

An Internship Report on

# **An Analysis of Human Resource Management Practices of Grameen Bank**

*This report is submitted to the Department of Management, Faculty of Business Studies,  
Hajee Mohammad Danesh Science and Technology University, Dinajpur, for the partial  
fulfillment of the degree of Bachelor of Business Administration (BBA) in Management.*



Prepared by

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**Dinajpur- 5200, Bangladesh**

July, 2025

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**Hajee Mohammad Danesh Science and Technology University**

**Dinajpur- 5200, Bangladesh**

July, 2025

## **Acknowledgment**

First of all, I would like to express my heartfelt gratitude to Almighty Allah for giving me the ability, strength, and patience to complete my internship and this report.

I am sincerely thankful to Lima Nasrin Eni, Assistant Professor, Department of Management, for her kind support, valuable suggestions, and continuous guidance throughout the internship period.

I also express my appreciation to the International Program Department of Grameen Bank for allowing me to complete my internship. I am especially grateful to Mohammed Mizanur Rahman, Senior Principal Officer, Head Office, Grameen Bank, who served as my internship coordinator. His support, supervision, and valuable insights helped me learn many things during the internship.

I am also grateful to my parents and family for their continuous encouragement and support during this time.

Finally, I thank all of my classmates and friends who helped me in different ways throughout this journey.

.....

Abu Sadat Md Sayem

BBA in Management

Level 4 Semester II

Student ID: 2003217

## **Declaration**

I declare that the internship report titled “An Analysis of Human Resource Management Practices of Grameen Bank” is my own work. This report is prepared as a part of the Bachelor of Business Administration (BBA) in Management program at Hajee Mohammad Danesh Science and Technology University.

I confirm that I did not copy or use any material from other sources without proper reference.

I have followed the academic rules and ethics required for writing this report.

.....

Abu Sadat Md Sayem

BBA in Management

Level 4 Semester II

Student ID: 2003217

## Letter of Acceptance



গ্রামীণ ব্যাংক

নোবেল শান্তি পুরস্কার বিজয়ী ২০০৬

প্রধান কার্যালয়  
মিরপুর-২, ঢাকা-১২১৬  
ফোন : ৯০০৫২৫৭-৬৯  
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ওয়েব : www.grameen.com

### Acceptance Letter

GB/IPD/120/2025-185

Date: July 2, 2025.

**Prof. Rafia Akhtar**

Professor & Chairman

Department of Management

Faculty of Business Studies

Hajee Mohammad Danesh Science & Technology University, Dinajpur.

Dear Sir,

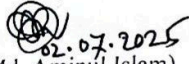
Greetings from Grameen Bank!

We have received your letter regarding your plan to send your student Abu Sadat Md Sayem; ID # 2003217 for doing an internship at Grameen Bank. Thank you for your Letter. We would like to inform you that we receive students at Grameen Bank for unpaid internship. As requested your student is most welcome to do an unpaid internship at Grameen Bank from 18/05/2025 to 10/07/2025.

We welcome the interns to perform their studies according to their needs and objectives. We also encourage them to prepare their own checklist / objectives of their work in order to achieve their requirements. Field visit also may be arranged according to the need of the intern.

Please note that Grameen Bank generally charges 1500 BDT as facilitation fees per person for an internship from the students of private educational institute and facilitation fees for the students of Govt. Public Universities are 1000 BDT. Grameen Bank does not provide any financial support to the interns, nor does it arrange for any such support from outside.

Sincerely



(Md. Aminul Islam)

Deputy General Manager and Faculty Chief

International Program Department

Grameen Bank, Head Office

Mirpur-2, Dhaka-1216

Phone & Fax: 880-48033770

E-mail: g\_iprog@grameenbank.org.bd



## **Letter of Transmittal**

Date: July 21, 2025

To:

Lima Nasrin Eni

Assistant Professor

Department of Management

Assalamualaikum Madam,

I am pleased to submit my internship report titled “An Analysis of Human Resource Management Practices of Grameen Bank”, which I completed as part of my Bachelor of Business Administration (BBA) in Management program. During my 45-day internship in the International Program Department at Grameen Bank, I had the chance to observe many HRM activities and learn how they work in a real office.

In this report, I describe what I did, what I learned, and how these experiences relate to my studies. I have also included my suggestions to improve some of the practices I saw.

Thank you very much for your guidance and support throughout this internship. I hope this report meets your expectations and provides useful insights.

Yours sincerely,

Abu Sadat Md Sayem

BBA in Management

Level 4 Semester II

Student ID: 2003217

## **Certificate of Supervisor**

This is to certify that the internship report entitled **An Analysis of Human Resource Management Practices of Grameen Bank** is an original work conducted by Abu Sadat Md Sayem, ID: 2003217, BBA in Management, Level 4, Semester II, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200.

He has successfully completed his internship under my supervision and submitted this report in partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA) in Management.

I wish him every success in life.

.....

Lima Nasrin Eni

Assistant Professor

Department of Management

Faculty of Business Studies

HSTU, Dinajpur

### **Certificate of Co-supervisor**

This is to certify that the internship report titled **An Analysis of Human Resource Management Practices of Grameen Bank** has been prepared by Abu Sadat Md Sayem, ID: 2003217, BBA in Management, Level 4, Semester II, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200.

He has completed his internship at Grameen Bank, and I served as his co-supervisor throughout the internship period. The report has been submitted as part of the partial requirement for the Bachelor of Business Administration (BBA) degree in Management.

I wish him a bright future ahead.

.....

Dr. Md. Zahangir Kabir

Professor

Department of Management

Faculty of Business Studies

HSTU, Dinajpur



## **Executive Summary**

This report examines the human resource management (HRM) practices at Grameen Bank based on my 45-day internship in its International Program Department. The main purpose of this report is to show how HRM functions are carried out in a real organization and to connect those practices with what I have learned in my Bachelor of Business Administration in Management program.

I began by reviewing Grameen Bank's mission, history, and organizational structure to set the context. Grameen Bank is a leading microfinance institution with a clear social mission. Its HR department supports staff recruitment, training, performance evaluation, and employee relations. My daily tasks included helping prepare recruitment documents, reviewing attendance records, and updating simple HR spreadsheets. I also attended team meetings and informal discussions with my internship coordinator, Mr. Mohammed Mizanur Rahman, and other HR staff to understand their routines and challenges.

Through direct observation and informal discussions, I noted five key HRM areas. First, in recruitment and selection, I saw that the bank uses clear job descriptions and group interviews but relies heavily on paper processes. Second, training and development activities include basic orientation sessions and occasional workshops, though they lack hands-on practice. Third, performance appraisal uses annual review forms, yet feedback is often delayed by slow manual approvals. Fourth, compensation and benefits are well defined but could be better communicated to new employees. Fifth, employee relations involve regular staff meetings and grievance channels, but digital tools for tracking issues are missing.

Based on these findings, I recommend that Grameen Bank introduce simple digital tools, such as an online portal for performance feedback and basic spreadsheet templates for training schedules. I also suggest adding more interactive elements to training workshops and setting clear timelines for performance reviews. These steps would help speed up HR processes and improve staff engagement.

Finally, this internship has helped me develop stronger communication and organizational skills. I learned to work independently on routine HR tasks and to ask clear questions during meetings. I also gained a deeper understanding of how theoretical HRM concepts apply in practice, especially in a mission-driven organization like Grameen Bank. Overall, this experience has prepared me for future roles in management and has given me confidence to suggest practical improvements in HRM systems.

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## Chapter 1

# Introduction

## **1. Introduction**

This chapter introduces the purpose, goals, and process of preparing this internship report. It begins by explaining the reasons for selecting the topic and the organization. Then it outlines the main objectives and the methods used to gather information. Finally, it mentions the limitations that may affect the depth of the findings. This chapter sets the foundation for understanding how the report connects academic learning with real-world experience at Grameen Bank.

### **1.1 Rationale**

I chose to analyze Human Resource Management (HRM) practices at Grameen Bank because it is the only Nobel Prize-winning institution in Bangladesh, which shows its strong impact both nationally and globally. What makes this bank special is that its customers are also its owners. As of early 2025, Grameen Bank has nearly 10.71 million borrower-members, about 96.8% of whom are women, and they elect 9 out of the 12 board members (*Annual Report 2024*). This means the people who take loans from the bank also help run it by choosing who leads the organization.

Because of this unique ownership model, Grameen Bank must manage a large and diverse group of stakeholders, including staff, borrowers, and local communities. I became interested in learning how HRM supports such a complex system. For example, how does the bank recruit and train staff to serve millions of borrower-members? How do they manage employee performance and communication across thousands of branches? How are decisions made when borrowers have voting power on the board?

As of May 2025, the bank has 23,454 employees working across 2,568 branch offices, 240 area offices, 40 zonal offices, and 40 zonal audit offices. It is now present in 81,678 villages, which is about 94% of all villages in Bangladesh, and it provides services to around 45 million people, including family members of borrowers (*Now – Grameen Bank* ).

These developments made me even more curious to see how the HRM department manages its people, supports the bank's mission, and adapts to such a wide and growing operation. This internship allowed me to observe those practices closely and relate them to what I have learned in my academic program.

## **1.2 Objectives**

The main goal of this report is to connect my academic learning with the real-life HRM practices I observed during my internship at Grameen Bank. During my time in the International Program Department, I got a chance to see how a large organization like Grameen Bank manages its employees, supports its mission, and keeps operations smooth across so many locations.

The specific objectives of this report are:

- To describe the tasks and responsibilities I performed or observed during the internship, especially related to HRM.
- To understand how HRM helps Grameen Bank achieve its goals while managing such a large number of employees and borrower-owners.
- To find out what challenges exist in the HRM process and how they might be improved.
- To compare my academic knowledge of HRM with the real-world practices of Grameen Bank.

- To identify what new skills or knowledge I gained and how this experience can help me in my future career.

### **1.3 Methodology**

This section describes how data were collected and analyzed during my internship in the International Program Department of Grameen Bank.

#### **1.3.1 Classroom Training**

For the first three weeks, I participated in structured in-house sessions covering Grameen Bank's organizational policies, microfinance principles, and core HRM frameworks. Training activities included lectures, case study discussions, and practical exercises designed to build foundational knowledge before on-the-job tasks.

#### **1.3.2 Direct Observation**

Following the training, I shadowed HR staff in daily activities. Helped them to prepare recruitment documents, log attendance, and maintain HR spreadsheets. I recorded each task's workflow, the tools used, and any observable bottlenecks or delays.

#### **1.3.3 Document Review**

I examined internal HR documents, including job descriptions, training guides, performance appraisal forms, and relevant policy manuals. This review clarified the formal procedures that guide recruitment, development, appraisal, compensation, and employee relations.



#### **1.3.4 Informal Interviews**

Throughout my placement, I held informal, unstructured conversations with my internship coordinator (Mr. Mohammed Mizanur Rahman), several branch managers during field visits, and other HR colleagues. Questions focused on everyday challenges, decision-making processes, and perceived areas for improvement.

#### **1.3.5 Data Recording and Analysis**

I maintained weekly spreadsheets to log key observations: task name, duration, tools, and issues. At the end of each week, I synthesized these logs to identify recurring themes and any gaps between documented procedures and actual practice.

### **1.4 Limitations**

This section outlines factors that may have influenced the breadth and validity of the findings from my internship.

#### **1.4.1 Duration of Internship**

The 45-day timeframe limited my ability to observe long-term HRM processes, such as complete recruitment cycles or annual performance reviews, which typically extend beyond six weeks.

#### **1.4.2 Scope of Access**

As an intern, I did not have permission to view certain confidential records (e.g., detailed appraisal documents or compensation data). Consequently, my analysis was constrained to materials and systems that HR staff elected to share.

### **1.4.3 Informal Interviews**

Conversations with HR personnel were unstructured and not audio-recorded. While this approach fostered open dialogue, it also introduced the possibility of incomplete or paraphrased recollections.

### **1.4.4 Observer Bias**

Staff awareness of my evaluative role may have altered their behaviors or descriptions of processes. In addition, my academic background could have unconsciously directed attention toward certain HR practices over others.

### **1.4.5 Single-Department Focus**

My observations were confined to the International Program Department. Although many HR principles are organization-wide, practices may differ in other departments or branch offices.

Despite these limitations, integrating classroom training, document review, direct observation, and informal interviews provided a balanced perspective on key HRM practices at Grameen Bank.

## Chapter 2

# An Overview of Grameen Bank

## **2. An Overview of Grameen Bank**

This chapter provides background information on Grameen Bank to help readers understand the context of the internship. It begins with the history of the bank and outlines its core mission and vision. Then it explains the bank's unique organizational structure, from the Head Office to the grassroots groups of borrowers. This structure is important because it shows how Grameen Bank operates in a decentralized but coordinated way, allowing millions of borrowers, most of whom are women, to access financial services across rural Bangladesh. The final part of the chapter focuses on the International Program Department, where I was placed during my internship. It explains the department's role, objectives, and training programs, including the internship format I experienced.

### **2.1 History, Vision, and Mission**

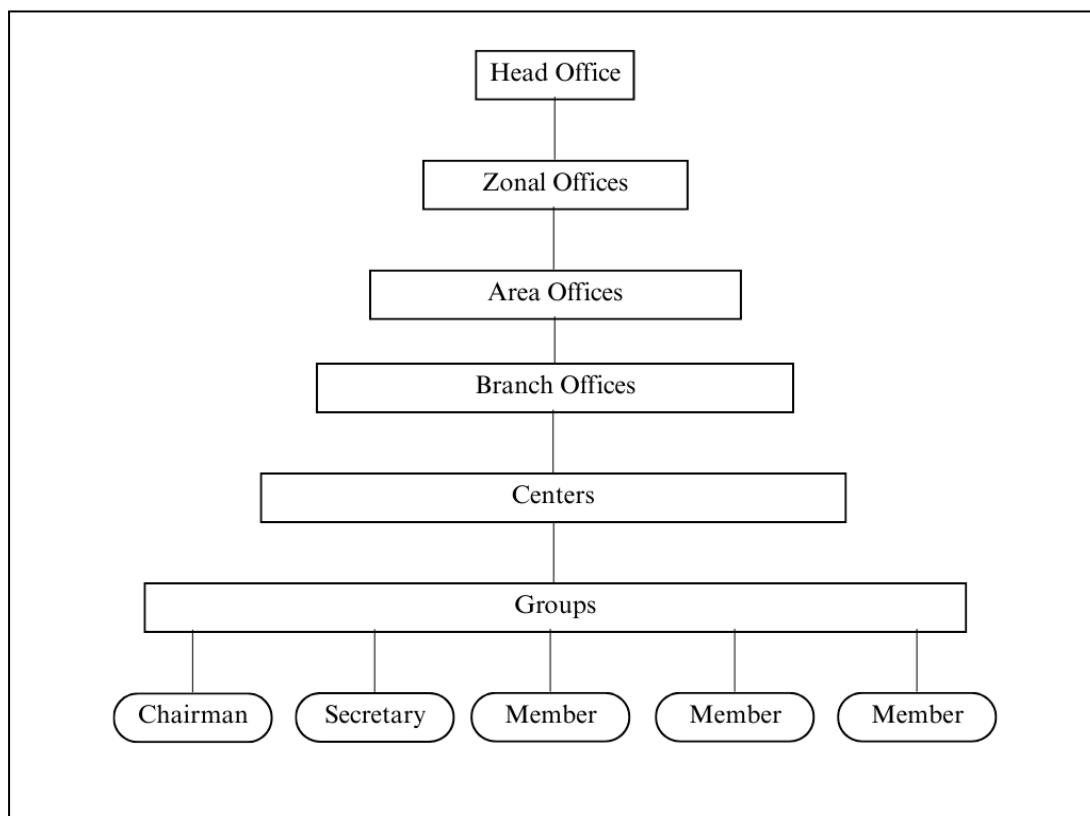
Grameen Bank began in 1976 as an action-research project of Professor Muhammad Yunus at the University of Chittagong. Yunus travelled to Jobra village, under Hathazari Upazila in Chittagong District, to study rural poverty. There he met Sufia Khatun, a 21-year-old bamboo-stool weaver, who became the first borrower when she took a collateral-free loan of BDT 25 to buy raw materials, thus launching the "Bank for the Poor" model (bdnews24.com).

Following several years of pilot lending in Jobra and surrounding villages, the project's success led the Government of Bangladesh to grant it statutory status on October 2, 1983, by ordinance. That ordinance formally established Grameen Bank as an autonomous institution dedicated to poverty alleviation through microcredit (*Grameen-Info.Org*).

Grameen Bank’s guiding Vision is “Banking for the poor,” and its Mission is “Providing comprehensive financial services to empower the poor to realize their potential and to break out of the vicious cycle of poverty.” These statements reflect the Bank’s belief that sustainable development stems from financial inclusion rather than charity (*Vision & Mission – Grameen Bank*).

## 2.2 Organizational Structure

Grameen Bank’s operations rest on a six-tier, decentralized framework that brings financial services directly to rural communities. As of May 2025, the Bank employed over twenty-three thousand staff serving more than ten million borrower-members and their families (*Now – Grameen Bank*).



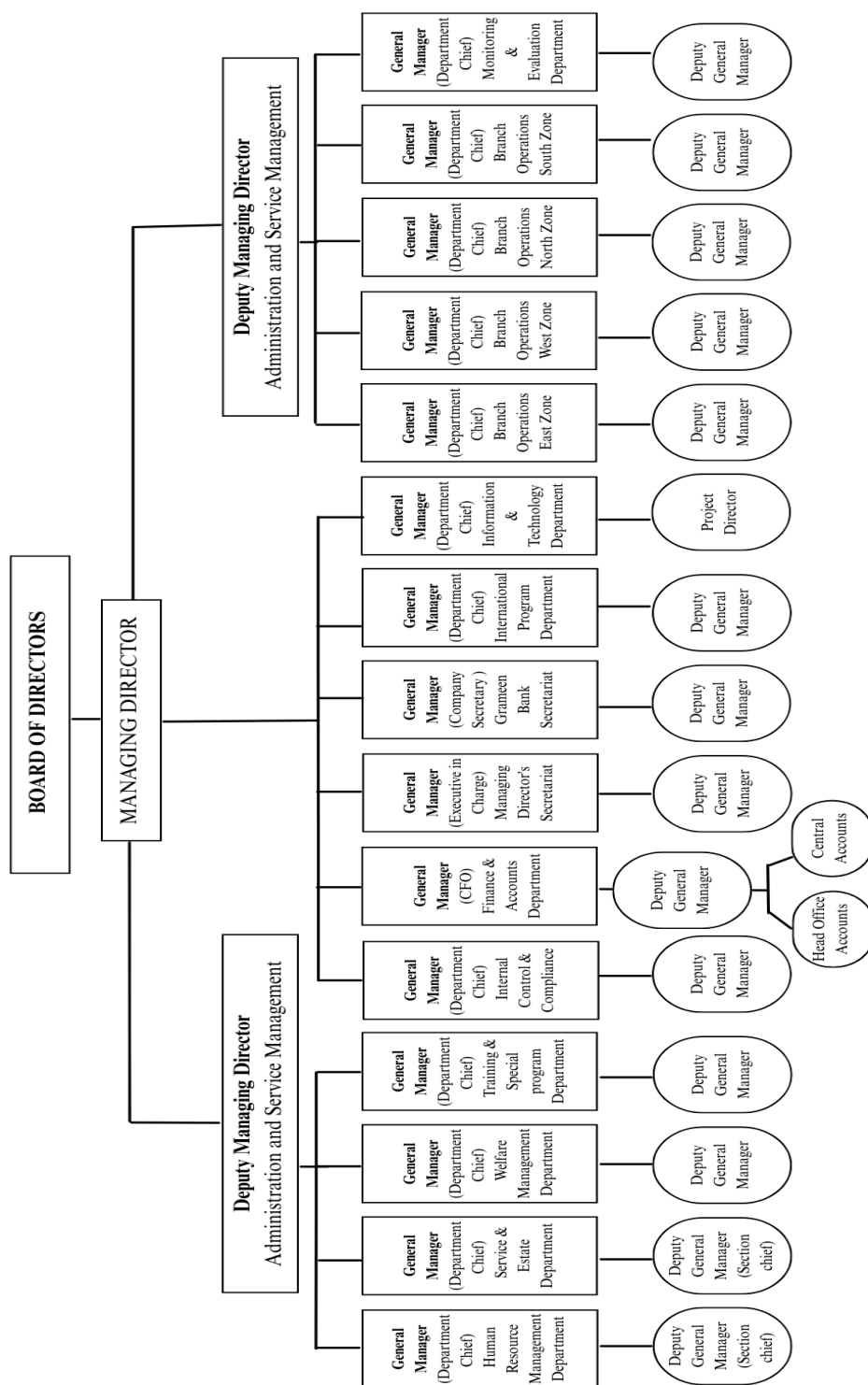
**Figure 2.1**

*Six-tier organizational structure of Grameen Bank, from Head Office to Groups*

### **2.2.1 Head Office**

The Head Office in Dhaka serves as Grameen Bank's central governance and policy-making hub. Its highest authority is the Board of Directors, which, under the Grameen Bank (Amendment) Ordinance of April 2025, consists of 12 members: nine borrower-elected directors and three government-nominated directors, one of whom serves as the Chairperson. Borrower-members, who are currently over 10.71 million individuals, directly elect the nine directors every three years, ensuring that those who receive loans also help govern the institution. The three government-nominated directors provide continuity and regulatory oversight, and under the 2025 amendment, the government's ownership stake was reduced from 25 percent to 10 percent, further strengthening borrower control (Grameen Bank's Govt Ownership Cut from 25pc to 10pc, 2025).

Below the Board sits the Managing Director (MD), who oversees overall operations and implements board policies. The MD is supported by several Deputy Managing Directors (DMDs), each responsible for key clusters such as Human Resources, International Programs, Finance, Audit, and Operations. Each DMD supervises General Managers (GMs) of their respective departments, creating a clear six-tier hierarchy from Head Office down to grassroots branches (*Annual Report 2024*).



**Figure 2.2**

*Organogram of Grameen Bank at Head Office*

### **2.2.2 Zonal Offices and Zonal Audit Offices**

Forty Zonal Offices adapt Head Office policies to regional needs, monitor performance, and provide guidance to Area Offices. In parallel, forty Zonal Audit Offices conduct regular inspections to ensure financial, operational, and ethical standards are upheld.

### **2.2.3 Area Offices**

Each Area Office oversees eight to twelve Branch Offices. Area Managers review loan portfolios for credit quality, coordinate refresher training for branch staff, and compile regional performance reports. They also mobilize resources during agricultural seasons and emergencies, ensuring branches can meet borrower needs.

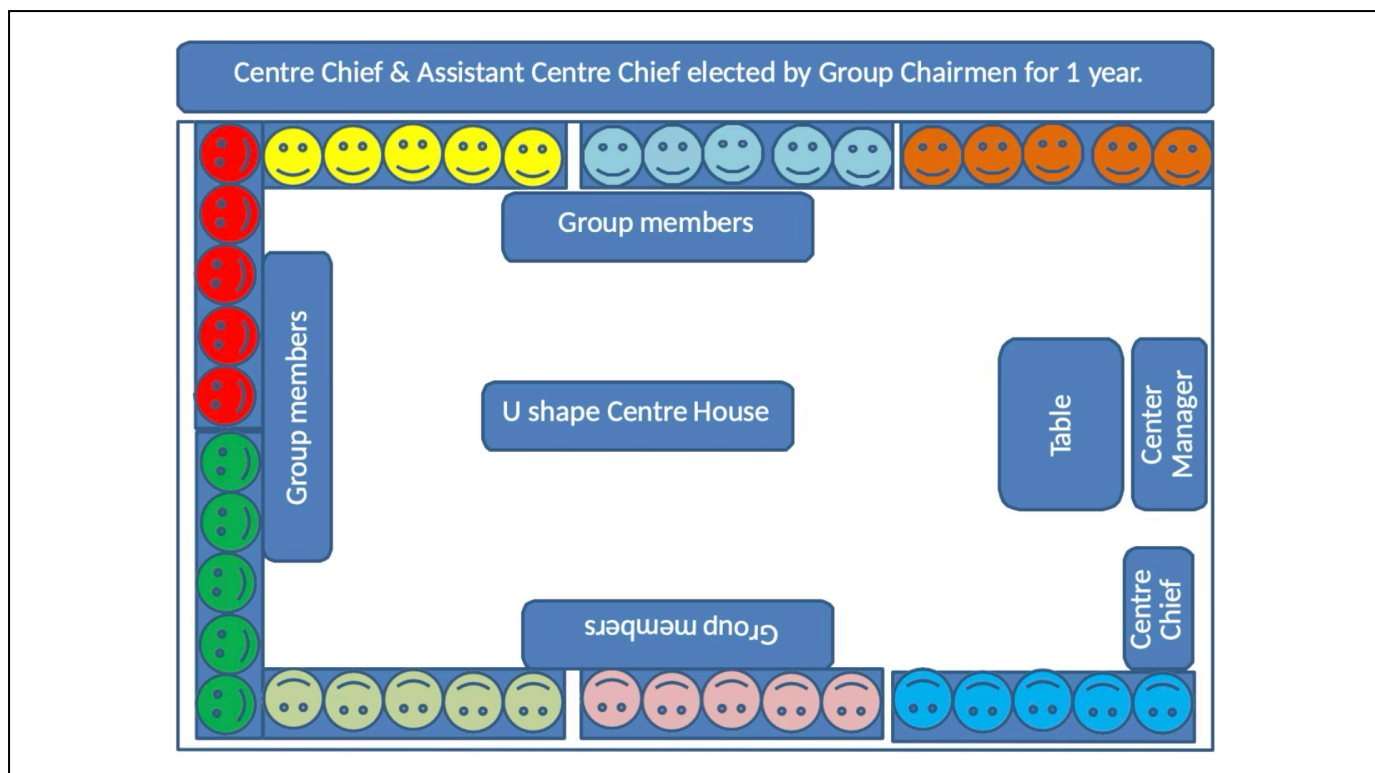
### **2.2.4 Branch Offices**

A typical Branch Office serves sixty to eighty Centers and is staffed by a Branch Manager, loan officers, savings collectors, and trainers. Branch teams register new members, disburse loans, collect weekly repayments, and lead meetings on savings and social welfare activities.

### **2.2.5 Centers**

Each branch is divided into Centers, which oversee groups of borrowers at the grassroots level. Within each Center, a Centre Chief and an Assistant Centre Chief are elected annually by the Group Chairmen of that Center. They lead weekly Center meetings where they coordinate loan repayments, manage collective savings, and provide peer support among members (M. M. Rahman, personal communication, 2025).



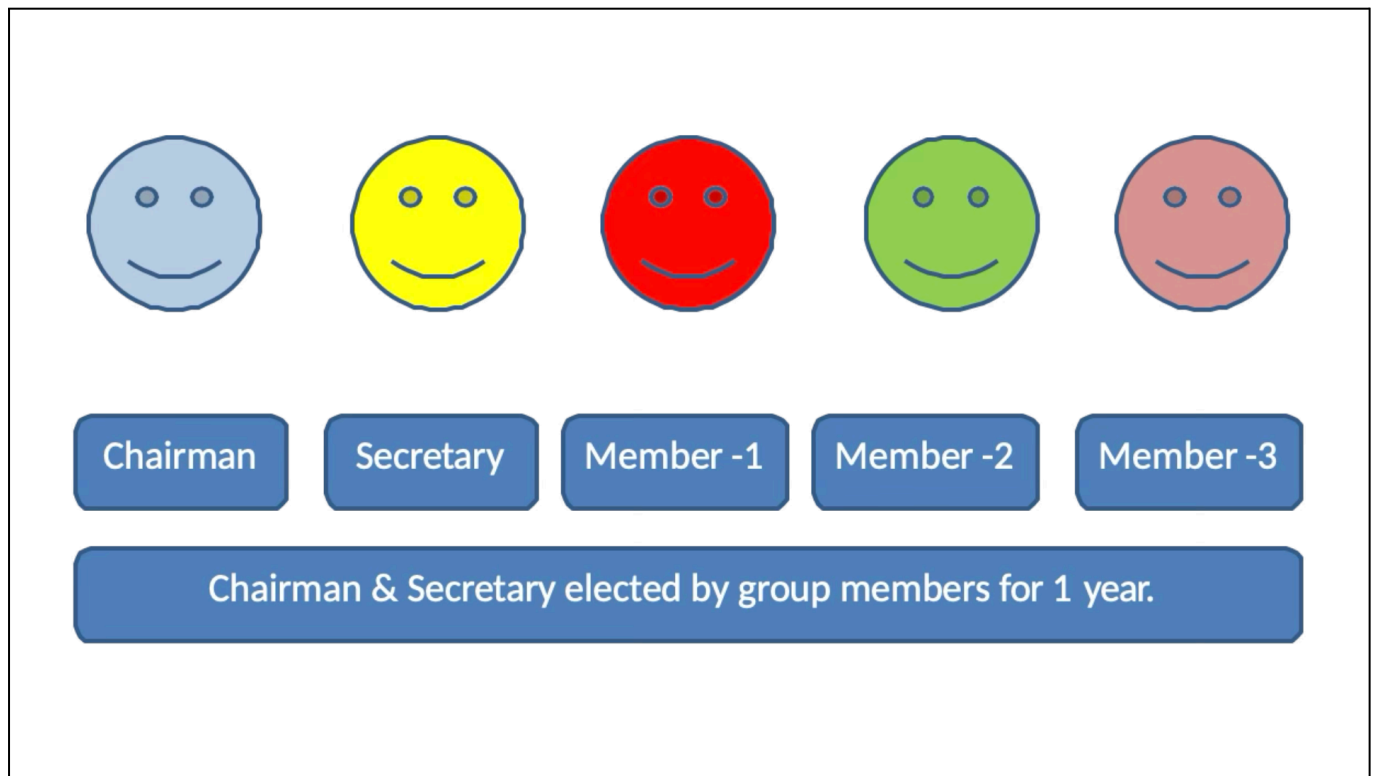


**Figure 2.3**

*Structure of a Centre*

### 2.2.6 Groups

Each Center subdivides into Groups of five to ten women borrowers. Group members co-guarantee each other's loans, providing social collateral that underpins Grameen's high repayment rates. Every group elects a Chairman and a Secretary for a one-year term, ensuring shared leadership and accountability (M. M. Rahman, personal communication, 2025).



***Figure 2.4***

*Structure of a Group*

### **2.3 International Program Department Overview**

The International Program Department provides a wide range of training programs for individuals who wish to understand how Grameen Bank operates in the field. Trainees learn through first-hand experience by visiting rural branches, observing staff and borrower activities, and taking part in daily operations. This hands-on approach is designed to spark curiosity and encourage self-directed learning so that participants can later share insights and innovations with their communities and organizations (Grameen Bank).

### 2.3.2 History

Grameen Bank's international training began in 1987, when requests from researchers and policymakers led the Managing Director to formalize these efforts. What started as ad-hoc visits evolved into a structured department, tasked with designing courses and study visits to explain the bank's poverty-alleviation model to a global audience (History– Grameen Bank).

### 2.3.3 Objectives

The department's programs aim to:

- Provoke curiosity about microfinance and outreach methods
- Stimulate lasting interest in financial inclusion
- Encourage responsibility for one's own learning
- Enable sharing of best practices with peers and communities
- Help participants discover their role in a social banking model

### 2.3.4 Program Details

To meet diverse needs, the department offers four main program types:

- **Internship:** A short-term placement, like my own, in which trainees work alongside staff in a chosen department, handling real tasks (e.g., document preparation, data entry) to gain practical skills.
- **Exposure Program:** Visits to multiple branches and area offices, where participants observe client meetings, group lending sessions, and loan-repayment gatherings to understand Grameen's operational flow.
- **Grameen Basic Training Program:** Classroom sessions covering microfinance principles, organizational policies, and HR foundations, combined with field exercises to reinforce learning.

- **Research Fellowship:** Opportunities for scholars and practitioners to study Grameen's model in depth, collect data, and produce case studies or white papers for wider dissemination.

Each program is customized based on participants' backgrounds. Whether they come from policy, implementation, or academic roles, the department ensures relevant content and appropriate field exposure.

### Chapter 3

# Human Resource Management of Grameen Bank

### **3. Human Resource Management of Grameen Bank**

This chapter explores the Human Resource Management (HRM) system of Grameen Bank and how it supports the bank's large and widely dispersed workforce. It begins with an overview of the Human Resource Management Department and its strategic role in aligning people practices with Grameen Bank's mission. The chapter then explains key HR functions such as workforce planning, recruitment, training, appraisal, and employee benefits. These practices are especially important in an organization like Grameen Bank, which operates in nearly every village in Bangladesh and relies heavily on both central policies and local-level staff. The chapter also highlights how the bank's training programs and performance systems are designed to maintain consistency, ensure accountability, and develop capable staff at all levels.

#### **3.1 Human Resource Management Department Overview**

Grameen Bank's Human Resource Management Department is led by a General Manager who reports to the Deputy Managing Director for Administration and Service Management (Annual Report 2024). The Human Resource Management Department sits at the Head Office and coordinates all people-related functions. It ensures strategic alignment of staffing, development, and welfare with the bank's mission of financial inclusion. The department collaborates closely with the Establishment, Administration, and Monitoring & Evaluation departments to form a cohesive HR ecosystem.

#### **3.2 HRM Functions and Strategy**

The core strategic function of HRM at Grameen Bank is to align human capital management with the institution's dual goals of financial inclusion and organizational sustainability. To this end, the department formulates annual staffing plans, designs competency-based training

curricula, and develops engagement initiatives that reflect the bank's values. HRM strategy emphasizes meritocratic recruitment, continuous skill enhancement, and data-driven decision-making, using workforce analytics to adjust recruitment targets, training investments, and retention efforts in response to changing business needs (Annual Report 2024).

### **3.3 Human Resource Planning**

Each fiscal year, the Human Resource Management Department forecasts staffing requirements by analyzing branch performance, loan portfolio growth, and upcoming governance cycles in which borrower-members elect board directors. Through job analysis and vacancy projections, HR planners estimate the number of Senior Officers and Centre Managers needed in each zone. This predictive approach allows the bank to initiate recruitment well before positions become critical, ensuring uninterrupted service delivery in even the most remote villages of Bangladesh (M. M. Rahman, personal communication, 2025).

### **3.4 Workforce Size, Training & Leave Policies**

As of mid-2025, Grameen Bank employs 23,454 staff across its branch network (Annual Report 2024). Employees follow a five-day, eight-hour workweek and are entitled to all days of festival leave annually announced by the government. In addition to standard annual leave, all staff become eligible for a one-year Leave Preparatory to Retirement (LPR) immediately prior to their retirement date, providing time for transition and personal planning.

The Training and Development Unit is responsible for preparing new recruits and continuously enhancing the skills of existing employees. Upon appointment, Senior Officers

(Branch Managers) and Centre Managers enter a one-year probationary period. This period is split into two phases. During the first six months, recruits attend the Grameen Bank Training Institute, where they receive intensive instruction in microcredit principles, Grameen's organizational policies, loan monitoring systems, reporting standards, borrower group structures, and field visit protocols. The second phase consists of six months of practical fieldwork at an assigned branch office, where probationers are given specific responsibilities. For example, overseeing centre meetings, tracking repayment schedules, or handling client queries. During this period, they work under the guidance of senior officers. Performance during this period is evaluated through both written assessments and supervisor reports. Successful completion results in confirmation of employment and eligibility for future promotions (M. M. Rahman, personal communication, 2025).

Beyond initial onboarding, the Training and Development Unit organizes regular in-service training courses tailored to different staff levels (In-Service Training Course– Grameen Bank). These programs aim to refresh skills, introduce policy changes, and encourage best practices in operations and HRM. For example, the Basic Management Training Course is a six-day workshop designed for branch managers to strengthen their management and leadership abilities. Program Officers and Area Managers attend 20-day in-service courses that combine theoretical sessions with 13 days of fieldwork. Zonal Managers and Zonal Audit Officers participate in advanced 25–30 day sessions that include policy updates, audit processes, and problem-solving strategies. Each course includes pre- and post-training evaluations to measure knowledge gain and practical application. These continuous learning efforts ensure that staff remain effective, up-to-date, and aligned with Grameen Bank's mission of community-focused banking.



### **3.5 Core HR Practices (Recruitment, Appraisal, Benefits)**

The Recruitment & Staffing Unit translates annual workforce forecasts into concrete actions. After conducting detailed job analyses to define each role's responsibilities and qualifications, it issues vacancy announcements both internally and externally. Candidates are screened through written tests covering information technology, general knowledge, English, and sociology, followed by viva-voce interviews that assess communication skills, problem-solving aptitude, and personality traits (Dowla, 2006). Once selected, new hires receive appointment letters and complete mandatory compliance checks before beginning a structured onboarding program coordinated by this unit.

Most of the entry-level recruitments focus exclusively on two categories: Senior Officer (Branch Manager) and Centre Manager. Branch Managers are classified as Grade 9 officers. They must hold at least an honours bachelor's degree in any subject, ensuring they possess the analytical and communication skills essential for overseeing a branch's microfinance operations (Grameen Bank Recruitment Notice 2024). Centre Managers, designated as Grade 12 officers, require a Higher Secondary Certificate (HSC) pass, reflecting the unit's emphasis on community-level leadership drawn from candidates with strong local ties and practical knowledge.

Performance appraisal at Grameen Bank is conducted annually through the Annual Confidential Report (ACR). The ACR is a confidential document prepared by each employee's immediate supervisor, evaluating performance against predefined competency frameworks, job responsibilities, and strategic objectives. It covers dimensions such as work quality, productivity, initiative, teamwork, and professional conduct, and includes the supervisor's narrative comments and numerical ratings. Completed ACRs are forwarded to

both the Human Resource Management Department and the Establishment Department to guide decisions on promotions, salary increments, training needs, and succession planning. By standardizing evaluations through the ACR process, Grameen Bank ensures objective, consistent assessment of staff performance and continuous alignment with organizational goals (M. M. Rahman, personal communication, 2025).

Employee benefits at Grameen Bank follow the national payscale and comprise both monetary and non-monetary components. Compensation packages include basic salary, house rent and conveyance allowances, festival bonuses, and a provident fund contribution matched at 12 percent by the bank (*Annual Report 2024*). Unlike many government positions, employees do not receive a pension; instead, they receive the full balance of their provident fund as a lump-sum payment upon completing their service period. If an employee's service is less than one year, they forfeit any entitlement to provident fund benefits or pension (M. M. Rahman, personal communication, 2025). Additional non-salary benefits include group medical insurance, interest-free staff loans, and educational assistance for employees' children. A confidential grievance mechanism and regular staff forums further support employee well-being and engagement.

## Chapter 4

# Activities Undertaken in the International Program Department

## **Chapter 4: Activities Undertaken in the International Program Department**

Grameen Bank formally approved my internship through a written letter addressed to the Chairman of my university department. In this letter, the bank welcomed me for an unpaid internship from mid-May to early-July, and encouraged me to carry out my activities based on my academic needs and personal learning goals. The department further suggested that interns prepare their own objective checklist, and noted that field visits could be arranged based on the intern's area of focus. This open, supportive approach gave me the flexibility to explore multiple aspects of Grameen Bank's operations, especially within the International Program Department, while also integrating field-based observations.

During the internship, I was involved in three primary categories of work: HRM-related support tasks, internal document review and process observation, and coordination with other departments. These activities were supplemented by a five-day field visit, which allowed me to experience how Grameen Bank's core microfinance model functions at the branch and village levels.

### **4.1 HRM Support Tasks**

In support of the Human Resource Management Department, I assisted with the scheduling and logistics of induction training sessions for new recruits. Each week, I updated trainee attendance records, prepared welcome packets, which included policy manuals and training schedules, and coordinated with the Training and Development Unit to ensure that classroom and field components ran smoothly. I also helped draft performance appraisal templates by consolidating feedback from supervisors, which the department uses during its semi-annual review cycle. Through these tasks, I observed firsthand how the Human Resource

Management Department balances the needs of head-office planners with the realities of branch operations.

#### **4.2 Document Review & Process Observation**

A significant portion of my time was devoted to reviewing both internal and public documents to understand formal procedures versus actual practices. Internally, I examined job descriptions, training curricula, and standard operating procedures for group meetings. Externally, I compared these materials to Grameen Bank's annual report and training program webpages. I noted, for example, that while the official procedure calls for a six-month branch-level probation assignment, in some cases, trainees spent longer in the classroom phase due to scheduling constraints. By mapping these discrepancies, I provided the department with a brief report highlighting areas where processes could be streamlined to better match published guidelines.

#### **4.3 Interdepartmental Coordination Tasks**

The International Program Department frequently collaborates with other Head Office units, and I played a part in facilitating these interactions. I arranged weekly briefings between the International Program Department staff and the Monitoring & Evaluation Department to review the outcomes of recent training programs. I also assisted in preparing memoranda that outlined upcoming field visits for visiting delegations, ensuring that the Establishment Department had the necessary staff loan and leave approvals in place. These coordination tasks underscored the importance of clear communication channels when multiple departments share HR responsibilities in Grameen Bank's decentralized structure.

#### 4.4 Field Visit Experience

As team leader for the five-day field visit to the Bason Union branch in Gazipur, I arranged transportation, meals, and daily schedules for our group. We visited each of the branch's five borrower centers. Which are Autpara, Bariali, Chand Para, Islampur, and Teli Para. Here we observed weekly centre meetings, repayment collections, and group savings procedures.

These meetings, entirely paper-based, rely on meticulous manual record-keeping: attendance registers, repayment schedules, and savings booklets. At Autpara and Bariali, I noted how Centre Managers facilitated discussions on loan performance and addressed late payments through collective peer encouragement. In Chand Para and Teli Para, the focus was on reinforcing savings discipline, while at Islampur, I observed strategies for welcoming and integrating new borrowers into the group.



**Figure 4.1.**

*Group photo of the internship team in front of the Bason Union branch office.*





**Figure 4.2.**

*Centre meeting at Islampur, Bason Union branch, with borrower-members.*

Leading this visit honed my logistical and leadership skills and gave me a direct view of how Grameen Bank's HRM training and policies translate into everyday branch operations. The field trip reinforced the importance of thorough on-site training and support for Centre Managers, whose paper-based processes form the backbone of borrower-owner governance in rural Bangladesh.

## Chapter 5

# Challenges and Proposed Course of Action for Improvement



## **5. Challenges and Proposed Course of Action for Improvement**

During my internship at Grameen Bank, I identified several organizational challenges and personal learning gaps. Addressing these issues can enhance both institutional effectiveness and intern preparedness.

### **5.1 Issues Observed in the Organization**

A key operational challenge is the bank's hybrid record-keeping model. Field and branch offices use exclusively paper-based registers to track attendance, savings, and repayments. At area and zonal levels, staff manually enter these records into Excel spreadsheets or specialized microfinance software. This two-tier approach reduces transcription errors and facilitates analytics, but it also creates delays and duplications. Centre Managers spend significant time filling registers, while area office staff must painstakingly transfer and verify data, diverting resources from client engagement. Additionally, scheduling conflicts sometimes delay new recruits' transition from institutional training to field assignments, extending the induction period beyond the planned one year.

### **5.2 Academic Preparation and Relevance**

My university education provided a solid theoretical understanding of human resource management and organizational behavior. However, it lacked practical exposure to the digital tools underpinning modern HR and operations. While coursework emphasized strategic planning, recruitment frameworks, and performance appraisal theories, there was no hands-on training in Excel, database management, or HR information systems. This disconnect became evident when I assisted with data conversion at the area office and struggled with advanced spreadsheet functions. Bridging the gap between theory and application is critical: interns and

new hires must be equipped to navigate both paper-based processes and computerized analytics efficiently.

### **5.3 Knowledge and Skills Gaps**

Field observations revealed that Centre Managers excel in community engagement but often have limited training in basic accounting and audit procedures, leading to occasional inconsistencies in manual registers. Zonal Officers, conversely, possess strong technical knowledge of software tools but have fewer opportunities for leadership coaching. On a personal level, I recognized my own deficiency in practical software skills. Despite a firm grasp of HR concepts, I found myself hesitant when converting paper records into Excel and unfamiliar with the bank's dedicated microfinance systems. These experiences underscored the necessity of combined functional and digital training.

### **5.4 Proposed Course of Action**

To address the identified challenges, targeted interventions are proposed for both Grameen Bank and my own academic preparation. These recommendations aim to modernize field operations through digital tools while enhancing practical software competencies critical for professional success.

#### **5.4.1 For Grameen Bank**

Grameen Bank should pilot a standardized digital data-capture solution at branch level, such as mobile tablets pre-loaded with simplified forms, to replace paper registers and streamline the transfer of attendance, savings, and repayment records into area and zonal office databases. This will reduce transcription errors, accelerate data consolidation, and free Centre Managers to focus on borrower engagement. The Training and Development Unit should also

stagger overlapping probation cohorts so that each group completes its six-month institutional and six-month field phases on schedule without resource conflicts. Finally, targeted workshops on the bank's core software platforms, paired with a peer-mentor program matching new recruits and interns with experienced officers, will build both technical proficiency and leadership capacity across all staff levels.

#### **5.4.2 For My University Curriculum**

My university offers valuable courses. For example, Statistics for Management, Project Management, Computer in Business, Operations Management, Quantitative Analysis for Management, and Management Information Systems. But they remain purely theoretical. To prepare students for roles in large, data-driven organizations like Grameen Bank, each of these courses should include hands-on software training. For example, Statistics for Management should teach Excel pivot tables and macros; Management Information Systems should cover database querying tools; Project Management should include project-tracking software; and Operations Management should feature simulation-based exercises. Integrating practical labs alongside theory will ensure graduates possess the digital competencies essential for effective HR and operational management in the modern workplace.

## Chapter 6

# Lessons Learned from the Internship Program

## **6. Lessons Learned from the Internship Program**

My internship at Grameen Bank offered more than just academic application. It gave me real exposure to how a large institution manages its people, systems, and responsibilities across rural Bangladesh. This chapter presents the key lessons I learned during the internship, including how strong HRM systems contribute to operational success and how university programs could better prepare students for such environments. It also reflects on my personal growth, especially through my role as field visit team leader, where I learned the importance of planning, adaptability, and clear communication in a professional setting. These experiences have helped me grow both as a student and as a future HR and management professional.

### **6.1 Implications for the Organization**

My internship underscored the critical link between robust HRM systems and the bank's capacity to serve millions of borrower-owners. Introducing digital data-capture tools would not only reduce administrative overhead but also enhance real-time monitoring of loan performance and staff productivity. Similarly, refining the probationary training schedule ensures new recruits transition smoothly from classroom to field, maximizing the return on the bank's significant training investment. By adopting these improvements, Grameen Bank can strengthen operational efficiency and deepen its impact in rural communities.

### **6.2 Implications for the University's Internship Program**

A single 45-day placement provides only a snapshot of complex industries like microfinance, leaving students with limited exposure to real-world challenges. To build professional competence gradually, the university should establish partnerships with a variety of organizations and require at least a 30-day internship each academic year, culminating in a

six-month placement after the final year. This stepped approach would allow students to apply classroom theory in progressively more demanding contexts, develop industry-specific skills over time, and make more informed career decisions upon graduation.

### **6.3 Other Reflections**

Serving as team leader for the field visit was a pivotal growth moment, revealing gaps in my logistical planning and reinforcing the importance of clear communication and contingency planning. Balancing departmental tasks with field coordination taught me to prioritize effectively and adapt quickly to evolving scenarios. Overall, this internship cemented my commitment to pursuing a career in organizational development within the microfinance sector, equipped with a deeper appreciation for the interplay between HRM strategy, operational realities, and social impact.

## Chapter 7

# Concluding Statements

## **7. Concluding Statements**

This chapter provides a brief summary of my key findings and offers practical recommendations to improve HR practices at Grameen Bank. It highlights what is working well and suggests ways to enhance efficiency, training, and staff support based on my internship experience.

### **7.1 Summary of Findings**

This internship at Grameen Bank revealed a robust HRM framework underpinned by clear department structures, competency-based recruitment, and comprehensive training programs. The bank's hybrid paper-to-digital record-keeping model ensures data accuracy but introduces administrative delays, while its one-year probation system effectively immerses new hires in both theory and practice. Performance appraisals via the Annual Confidential Report provide consistent feedback, though manual processes and scheduling overlaps present challenges. My field visit to the Bason Union branch underscored the practical importance of well-trained Centre Managers in executing group meetings and repayment collections using paper-based registers.

### **7.2 Recommendations for Future Strategic Actions**

Based on my analysis of the Human Resource Management of Grameen Bank, I propose the following recommendations:

- Pilot digital data capture at the branch level. Deploy mobile tablets pre-loaded with standardized forms to replace paper registers and streamline the transfer of attendance, savings, and repayment data to area and zonal offices.



- Stagger probationary cohorts. Adjust the induction schedule so that overlapping groups complete their six-month training and six-month field assignments without resource conflicts, ensuring timely deployment to branch operations.
- Offer targeted digital-literacy workshops. Provide Centre Managers and field staff with hands-on training in Excel, database management, and the bank's core software to improve data accuracy and reporting speed.
- Implement a peer-mentor program. Pair new recruits and interns with experienced officers for on-the-job coaching in both technical procedures and leadership practices.
- Streamline the ACR process. Transition the Annual Confidential Report to a semi-automated system at area and zonal offices to reduce paperwork, accelerate feedback cycles, and enhance performance tracking.
- Enhance field exposure in training. Increase the number of guided field visits during the probationary period so trainees gain broader real-world insight before formal branch placement.
- Introduce basic accounting workshops for Centre Managers. Conduct periodic refresher sessions on loan tracking, register accuracy, and basic financial controls to reduce human errors at the centre level.
- Create multilingual training resources. Develop training manuals and guides in Bengali and simplified English to ensure better understanding across staff with varying academic backgrounds.

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# **Appendices**

## Appendix A – Resume

### Abu Sadat Md Sayem

Final-semester BBA (Management) student at Hajee Mohammad Danesh Science and Technology University with a CGPA of 3.67, and three years of freelance data analysis experience. Proficient in SQL, Excel, Power BI, and Python.

#### EXPERIENCE

##### RGMS LLC, Remote — *Data Analyst*

Dec 2022 - Present

- Independently developed and maintained a structured database of 2,500 franchisors' investment and financial data by analyzing FDDS (Franchise Disclosure Documents), enabling faster and more accurate business insights.
- Designed, developed, and deployed interactive dashboards for internal and client use, improving decision-making and reporting efficiency.
- Created and launched financial data-driven web applications, contributing to better user experience and business automation.
- Analyzed complex data sets and delivered reports that informed strategic decisions on product offerings and client engagement

##### Upwork, Freelance — *Blog Writer*

Jan 2022 - Dec 2022

- Researched and wrote over 90 articles on business, finance, and data analytics topics.
- Collaborated with clients to develop content strategies aligned with SEO best practices.

#### EDUCATION

##### Hajee Mohammad Danesh Science and Technology University, Dinajpur — *BBA in Management*

Final Semester (Expected July 2025)

CGPA: 3.67 / 4.0

#### CERTIFICATIONS

- Google Data Analytics Professional Certificate
- Google Advanced Data Analytics Professional Certificate
- Meta Data Analyst Professional Certificate
- Credly Profile: <https://www.credly.com/users/abu-sadat-md-sayem>

HSTU

Dinajpur, 5200

+88 01834-966091

sadat2003217@gmail.com

<https://www.linkedin.com/in/s-sayem/>

#### Soft Skills

Effective communication

Teamwork

Problem-solving

Critical thinking

#### Technical Skills

Data cleaning and analysis

Data visualization

Data modeling

Report writing

Database designing and administration

Basic web application development

Web scraping

Scripting and automation

#### Tools/Software

Microsoft Excel

Google App Script

Python

R

SQL

Microsoft Power BI

Tableau

Jupyter Notebook

IBM SPSS

## Appendix B - Placement Letter



**Department of Management**  
Faculty of Business Studies  
Hajee Mohammad Danesh Science & Technology University (HSTU),  
Dinajpur-5200

TO  
Head of Department  
International Program  
Grameen Bank  
Mirpur-2, Dhaka 1216, Bangladesh

**Subject: Request for Placement to carry out Internship.**

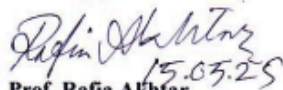
Dear Sir/Madam,

I have the pleasure to inform you that the student of BBA program will have to carry out internship of 45 days to acquire practical knowledge in the field of business. The university can provide students with theoretical knowledge only. To be a resourceful person with required practical knowledge, internship is being treated as a compulsory activity to fulfill partial requirement for the degree of Bachelor of Business Administration (BBA).

**Abu Sadat Md Sayem, Student ID: 2003217**, BBA in Management, Department of Management, Faculty of Business Studies, HSTU, Dinajpur is seeking a placement for internship in your reputed organization in **International Program, Grameen Bank, Mirpur-2, Dhaka 1216, Bangladesh**. I am also confident that being a reputed organization of the country, you would extend your helping hand to provide all out cooperation for the development of human resource with required quality.

Therefore, I will be very glad if you kindly allow this student in your organization.

Thanking you


  
15.03.25

**Prof. Rafia Akhtar**  
Professor & Chairman Department of Management  
Faculty of Business Studies  
HSTU, Dinajpur-5200  
Email: [rafia\\_mgthstu@yahoo.com](mailto:rafia_mgthstu@yahoo.com)  
Mobile No: +8801727282204

Enclosure:

- Resume of the referred student.

## Appendix C - Grameen Bank Recruitment Notice Sample


**গ্রামীণ ব্যাংক**  
 প্রধান কার্যালয়, মিরপুর-২, ঢাকা-১২১৬।

**আবেদনের সময় সীমা বৃদ্ধি**

**নিয়োগ বিজ্ঞপ্তি**

গ্রামীণ ব্যাংক প্রশিক্ষণ কেন্দ্রে নিম্নোক্ত পদ সমূহে অস্থায়ীভাবে লোক নিয়োগের উদ্দেশ্যে বাংলাদেশের স্থায়ী বাসিন্দাদের (পুরুষ/মহিলা) নিকট থেকে আবেদনপত্র আহ্বান করা হচ্ছে। আবেদনকারী প্রার্থীদেরকে অনলাইনের মাধ্যমে আবেদন করতে হবে। প্রার্থীদেরকে বাংলাদেশের যে-কোনো স্থানে কাজ করতে আগ্রহী হতে হবে।

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৩.০০ বা তদুর্ধ্ব	৩.৭৫ বা তদুর্ধ্ব	প্রথম বিভাগ/শ্রেণী																	
২.২৫ বা তদুর্ধ্ব কিন্তু ৩.০০ এর কম	২.৮১ বা তদুর্ধ্ব কিন্তু ৩.৭৫ এর কম	দ্বিতীয় বিভাগ/শ্রেণী																	
	বেতন স্কেল (২০১৫)	৯ম গ্রেড: ২২০০০-৫৩০৬০ টাকা।																	
২	শিক্ষাবিদ কেন্দ্র ব্যবস্থাপক	এইচ.এস.সি/সমমান পাশ হতে হবে। এস.এস.সি/সমমান এবং এইচ.এস.সি/সমমান পরীক্ষার প্রতিটিতে ন্যূনতম জিপিএ ৩.০০ গ্রাণ্ড হতে হবে।	০৮-১২-২০২৪ তারিখে আবেদনকারীর বয়স সর্বোচ্চ ৩২ বছর হতে হবে।																
	বেতন স্কেল (২০১৫)	১৫তম গ্রেড: ৯৭০০-২৩৪৯০ টাকা।																	

<b>আবেদন ফি</b>	আবেদন ফি এর পরিমাণ: ২০০/- (দুইশত) টাকা মাত্র। (অফেরতযোগ্য)
<b>অন্যান্য ফি</b>	Rocket App Login > Select (Bill Pay) > Select Biller ID-5566 > Enter Bill Number (Applicant's Mobile No) > Select Self/Others > Select Others > Enter Applicant's Mobile No > Amount:200tk > Enter PIN > Send > Save Transaction ID ** এছাড়াও *৩২২# জরুরি কল ও জরুরি ব্যাংক সেবাইল একটুট (Rocket) এর মাধ্যমে ফি প্রদান করা যাবে। * আপনার আবেদন ফি পরিশোধিত হলে তাৎক্ষণিকভাবে নিশ্চিতকরণ এসএমএস পাবেন।
<b>আবেদন পদ্ধতি</b>	ক) আবেদনকারী প্রার্থীদেরকে ১০-১২-২০২৪ তারিখ রাত ১১:৫৯ মিনিট-এর মধ্যে রিক্রুটমেন্ট পেজ <a href="http://gbrecruit.ghrmpplus.com">http://gbrecruit.ghrmpplus.com</a> এ গিয়ে Online Application Form পূরণের মাধ্যমে আবেদন করতে হবে। আবেদনে স্বাক্ষর জেপিজি ফরম্যাটে সর্বোচ্চ ২০ কেবি হতে হবে। খ) প্রার্থীদেরকে অনলাইনে আবেদনের সময় কোনো কাগজপত্র জমা করতে হবে না। মৌখিক পরীক্ষার দিন অনলাইনে আবেদনে প্রদত্ত প্রতিটি তথ্যের স্বপক্ষে যথাযথ মূল সনদ/প্রত্যয়নপত্রসহ একসেট সত্যায়িত ফটোকপি ও সদ্য তোলা ২কপি পাসপোর্ট সাইজের রঙিন ছবি-(জেপিজি ফরম্যাটে সর্বোচ্চ ১০০ কেবি হতে হবে) যা প্রথম শ্রেণীর গেজেটেড অফিসার কর্তৃক সত্যায়িত করে জমা দিতে হবে, মূল সনদ/প্রত্যয়নপত্রগুলো দেখে ফেরত দেয়া হবে। অনলাইন আবেদন ফরমে প্রার্থী কর্তৃক প্রদত্ত তথ্যের সঠিকতা যাচাইযোগ্য কোনো ত্রুটি ধরা পড়লে পরীক্ষার অংশগ্রহণের সুযোগ থাকবে না। তাছাড়া মেথডালিকা প্রস্তুতকালে কোনো ত্রুটি পরিলক্ষিত হলে প্রার্থীকে প্যানেলভুক্ত করা হবে না।
<b>প্রশিক্ষণ পদ্ধতি</b>	ক) নিয়োগ প্রাপ্ত শিক্ষাবিদ অফিসারগণ গ্রামীণ ব্যাংক প্রশিক্ষণ কেন্দ্রের আওতায় এক বছর (২টি পর্ব) প্রশিক্ষণে থাকবেন। প্রথমপর্বে মাসিক ১০,০০০ টাকা (দ্বিবৃত্ত) হারে এবং প্রথমপর্বের প্রশিক্ষণ সফলভাবে সমাপ্তকারীদের দ্বিতীয়পর্বে ১৫,০০০ টাকা (দ্বিবৃত্ত) হারে প্রশিক্ষণ ভাতা প্রদান করা হবে; দ্বিতীয়পর্ব সফলভাবে প্রশিক্ষণ সমাপ্তকারীদের কর্তৃপক্ষ কর্তৃক আয়োজিত নির্দিষ্ট সময়ে চূড়ান্ত পরীক্ষায় অংশগ্রহণ করতে হবে; উক্ত পরীক্ষায় সফলভাবে উত্তীর্ণদের গ্রামীণ ব্যাংক বেতন স্কেল (২০১৫) এর ৯ম গ্রেড ২২০০০-৫৩০৬০ টাকার বেতন স্কেল 'সিনিয়র অফিসার' পদে নিয়োগ দেয়া হবে। তাছাড়া গ্রামীণ ব্যাংকের প্রচলিত নিয়মানুযায়ী আর্থিক ও অন্যান্য সুবিধাদি প্রাপ্য হবেন। যারা প্রশিক্ষণে অকৃতকার্য হবেন তাদেরকে শিক্ষাবিদ অফিসার পদের চাকরি থেকে অব্যাহতি দেয়া হবে। খ) নিয়োগ প্রাপ্ত শিক্ষাবিদ কেন্দ্র ব্যবস্থাপকগণ গ্রামীণ ব্যাংক প্রশিক্ষণ কেন্দ্রের আওতায় এক বছর (২টি পর্ব) প্রশিক্ষণে থাকবেন। প্রথমপর্বে মাসিক ৯,০০০ টাকা (দ্বিবৃত্ত) হারে এবং প্রথমপর্বের প্রশিক্ষণ সফলভাবে সমাপ্তকারীদের দ্বিতীয়পর্বে ১০,০০০ টাকা (দ্বিবৃত্ত) হারে প্রশিক্ষণ ভাতা প্রদান করা হবে; দ্বিতীয়পর্ব সফলভাবে প্রশিক্ষণ সমাপ্তকারীদের কর্তৃপক্ষ কর্তৃক আয়োজিত নির্দিষ্ট সময়ে চূড়ান্ত পরীক্ষায় অংশগ্রহণ করতে হবে; উক্ত পরীক্ষায় সফলভাবে উত্তীর্ণদের গ্রামীণ ব্যাংক বেতন স্কেল (২০১৫) এর ১৫তম গ্রেড ৯৭০০-২৩৪৯০ টাকার বেতন স্কেল 'কেন্দ্র ব্যবস্থাপক' পদে নিয়োগ দেয়া হবে। তাছাড়া গ্রামীণ ব্যাংকের প্রচলিত নিয়মানুযায়ী আর্থিক ও অন্যান্য সুবিধাদি প্রাপ্য হবেন। যারা প্রশিক্ষণে অকৃতকার্য হবেন তাদেরকে শিক্ষাবিদ কেন্দ্র ব্যবস্থাপক পদের চাকরি থেকে অব্যাহতি দেয়া হবে।
<b>অন্যান্য</b>	ক্রটিমুক্ত আবেদনকারীদের নির্বাচনী পরীক্ষায় অংশগ্রহণের জন্য ডাকা হবে। গ্রামীণ ব্যাংক কর্তৃপক্ষ এই নিয়োগ বিজ্ঞপ্তি বাতিল বা প্রার্থীদের কাউকে নিয়োগ প্রদান করা বা না-করার ক্ষেত্রে যে-কোনো সিদ্ধান্ত গ্রহণের ক্ষমতা সংরক্ষণ করেন। কোন ধরনের সুপারিশ বা তদবির প্রার্থীর অযোগ্যতা বলে বিবেচিত হবে।

বিভাগ প্রধান (ভারপ্রাপ্ত)  
 মনাব সম্পদ ব্যবস্থাপনা বিভাগ