

**Project**

**on**

**Grameen Bank**

**Submitted To**

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[The Grameen Bank](http://youtube.com/watch?v=4cxPD-vM7D0)

Bringing Sustainability to Bangladesh’s Fight Against Poverty



# Chapter -1

## 1.1 Introduction

Grameen Bank, established in 1983 by Nobel laureate Professor Muhammad Yunus in Bangladesh, is a groundbreaking microfinance institution that focuses on providing small, collateral-free loans to impoverished individuals, particularly women, in rural areas. The primary mission of Grameen Bank is to alleviate poverty by offering financial services to those who are traditionally excluded from the banking system. Through its innovative approach, the bank enables the poorest segments of society to pursue self-employment, generate income, and improve their overall living standards.

The core of Grameen Bank's model lies in its group-based lending system, where small groups of borrowers come together to support each other in ensuring loan repayment. This approach fosters mutual accountability and encourages collective success, which has been instrumental in achieving high repayment rates. Grameen Bank's loans, often referred to as microloans, are primarily used by borrowers for income-generating activities such as agriculture, small retail businesses, and handicrafts. The bank has placed a particular emphasis on empowering women, with over 95% of its borrowers being female, recognizing that increasing women’s economic participation directly benefits households and communities.

Over the years, Grameen Bank has significantly impacted poverty reduction and financial inclusion in Bangladesh and beyond. It has served millions of borrowers, creating positive socio-economic ripple effects such as increased employment, improved education, and better healthcare access for families. The institution’s success in Bangladesh has led to the replication of its model in numerous countries worldwide.

## 1.2 Objectives

* Provide financial services to the unbanked, especially those who lack access to traditional banking systems.
* Promote entrepreneurship among the poor, allowing them to generate income and improve their quality of life.
* Focus on women’s empowerment, with over 95% of loans directed to female borrowers, ensuring gender equity in financial access.
* Contribute to poverty reduction through a sustainable and scalable model of microcredit.

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# Chapter -2

## 2.1 Basic Information



## 2.2 Graphical Representation

## 2.3 Interpretation

 **Loan Disbursement** (blue bars): This represents the amount of money disbursed as loans. The values remain consistently high across all five categories, close to or slightly above 250,000.

 **Loan Outstanding** (orange bars): This indicates the remaining unpaid loan amounts. It is lower than loan disbursement but still substantial, ranging between approximately 125,000 and 175,000 across all categories.

 **Total Deposit** (gray bars): This shows the total deposits made. The values are the highest in the chart, hovering slightly below 300,000 across all categories.

 **Profit** (yellow bars): Profit is the smallest bar across all categories, nearly negligible in the first, second, and fifth categories, and non-existent in categories three and four.

## 2.4 Individual pie chart

* This pie represents five years amount of loan disbursement.
* This pie represents five years loan outstanding amount.

* This pie represents five years total deposit amount

* This pie shows five years profit of Grameen Bank

# Chapter -3

## 3.1 Conclusion

* **Loan Disbursement** peaked in 2019 (254,374) and hit its lowest in 2020 (174,930), indicating fluctuations in lending activity over the years.
* **Loan Outstanding** remained relatively stable, with minor decreases between 2018 and 2021, and a slight rebound in 2022.
* **Deposits** showed the highest value in 2018 (266,064) but fluctuated slightly, staying between 240,000 and 266,000 across the years.
* **Profit** saw a notable drop in 2021 (493) compared to other years, and while it rebounded slightly in 2022 (2,360), it remained far lower than earlier years.

In summary, the organization has seen relatively stable loan and deposit operations, though profit has varied significantly, particularly in 2021.