00 every week
- c) All advances are sans intrigue. Advances can be for extremely long haul, to make reimbursement portions exceptionally little. For instance, for an advance to purchase a blanket or a mosquito-net, or an umbrella, numerous borrowers are paying Tk 2.00 every week.
- d) Beggar individuals are secured under disaster protection and credit protection program without paying any expense.
- e) Groups and focuses are urged to progress toward becoming supporters of the poor person individuals.
- f) Each part gets a character identification with GB logo. She can show this as she approaches her day by day life, to tell everyone that she is a GB part and this national organization remains behind her.
- g) Members are not required to quit any pretense of asking, yet are urged to take up an extra salary creating movement like selling prevalent purchaser things entryway to entryway, or at the spot of asking.

Goal of the program is to give monetary administrations to the bums to enable them to locate an honorable employment send their youngsters to class and graduate into getting to be standard GB individuals. We wish to ensure that nobody in the GB towns needs to ask for survival.

2.5.14 Housing for the Poor

GB presented lodging advance in 1984. It turned into an exceptionally appealing project for the borrowers. Greatest sum given for lodging advance is Tk 25,000 to be reimbursed over a time of 5 years in week after week portions. Financing cost is 10 percent. 381 houses have been developed with the lodging advances averaging Tk 13,061. An aggregate sum of Tk 3,450,000 has been dispensed for lodging credits.

2.5.15 Micro-venture Loans

Numerous borrowers are pushing forward in organizations quicker than others for some great reasons, for example, closeness to the market, nearness of experienced male individuals in the family, and so forth. GB gives bigger credits, called small scale venture advances, for these quick moving individuals. There is no confinement on the credit size. So far 54,748 individuals took smaller scale endeavor advances. A sum of Tk 86.46 million has been dispensed under this classification of credits. Normal advance size is Tk 120,000 most extreme credit taken. This was utilized in buying a truck which is worked by the spouse of the borrower. Power-tiller, water system siphon, transport vehicle, and waterway create for transportation and angling are prominent things for smaller scale venture credits.



2.5.16 Scholarships

Grants are given, each year, to the high performing offspring of GB borrowers, with need on young lady kids, to urge them to remain ahead to their classes. Up to December, grants adding up to Tk 1,075,000 million have been granted to 4,513 kids.

2.5.17 Education Loans

Understudies who prevail with regards to arriving at the tertiary degree of training are given advanced education advances, covering educational cost, upkeep, and other school costs. By December'16, 1,445 understudies got advanced education credits, of them 845 understudies are learning at different colleges.

2.5.18 Loans Paid Off At Death

GB offers a discretionary protection program called Loan Insurance Program. The individuals who pursue this program if there should be an occurrence of their passing, all extraordinary credits are satisfied. Under this program, a protection reserve is made by the intrigue produced in a bank account made by stores of the borrowers made for advance protection reason, at the hour of getting advances. Each time a sum equivalent to 3 percent of the advance sum is stored in this record. This sum is moved from the Special Savings account. On the off chance that the present parity in the protection bank account is equivalent or more than the 3 percent of the advance sum, the borrower does not have to include any more cash in this record. On the off chance that it is under 3 percent of the advance sum, she needs to store enough cash to make it equivalent.

Inclusion of the credit protection program has likewise been stretched out to the spouses with extra stores in the advance protection store account. A borrower can get the exceptional measure of advance satisfied by protection if her better half kicks the bucket. She can keep on getting as though she has satisfied the advance.

2.5.19 Life Insurance

Every year groups of expired borrowers of GB get an aggregate of Tk 1.7 to 2.2 million in disaster protection benefits. Every family gets Tk 1,500. An aggregate of 2,836 borrowers kicked the bucket so far in GB. Their families by and large got an aggregate sum of Tk .57 million. Borrowers are not required to pay any premium for this life coverage. Borrowers go under this protection inclusion by being an investor of the bank.

2.5.20 Deposits

Before the part of the bargain, all out store in PRISM remained at Tk. 103.37 billion (US\$ 1455.14 million). Part store established 55 percent of the absolute stores. Parity of part stores has expanded at a month to month normal pace of 1.91 percent during the most recent a year.

2.5.21 Loan Loss Reserve

GB has an exceptionally thorough strategy on awful obligation provisioning. In the event that an advance does not get paid back on time it is changed over into an extraordinary kind of advance called "Adaptable Loan", and 50 percent provisioning is done on the most recent day of every month. Hundred percent provisioning is done when adaptable advance finishes the subsequent year. At its third year, the exceptional sum is totally discounted regardless of whether the advance reimbursement still proceeds.

Parity is in the credit misfortune hold remained at Tk 5.69 billion (US \$ 82.37 million) toward the part of the bargain discounting a measure of Tk 1.53 billion (US \$ 22.11 million) during 2009. Out of the aggregate sum discounted in the previous a measure of Tk 0.67 billion (US \$ 9.72 million) has been recouped during 2009.

2.5.22 Retirement Benefits Paid Out

GB has an alluring retirement approach. Any staff can resign in the wake of finishing ten years or a greater amount of administration. At the hour of retirement he gets a retirement advantage in real money. It is generally paid out inside a month after retirement. Since this advantage was presented 8,436 staff individuals resigned and got an aggregate sum of Tk 6.29 in real money. This adds up to Tk 0.75 million for every resigning staff. During the previous a year 723 staff went on retirement gathering a retirement advantage of Tk 1314.30 million. Normal retirement advantage per staff was Tk 1.82 million.

2.5.23 Computerized MIS and Accounting System

Bookkeeping and data the executives of almost every one of the branches (43 out of 43) has automated. This has liberated the branch staff to dedicate more opportunity to the borrowers as opposed to spend it in administrative work. Branch staffs are furnished with pre-printed reimbursement figures for every week by week meeting. In the event that each borrower pays as per the reimbursement plan, the staff has nothing to compose on the record aside from putting the mark. Just the deviations are recorded. Administrative work that remaining parts to be done at the town level is to enter figures in the borrowers' passbooks.

All zones (2) are associated with the head office, and with one another, through intra-net. This has made information move and interchanges simple.

2.5.24 Policy for Opening New Branches

New branches are required to finance themselves totally with the stores them mobiles. No store from head office or some other office is loaned to them. Another branch is relied upon to make back the initial investment inside the primary year of its activity.

2.5.25 Crossing the Poverty-Line

As indicated by an ongoing inner study, 68 percent of GB borrowers' groups of GB borrowers have crossed the neediness line. The rest of the families are moving consistently towards the neediness line from beneath.

The Crossing the Poverty-Line will be affirmed simply after the confirmation strategy is finished. Every month branches are coming nearer to accomplishing new stars. GB staff anticipates changing every one of the parts of GB into five star branches.

2.6 "10 Indicators" of GB borrowers

Consistently GB staff assesses their work and check whether the financial circumstance of GB individuals is improving. GB assesses destitution level of the borrowers utilizing ten markers.

A part is considered to have moved out of destitution if her family satisfies the accompanying criteria:

- a) The family lives in a house worth in any event Tk. 25,000 (twenty 5,000) or a house with a tin rooftop, and every individual from the family can rest on bed rather than on the floor.
- b) Family individuals drink unadulterated water of cylinder wells, bubbled water or water cleansed by utilizing alum, without arsenic, purging tablets or pitcher channels.
- c) All youngsters in the family more than six years old are on the whole going to class or completed grade school.
- d) Minimum week after week credit portion of the borrower is Tk. at least 200.
- e) Family utilizes clean toilet

- f) Family individuals have sufficient garments for regular use, comfortable dress for winter, for example, shawls, sweaters, covers, and so on, and mosquito-nets to shield themselves from mosquitoes.
- g) Family has wellsprings of extra salary, for example, vegetable nursery, natural product bearing trees, and so forth, so they can fall back on these wellsprings of pay when they need extra cash.
- h) The borrower keeps up a normal yearly parity of Tk. 5,000 in her investment accounts.
- i) Family encounters no trouble in having three nourishing dinners daily consistently, I. e. no individual from the family goes hungry whenever of the year.
- j) Family can deal with the wellbeing. On the off chance that any individual from the family becomes sick, family can bear to find a way to look for satisfactory social insurance.

2.7 "16 Decisions" of GB

To make the free from neediness of the world for destitute individuals, GB has present some inventive and sword of poor. GB accepts that these standards can dispose of destitution through the world. The standards is called is "16 (Sixteen) Decision". The choice is:

1. They will pursue and propel the four standards of GB - Discipline, Unity, Courage and Hard work – in all strolls of their lives.
2. Prosperity they will bring to the families.
3. They will not live in weather beaten houses. They will fix their homes and work towards developing new houses at the most punctual.
4. They will develop vegetables all the all year. They will eat a lot of them and sell the excess.

5. During the manor seasons, they will plant whatever number seedlings as could be allowed.
6. They will intend to keep our families little. They will limit our uses. They will care for our wellbeing.
7. They will instruct their youngsters and guarantee that they can win to pay for their training.
8. They will consistently keep their kids and the earth clean.
9. They will manufacture and utilize pit-toilets.
10. They will drink water from cylinder wells. On the off chance that it isn't accessible, they will bubble water or use alum.
11. They will not take any share at our children's weddings; neither will they give any settlement at their girl's wedding. They will keep their inside free from the scourge of settlement. They will not rehearse kid marriage.
12. They will not perpetrate any bad form on anybody; neither will they enable anybody to do as such.
13. They will by and large embrace greater speculations for higher livelihoods.
14. They will consistently be prepared to help one another. On the off chance that anybody is in trouble, they will all assistance the person in question.
15. If they come to know about any rupture of control in any inside, they will all go there and help reestablish discipline.
16. They will participate in every single social movement on the whole.

CHAPTER-3

EXPERIENCE IN FIELD WORK/TRIP

The most necessary of my post time is in expertise in pleasure trip that open my views as a transparent acutely aware on GB action. In most cases to grasp broadly speaking, one should needs to visit the Branch workplace of GB. As a result of all kinds of activities that's suggests that all policy and system area unit enforced from GB Branch. Therefore to induce a chance to go to in pleasure trip and pay in the future trip its helps Pine Tree State to allow correct views GB activities. Extremely I'm therefore affected to involve the GB action!

3.1 One Day Field Trip

During my post at the GB, I spent my initial week with learning concerning GB creation, structuring and their staff. On our initial day, I visited the GB Head workplace at Mirpur. My post supervisor showed US few videos concerning GB.

I additionally went on a one-day pleasure trip, wherever Pine Tree State and a gaggle of 5 alternative interns as well as our guide visited a brunch workplace and joined a middle meeting in an exceedingly village almost capital of Bangladesh town at Nobabganj, Narayangonj. It's placed some forty kilometers south of capital of Bangladesh town. This trip was my initial chance to look at the particular activities of the GB by attending a center meeting and moving native borrowers' businesses. Throughout these days trip the interns were ready to raise borrowers queries and gain a richer understanding of however borrowers pay their loans and therefore the issues they will face. One fascinating side of this village was its proximity of capital of Bangladesh. This dynamic of the village had resulted in several borrowers mistreatment their GB loan to construct tiny rooms that were rented to mill staff that had settled from rural areas. A well-liked secondary business was grocery outlets that were ideally placed as getting ready to the close to main route as potential.



3.2 Internship

Internship is extremely important for anyone as a result of one will gather realistic data in This time. I actually have completed my internship program among 22nd September, 2019 to 22nd December, 2019. I have learnt several things concerning General Banking during this 3 months billet program. I found a responsive operating atmosphere and that i felt like i used to be one in every of them. Each of my colleagues aided me considerably to grasp the assignment simply.

3.3 Success story of Kolakopa (Nobabganj) Branch

3.3.1 Case Study for Borrowers

On today, after I asked concerning the most reasonably jobs the ladies used their loans for, I discovered that almost all of them used their loans for farming, fisheries and handicrafts. The common range of kids of the borrowers is around 3. It clothed that the older ladies on the average

have a lot of youngsters than the younger borrowers. Hence, for this center it are often aforesaid that the borrowers may need enforced the sixth call of the sixteen selections (“We shall arrange to keep our families little.”). After I asked concerning the education level of the ladies, we have a tendency to discover that 4 of the ladies ne'er visited faculty, 6 of them went solely to grammar school, and therefore the remaining 10 born once they were in secondary school. The most reasons why they born faculty were that the varsity was too far away from their homes, the dearth of interest of their families and wedding. Another notable undeniable fact that the ladies mentioned was that it's today easier to hitch the GB than it had been 15 years ago. Twenty years ago, a lady might solely be part of GB if she passed a test; she had to be told the way to sign, however the system works and he or she had to recollect the sixteen selections. Nowadays, such a check doesn't exist any longer. Before they be part of GB, the ladies already shrewdness to sign, they already send their youngsters to high school and that they square measure at home with the system. At the tip of the middle meeting I visited the house of 1 of the borrowers, Serena Nerada. She has received a basic loan for 5 years. Her current loan was 5,000 taka. Her husband encompasses a bamboo business; he makes baskets out of bamboo. Her loan is employed for a bamboo garden and for farming. With the loan, her husband is ready to supply 12 baskets per week. He brings these baskets to at least one of the native markets wherever he sells them.

3.3.2 Case Study for higher education Loan and Scholarship

In the afternoon we have a tendency to had the chance to speak with two boys from the village; one in every of them received a better education loan, the opposite receives a scholarship. We have a tendency to get some data concerning the education system and therefore the policy of GB on education. I learned that youngsters attend faculty for the primary time once they square measure 6 years previous. Category 1 to 5 is named grammar school, category 6 to 8 is named elementary school, and sophistication 9 to 12 is named high school.

The higher education loan is supposed to try to a bachelor (4 years) and a master (1 year). The boy who received the upper education loan told us that he has one year once his graduation to search out employment. Once one year he needs to begin getting even his loan. The service fee of the loan is 5-hitter. He told us that anyone with bachelor permission will get the loan. He goes to

a university 8 kilometers from his village. He studies English and he would really like to induce a teaching job back within the villages once his graduation. This year he receives 14,000 taka on a yearly basis. The condition for receiving the loan is that he needs to pass his exams.

The scholarship is supposed for college kids who are in high school. It's tougher to induce a scholarship than to induce a better education loan. The boy we have a tendency to spoke to is 16 years previous. He has 2 older sisters and one older brother. He's the primary one in his family to induce a high education loan. His 2 sisters were married off before they turned 18. Since 2005 there's a law to stop this. The minimum age for ladies to induce married is 18; the minimum age for boys to induce married is 21. Once individuals need to induce married, a certificate is required to prove their age.

3.3.3 Case Study of Struggling Member

The troubled member we have a tendency to meet is named Jamila Katon. She could be a member of GB for concerning 5 years. Presently she receives her fifth loan (successively she received loans of 500, 1000, 1500, 2000 and 3500 taka). She uses her loans for sari business. She buys saris from a distributor at the market and sells them to ladies within the villages. Per sari she makes a profit of concerning 40 taka.

Before connect with GB, she solely had her financial gain from beggary and from her goat business. She has 2 sons. Each of them are married and work as a cart driver. Although one in every of them is sick, therefore she not solely needs to work for herself however conjointly for her son. Her daughters in law aren't any members of GB, as a result of they don't feel assured enough by taking a loan.

Jamila started beggary bout twenty years ago, once her sons were young. Her husband got sick and died eight years ago. Besides beggary, she generally worked in someone's house as a charwoman. Jamila detected concerning GB from one in every of her neighbors and as shortly as she joined GB she stopped beggary.

Our interpreter provided us with some a lot of data concerning the loans for the troubled members. He told us that there aren't any obligatory savings for troubled members which the rate of interest is 1/3. Troubled members don't have to be compelled to attend center conferences and that they don't have to be compelled to create frequently repayments. They will have new loans once they need repaid their previous loan. All loan recoveries and every one loan disbursements crop up at the centers. In total, the branch has 10 troubled members; one man and 9 ladies. The rate of payment of the troubled members is 80th.

CHAPTER-4
FINDINGS, RECOMMENDATIONS &
CONCLUSIONS

4.1 FINDINGS

As I am not an expert financier it is hard to give any proposal about the activity of GB. As I have worked there so I discovered some lacking's in the day by day activity what's more, procedure of GB. Nonetheless, what I comprehend experiencing different banking related books what's more, diaries I can give a few proposals that how to recoup existing issues of advance activity

1. The no-nonsense poor demonstrated financially sound. Grameen Bank goes to the entryway of destitute individuals. Grmeen Bank's endeavored to serve the credit need of the no-nonsense poor and could improve the welfare of destitute individuals to certain degree.

2. We discover the financing costs of all credit programs are low from other microfinance foundations indeed, even business bank. Greatest borrowers are fulfillment about the financing cost of advance program yet in addition said that abatement of loan fee may progressively supportive for them. The financing cost store programs are higher than the other microfinance foundation and business bank.

3. The normal credit size is 5000 taka. All individuals are not fulfillment about the credit size. They need more cash to for do their own business.

4. One part can need more credit however after that she may not ready to reimburse in convenient. So it is hazard for borrowers and bank. GB Field Officers manage the reasons for advance and legitimize that she can capable not for the enormous measure of credit.

5. It has been uncovered by the examination that observing and control arrangement of GB has a very solid impact on the boycott's relentless pace of recuperation (97% to 99%). Most of recipients expressed that they reimbursed advances routinely in view of Grameen's orderly observing and control instrument, for example, bunch gatherings and week by week field visits.

4.2 RECOMMENDATIONS

There are a few proposals are given underneath

1. Though the loan fee isn't higher than regular bank Grameen Bank should diminish loan fee. In view of bank vision, strategic, alludes to neediness decrease and social advancement.
2. Repayment framework can be altered in various gathering framework, for example, Beggars part. Ought to be characterize which gathering of individuals not capable or fall inconvenience for early reimbursement. GB should give credit and give them some time as their motivations of advance.
3. Borrowers make the Center Room by their very own cash. GB should made Center Room or at least offer the costs.
4. GB staff in the field work truly endeavor to put forth a valiant effort. I accept that GB need more field stuff to decrease working weight and need some mechanical assistance, this could be surprisingly better. This will spare time and Center Managers can utilize that time for their individuals.
5. There were a few cases of the individuals that GB ought to give a few offices to their little girl's wedding and should start an extraordinary advance for this reason. They additionally ought to legitimately intercede if there should arise an occurrence of endowment framework.

4.3 Conclusion

Generally speaking, my time spent at the GB was an exceptionally positive one. I had the option to not just find out about the hypothesis encompassing microfinance and the GB yet additionally collaborate with the nearby populace and start to build up a comprehension of our Bangladeshi culture.

What I gain from nowadays at GB can't be written in words, it was such an open door for me to perceive how this unbelievable association functions. It was an interesting knowledge, which give me such an extensive amount trust later on for our nation and for the advancement so as to battle against the neediness on the planet.

GB has, and will proceed to, bring microcredit to the Bangladeshi and worldwide populace. They have made an exceptional idea that has been embraced far and wide. They have been advocates for ladies and the town idea and have enabled genuine change to happen.

This is the reason, and I will attempt to clarify all the more exactly what I gained from the GB, I might want to express gratitude toward GB for allowing us the chance to partake to such an astounding system.

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APPENDIX

CORPORATE PROFILE OF GB

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|-------------------------------|-----------------------------------|
| Name of the Institute: | Grameen Bank |
| Chairman: | Professor Muhammad_Yunus |
| Managing Director: | Mr. Ratan Kumar Nag |
| Legal Status: | Non financial institute |
| Date of Incorporation: | October 02, 1983 |
| Registered Office: | Head office, Mirpur-2, Dhaka-1216 |
| Line of Business: | Banking |