



Daffodil
International
University

Internship Report
On
Training and Development Program of Grameen
Bank

Submitted to

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Submitted by

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Date of Submission:

Acknowledgement

As a matter of first importance, I need to thank god omnipotent for invigorating me the and the solidarity to do my obligations as an understudy and finished the report inside brief time.

I am grateful to my Supervisor Dr. Gouranga Chandra Debnath, Associate Professor & Head, Daffodil International University for his whole hearted supervision. Genuinely, it wouldn't be possible to set up this report up to his engraving without their bearing.

This has been a stunning time period for me to manage this report titled "Training and Development Process: An investigation on Grameen Bank, Corporate Branch, Mirpur 02"

My gratefulness to DIU BBA program report for entering a brief position program to energize Re-brisk agreement in a consistent. Working as an understudy at Grameen Bank was absolute a gold open entryway for me. To wrap things up I should thank to Grameen Bank. I am furthermore thankful to **Mr. Md. Abdus Sabur Khan, Senior Principle Officer, Head office, Grameen Bank**. Moreover, I may similarly need to offer my gratitude to all spoke to of Grameen Bank seniors and partner who offered me extraordinary direction, inspiration, and sponsorship. I should make reference to the mind blowing condition and assembling duty of this affiliation which has engaged me to adjust to various things.

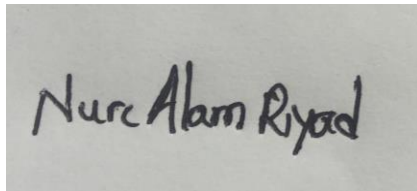
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Declaration

I do therefore pronounce that the work submitted as entry level position report titled "Training and Development Process of Grameen Bank Bangladesh" is done by me and has not been submitted at this point to another college, collection and association for their instructive capability and testament. The work that I have submitted here doesn't offense any current copyright and no fragment of the report is duplicated from the report done before for an instructive capability or something else.

I proclaimed that this report is my genuine work and made for my scholastic reason which is a piece of BBA educational plan.

A rectangular box containing a handwritten signature in black ink that reads "Nur Alam Riyad".

.....
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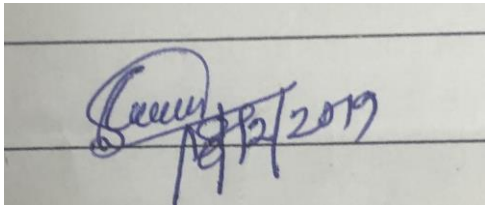
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Letter of Acceptance

This is to affirm that the internship report on "Training and Development Process of Grameen Bank" has been put together by Nur Alam Riyad, ID: 162-11-5198, in incomplete fulfilments of the prerequisites for grant of the certificate in Bachelor of Business Administration (BBA), Department of Business Administration, and Daffodil International University.

The report that I made, has been finished under my bearing and is a record of all inclusive work did effectively.

A photograph of a handwritten signature in blue ink on lined paper. The signature is cursive and appears to be 'Gouranga Chandra Debnath'. Below the signature, the date '19/12/2019' is written in blue ink.

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

Letter of Transmittal

Date:

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 “Training and Development Process of Grameen Bank”.

Dear Sir, It's my extraordinary joy to put my internship report for your benevolent endorsement. The investigation and after effects of the examination are display on my report. Notwithstanding my careful investigation, this report has been a noteworthy audit enabling me to go for a top to bottom examination about the genuine circumstance of my investigation. This temporary job has been an incredible chance to advance my finding out about the corporate culture as like the Bank. I feel that I have taken in a great experience from my internship.

I would be continually getting ready for noting any inquiry with respect to this report. I demand your caring reason for the mix-ups that may occur in this report rather than my best exertion.

Sincerely Yours,

Name: Nur Alam Riyad

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IV.

Executive Summary

This internship shows how getting ready and headway methodology goes about as the reason of delegate's improvement to Grameen Bank towards positive learning, capacity and mindset laborers provoking high ground in banking things and organizations in Bangladesh. The leading group of Grameen Bank starter arrange, action orchestrate, post sort out. Getting ready strategies for Grameen Bank is incredible and planning appraisal is formative and summative evaluations.

Agents get a half year (six months) of hands on getting ready while simultaneously shadowing qualified and experienced individuals from various pieces of Grameen Bank. The goal of this planning is for the student to "esteem the unexplored capacity of the discouraged" and to discover better ways to deal with handle gives that rise inside the Grameen branch. In the wake of completing the half year time period, understudies return to Dhaka head office for overview and examine before course of action to a bank office.

The Grameen Bank makes basic getting ready projects from for replicators of the Grameen model in different countries to give planning on the credit transport recovery segment of Grameen. Term of these courses is three to about a month. The length of getting ready visits changes; as such, if you plan on a short remain, we urge you to go with a general understanding of how the Grameen Bank functions, in order to make your visit continuously gainful, especially when in the field. Getting ready and headway approach of Grameen Bank isn't through and through not the same as some other bank. They are endeavoring to improve the laborer more in future. Grameen Bank gives the organization generally the women who are living in the town. Nevertheless, the readiness condition is faultless in this affiliation.

This recommendations subject to the disclosures of the examination of Grameen Bank should arrange various trainings (regulatory trainings, English; talking/scrutinizing/forming getting ready, rapid customer help trainings, etc.). To improve authority's capability Grameen Bank must brains getting ready program once in a while.

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CHAPTER – 1

INTRODUCTION

1.1 Statement of Problem

Training is a procedure that empowers delegates to get some answers concerning unequivocal learning or capacities to improve their introduction. Headway is a method that makes development, progress, positive change or the development of physical, fiscal, common, and social and measurement fragments. Planning and development can be depicted as "an educational method which incorporates the sharpening of aptitudes, thoughts, changing of mood and expanding more data to redesign the introduction of laborers". The field has passed by a couple of names, including "Human Resource Development", "Human Capital Development" and "Learning and Development". The name of the request has been talked about, with the Chartered Institute of Personnel and Development in 2000 fighting that "human resource improvement" is too much suggestive of the pro slave association among chief and delegate for the people who insinuate their laborers as "assistants" or "accomplices" to feel great with. Over the long haul, the CIPD settled in the wake of "learning and improvement", regardless of the way that that was itself not free from issues, "getting" being an over-general and faulty name, and most affiliations suggesting it as "planning and headway. Training and development fuses three guideline works out: planning, Training, and improvement.

Training is basic for definitive headway and its success which is beyond question beneficial to the two organizations and delegates of an affiliation. Advantage development, diminished specialist turnover, increasingly significant capacity movement pipelines, extended agent motivation, improved duty, and improved speed to competency are some noteworthy focal points of training and development. The arrangement and headway Training Needs Assessment, Develop the program substance, planning strategies to be used, the speakers/staff/subject pros to be incorporated, the technique for instruments to be used, training makes the readiness program more result arranged, Program realize action, Evaluation and Follow Up. BY this assessment the master of Daffodil International University and the Grameen Bank can find that the Human Resource Management rehearses contain the presentation the board, training, and pay and focal points. The sort of planning and the advantages focused on training are sway by the method grasped for two human resource the official's takes a shot at: staffing and human resource orchestrating of Grameen Bank, which similarly help the expert to find the need future training and improvement process.

1.2 Objective of the Study

The objectives of the report can be viewed in two forms –

- Broad Objectives
- Specific Objectives

1.2.1 Broad Objectives:

Grameen Bank Gives Training and development procedure 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.

1.2.2 Specific Objective:

In explicit term the goals of the investigation are as supporters:

- To find out the training and development process of Grameen Bank.
- To analyze the training procedure of Grameen Bank.
- To evaluate the training and development program Grameen Bank.
- To improve the worker's performance by training Grameen Bank.
- To make some recommendation on the basis of problem of Grameen Bank.

1.3 Scope of the Study

The extent of the examination is focused mostly on the variable like Training and improvement strategy, Training condition, Training programs for improving proficiency. The investigation is led to know the level information and abilities given to the representatives in the association. This will assist the administration with knowing the fulfillment levels of workers and they can take measures.

1.4 Methodology of the Study

A model examination was directed to accumulate fundamental data using two pre-organized investigation instruments from concerned social affairs following a reasonable model

arrangement. In context on the complexities drew in with creating quantitative data for studying the certifiable impact, emotional data was in like manner assembled using Focus Group Discussions (FGDs). Concerning the exceptional features of the district an undertaking was made to perceive the characteristics, deficiencies, openings and risks of the private HRM section.

1.5 Data Collection

This assessment is dominantly established on helper data available from the various divisions and parts of Grameen Bank, despite this other imperative information have been assembled from the step by step papers, noteworthy journals, yearly reports of the Grameen bank, site and preparations of other pertinent foundations have furthermore been idea about.

Primary Sources of Data:

- Face to go up against dialog with the Grameen Bank administrative dept. in addition, International depts. Authorities and staffs.
- Conversation with the clients.
- Different' manuals of Grameen Bank

Secondary Sources of Data:

- Procedure manual distributed by the Grameen Bank
- Files and archives of the branch.
- Annual report of Grameen Bank
- Unpublished information.
- Different course books.
- Web destinations.

1.6 The Grameen Bank's Method of Action can be illustrated by The Following Principles

1. Start with the issue rather than the game plan: a credit structure must be established on a review of the social establishment rather than on a pre-set up banking strategy.
2. Adopt a unique attitude: improvement is a long stretch procedure which depends upon the wants and obligation of the monetary managers.
3. Make sure that the credit system serves needy individuals, and not the different way: visit the towns, engaging them to get familiar with the borrowers.
4. Establish requirements for movement versus to the goal masses: serve the most destitution stricken people requiring adventure resources, who have no passage to credit.
5. At, as far as possible credit to pay making age errands, uninhibitedly picked by the borrower. Make it serviceable for the borrower to have the choice to repay the development.
6. Lean on solidarity social events: minimal easygoing get-togethers containing co-chosen people starting from a comparable establishment and trusting in each other.
7. Associate speculation assets with credit without it being generally a fundamental.
8. Combine close seeing of borrowers with methods which are direct and systematized as could be normal considering the present situation.
9. Do everything possible to ensure the structure's budgetary equality.
10. Invest in HR: planning pioneers will give them certified development ethics subject to painstaking quality, imaginativeness, understanding and respect for the nation condition

1.7 Limitation of the Study

There are a few confinements of this examination. These are:

A part of the information given by the respondent's maybe tendency. Couldn't assemble to the information from all of the delegates of relationship by virtue of involved schedule of laborers. Assessment is done on the assumption that respondents have given right information through the studies. In light of the obstruction of the time the investigation couldn't be made progressively point by point.

CHAPTER – 2

LITERATURE REVIEW

2.1 Training and Development

As indicated by the Michel Armstrong, "Training is precise improvement of the information, abilities and demeanors required by a person to perform sufficiently a given assignment or occupation". (Source: A Handbook of Human Resource Management Practice, Kogan Page, eighth Ed., 2001).

As per the Edwin B Flipppo, "Training is the demonstration of expanding information and aptitudes of a representative for making a specific showing." (Source: Personnel Management, McGraw Hill; sixth Edition, 1984) The British Department of Employment Glossary of Training Terms (1981) portrayed training as 'the purposeful headway of the mood, data, capacity and standard of lead required by an individual to perform agreeably a given task or business'. The key thoughts are 'effective headway' which construes orchestrating and control, 'individual' which bars assembling and gathering improvement, and 'work' or 'undertaking execution' which is the worldview of accomplishment (Bramley,1995). Henrik's (1976) address the American importance of training as "any progressively begun methods which are required to develop learning among various leveled people toward a way adding to definitive suitability". The key thoughts are 'legitimate framework', which put the strategy into a various leveled setting, 'empower acknowledging', which recommends that the obligation is shared between the affiliation offering it and the people tolerating it, and the premise of progress is 'various leveled sufficiency's (Bramley, 1995).

Adequacy of training is what amount planning prepares people for their movement and adequacy of training is the association between the suitability of planning and its cost, that is, how much training achieves its objectives in association with the utilization of planning resources. Palo and Padhi (2003) described planning as a methodology of invigorating the getting the hang of, making capacities, acknowledging attitudinal and direct changes and improving the limit of the understudy to play out their assignments profitably and effectively. Bartlett (2001) saw training as an organization practice that can be controlled or made sense of how to motivate a perfect course of action of unwritten, equivalent airs and works on, including work consideration, motivation and various leveled obligation. In his examination, factors access to planning, training repeat,

motivation to pick up from training, and saw favorable circumstances came about in view of training and supervisory sponsorships for training are used to show the noteworthiness of planning in an affiliation.

The term 'Training' shows the procedure associated with improving the aptitudes, aptitudes and capacities of the representatives to perform explicit employments. Training helps in refreshing old gifts and growing new ones. 'Fruitful applicants set on the occupations need Training to play out their obligations successfully'. (Source: Aswathappa, K. Human asset and Personnel Management, New Delhi: Tata McGraw-Hill Publishing Company Limited, 2000, p.189) the central goal of Training is to ensure the accessibility of a gifted and willing workforce to the affiliation. Despite that, there are four unique objectives: Individual, Organizational, Functional, and Social.

Donald L. Kirkpatrick perceives three reasons why training should be surveyed: "to legitimize the nearness of the readiness office, to pick whether to continue or suspend planning programs and to get information on the most ideal approach to improve future training projects (Kirkpatrick, 1998b)." An audit by the American Society of Training and Development revealed that 91% of instructional classes use a reaction measure toward the completion of training to evaluate the course (Sugrue and Rivera, 2005). Reaction criteria, which are operational by using self-report measures, address students' loaded with feeling and attitudinal responses to the arrangement program. Dismissing the way that "reaction measures are not a sensible surrogate for various records of training 21 xxxi sufficiency" (Tannenbaum and Yukl, 1992), story and other verification recommends that reaction measures are the most for the most part used appraisal criteria in associated settings. For instance, in the American Society of Training and Development 2002 State-of-the-Industry Report, 78% of the benchmarking affiliations surveyed uncovered using reaction measures, differentiated and 32%, 9%, and 7% for learning, lead, and results, independently (Van Buren and Erskine, 2002). Assessing reactions empowers tutors to evaluate if understudies are content with the course and if they feel that they are picking up from the arrangement. Reaction data can outfit mentors with noteworthy analysis that they can use to adjust the courses to address the issues of understudies and their affiliations.

2.2 Training for Effectiveness

Planning feasibility chooses if understudies have learned or can play out the assignments educated in training. This requires information about the data or execution levels of students toward the piece of the deal program and later at work. The more vital the learning and execution, 19 xxix stood out from a foreordained standard, the more vital the suitability of the planning program. In this assessment, training ampleness is evaluated by data, ability and attitudes of the student just toward the piece of the course of action program. Sweeping and Newstrom (1992) portrayed the trading of training to the workplace as "the convincing and continuing with application, through students to their livelihoods, of the data and aptitudes got in planning both on and off the action". Amazing and productive trade of training to the workplace isn't solely constrained by any one factor, for instance, execution on the arrangement program. The student level of motivation, support from the mentor and ability to understand and benefit by their arrangement are huge determinants of the individual's learning results (Baldwin and Ford, 1988). In order to conceptualize the fruitful of training, Bramley (1995) considers the going with as characteristics of an ideal planning and improvement work. At first, it should be organized with clear degree and objectives. Thusly, examination practice should be directed to develop mastery opening and execution checks; Secondly, it should have genuine strongholds to steadily improve the show capacity of an individual laborer; Thirdly, it should be work express and incorporate practice; it empowers understudies to improve and aptitudes that are bored as often as possible are better learned and less adequately ignored; Fourthly, a feasible training and development limit should be carefully masterminded in regards to scrutinizing materials, learning length, and teachers. Their real affiliation redesigns planning feasibility; fifthly, it should be direct to all agents at all levels. Agents should think about decision criteria of understudies and coaches, status of relevant indicating materials, training room 20 xxx and settlement of courses and certifiable conduction of courses. They feel open to training redid when they are especially instructed; at last, it should be surveyed. Training eats up both affiliation's time and money, thusly it is basic to choose how well it was coordinated (for instance students input). Appraisal reports set up whether the affiliation has surmised practically a comparable motivation from the proportion of money and time put assets into the program.

Further, the additional goals are according to the followings:

- To set up the laborers both new and old to meet the present similarly as the changing requirements of the work and the affiliation.
- To check obsolete quality.
- To award the basic learning and capacity in the new competitors that they prerequisite for a watchful show of a reasonable work.
- To set up the delegates for more significant level assignments.
- To help the delegates to work even more sufficiently in their current circumstances by showing them to the latest thoughts, information and systems and working up the capacities they will require in their particular fields.
- To build up a second line of capable authorities and set them up to have continuously reliable positions.
- To ensure smooth and powerful working of the divisions.
- To ensure judicious yield of required quality.

CHAPTER – 3
AN OVERVIEW OF GRAMEEN BANK
BANGLADESH

3.1 An Overview of Grameen Bank Bangladesh

The originator of Grameen Bank is Muhammad Yunus who was imagined on 28 June, 1940 in the town of Bathua, in Hathazari, Chittagong, and the business point of convergence of what was then Eastern Bengal. He was the third of 14 adolescents, of whom five kicked the container in beginning times. His father was a productive goldsmith who always encouraged his youngsters to search for cutting edge instruction. However, his most prominent effect was his mother, Sufia Khatun, who reliably helped any desperate individual or relative who pounded on their portal. This energized him to yield to pulverization of destitution. His underlying youth years were spent in the town. In 1947, his family moved to the city of Chittagong, where his father had the adornments business. Muhammad Yunus was charged during the Bangladesh starvation of 1974 to make somewhat progress of US \$27 to a social event of 42 families as starting up money so they could make things



accessible to be acquired, without the loads of high eagerness under savage crediting. Yunus acknowledged that creation such advances open to a greater masses could fortify associations and decrease the unlimited commonplace destitution in Bangladesh. Nobel Laureate Muhammad Yunus, the bank's creator developed the models of the Grameen Bank from his assessment and

experience. Grameen Bank is Bengali for "Common" or "Town" Bank. He began to develop microcredit as an assessment adventure together with the Rural Economics Project at Bangladesh's University of Chittagong to test his methodology for giving credit and banking organizations to the natural poor. In 1976, the town of Jobra and various towns near the University of Chittagong transformed into the primary zones equipped for organization from Grameen Bank. Exhibiting compelling, the Bank adventure, with assistance from Bangladesh Bank, was connected in 1979 to the Tangail District. The bank's success continued and its organizations were connected with various areas of Bangladesh.

The bank has gotten its sponsoring from different sources, and the guideline promoters have moved after some time. In the fundamental years, supplier associations used to give the principle part of capital at low rates. By the mid-1990s, the bank started to get by far most of its financing from the national bank of Bangladesh. Even more starting late, Grameen has started bond bargains as a wellspring of record. The protections are evidently financed, as they are guaranteed 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, endorsing the council to make rules for any piece of the running of the bank.

The Sixteen Decisions While giving little advances to the poor is a budgetary intervention, a Grameen Bank credit begins a strategy of significant change in the lives of its people. The poor women try to get an enormous gathering of positive changes themselves as their fiscal condition improves. The desires of the people ended up combined into Grameen Bank's Sixteen Decisions, a social authorization which the people themselves made, including issue, for instance, keeping family size small, sending children to class, eating green vegetables, drinking clean water and keeping the earth clean. Studies show that Grameen Bank people have lower birth rate than non-people. Their hotel is better and the use of sterile toilets is higher than non-people. Their interest in social and political activities is higher than that of non-people, and all reflect how truly the people realize these decisions.

Housing and Education

Grameen Bank has endeavored to help its people in achieving the Sixteen Decisions, particularly in the domain of housing and Training. Seeing as it so happens that a poor family remained frail when houses were worked of poor materials, GB began giving housing credits to the poor in 1984. Starting now and into the foreseeable future more than 629,000 houses have been worked with housing credits from GB, dealing with the costs of direct anyway tough structure materials and sterile toilets, to its borrowers. The homes, fill in as their home, also their workplace. They are more grounded and help restrict outside paralyzes of storm and whirlwinds that can destroy the occupations of destitute individuals, which has decidedly influenced the quality of people and their families. Grameen has moreover endeavored to help guidance in the gatherings of its people. In 2000, Grameen introduced preparing propels for cutting edge training of borrowers' children. Understudies who winning with respect to landing at the tertiary level of guidance are given propelled training progresses, taking care of instructive expense, support, and other school costs. Upton the piece of the course of action, GB had given advances totalling about US\$ 4 million to 9,474 understudies. Besides, awards are given to the posterity of Grameen people, with requirement for youngsters, to encourage them to improve audits in schools. By the start of this present year, 23,976 youngsters and youngsters have gotten awards, 13,891 of whom are young women at various degrees of school guidance.

Credit for the Bottom Poor - Banking with the Beggars

To explode the legend that microcredit isn't useful for the most grievous of needy individuals, Grameen Bank began in 2004 a program to give attributes exclusively to wanderers. Exactly when GB invites vagrants to join the program, it doesn't cripple them from soliciting, rather offers them the decision of passing on common customer things, financed by Grameen Bank, when they go out from house to house. They may ask or sell the things at whatever point it may suit them. If they find that their selling development gets, they may stop any misrepresentation of asking and focus on selling. Up to the piece of the deal, 70,000 vagrants had joined the program. A typical credit to a destitute individual is about US\$ 10, with no fixed terms of repayment.

Village Phone Program

Teacher Yunus has since a long time back fought that information and correspondences development (ICT) can bring uncommon business open entryways for needy individuals. GB's Village Phone Project is an astounding instance of how stunning ICT can be in the hands of needy individuals. A Grameen borrower gets a handset with Grameen Bank financing and transforms into the telephone lady of the town, selling phone utilities to the occupants, generally in spots where fixed lines did heretofore not exist. At the same time, she makes a compensation, which generally speaking is more than twofold the national per capita pay. While Grameen Phone gives the framework incorporation, Grameen Telecom gives particular assistance organizations to the telephone ladies. Up to the piece of the course of action, Grameen had given more than 194,551 poor women from among GB people, with mobile phones for cash age in towns transversely over Bangladesh.

Annuity Fund and Other Savings

Starting late Grameen Bank has an exhibited an extent of appealing new hold supports things for borrowers. The individual and extraordinary speculation records of old remain, anyway have been made logically versatile with respect to workplaces open to them. GB has also exhibited an advantages store account which enables the people to get, following a multiyear length, a guaranteed aggregate which is for all intents and purposes twofold the entirety she has put in over that time. Up to February 2006, GB's stores totalled US\$ 495 million, of which US\$ 315 million address people's stores. The speculation finances aftereffect of Grameen Bank are engaging its people to wind up free just as has arranged for Grameen Bank's own one of a kind autonomy.

Freedom for GB

In 1995, GB decided not to take any more supplier holds. It has not referenced any fresh resources from promoters starting now and into the foreseeable future. The last segment of supporter sponsors which was in the pipeline was gotten in 1998. Today, Grameen Bank's proportion of hard and fast remarkable credits is generally US\$ 438 million. Stores as a degree of remarkable credits

is 113%. If it considers its own advantages similarly as stores, this rate is 135%. Since Grameen Bank showed up, it has earned advantages every year except for in 1983, 1991, and 1992. GB doesn't foresee taking any more patron money or even take new advances from internal or external sources in future. GB's creating stores will be more than satisfactory to repay its present advances, and develop its credit program.

Grameen in Other Countries

In view of the achievement of the Grameen approach in Bangladesh, Grameen Trust, a sister affiliation, was developed in 1989, to progress Grameen replication programs in various countries. Up to the piece of the course of action, the Grameen Trust maintained 137 Grameen Bank replication programs in 37 countries, either supporting close by NGOs or realizing microcredit programs authentically on the ground. GT's associates have given US\$ 1.44 billion to 2.86 million families around the globe, in countries as different as the Philippines, Kosovo, Nigeria and Bolivia. The Microcredit Summit campaign assesses more than 67 million least lucky families around the world were being come to with microcredit toward the piece of the deal.

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:

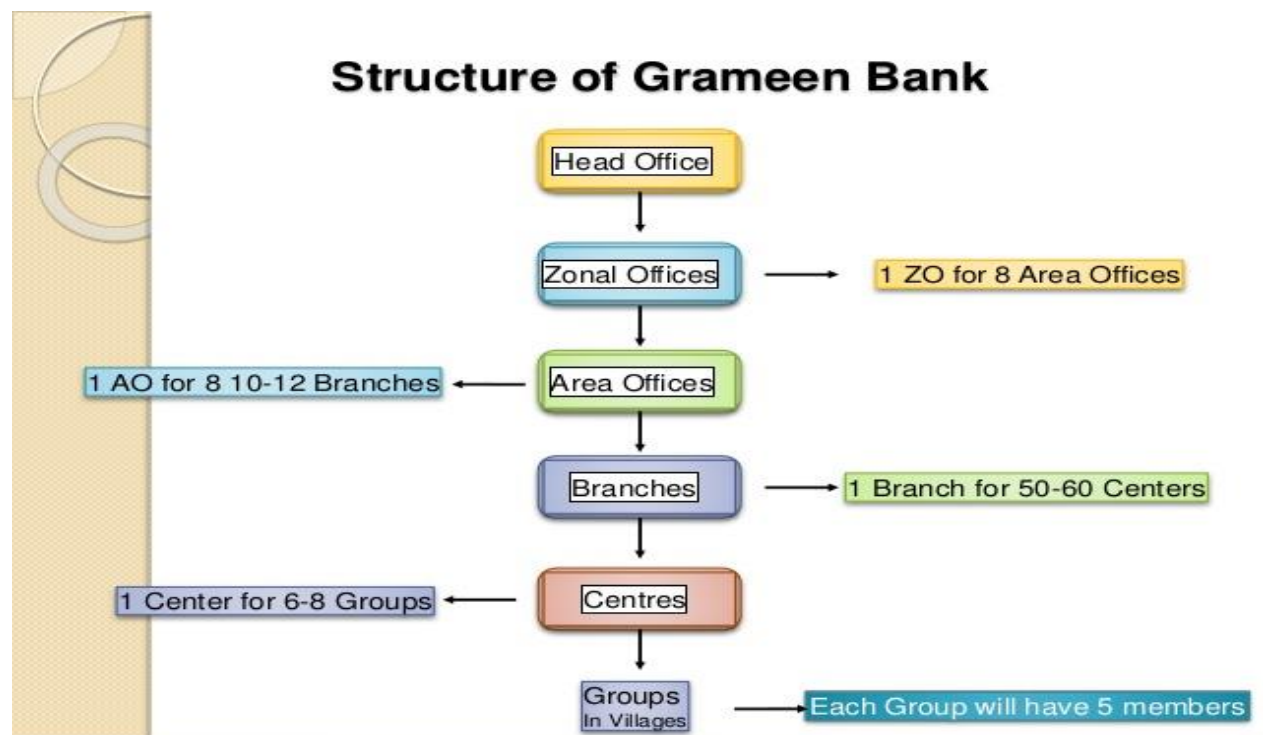
| | |
|--------------------|----------------------|
| Authorized Capital | : Tk. 10,000,000,000 |
| Paid up Capital | : Tk. 734,049,100 |

3.3 Grameen Bank Board of Directors

The Grameen Bank Board of Directors is made out of 13 individuals

- ✓ 9 are picked among the people 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 arrangement of the 9 picked people from the board of directors
- ✓ The center chiefs of each branch pick a branch representative among themselves
- ✓ The branch representatives of each area pick an area representative among themselves
- ✓ The area representatives of each electoral zone pick a zonal representative among themselves
- ✓ Each zonal representative holds a seat on the board of directors
- ✓ The board of directors meets in any occasion multiple times each year at the head office.

3.4 Structure of Grameen Bank



3.5 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 from five separate families living in a similar area and bearing same, Socio-monetary and social starters, the qualification of more than one-part from 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 saving 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 from outer sources, Till December 1994 it got an aggregate of Tk. 31365.30 million as awards and sponsored advance from outside just as household sources.

CHAPTER – 4
EVALUATION OF EMPLOYEES
TRAINING & DEVELOPMENT PROCESS
OF GRAMEEN BANK

4.1 Training & Development Process of Grameen Bank

The fundamental goals of Training at Grameen Bank are to energize enthusiasm for the cerebrum of the student and to animate energy for the subject itself. This strategy for training urges individuals to be responsible for the level of learning they need. It relies upon the conviction that interest created in the mind of an individual engages him/her to discover his/her activity in the affiliation, and empowers the person to experience both the vitality of disclosure and the satisfaction of going up against a test.

Grameen Bank makes its students accountable for getting planning and along these lines going about as vessels of information, authority, and resource for their colleagues and systems, similarly with respect to Grameen Bank. For the most part, with their new musings, new points of view and headways, individuals have reliably upgraded the employable guidelines of GB. We acknowledge that this custom will remain strong. Different kinds of undertakings are planned by the establishment of the individuals and their needs. A person from a field program will have startling essentials in contrast with a person from an arranging office and an individual working at the methodology level will have unexpected needs in comparison to an individual related with utilization. Competitors are encouraged to express their master establishment and future interests, empowering GB to modify the fitting training venture to best suit the necessities of individual applicants.

Training should be driven in an exact solicitation so as to get foreseen points of interest from it. The planning structure incorporates four stages, explicitly:

- Evaluation of training and headway task's needs.
- Planning the arrangement and headway programs.
- Usage of the planning program
- Assessment of the readiness program
- Stir intrigue
- Invigorate excitement with respect to the matter of Microfinancing
- Empower commitment of self-convinced learning

- Learn and offer with others
- Find solitary occupation in the affiliation and the overall system

4.2 Supply Constraints

Given the branches' staffing structures (all things considered each branch has nine delegates) and the size of centers, Grameen Bank may confront supply objectives. To achieve creation capability similarly as cost capability, Grameen Bank should manufacture the staff nature of each branch similarly as the size of core interests. It could assemble gathering size from five to eight or 10, and the moderate size from 12 to 15 (social events) in increasingly settled branches without endangering the nobility of get-together based crediting.

Grameen Bank should similarly consider extending the landholding need from not actually a large portion of an area of land to one segment of land. Growing the target base will enable more people to join Grameen Bank and, all the while, decline its overhead cost. At the same time, showing differential rates for different people in perspective on their budgetary graduation would in like manner develop the goal base. The people who graduated with respect to extended compensation level and money related development may be given significantly greater advances at a diminished rate so graduation would proceed. This would reduce Grameen's assignment dependence while propelling borrowers' compensation and sensibility.

Grameen Bank could display individual rather than store up commitment propels for long haul Grameen Bank people who have astounding repayment records. These advances could in like manner be repaid on a month to month rather than on seven days by week premise. These together would decrease the trade costs of getting and the legitimate costs of crediting. In any case, as long as social intermediation and organizations are fundamental data wellsprings of cash related trade for new get-togethers, bundle based crediting may remain the principle elective.

4.3 Demand Constraints

Grameen Bank may stimulate the poor's credit demand by thing and development. The monetary

development of the economy finally shapes the nature and level of borrowers' credit demand. The program principally supports common nonfarm and cultivation based undertakings, and the enthusiasm for the things and organizations of these endeavors in the country is, all things considered, constrained by agrarian development. Disregarding the way that Bangladesh has ended up being autonomous in nourishment grains, it needs to widen its agricultural age and set its development in nourishment grain creation to keep up higher agribusiness improvement. Grameen Bank may help this strategy along by widening its portfolio and raising the wages of needy individuals. The 1993-1994 data show that Grameen Bank is logically supporting cultivating and related activities by making periodic and sustenance amassing credits, which further agrarian development. About

35 percent of total advances were made for agribusiness, with a proportionate lessening being developed in crediting to training and creating. Despite whether this portfolio change (for cultivating and away from rural endeavors) reflects the restrictions on further development in commonplace nonfarm practices by virtue of creative what's more, exhibiting constraints justifies further assessment.

4.4 Vision

Grameen Bank furthermore have a fantasy to accomplish their asserted crucial tolerating the above commitment and obligation. They consider for a logically great tomorrow for the country, for the territory and for the whole world.

4.5 Mission

Time has compensated us with the situation of power. Regardless, we will reliably review what it plans to them to be the pioneer in the Bank segment. They will reliably endeavor to research past the points of confinement of potential results. Borrower need and the Bank Satisfaction will be the coordinating perspective in collecting of the advance that they give.

Products

The essential aftereffect of Grameen Bank are the little scale credits, a development gotten by social occasions of five individuals without the need of protection guarantees; coincidentally, the entire get-together loses the opportunity to demand more credit in case one of its person's fails to reestablish the development according to the comprehension counseled with Grameen. This essential structure guarantees that the individuals who get the development, primarily women, go about as managers of their portion, since the hankering to get to new little scale credits rouses them to screen the others with the objective that the entire social occasion restores the gained money.

4.6 Training Programs

Perceiving the differing foundations of members, the International Program Department offers a few Training projects to best meet the individual needs of its members.

Grameen International Dialog 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 relied upon to give a soaking into the Grameen milieu, to help the structure of Grameen type credit programs, and to share the experiences of completing and grasping the Grameen Bank approach. Individuals in the talked are regularly potential replicators, the creators and also CEO of establishments who are in a circumstance to take decisions to assist their relationship, as for Grameen replication in their own particular conditions. The International Dialog Program is a 7-day program including the passage and trip of the individuals, visits to natural and urban microcredit programs in Grameen model in Bangladesh and sharing of comprehension among individuals. Remarkable Dialogs are in like manner sifted through now and then for individuals from government and non-government workplaces in different countries. Understudies and researchers are moreover allowed to accept an enthusiasm as spectators of the Dialog Program for a little charge.

Grameen Basic Training Program

The Grameen Bank masterminds crucial training projects from for replicators of the Grameen

model in different countries to give planning on the credit transport recovery part of Grameen. The basic training task consolidates rules, accounting, and watching systems of Grameen Bank. For senior overseers and field worker's different courses are promoted. Length of these courses is three to about a month. The length of training visits shifts; thusly, in case you plan on a short remain, we urge you to go with a general understanding of how the Grameen Bank functions, in order to make your visit dynamically profitable, especially when in the field. Instructional classes may be sifted through at whatever point as per essential of individuals/associations for any length of term. Establishments/individuals are referenced to contact with General Manager referencing their objectives for training.

Exposure Visit plus Training

Introduction visits are given to increment direct data in transit of reasoning and errands of Grameen Bank and may be made at whatever point, for any period. Individuals may visit independently or in a social event from a particular association. A standard presentation visit joins a one-day readiness at the administrative center sought after by a field visit (undertaking to a branch), for couple of days in conclusion completing with an overview, again at the administrative center.

Media: Press and Journalists

This program is unequivocally expected for people from the press and media enthused about recording documentaries about Grameen Bank, its exercises, and its borrowers. Before making any development approaches thus, individuals must contact their individual offices to get support and elbowroom from the Bangladesh Ministry of Foreign Affairs – Print and Publications Department. Perpetual inventory of certified files, fascinated people should contact the Grameen Bank Head Office in Dhaka, to make further strategies.

Internship

Understudies from various enlightening foundations from wherever all through the world can join as unpaid right hand at Grameen Bank. Understudies can learn all around, through field visits, about the perspective and operational strategies for Grameen Bank, similarly as the impact of Grameen on the money related and social presence of Grameen Bank people and the system.

Passage level situation with Grameen Bank is open and versatile and there is no fixed timetable for impermanent position. The flexibility of the passage level position empowers understudies to improve their authoritatively settled educational objectives. Understudies are required to send a Resume/CV close by a right off the bat letter from their different foundations. Impermanent occupation Program Schedule/Itinerary

Week 1

- Meet with section level position coordinator and balance training authoritative work
- Visit Audio and Visual Department for control point introduction outlining Grameen Bank and various pieces of the Grameen family
- Examine with coordinator singular interests for the section level position
- Counsel with facilitator for progressively separated information about the Grameen banking method and affiliation
- Talk about and plan town center day trip for direct introduction to Grameen

Week 2

- Go on town visit
- Visits all around contain
- Meeting with branch boss at branch office
- Meeting center boss at town center joined by branch administrator
- Go to center gathering to see advance repayment method and different center gathering works out
- Question and answer session with center borrowers and executives about the various pieces of credits, associations, the Grameen methodology and some other related issues
- Whenever offered, visit the town and view borrower tries
- Come once again from visit and discussion about any unprecedented request or issues with facilitator
- Plan for medium-term visit to branch office and core interest

Week 3

- Go on medium-term town visit with facilitator (dependent upon coordinator openness) or

interpreter

- This visit contains a comparable general schedule as the day visit
- Come once again from visit and discussion about any surprising request 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 (dependent upon coordinator openness) or go between
- Exercises will be equal to the past visits anyway you will go to more than one center gathering for every day and at various regions

Week 5

- Talk about any exceptional request or issues with facilitator
- Plan for excursion to Grameen sister associations to see dynamic social associations

Week 6

- Visit distinctive Grameen sister associations to see dynamic social associations
- Contingent upon what number of associations wish to be seen these visits can be confined to day or medium-term undertakings
- Return and inspect any noteworthy request or issues with coordinator

Stages in Training and Development Programs



- 1. Need Analysis:** In this stage existing execution is differentiated and the hankering future execution and endeavor to find the gap. There can be 2 sorts of extend, for instance, present execution opening where some issue is happened now and need to fix it. Additionally, other one is future execution opening in which something can be made issue later on in any case, need to recognize as of now to improve future.
- 2. Plan:** In this stage, data will be the yield of the analyze mastermind. It will find the openings of occurred in the examine arrange and according to that a readiness program will be plan. It is the most ideal approach to manage pass on the objective of the planning. This stage chooses the training objective where it will explain what will be arranged and how to set up the laborers.
- 3. Create:** training tasks are arrangement to consider planning materials, for instance, manuals, addresses, slides with the objective that genuine planning materials can be made. It uses the yield of setup compose as data. It explains instructional system which is containing time, solicitation and association of the techniques used in the readiness program.
- 4. Execution:** Setting up the planning for having the yearning result with pre-orchestrated procedure is called training use. It is done to see the result of the arrangement by the affiliation which cost money. It is the most astounding limit of the arrangement program, in case anything doesn't work can cause dissatisfaction of the program. To a great extent particularly orchestrated 32 training framework bombs on account of wrong advances. Here, all of the things that have been learned in the readiness program are applied, everything considered, to see how the planning program works in the progressive perspective, everything considered. To find any misstep in the arrangement and execution organize, there ought to be driven a dry run test before certifiable one is coordinated.
- 5. Assessment:** In this stage, affiliation will survey the arrangement program to see the reasonability of the planning in the truth and has it achieved its objective or not. There are two sorts of evaluation process. Starting one is process appraisal where training procedure

6. will be evaluated to see that system has done by the arrangement plan. Second one is result appraisal where it will exhibit the real favorable position of the arrangement program happening in the affiliation. On account of planning has any upgrade for affiliation or not. It will be differentiated and planning result. It might be done through analysis, examine moreover, affiliation.

4.7 Development

Delegate Development Programs are planned to meet express goals, which add to both specialist what's progressively, legitimate amplexness. There are a couple of stages during the time spent organization development. These joins inspecting various leveled targets, evaluating the affiliation's present organization resources, choosing singular needs, organizing and executing headway programs and surveying the sufficiency of these ventures and assessing the impact of training on part's inclination of work life. In direct manner, it might be implied by the going with formula.

Specialist Development = Employee Education + Employee Skills + Training Effectiveness + Employee Quality of work life

There are various makers who imparted their viewpoints to regard to the activity of planning and improvement in different manner.

Training Cost

Grameen International Dialog Program

The cost of interest in the Grameen Dialog Program in Bangladesh (notwithstanding worldwide travel costs) is US\$ 750 (Seven Hundred Fifty dollars) per person. Part needs to pay this to Grameen Trust early for the social event his/her expenses of sustenance, settlement, close by transportation, etc. Individuals are accountable for their worldwide travel.

Exposer Visit

People from the Exposure Visit Plus Training Program are required to pay \$30 US reliably, what's more people should pay for the entirety of their costs like sustenance, settlement, transportation, if fundamental translator, and so forth. On the off chance that people get together during the International Dialog Program, they are permitted to search for a little charge.

Management Culture

The bank has developed a stand-out the board culture, in perspective on people's breaking points, learning and improvement, straightforwardness and straightforwardness, reliability in this way forward (Holcombe 1995). This has given a structure through which every single various leveled practice are overseen. The social occasions and centers have their own character. At the same time, they work with the Grameen association in a much joined manner. An institutional blend has ascended between the social affairs and centers what's more, Grameen's organization. Trust of staff and clients has allowed the board to deteriorate principal basic leadership expert to operational levels, of which both staff and clients are the major parts. Grameen legitimate points of confinement are vulnerable; clients are satisfactorily brought into the relationship to screen and be viewed as answerable for credits what's increasingly, various limits.

Grameen Basic Training Program

Grameen Bank charges US\$ 300 for the Basic Training program. What's more understudies should pay for all their cost like sustenance, comfort, transportation, and interpreter, etc.

Internship and Research

For temporary job an expense of US \$50 for undergrad understudy and US\$ 60 for graduate understudy or proportionate Bangladeshi taka ought to be paid in real money for one-month long length. On the off chance that it is over a month, a charge of US \$ 75 for undergrad understudy and US\$ 80 for graduate understudy or comparable Bangladeshi taka ought to be paid in real money. What's more, understudies should pay for every one of their costs like nourishment, convenience, transportation, mediator (if vital) and so on. For analysts Grameen Bank charges US \$300 and specialists should pay for every one of their costs like nourishment, convenience, transportation, mediator (if important) and so forth.

CHAPTER-5

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 need 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!

5.1 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 Kolapara, Nobabgonj. 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 borrower's 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.

5.2 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 training and development during this 3 months' internship 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.

5.3 Success story of Kolapara (Nobabgonj) Branch

5.3.1 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.

5.3.2 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.

5.3.3 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 takas.

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.

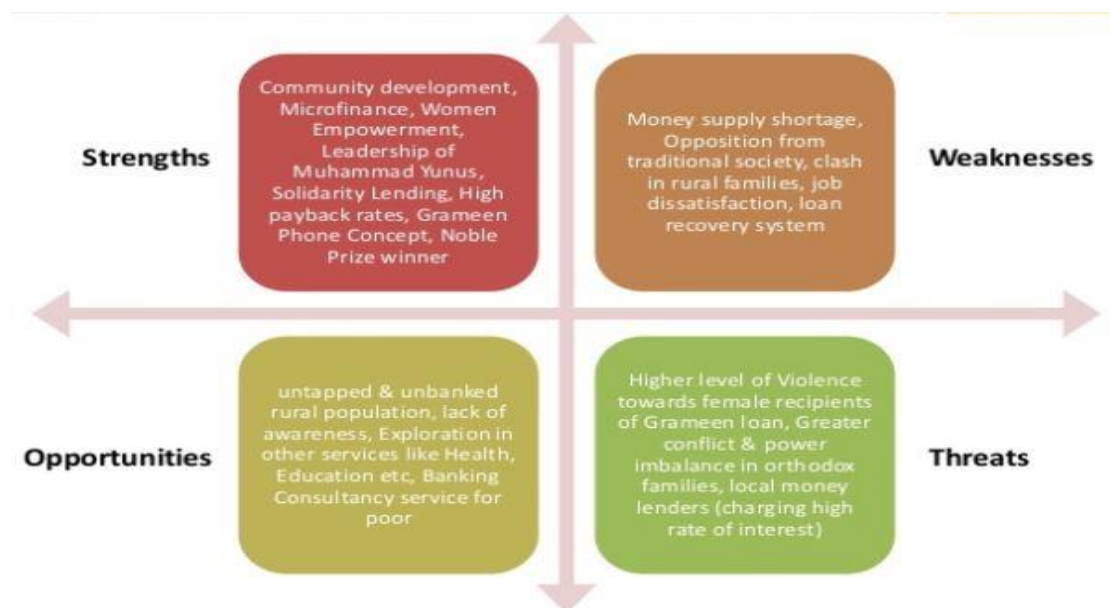
CHAPTER – 6

ANALYSIS

SWOT Analysis of Grameen Bank

6.2 Grameen Concept of Banking

Grameen Bank offers credit to the commonplace poor, particularly to women, who have not actually an enormous segment of an area of place that is known for land or on the other hand whose points of interest don't outperform the estimation of a segment of place where there is land. Not in the slightest degree like traditional bank credits, are Grameen Bank propels not confirmed by physical protection, for instance, land or different constant property. Or on the other hand perhaps, are they checked by social affair protection. Grameen Bank acknowledges that the nation poor, owning almost nothing area to help themselves as farmers, can by the by use little credits, procured without protection, and that they will repay these advances on plan. In Grameen's view nonappearance of access to credit is the best prerequisite of the nation poor. Be that as it may, with real and reinforce they can be profitably used in pay making works out, including getting ready and manufacturing, transportation, taking care of and advancing agricultural produce, and raising creatures. Further, Grameen Bank keeps up that if needy individuals are given credit on reasonable terms, they can choose for themselves how best to manufacture their employments besides, need only the information sources that they can stand to purchase. In perspective on these thoughts, Grameen Bank makes the social and budgetary conditions that enable needy individuals to get credit from Grameen Bank.



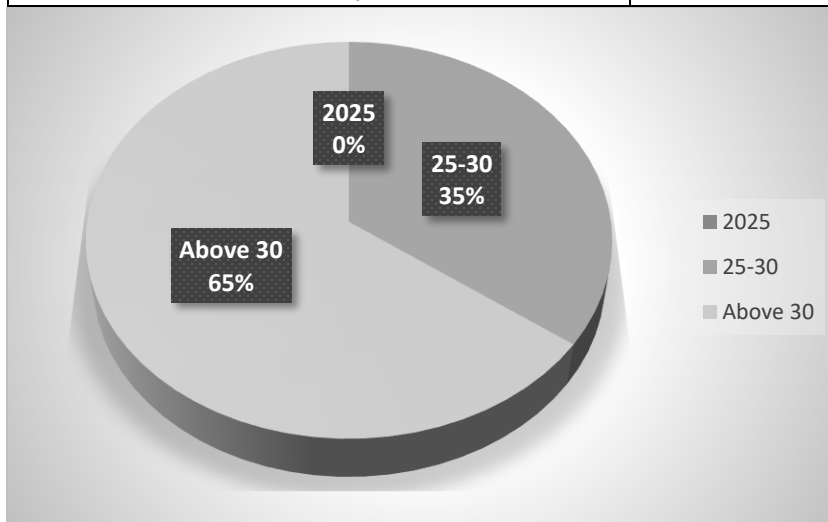
6.3 Tabular and Graph Presentations and Analysis

This data presentation and assessment subject to information from the laborers of Grameen Bank. This examination investigates join 15 reviews have been inspected to glance through the responsibility of GB to delegate getting ready and progression. At time of audit investigate, boss official and general program authorities helped researcher to coordinate the investigation disclosures.

Section 1

Q1 AGE

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



Interpretation

From the earliest starting point all things considered 35% worker has an age of 25-30 and another have a period of over 30. No representative are more youthful than 25.

6.4 Human Resource Planning of Grameen Bank

Human asset masterminding is the route toward surveying human asset necessities for achieving human resource and legitimate targets. It is the strategy through which definitive goals are changed

over into target. At Grameem Bank, they acknowledge that their Human Resources give the

| 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).

association a colossal centered edge similar to data and experiences.

| | |
|--|------|
| 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.

Grameen Bank has a legitimate Department. Grameen Bank is most likely the best chief in Bangladesh. There are finished 25,000 delegates in Grameen Bank. For the laborers there is productive in house planning in home and abroad. The effective working days of this affiliation is 5 days out of consistently and each laborer will work 8 hours out of every day. For festivity leave, as a general rule they will get the outing of 7 days. Grameen Bank commonly paid their compensation rates to laborers inside 7 days of the next month. They have a go at keeping up to perpetual improvement of the human resource through appropriate getting ready and motivation.

Q.1 Table 1: Gender Differential Effects of Grameen Bank Borrowing (percentage)

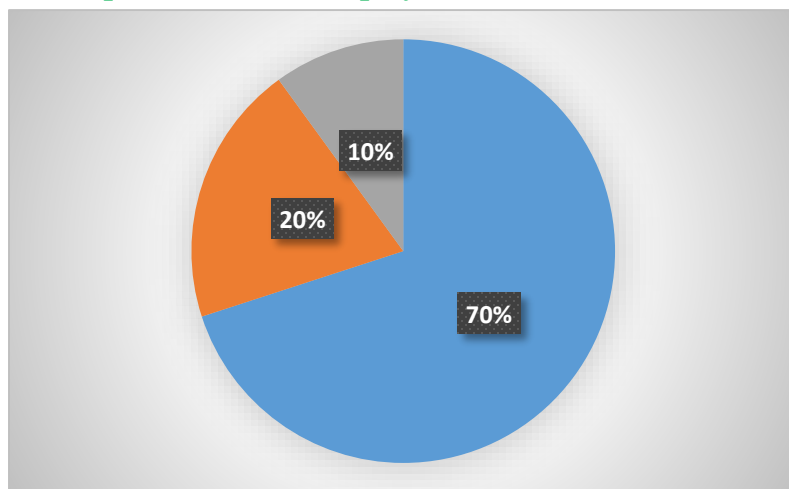
Q.2 Table 2: Grameen Bank's Village-level Impact (percentage)

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

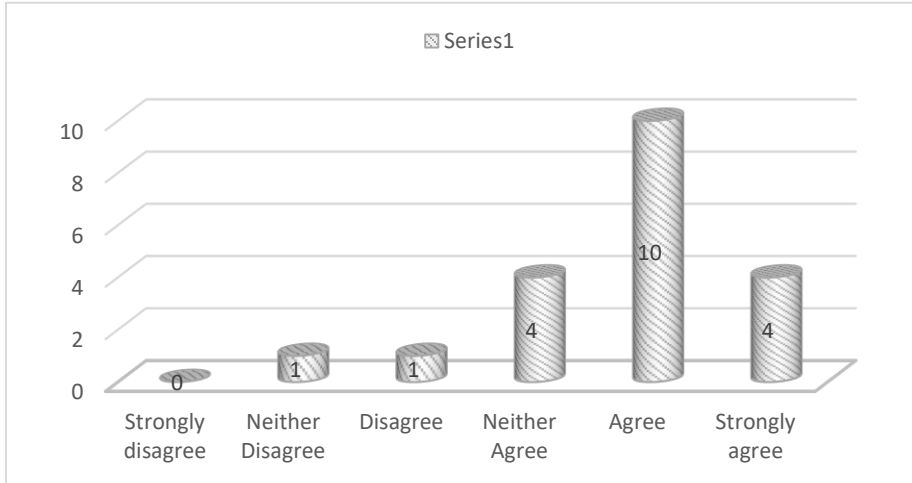
Interpretation:

From the pie graph we can see that here working individuals of Grameen bank head office 70% are generally experienced, 20% are less experienced and 10% representatives 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 |

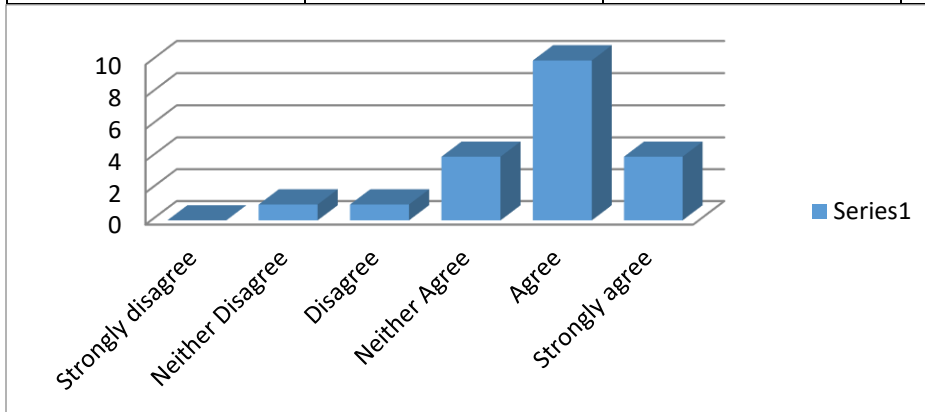


Interpretation:

From the outline we can see here just 5% representative are emphatically concurring and neither differ and another 15% worker are differing and half of representative are concurring with this inquiry.

Q2. The Organization Clarifies How Its Culture is Evident through Employee Behavior.

| 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:

Starting with the pie graph it very well may be say that 20% activity holders concurred that preparation and development approach of Grameen Bank is immaculate yet of course it's additionally seen that 25% activity holders were neither concur. So far 20% occupation holders solidly agreed that planning and improvement procedure of Grameen bank is flawless, then again 25% work holders vary about the declaration 10% of occupation holder are neither contrast about the declaration. Which is getting ready and improvement plan of Grameen Bank is flawless. So as demonstrated by occupation holder's supposition it might be said that, readiness and headway plan of Grameen Bank is sufficient to run their movement 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 |

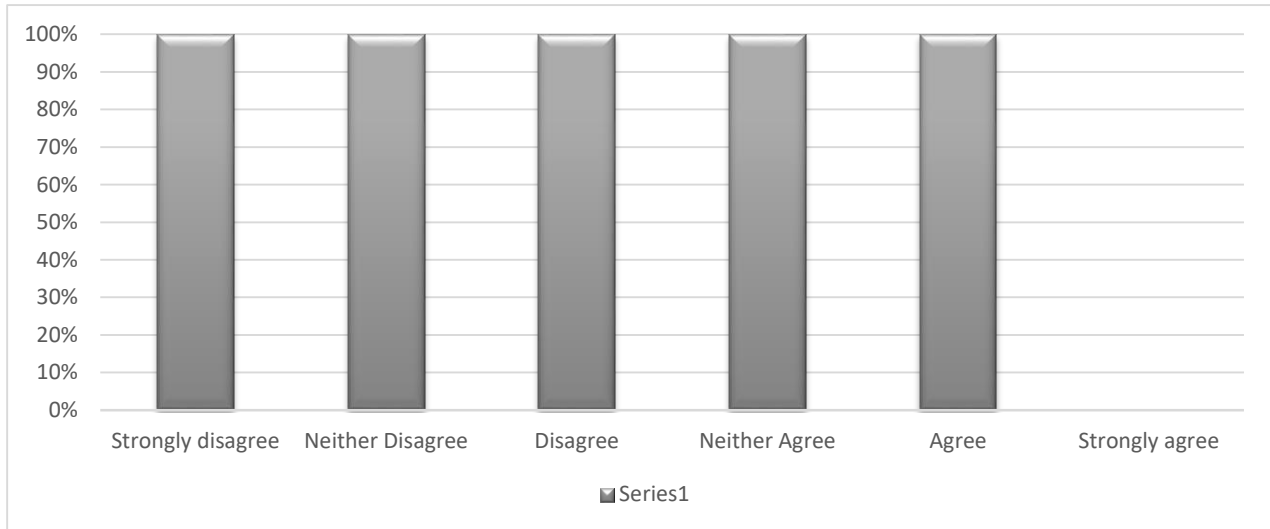
Interpretation:

The table contains half work holders agreed affiliation has made a specialist, engaging work area that is down to earth and advances gainfulness game plan of Grameen Bank is adequate anyway then again it's also observed that 20% action holders were neither agree. Starting at as of late 20% business holders vehemently agreed that readiness and headway plan of Grameen bank is perfect, obviously 5% work holders contrast about the declaration 5% of occupation holder are neither vary about the declaration. Which is getting ready and improvement game plan of Grameen Bank is incredible.

Q4. Performance Goals are Behavioral, 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 |

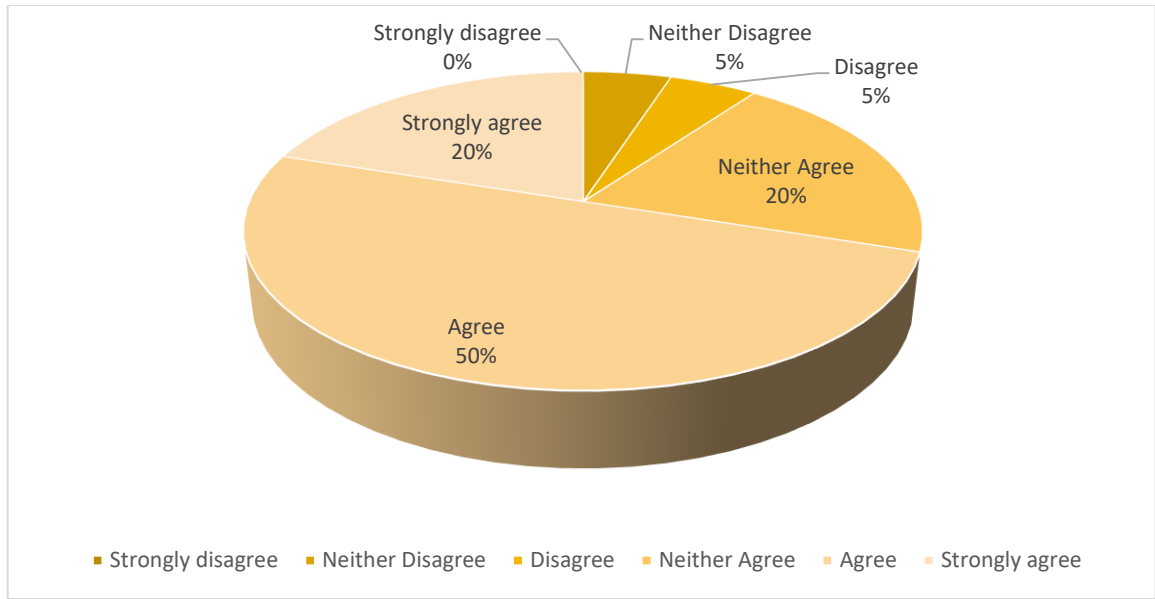


Interpretation:

Beginning with the pie graph it might be depicted that 10% movement holders agreed Performance destinations are direct, result-arranged and feasible technique of Grameen Bank is flawless anyway obviously it's furthermore observed that 15% action holders were neither agree. Starting not very far in the past 0% work holders unequivocally agreed that readiness and progression plan of Grameen bank is immaculate, obviously 25% occupation holders contrast about the declaration 25% of business holders are neither varies about the declaration. Which is getting ready and improvement plan of Grameen Bank is immaculate.

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:

Starting with the pie chart it very well may be delineated that half occupation holders concurred about an assortment of preparing and development programs are offered to improve aptitudes strategy of Grameen Bank is impeccable yet on the other hand it's additionally seen that 20% activity holders were neither concur. Starting not very far in the past 20% occupation holders insistently agreed that readiness and headway game plan of Grameen bank is perfect, then again 5% work holders vary about the declaration 5% of business holders are neither contrasts about the declaration.

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 worker are concur that the organization sort out a preparation and improvement programed.

CHAPTER – 7
FINDINGS, RECOMMENDATIONS &
CONCLUSIONS

7.1 Findings of the Study

1. Lack of Policy of Training and Development

The HRD of Grameen Bank has some strategy for Training and Development Practices. Be that as it may, the issue is these strategies are not being communicated with a wide range of representatives of Grameen Bank.

2. Lack of Environment of the Training Institute

The earth of preparing establishment is significant for the Training and Development Practices of an organization. The HRD of Grameen Bank has just made a preparation foundation for the workers of the bank. In any case, the earth of this preparation foundation isn't acceptable. The foundation isn't sufficient refreshed. Assessment of preparing prerequisites isn't logical. They don't utilize present day innovation. Due to that the workers need to look with some troublesome circumstance.

3. Lack of Professional Trainers

Professional mentor is fundamental for the Training and Development Practices of an association. The HRD of Grameen Bank doesn't procure any expert mentor for the representatives. The representatives of the Bank prepared by the senior workers which isn't adequate for the workers to improve their abilities and learning.

7.2 Recommendations

1. The HRD of Grameen Bank ought to need to convey the strategies and methods of Training and Development Practices to representatives.
2. The preparation establishment of Grameen Bank ought to be refreshed enough by the HRD of the bank. They should utilize present day innovation to make the Training and Development Practices simpler.
3. The HRD of Grameen Bank should contract some expert coaches to prepare the workers appropriately.

7.3 Conclusions

Banks are significantly forceful in Bangladesh. The achievement of one bank depends upon the better organization from the lenders to customers. Compelling getting ready and improvement can develop significantly arranged merchants in the banks, who can function admirably for the customer, and can achieve purchaser faithfulness for the relationship, by proper planning and headway process delegates become logically capable and can contribute well in the relationship in each work. Efficient and profitable getting ready can ensure advantage by the agents for the affiliation. So this is the advantageous time for the readiness divisions of Bangladeshi money related portions to start feasible getting ready and improvement programs for the delegates by completing reasonable Human Resource Management. Grameen Bank has some particular imprisonment, for instance, nonattendance of advantages, nonappearance of exercises in making money related establishment, nonappearance of genuine authoritative framework for relating little scale credit association, nonattendance of managerial edge work, nonattendance of determined clarity. Government reliably endeavors to solidly manage and destruction to these issues. Since an enormous bit of the making countries like Bangladesh, Training is generally fundamental and critical contraption for aptitudes laborers and to make for free work.

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1. Envisioning A poverty free world by GB Trust
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4. Microcredit as a poverty fighting tool by GB Trust

APPENDIX

CORPORATE PROFILE OF GB

| | |
|-------------------------------|-----------------------------------|
| 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 |