

Report On  
Training and Development program of Grameen Bank

By

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17304171

An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

BRAC Business School  
BRAC University  
January, 2021

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## **Declaration**

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

**Student's Full Name & Signature:**

\_\_\_\_\_ **Md. Rejaul Hossain Razib** \_\_\_\_\_  
17304171

**Supervisor's Full Name & Signature:**

\_\_\_\_\_ **Md. Saif Hossain** \_\_\_\_\_  
**Supervisor Full Name**  
Designation, Department  
Institution

## Letter of Transmittal

Mr. Saif Hossain  
Assistant Professor  
BRAC Business School  
BRAC University  
66 Mohakhali, Dhaka-1212

Subject: Submission of internship report

Dear Sir,

With due respect, here I am submitting my report on “Training and Development Program of Grameen Bank. I hope this report will give clear understanding on Grameen Bank Training and Development program. To prepare this report I have given my best effort to collect the information and your cooperation to prepare this report help me as well.

I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

\_\_\_Md. Rejaul Hossain Razib\_\_\_

Student ID: 17304171

BRAC Business School

BRAC University

Date: January 12, 2021

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between Grameen Bank and the undersigned student at BRAC University Md. Rejaul Hossain Razib

## **Acknowledgement**

All praises to the Almighty Allah, who has bestowed his kindness upon us by giving us the opportunity,

We are very much grateful to Mr. Saif Hossain, Assistant Professor, Department of BRAC Business School, BRAC University for giving us the opportunity to do work and cooperated with me in this report. I am also grateful to my onsite supervisor Md. Moniruzzaman Khan, Principal Officer of International Program Department of Grameen Bank guided me through the full process of this report and also trained us in the internship program. I thank all the employees of Grameen Bank that they being friendly and cooperative. I have learn a lot of things through this internship program.

Grameen Bank has wonderful working environment but this time due to covid-19 the internship program took place online. I have to appreciate that how wonderfully they conducted the internship program even in this pandemic situation.

## **Executive Summary**

This internship report is prepared as requirement of Bachelor of Business Administration program under department of BRAC Business School of BRAC University. I have completed 3 months of internship program in Grameen Bank under International Program Department. I have prepared this report based on online internship program. The topic of this report is “Training and Development Program of Grameen Bank” which includes experience of Training program conducted by Grameen Bank for their employees. Grameen Bank has over 2568 branches all over the Bangladesh and it spend huge amount of finance on poor people of Bangladesh to improve their living conditions. To run this kind of such big NGO they need to run training program to educate their employees as well. So that, they perform well in the development sector and growth of Grameen Bank.

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## List of Acronyms

ODI	One day International
T20	Twenty Twenty
IPL	Indian Premier League
CPL	Caribbean premier League
BPL	Bangladesh Premier League
MR	Runs scored by Home team
OR	Runs scored by the opponent team
MRN	Home Team Run Rate
ORN	Opponent Team Run Rate
Batord	Batting Order
MW	Home Team Wicket
OW	Opponent Team Wicket
MAE	Mean Absolute Error
RMSE	Root Mean Squared Error
LBW	Leg Before Wicket
NBA	National Basketball Association
CSK	Chennai Super Kings

# Chapter 1

## Overview of Internship

### 1.1 Student Information:

Name: Md. Rejaul Hossain Razib

ID: 17304171

Program: Bachelor of Business Administration

Major: Finance

### 1.2 Internship Information:

#### 1.2.1

Period: 1<sup>st</sup> November to 31<sup>st</sup> January

Company Name: Grameen Bank

Department: International Program Department

Address: Grameen Bank Bhaban, Mirpur-2, Dhaka-1216.

#### 1.2.2 Internship Company Supervisor

Name: Md. Moniruzzaman Khan

Position: Co-ordinator, Principal Officer.

#### 1.2.3 Job Scope

**Job Description:** Intern at Grameen Bank

**Duties and Responsibilities:**

- To learn about the product and services of Grameen Bank
- Review the learning outcome with Grameen Bank
- Participate in the online activities of Grameen Bank during the internship period

**1.3 Internship Outcomes:****1.3.1 Student's contribution to the company**

In Grameen Bank Internship program students are taught about different products and services of Grameen Bank and later they are taken to field study where they teach loan borrower about terms and conditions of Grameen Bank.

**1.3.2 Benefits of the student**

In Grameen Bank internship I have learnt about the process of microfinance and how Grameen Bank implement their plan with poor people of the country. Along with 20 other interns I have learnt many financial process and terms used by Grameen bank in 3 month long program.

**1.3.3 Recommendations:**

Due to pandemic situation direct communication with the poor loan borrowers was not possible, I recommend Grameen Bank if they could arrange online meetings than we could learn better.

Grameen Bank also limited the number of registered loan borrowers. However, there are more poor people in the country to whom they can provide loan. Grameen Bank should increase the size as well.

## **Chapter 2**

### **Organization Part: Overview, Operations and a Strategic Audit**

#### **2.1 Introduction:**

This report focus on Training and Development program of Grameen Bank. In Bangladesh most people are poor and landless. Grameen Bank works with these poor group of people who are asset less by providing load keeping a very low interest rate and very high time frame to return the load. By providing this high quality service they are increasing the national GDP yearly and also working on the welfare of the people under poverty line. I'm going through a internship program offered by Grameen Bank where I am learning about the offers and services offered by them. My internship is conducted online under the International Development Program of Grameen Bank. For 3 months we have been taught about these product and services of Grameen Bank conducted by Md. Moniruzzaman Khan, Co-ordinator, Principal Offer at Grameen bank, Mirpur-2. Throughout these time period he have given us the knowledge and guided through the process and in this report I am briefly discussing about the Training and Development program.

#### **2.1.1 Objectives:**

1. To identify the mission and vision of Grameen Bank
2. To accumulate knowledge about Grameen Bank
3. To identify how they operate their services
4. To evaluate effectiveness of their service offerings

### **2.1.2 Methodology:**

In this report, information's are collected from two data sources which are Primary Data and Secondary data sources

#### **Primary Sources:**

- Interview with the Grameen Bank supervisor Md. Moniruzzaman Khan
- Interview with the employees
- Reading materials provided by Grameen Bank

#### **Secondary sources:**

- Grameen Bank Annual report
- From website articles
- Online journals
- Grameen Bank website

### **2.1.4 Limitations**

While writing this report I have found that there are many limitations while preparing it.

Training and development program of Grameen bank is a long process conducted by them.

They are following this methods for years now and learning about them was not easy,

especially from online internship program. I had to do numerous meetings with Grameen

bank to gather the details and had to read lots of article. However, from meeting and article I

only found the jest of the Training and development program. But it is can be said that the

training program is highly effective since it is working for them and generating revenue for

years. Below I have listed down some limitations:

- The time frame was short as a intern compared to full time job holders of Grameen Bank

- Collection of information was difficult from online, since Training and Development program requires field work
- Had to do numerous meeting online coping up with their busy schedule, thus all the information was not collected properly
- The study was limited to online and interview mostly and some legal regulations was a restriction for collecting the data.

## **2.2 Overview of the company:**

### **2.2.1 Historical Overview of Grameen Bank:**

Professor Dr. Muhammad Yunus, head of the Department of Economics at the University of Chittagong launch a project called Grameen Bank in 1976. Where he wanted to help the poor people of Bangladesh with a micro finance scheme. At first, the project was questioned by many about it success rate since it was planned to work with the poor people until in 1983 the true potential was seen. In 1983, October Bangladesh Bank had officially declared Grameen Bank as independent Bank.

Grameen Bank first launched its project in Jobra village in Chittagong district. Today Grameen Bank is recognized as micro credit institution as the largest micro credit bank in the world. Across the world more than 100 countries follows the scheme of Grameen Bank.

Grameen Bank's main assets are the loan borrower of the Bank. The bank offers very low interest rate by opening an account. There are two type of borrower with account and without account both parties can borrow loan but interest varies with the account. Grameen Bank provides housing loan, land loan, agricultural loan and education loan.

### **2.2.2 Objectives of Grameen Bank:**

The main objective of Grameen Bank is to break the cycle of the traditional loan system for the poor people. Before Grameen Bank's service people used to mortgage with high interest rate and could not pay the loan in time and had to lose their property and land they own. That made the poor people even poorer. The objectives are:

- To provide low interest financial service to the poor people
- To save them from the high interest moneylenders
- To empower the women who are neglected in the society
- To minimize the unemployment rate
- To minimize the dependency rate of women on men
- To fulfill the basic need of human such as health, nutrition, education and living.

### **2.2.3 Vision of Grameen Bank:**

Grameen Bank vision is "Banking for the poor people"

### **2.2.4 Mission of Grameen Bank:**

Grameen Bank offers a financing system which allows poor people to overcome their poverty by themselves. They promote basic human rights. The banking system is not based on legal code of conduct but rather based on Trust. Grameen Bank does not take any bond or paper work from the poor people they look at the conditions and based on trust they provide loan. This loan system starts with a small amount when they return the money they can again take higher loan than previously taken. Some missions are listed below:

- To improve living conditions
- Provides agro loan to grow vegetables and crops
- Encourages to keep the family small for better living condition

- Provides loan so that people can create self-employment and reduce unemployment rate
- Housing loan to repair houses or construct housing if needed with proper refunded scheme.

### **2.2.5 Number of Branches:**

Grameen Bank has 211 branches across the country. The only microcredit bank in Bangladesh offering all over the country banking services to the poor people.

### **2.2.6 Grameen Bank Services:**

#### **Grameen loan products:**

#### **1. Basic Loan:**

A new member has to join Grameen Bank group. Then Grameen Bank offers loan based on any kind of income generating activities which is chosen by them. Grameen Bank encourages them members to do business and must be legally accepted. The members must not do any illegal activities in their business. The loan duration is generally from 3 months to 3 years but the borrowers like to repay within 1 year. Interest rate of Basic loan is 20% on declining balance. Flat rate becomes 10% if the duration of payment is 1 year and paid in weekly basis. If the borrower pays within 1 year then the interest rate becomes less than 10%.

#### **2. Flexible Loan:**

When a member cannot pay basic loan then her loan has to bring under flexible loan. Here her real condition is determined and repayment is schedule again. Grameen bank offers such loan repayment system so that a member can repay the loan without taking burden and this decision is made by the regional members of the group of that village.



### **3. Housing Loan:**

A member can take loan up to 60,000tk but if she can ensure to repay the loan by her income generating activities she can take loan more than 60,000tk. For this the interest rate is 20%. They can minimize the interest rate by paying within 1 year. Interest of housing loan can decline up to 8% on declining balance. Time frame is 2 year to pay the loan.

### **4. Higher Education Loan**

The higher education loan is only applicable for the children of the member of Grameen Bank. The loan can be paid in installment which starts after 1 year. Students has to pay 5% service charge on the balance of receiving loan from the month of receiving education loan. The loan is applicable for public university and under national university. For private university loan is not offered since the tuition fees a are high.

## **Grameen Bank Saving products:**

### **1. Personal Saving**

There are two type of personal saving product of Grameen bank.

For members and for non-members.

**For members of Grameen bank:** A borrower have to open a saving account of Grameen Bank charging only 70tk. Every week they have to deposit Tk.20. They can withdraw the money anytime they want to. Minimum balance required is 100tk. Interest rate is 5% and no taxes is charged.

**For Non-member of Grameen Bank:** Any person of the society can deposit money for interest rate only 3.5%. They can withdraw money anytime they want to. This service has yearly charge for Balance with range of 5,000-25,000tk service charge is

200tk. For 25,000-50,000tk service charge is 300tk, and for 50,000tk above service charge is 500tk.

## **2. Fixed Deposit**

Grameen Bank proposed fixed deposit scheme in the year 2000 which is minimum 1 year and maximum 3 year. Interest for fixed deposit is 7%, 7.25% and 7.50% for cumulative 1-3 year.

## **3. Grameen pension deposit**

Grameen Bank proposed Pension scheme in the year 2000. This service offered in 2 stages for 5 years and 10 years. For 5 years scheme interest is 5% and for 10 year scheme interest rate is 6%.

## **4. Double in 9 years**

Any person can deposit money in Grameen Bank starting minimum of 1000tk. Grameen bank promises to return money in 9 years with interest rate of 8% and in withdraw time money will be double.

## **5. Monthly profit deposit**

Members and non-members can follow the scheme by depositing minimum of Tk20,000. For 1,00,000tk Grameen Bank pays 620tk for 5 month scheme and 640tk for 10year scheme.

## **6. Two year saving deposit**

Grameen Bank started Two year saving deposit scheme in 2019 and gives financial assurance to their members. A member can partake in this scheme by depositing 500tk with annual interest rate of 6.50%.

## 2.3 Management Practices

Grameen Bank management practices is not like every other corporate banking. In the root level of the management is mostly informal and management team conduct the activities by creating a group and every group has a group leader who collects and deposit money and practices accounting and finance for the Bank.

### 2.3.1 Organizational structure

#### Head Office

<b>40 Zone</b>	<b>10 Area Office</b>
<b>263 Area Office</b>	<b>12 Branch Office</b>
<b>2583 Branches</b>	<b>65 Centers</b>
<b>87,000 Centers</b>	<b>6-8 Groups</b>
<b>674,117 Groups</b>	<b>5 members</b>

### 2.3.2 Grameen Bank Board of Directors:

There are 13 members composing board of director of Grameen Bank:

- The members of the bank elected from the Bank in total 9 board of directors
- From Ministry of Finance 3 members are nominated.
- Ex- Officio of board of directors 1 member is usually elected as 13<sup>th</sup> member of board of director.

### 2.3.3 Administration Hierarchy:

<b>Managing Director</b>
<b>Deputy General Manager</b>
<b>General Manager</b>
<b>Assistant General Manager</b>
<b>Senior Principle Officer</b>
<b>Principal Officer</b>
<b>Senior Officer selection grade</b>
<b>Senior Officer</b>
<b>Officer</b>
<b>Senior Center Manager Selection Grade</b>
<b>Senior Center manager</b>
<b>Center Manager</b>

Fig 01: Administration Hierarchy of Grameen Bank

### **2.3.4 Departments**

Grameen Bank has in total of twelve departments managed by 5 General Managers and 9 deputy managers.

These are:

1. Audit Department
2. Managing Directors Secretariat
3. Secretariat of Grameen Bank
4. Client service
5. Administration
6. West operation Department
7. Training and Development Department
8. Finance Department
9. International Program Department
10. East operation department
11. Monitoring and Evaluation Department
12. Accounting Department

## **2.4 Marketing Practices of Grameen Bank**

Grameen Bank mostly practice offline marketing activities since it work with only poor segment of people of Bangladesh. However, Grameen Bank offer it services all over the world with more than 100 countries. Marketing practice varies with the developing countries. Below some of the practices are discussed:

### **2.4.1 Marketing objective of Grameen Bank**

#### **Increase Market Penetration:**

1. Grameen Bank has 30% brand awareness in top of mind
2. In Current Financial year it is found that Grameen Bank as consumption rate of 45% of current products offerings
3. Trail rate of new offerings by Grameen Bank is 10%
4. Services utilized 40% offered by Grameen Bank

### **2.4.2 Segmentation of Grameen Bank**

#### **Demographic Segmentation**

**Age:** Between age of 20-45 can use the products and services of Grameen Bank

**Gender:** Female member of Bangladesh

**Occupation:** People who are poor with asset of minimum 1.5acres of land can take the services of Grameen Bank.

Students who are willing to pursue higher study also take loan from Grameen Bank

## 2.5 Financial Performance and Accounting Practices:

In this report Grameen Bank financial performance is measured based on the Grameen Bank Annual report 2018. Which was the last available report found Grameen Bank official website.

From financial analysis we can measure overall performance of a fiscal year and based on those performance management team makes decision for future profit estimation, so that company does not incurred losses. Professionals measures these performance using ration analysis which show in this report.

### 2.5.1 Liquidity Ratio

Current Ratio = Total current asset/ Total current Liabilities

Year	2013	2014	2015	2016	2017
Total Current asset	11,993,198,540	13,374,520,360	13,028,631,780	11,082,530,350	10,063,667,150
Total Current Liabilities	12,776,050,436	13,004,213,975	12,781,800,302	10,243,326,387	10,116,302,736
Current Ratio	0.93	1.02	1.01	1.08	0.99

Current ratio is higher than 1 which is good for the company

## 2.5.2 Debt Ration

Debt ratio is measured to find how much asset a company has against the total liabilities.

Which calculated in percentage.

Debt Ratio= (Total liabilities/ Total asset) x100

Year	2013	2014	2015	2016	2017
Total Liabilities	11,296,393,729	12,665,670,788	12,366,777,297	10,486,290,225	10,063,667,150
Total Asset	11,993,198,540	13,374,520,361	13,028,631,780	11,082,530,350	10,701,475,065
Ratio in %	94.19	94.70	94.92	94.62	94.04

In this table we can see that, dept ratio is approx. 94% every year although the total number of liabilities and assets were increasing each year.



## **2.6 Industry and Competitive Analysis**

From a research it is found that there are more than 1500 Non-Government Organization (NGO) in Bangladesh working with poor people of Bangladesh arises after Grameen Bank. All the NGO's scheme are more or less same. These NGO's motive is to improve living conditions of poor people of Bangladesh by providing small credit loan. NGO like BRAC, ASA, SUS, and Action-Aid are such example.

### **2.6.1 Difference of Grameen Bank from the Banks**

Where Banks charges high interest rate and works with mostly middle and rich class of the people and unwilling to provide loan without any asset, Grameen Bank provides loan based on only trust and past records of the loan borrower. Taking loan from Grameen Bank is fairly easy because one might need to have only 1.5acre of land and no legal paper work is needed. Grameen Bank form a Group in every village consisting of 5 members and one member is elected as leader who looks after the other loan borrower. If they are working and utilizing the borrowed money or not. There is no such thing in traditional banking system.

Grameen Bank provides various kind of loan such as:

1. Housing loan
2. Education Load
3. Agricultural loan
4. Basic Loan
5. Flexible loan

## 2.6.2 SWOT Analysis of Grameen Bank

<p><b>Strength</b></p> <ol style="list-style-type: none"> <li>1. Empowering Women</li> <li>2. Building community</li> <li>3. Largest Microfinance in Bangladesh</li> <li>4. Payable rates is high</li> </ol>	<p><b>Weakness</b></p> <ol style="list-style-type: none"> <li>1. Membership is now limited</li> <li>2. Loan recovery is risky</li> <li>3. Based on trust</li> <li>4. Profitability is less than other Banks</li> </ol>
<p><b>Opportunities</b></p> <ol style="list-style-type: none"> <li>1. Poor people has high rate of trusting these banks</li> <li>2. Opportunities to spread more all over the world</li> <li>3. More people willing to become a member</li> <li>4. Health sector can be explored</li> <li>5. Insurance can be offered</li> </ol>	<p><b>Threats</b></p> <ol style="list-style-type: none"> <li>1. Violence against loan borrower members</li> <li>2. 1500 more NGOs offered similar service</li> <li>3. Chances of being replaced in future</li> <li>4. Many loan borrower couldn't replay the loan thus incurred losses</li> </ol>

From the above discussion we can see that, Grameen Bank has high success rate in term of their banking system. However, it is risky as well since many competitor in the market entered after Grameen Bank. New companies might come up with new strategies.

## **2.8 Summary and Conclusion**

Dr. Muhammad Yunus project Grameen Bank has high success rate working with poor people of Bangladesh. Through this project Dr. Muhammad Yunus have helped many people of the country and worked betterment of their living condition. Which lead him winning Nobel Price. Today Grameen Bank offer their service internationally more than in 100 countries. Grameen Bank management practice is so strong that they can monitor activities all over the country and yet does not incurred loss. This does not even effect their goals and objectives. Grameen Bank provides poor people five types of loans including Basic loan, Flexible loan, Housing loan and many more. Their main motto is to decrease unemployment rate from Bangladesh. Which they have achieved and yet working on the program. They have in total of 2568 zonal offices in Bangladesh from where they operate the activities. Many poor people of Bangladesh have overcome their situation by taking the service of Grameen Bank. There is a special type of loan for people who are extremely poor and landless. The Bank provides 0 interest rate loan to them under certain conditions. The village center group monitor their activities. Grameen Bank has a healthy turn over in their account. Although the banking might get tough in near future because of the competitors.

## **2.9 Recommendations**

From the SWOT analysis we can see that Grameen Bank has some weakness in some area of their scheme and mostly because of the competitor in the field. However, being first mover of micro finance banking they can easily overcome those obstacles. It is the largest and broadest micro finance banking in Bangladesh. I would recommend Grameen Bank to look forward the weakness they have and take proper step to overcome the situation. However, the situation is not worse yet but threatening.

## **Chapter 3**

### **Training and Development Program of Grameen Bank**

#### **3.1 Introduction**

Grameen Bank arranges Training and Development program for both interns and people who work in the field directly. They have a separate training program for their employees.

However, in this report I have tried to find overall training program and methods and also reflection from the training program. Grameen Bank has both on the job and off the job training program for their employees. Due to covid-19 situation Grameen Bank has offered their interns online internship program which is mainly research basic and online learning.

##### **3.1.1 Background**

In 1976, Dr. Prof. Muhammad Yunus started a micro financing project called Grameen Bank. This banking system was very new to Bangladesh. The goal was to improve the living situation of the poor people of Bangladesh. People who strive to make better their life and willing to work hard was Yunus's main target. He started the project from the village Jobra in Chittagong by lending money to the female members of the bank. About 97% member of the bank is female till this date. Unlike traditional banking system which requires paperwork, legal terms and conditions, Grameen bank relies on only trusting the money borrower. Since, 1976 to till this date how Grameen Bank is performing and how they training and developing their worker we will find in this report.

### **3.1.2 Objectives:**

1. To identify the training and development program of Grameen Bank
2. To identify the training techniques used by Grameen bank
3. To identify the training structure and implementation of the program
4. To evaluate effectiveness of the training program
5. To identify the difficulties and solution of the training program

### **3.1.3 Significance**

From the research I have found really interesting data and information about satisfaction of the Training and Development program organized by Grameen Bank. From this report we will be able to tell how effective the Training program is. The raw data collected from the online survey helped to compile and given strength to this report.

### **3.2 Methodology:**

In this report, information's are collected from two data sources which are Primary Data and Secondary data sources

#### **Primary Sources:**

- Interview with the Grameen Bank supervisor Md. Moniruzzaman
- Grameen Bank activity training learning
- Interview with the employees and interns
- From questioners and surveys

#### **Secondary sources:**

- Grameen Bank Annual report
- From website articles
- Online journals

- Grameen Bank website

### **3.2.1 Justification**

To conduct this research I have accumulate data from various sources. I have collected information directly from my on-site supervisor Md. Moniruzzaman Khan by several online meetings. I have conducted sob survey online. From Grameen Bank website and online articles some information was collected as well.

## **3.3 Findings and Analysis**

### **3.3.1 Online meeting with Supervisor**

Our online supervisor was cooperative whenever we needed meeting with him. In our internship program we were given knowledge about how Grameen Bank conduct their Training Program. There were few online sessions from Grameen Bank taken by senior management of the organization who provided knowledge us about the program.

### **3.3.2 Research from online**

I have collected secondary data from online research such as online articles, Grameen Bank website, paper published on Grameen Bank.

## **3.4 Questionnaire and Survey Analysis**

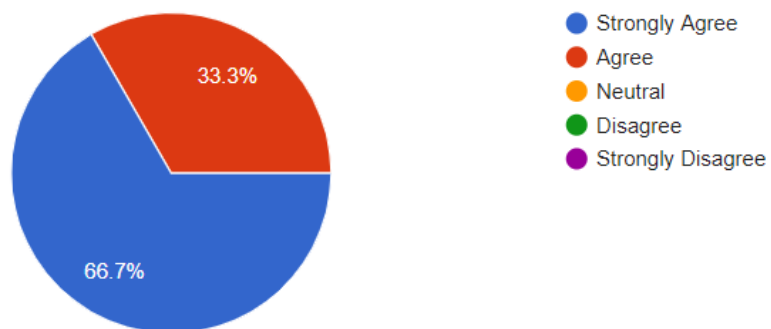
Questionnaire and survey was the main part of the analysis from where I could extract raw data. Interns from Grameen Bank responded to the surveys and there were 5 different mentors who I could communicate with.

Below the findings from the survey is shown:

### 3.4.1 Grameen Bank Training and Development Program Policy is Flexible

Grameen Bank Training and Development program policy is flexible

12 responses



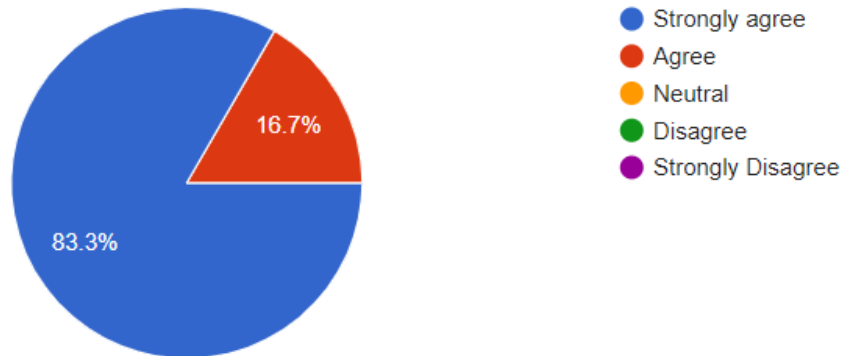
From the above chart we can interpret that most employees have strongly agreed which is 66.7% that Grameen bank Training and development program policy is flexible. However, 33.3% people only agreed upon this.

**Comment:** Grameen Bank Training and Development program policy is flexible.

### 3.4.2 Training need assessment is up to the mark

### Training need assessment is up to the mark

12 responses



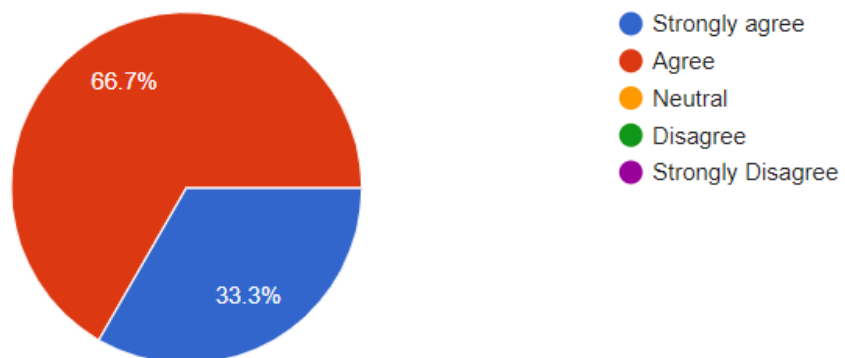
From the graph we can say that 83.3% employees believes that training need assessment is up the mark and rest. 16.7% only agrees upon it.

**Comment:** Training need assessment is up to the mark.

### 3.4.3 The schedule of the training program is flexible

#### The Schedule of the Training program is flexible

12 responses





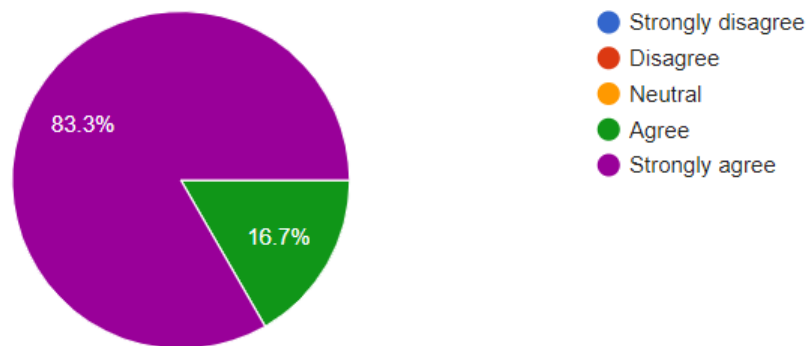
From the above, diagram we can see that 66.7% people only agrees that Grameen Bank timing is flexible. Rest 33.3% strongly believes it.

**Comment:** The schedule of the training program is not flexible

### 3.4.4 Grameen Bank training program makes employees productive

Grameen Bank Training Program makes employees Productive

12 responses



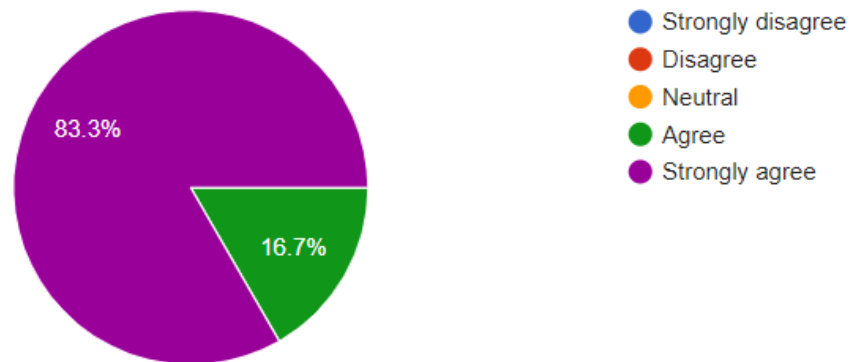
From the above diagram we can see that 83.3% employees strongly believes that Grameen bank training program makes employees productive. Only 16.7% people somewhat agrees on it.

**Comment:** Grameen Bank training program makes employees productive.

### 3.4.5 Grameen Bank encourages its employees to work hard in the work field

Grameen Bank encourages its employee to work hard in the work field

12 responses



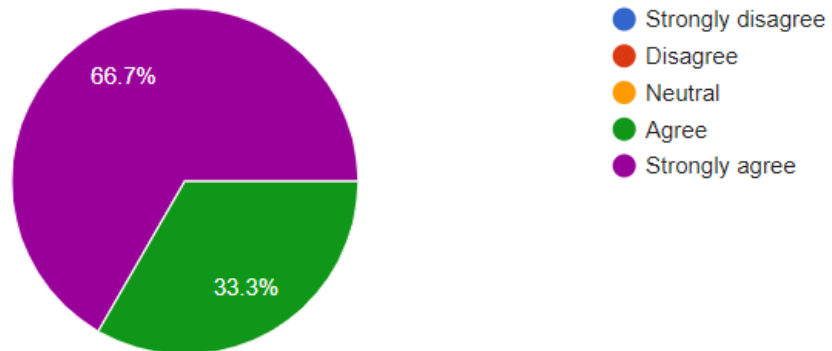
From the above diagram we can see that, 83.3% employees of Grameen Bank believes that Grameen Bank encourages its employees to work hard in the job field.

**Comment:** Grameen Bank encourages it employees to work hard in the work field.

### 3.4.6 Grameen Bank’s training program curriculum is relevant to the job field

### Grameen Bank's training program curriculum is relevant to the job field

12 responses



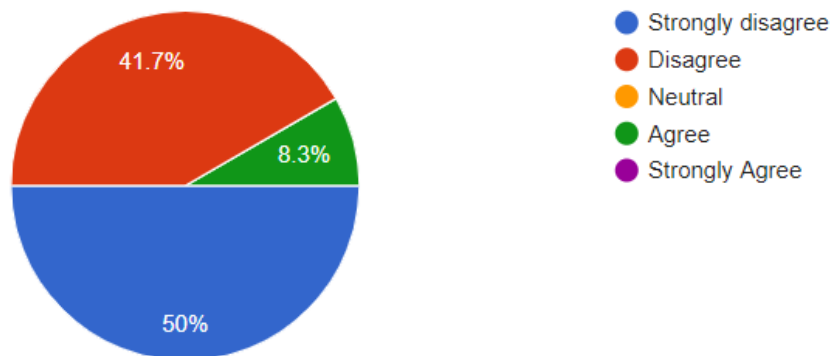
From the diagram we can see that, 66.7% employees strongly agrees that the curriculum is relevant to job field. Only 33.3.% people agrees upon it.

**Comment:** Grameen Bank curriculum is relevant to the job field.

### 3.4.7 After the Grameen Bank training program evaluation is dissatisfactory

#### After the Grameen Bank training program evaluation is dissatisfactory

12 responses



From the diagram we can see that, most of the employees either disagree or strongly disagrees that training evaluation is dissatisfactory.

**Comment:** Grameen bank training program evaluation is not dissatisfactory.

### 3.4.8 How satisfied are you with the trainers?

How satisfied are you with trainers?

12 responses



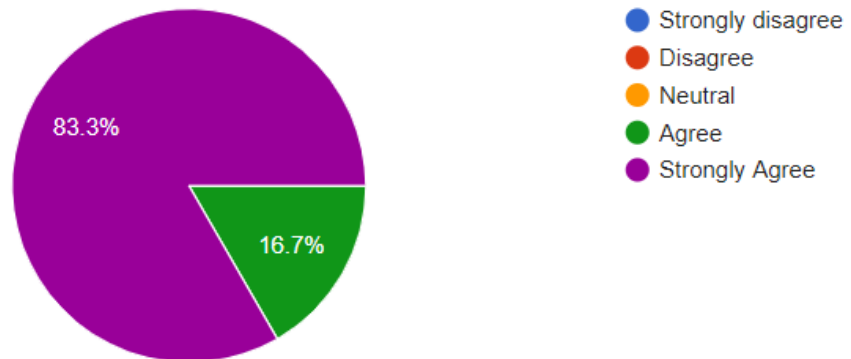
From the above diagram, it can clearly say that every employees is satisfied with the trainers.

**Comment:** Trainers performs better and employees are satisfied with the trainers.

### 3.4.9 Training environment encourages to learn the employees

### Training environment encourages to learn the employees

12 responses



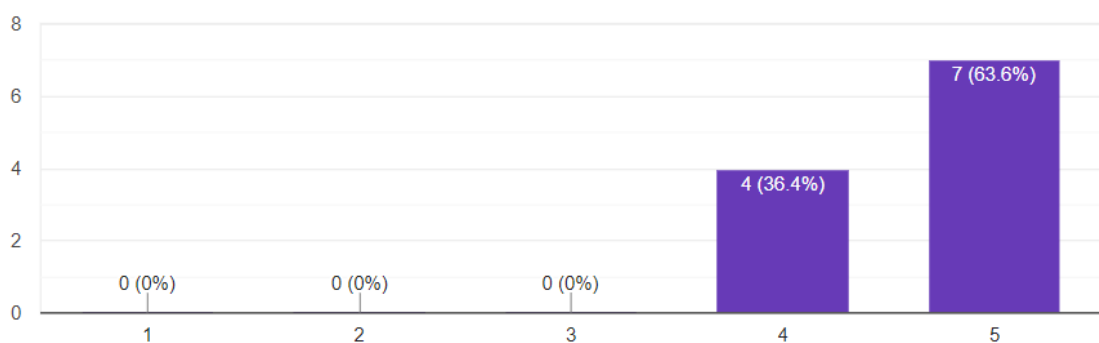
From the above diagram we can say that, 83.3% employees are encouraged to learn on the job training program.

**Comment:** Training environment encourages employees to learn more.

### 3.4.10 Overall training program satisfaction

#### Overall training program satisfaction

11 responses



From the above diagram we can say that, 63.6% people are satisfied with the training program and rest 36.4% people are somewhat satisfied.

**Comment:** Employees are satisfied with the overall training program.

### **3.4 Summary and Conclusions**

Since Grameen Bank was established in 1983 the Bank is working for the people under poverty line. From the above research we can see that the training and development program of Grameen Bank is effective. The organization as strict policies for their program. The organization is structured compared to other traditional banks available in Bangladesh. After doing the Training and development program here employees are confident about what they are doing and using those learning in the field. Even after training program Grameen Bank looks after their employees and interns and helps them grow in their job field in Grameen Bank. With the help of training and development program of Grameen Bank the productivity and efficiency of the employees rises in exponential growth. From the study it is surely be said that employees are well satisfied.

### **3.5 Recommendations:**

After the study and analyzing the situation of Grameen Bank there are some recommendations where Grameen Bank can improve which follows by:

- Since the program is effective Grameen bank should continue develop more the training program by adding for features in it.
- Training program should extend to the foreign nations as well since Grameen Bank offers their service worldwide.
- The online training program does not suit all the interns and employees more options should be open
- After the pandemic situation Grameen Bank should again start taking the students in the actual field where they can learn from real life experience.

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