An Internship Report On

Experiencing General Banking Activities of Trust Bank PLC

Prepared by

Nusrat Jannat Jinia

ID: 213-10-823

Semester: Summer-2025

Daffodil International University

Under the Supervision of

Dr. Ehatasham Ul Haque Eiten

Assistant Professor and Head

Department of English

Faculty of Humanities & Social Science

Daffodil International University

Daffodil International University

Date of Submission: 21 August 2025

This report is submitted to the Faculty of Humanities and Social Science in partial fulfillment of the requirements for the degree of Bachelor of Arts in English.

Statement of the Candidate

I hereby declare that the report titled **"Experiencing General Banking Activities of Trust Bank PLC"** is the result of my own work and has not been submitted, either in whole or in part, for any degree or diploma at any other university or institution.

This report is submitted as a requirement for the course "Project Paper with Internship" (ENG 431) at Daffodil International University. All sources of information have been properly acknowledged, and any support or assistance I have received during the internship and report writing process has been clearly cited.

Submitted by:

Nusrat

Nusrat Jannat Jinia
ID: 213-10-823
Department of English
Program: B.A in English
Daffodil International University
Submission Date: 21 August 2025

Certificate of Supervisor

This is to certify that **Nusrat Jannat Jinia**, bearing student ID 213-10-823, has successfully completed her Project Paper with Internship for the course ENG 431 under my supervision. As part of the requirement for the BA (Hons) in English program at Daffodil International University, she undertook a Banking service Internship at Trust Bank PLC, Mirerbazar SME/Krishi Branch.

Throughout the internship period and report preparation, she remained in regular communication with me. Whenever she required assistance or guidance, I provided my full support. The content of her project paper reflects her original effort and sincere dedication. I believe she has done a commendable job in completing her work responsibly.

I extend my best wishes for her continued success and overall well-being in the future.

Dr Md Ehatasham Ul Haque Eiten
Assistant Professor and Head
Department of English
Daffodil International University

Organizational Supervisor's Declaration

This document attests that Nusrat Jannat Jinia, Student ID 213-10-823, enrolled in the Department of English, Daffodil International University, has completed her internship at Trust Bank PLC in fulfillment of the requirements specified in course ENG431.

Throughout the internship, Nusrat operated under my direct supervision. Her allocated tasks encompassed core banking operations, provision of customer service, and the execution of assorted administrative functions. She approached each assignment with integrity, punctuality, and motivation.

Her work met the prescribed standards, and she sustained a commendable professional demeanor for the duration of her tenure. It is my view that the skills and insights acquired during this internship will serve her well in subsequent academic and vocational pursuits.

I extend my best wishes for her continued success in future academic and professional undertakings.

Md. Newaz Morshed
First assistant Vice President
Manager Operation & Credit
Trust Bank PLC, Mirerbazar SME/Krishi Branch

Acceptance Letter

Trust Bank PLC.

Trust Bank PLC.
Corporate Head Office
Shadhinata Tower
Bir Srestha Shaheed Jahangir Gate
Dhaka Cantonment, Dhaka-1206
Bangladesh

Ref: TBL/HO/HRD/INT -2025/967
June 26, 2025

Dr. Ehatasham Ul Hoque Eiten
Assistant Professor & Head
Department of English
Daffodil International University
Daffodil Smart City, Birulia 1216.

Subject: Internship placement of Ms. Nusrat Jannat Jinia.

Dear Sir/Madam,

Refer to your letter dated 20-May-2025 on the captioned subject. We are pleased to accept Ms. Nusrat Jannat Jinia, Student ID # 21310823, Bachelor Of Arts (BA) student of your university for her internship program in our Bank for 03 months.

Kindly advise Ms. Nusrat Jannat Jinia to report to the Assistant Vice President & Manager of Mirer Bazar SME / Krishi Branch on **July 07, 2025**.

Also, please advise the individual to submit a copy of her internship report to her supervisor and Human Resources Division, Head Office. This internship program is for the academic purpose only. This opportunity should not be considered as any type of employment in TBL.

This is for your kind information and necessary action.

Brig Gen Munshi Mizanur Rahman (Retd)
Senior Executive Vice President & Head
Human Resources Division

PABX: +8802-44870060-69, Fax: 88-02-44870051
Web: https://www.tblbd.com, SWIFT: TTBLBDDHXXX

Acknowledgement

I would like to express my sincere gratitude to all those who have supported and guided me in preparing this internship report titled "**Experiencing General Banking Activities of Trust Bank PLC**."

First and foremost, I want to sincerely thank Almighty Allah for his blessings, direction, and mercy, all of which allowed me to successfully finish my report. Further, I would like to express my gratitude to Daffodil International University (DIU) for providing me with the chance to complete this internship as a component of the English Bachelor of Arts (Hons) program. I have a lot of gratitude to my internship supervisor, Dr. Md. Ehatasham Ul Haque Eiten, whose insightful advice, unwavering encouragement, and support have been an inspiration to me during the entire internship experience. His valuable suggestions and helpful feedback played a key role in the successful completion of this report.

I would also like to express my special thanks to the Branch Manager, **Raihan Bin Aziz** and the Manager Operation and Credit **Md Newaz Morshed** of Trust Bank PLC, Mirerbazar SME/Krishi Branch, Gazipur for sharing time, knowledge, and insight with me despite a busy schedule. Their contribution added great value to my learning experience.

Finally, I am deeply thankful to all the officers and staff members of Trust Bank PLC for their kind cooperation, guidance, and encouragement. Their professionalism and friendly behavior created a supportive environment that helped me gain practical knowledge and develop my skills.

Abstract

The present report is submitted in fulfilment of program requirements for the Bachelor of Arts (Hon's) in English, deriving from a three-month internship at Trust Bank PLC. Banking has, in contemporary society, emerged as a requisite infrastructure for the continuous management of financial resources and for the sustained facilitation of economic growth. The progressive proliferation of financial institutions has, consequently, intensified sector-level rivalry.

Trust Bank PLC occupies a prominent position among Bangladesh's commercial banks, provisioning a comprehensive spectrum of financial services to individuals, enterprises, agrarian constituencies, and large corporate entities. My internship in the General Banking Department allowed me to engage principally with the establishment of new deposit accounts and the delivery of routine retail banking services.

Trust Bank's organizational climate was distinctly professional, yet imbued with cordiality and a strong culture of mentorship. Colleagues consistently exemplified courtesy and cooperative inquiry, rendering the assimilation of operational protocols rapid and enriching. The experiential phase of the internship provided substantial enhancement of verbal and written communication competencies, concomitant with the acquisition of practical banking knowledge and a nuanced appreciation of procedural interdependencies within the institution.

Table of Contents

CHAPTER -1
INTRODUCTION

Introduction

The present report, entitled “General Banking Activities of Trust Bank PLC,” derives from my three-month internship at the Mirerbazar SME/Krishi Branch of Trust Bank PLC, which I undertook to satisfy the practical component of the Bachelor of Arts (Hons) in English program at Daffodil International University.

Being an English major with a pronounced inclination to investigate the business sphere, I approached the internship with the intent to observe the operationalization of communicative, disciplinary, and professional competencies in a formal organizational context. Trust Bank PLC, in delivering this exposure, effectively familiarized me with the inner workings of the banking industry. My interest in the sector evolved gradually, first through co-curricular engagements, then through targeted conversations with classmates and faculty advisers. I subsequently concluded that my aptitude in structured environments, reinforced by a liberal arts education, provides a sound foundation for a career in banking.

The With a focus on thorough documentation, outstanding client service, and written and verbal communication, the practical attachment gives me the chance to put classroom learning into tangible practice. At the same time, I improved my time management and analytical skills.

talents, as well as the ability to work well in groups. I was introduced to the principles of routine banking operations, the procedural framework controlling account openings, and the upkeep of positive client connections during my placement in the General Banking Department. Beyond the confines of a traditional classroom, the internship has served as a unique educational laboratory.

My career trajectory and vocational objectives were refined through exposure to new technology, the development of professional networks, and the performance of real-world job duties. This time frame functioned as a purposeful transitional phase during which
Contextual application of theoretical frameworks advanced the notion of converting academic understanding into practical application.

1.1 Purpose of Internship

A supervised internship has been included as a mandatory part of the Bachelor of Arts in English program at Daffodil International University, designed to provide students with practical, hands-on experience.

The internship is designed not merely as an elective augmentation of the academic program, but as a controlled procedure enabling students to close the perceptible distance separating the university classroom from the actual lab market. It fulfils the dual functions of exposing students to prospective occupational trajectories and of embedding classroom-derived, theoretically-informed insights within the concrete tasks and rhythms of the workplace.

The trimester-long placement at Trust Bank PLC afforded me systematic immersion in the routine, corporate operations that characterize the banking industry. By embedding the curriculum of English within the precise exigencies of a formal financial environment, the internship has advanced competencies in organizational discipline, sharpened liaisons and diction essential for corporate communication, and clarified the doctrinal and experiential bases of organizational culture as well as normative expectations in an institution characterized by high customer interaction. The internship environment presented no simulation; rather, tasks frequently assigned to employees of entry-level standing became the normative curriculum of the placement, enabling me to extract transferable competencies directly aligned with upcoming occupational choices.

1.2 Scope of the Study

I concluded my twelve-week internship at Trust Bank PLC, Mirerbazar SME/Krishi Branch, where I was allocated to the General Banking Department. This analytical narrative restricts its scope to the aforementioned branch and centers exclusively on standard banking operations. Although the institution circumscribed my access to select internal applications and databases in adherence to confidentiality protocols, I nevertheless received substantive exposure. I attended, by observation and active participation, core functions, most prominently those pertaining to the opening of new accounts and the provision of ongoing customer assistance.

While the institution imposed certain supervisory boundaries, the value of the experience remained pronounced. I profited from a collegial atmosphere characterized by open channels of communication, the ready availability of reference material, and a steady supply of structured procedural information. Collectively, these conditions transformed the limited period into a substantive and reflective pedagogical progression.

1.3 Specific Objectives

The specific objectives of this report are as follows:

a) To gain practical knowledge about general banking activities, especially in account opening and deposit-related tasks.

b) To understand the functions, procedures, rules, and regulations followed in the general banking department of Trust Bank PLC.

c) To develop hands-on experience and strengthen my professional communication and interpersonal skills.

d) To explore the mission, vision, and organizational structure of Trust Bank PLC.

e) To provide suggestions and observations for improving the quality of general banking services based on my internship experience.

CHAPTER-2

OVERVIEW OF TRUST BANK PLC

Overview of Trust Bank PLC

Trust Operating through a comprehensive nationwide framework of 119 commercial branches, dedicated Small and Medium Enterprise (SME) centers, 9 selective sub-branches, 291 strategic Automated Teller Machine (ATM) booths, and a network of over 500 Point of Sale (POS) terminals, Trust Bank PLC stands among the foremost private commercial banking institutions of Bangladesh. The institution has publicly articulated a progressive agenda to deepen its footprint in economically pivotal corridors, notably Dhaka, Chittagong, and Sylhet, and remains committed to the continued consolidation of its market position.

Founded in 1999 and wholly owned by the Army Welfare Trust (AWT), Trust Bank PLC is the pioneer institution of its type in the nation. The bank has developed a comprehensive suite of contemporary banking products and services tailored to the requirements of corporate and retail customers, thereby establishing a reputation as a dependable and resilient financial entity in a rapidly evolving sector.

In 2001, the bank undertook the full-scale deployment of an integrated automated branch banking system, thereby augmenting operational productivity and elevating the quality of service delivery. Subsequent to this initiative, a network of Automated Teller Machine (ATM) services was elaborated in 2005, further enhancing accessibility and customer convenience.

With the profound intensification of its operational footprint and client roster, Trust Bank undertook a comprehensive modernization of its technological backbone. In January 2007, the institution rolled out its Online Banking Services, which incorporated a suite of functionalities including Any Branch Banking, ATM Banking, Telephone Banking, SMS Banking, and Internet Banking. Collectively, these platforms afford customers the convenience of transacting deposits and withdrawals at any branch, thereby obviating the historical requirement of opening and maintaining a multiplicity of accounts.

Sales of Visa Electron Debit Cards, concomitant with the Online Services suite, empower clients to monitor account balances and effect ATM withdrawals at their own discretion, day or night. In parallel, the introduction of Visa Credit Cards extends the capability to execute retail purchases in both domestic and international markets, thereby broadening the transactional freedom of account holders at merchants spanning the entirety of Bangladesh and overseas.

Trust Bank PLC retains a principle of client-orientation and pursues a progressive agenda to institutional and market adaptation in service delivery. Its institutional mandate continuously reifies the imperative of sustenance of customer contentment as the pivotal criterion guiding the expansion, refinement, and daily administration of its transactional and operational offerings.

Figure 1Major Branches of Trust Bank Limited

2.1 Board of Directors

The Board of Directors serves as the highest authority in overseeing the affairs of Trust Bank PLC. Committed to achieving strong financial performance and sustainable growth, the Board also ensures adherence to sound corporate governance practices that meet stakeholder expectations.

It is responsible for managing the bank's overall direction, ensuring that operations are conducted in an orderly and appropriate manner within a framework of effective control. Key responsibilities include setting business objectives, defining strategies, preparing business plans, and formulating policies. The Board also approves the annual budget, periodically reviews business plans, and make adjustment in response to changes in the economic and market environment.

In addition, the Board reviews and ensures compliance with policies and guidelines issued by Bangladesh Bank. It also develops and updates the corporate governance framework, recommends the appointment of external auditors to shareholders, and provides necessary directives to maintain operational compliance.

The Board of Trust Bank PLC. is composed of nine members, including the Managing Director and CEO, who serves as an ex-officio member. In line with the guidelines of Bangladesh Bank and the Bangladesh Securities and Exchange Commission's corporate governance requirements, the Board includes two Independent Directors.

2.2 Executive Committee

Trust Bank PLC has a functional Executive Committee (EC) to manage urgent and routine matters of the bank efficiently. The members of this committee are appointed by the Board of Directors. Its primary role is to review and evaluate proposals submitted for the Board's consideration.

To ensure timely decision-making, particularly for credit proposals and related matters, the Board has delegated certain approval powers to the Executive Committee within a defined limit. This delegation allows for quicker execution of important decisions that would otherwise be delayed until the next Board meeting. All decisions taken by the Executive Committee are subsequently placed before the Board for ratification.

2.3 Audit Committee

The Board of Directors constituted the Audit Committee in conformity with the requirements of BRPD Circular No. 11 (27 October 2013) and the Corporate Governance Code (3 June 2018) promulgated by the Bangladesh Securities and Exchange Commission. The mandate of the Committee encompasses supervision of the financial reporting procedure of the institution, examination of the adequacy and operability of internal controls, oversight of the external and internal audit arrangements, and continuous appraisal of conformity with relevant statutes, regulations, internal policies, and prescribed guidelines.

Furthermore, the Committee renders strategic and advisory input to the Board on the design, scope, and timely execution of internal audit activities, thereby reinforcing the governance framework by promoting, through sustained vigilance, the pillars of openness and responsibilities. The operational leadership of the Committee is vested in an Independent Director, while its membership is supplemented by two Directors, one of whom is also Independent.

2.4 Risk Management Committee

The Risk Management Committee of Trust Bank PLC is established in accordance with the Bank Company Act, 1991 (amended up to 2018), and the related circulars issued by Bangladesh Bank. This committee is responsible for developing and implementing strategies to assess and control various risks faced by the bank.

It oversees the bank's risk management functions, ensuring a thorough and integrated approach to identifying, monitoring, and measuring the bank's overall risk profile. The committee particularly focuses on six key risk management areas as outlined by Bangladesh Bank's guidelines.

CHAPTER-3

SOURCES OF USED INFORMATION

Sources of Used Information

This report is based on both primary and secondary data sources, which have been collected and analyzed to gain insights into the general banking activities of Trust Bank PLC and the level of customer satisfaction with its services, especially online banking.

3.1 Primary Data

Primary data has been gathered directly from Trust Bank PLC through the following methods:

- Interviews with bank managers were conducted to gather in-depth insights into the bank's operations and service procedures.
- Client interviews were carried out as they are essential sources of practical feedback.
- A survey was designed and distributed among Trust Bank customers to assess their satisfaction, challenges, and opinions. The questionnaire was both self-administered and explained when needed to ensure accuracy and understanding.

3.2 Secondary Data

Secondary data was collected from the following sources:

- Annual reports, brochures, and publications of Trust Bank PLC
- Bangladesh Bank statistics and relevant financial documents
- Articles and case studies from the Internet, newspapers, and published journals
- Academic references and resources from libraries such as Daffodil International University and other institutions

These sources provided the theoretical framework and background information necessary to support the findings.

3.3 Variables

- Dependent Variable:
- Customer Satisfaction / Perception
- Independent Variables:
- Online Banking Features such as:
- Reliability
- Responsiveness
- Empathy
- Security
- Flexibility
- Convenience

3.4 Sample Design

To assess customer satisfaction, a sample group of Trust Bank users was targeted.

- Age Group: 18 and above
- Gender: Both male and female clients
- Sampling Method: Non-Probability Convenience Sampling – The survey targeted any available TBL clients (both visitors to the bank and users from outside) who were willing to participate.
- Sample Size: 100 respondents

3.5 Data Analysis and Presentation

Collected data will be analyzed using statistical software tools such as SPSS and E-Views. Statistical tests like z-tests, t-tests, and regressions will be applied where relevant. The results will be presented using graphs, tables, and charts to ensure clarity and better visualization of findings.

CHAPTER-4
BANK DEPOSIT PRODUCTS

Bank Deposit Products

Trust Bank PLC offers several deposit schemes including fixed deposits, savings accounts, and Islamic banking options. These include the Trust Assurance Deposit Scheme (TADS), Trust Smart Savers Scheme (TSSS), Trust Sristi, Trust Youth Account, and Trust Student Account, among others. The bank also provides Islamic deposit products like the Trust Mudaraba Deposit Scheme (TMDS) and Mudaraba Monthly Savings Scheme (MMSS).

Here's a more detailed look at some of the deposit schemes:

4.1 Trust Assurance Deposit Scheme (TADS): This scheme offers a 10.00% interest rate. Trust Assurance Deposit Scheme (TADS) is a monthly recurring savings plan that combines attractive returns with life insurance benefits—designed to offer both financial growth and security.

Key Features

- **Monthly Installments**: Deposits can be made in multiples of BDT 500, with a maximum limit of BDT 10,000 per month.
- **Flexible Tenure**: Customers have the option to select a term of 5, 7, or 10 years.
- **Maturity Benefits:** Upon maturity, a lump-sum amount is paid out—ranging from approximately BDT 38,000 to nearly BDT 1.93 million depending on deposit size and term.
- **Death Benefit**: In the event of the depositor's death—regardless of the number of installments already paid—the nominee receives the full maturity amount. This includes coverage for pre-existing conditions, accidents, and other causes (excluding suicide within the first two years and death related to AIDS/HIV).
- **Loan Facility:** After at least 12 months, a depositor can avail an Overdraft (OD) or loan facility of up to 90% of the deposited amount, with a minimum loan amount of BDT 50,000.

- **Nominee Requirement:** Nomination is mandatory to ensure a seamless claim process in case of the depositor's untimely death.

4.2 Trust Smart Savers Scheme (TSSS): Also offering a 10.00% interest rate.

Trust Sristi, Trust Youth Account, and Trust Student Account: These accounts offer a 4.00% interest rate. The Trust Smart Savers Scheme (TSSS) is a flexible, customer-friendly monthly savings plan that allows individuals to save a predetermined amount each month over several years. It's designed to help customers build disciplined financial habits while benefiting from competitive maturity returns.

Key Features & Benefits

- **Interest Rate**: A lucrative fixed interest rate of 10.00% per annum.

- **Flexible Tenure Options**: Choose from 3, 5, 7, or 10-year terms to align with your savings goals.

- **Maturity Pay-Out:** Your monthly contributions grow significantly over time. For example, depositing BDT 500 per month over 10 years yields approximately BDT 102,789 at maturity.

Summary Table

Feature	Details
Interest Rate	10.00% p.a.
Tenure Options	3, 5, 7, and 10 years
Monthly Savings	Flexible amount (fixed at the time of account opening)
Loan Facility	Up to 80% of deposit (min Tk 100,000)
Penalties	Late fee Tk 50, early closure fee Tk 100

Figure 2- The interest rate of the TSSS

4.3 Mudaraba Monthly Savings Scheme (MMSS): Another Islamic scheme based on Mudaraba principles, allowing monthly deposits of any amount in multiples of BDT 500 for tenures of 5, 8, 10, or 12 years. The MMSS is an Islamic monthly savings product where depositors contribute a fixed amount each month, structured in multiples of BDT 500. It operates under the Mudaraba principle—where Trust Bank PLC invests the pooled funds in Shariah-compliant ventures and shares the profits with depositors.

- **Tenure Options**: Flexible durations, including 3, 5, 8, 10, and 12 years.
- **Profit Sharing**: Profit is distributed under a 65:35 ratio—65% to the depositor and 35% to the bank.
- **Profit Rate:** The current provisional annual profit rate is 8.50% p.a. for MMSS.
- **Withdrawal Conditions:** No profit is earned if the account is closed before maturity. However, the bank may opt to pay profit at the rate applicable to standard Mudaraba Savings Deposits.

Estimated Maturity Values

Here's how deposits can grow over different tenures:

Monthly Deposit (BDT)	3 Years (Maturity)	5 Years	8 Years	10 Years	12 Years
500	19,722	34,922	61,315	81,655	104,509
1,000	39,445	69,844	122,630	163,310	209,019
2,000	78,890	139,687	245,259	326,620	418,037
5,000	197,224	349,218	613,148	816,550	1,045,093

Figure 3- Monthly savings scheme values

4.4 Fixed Deposit (FDR): A fixed deposit account that provides higher interest rates for a fixed term, with options for 1, 3, 6, or 12 months, and the possibility of automatic renewal and loans against the deposit. A Fixed Deposit (FDR) account allows customers to invest a lump sum for a set period, offering higher interest rates than conventional savings accounts.

Key Features & Benefits:

- **Flexible Tenure Options:** You can open an FDR for 1 month, 3 months, 6 months, or 12 months.

Higher Interest Returns: Individuals & Specific Funds (e.g., Provident Funds):

- 1 month: 5.00% p.a.
- 3 months: 9.00% p.a.
- 6 months: 9.25% p.a.
- 12 months: 9.50% p.a.

Other Entities (e.g., Corporates):

- 1 month: 7.00% p.a.
- 3/6/12 months: 8.50% p.a.

Auto-Renewal Option: FDRs can be automatically renewed at maturity without requiring fresh instructions.

Loan Facility: Customers can obtain loans or overdrafts secured against their FDRs for urgent funding needs.

Premature Closure: FDRs can be uncashed before maturity, but typically accrue interest at the prevailing savings account rate

Summary Table:

Tenure	Individuals & Qualifying Funds	Others / Corporates
1 Month	5.00% p.a.	7.00% p.a.
3 Months	9.00% p.a.	8.50% p.a.
6 Months	9.25% p.a.	8.50% p.a.
12 Months	9.50% p.a.	8.50% p.a.

Figure 4- FDR rate of different Tenure

4.5 Lakhopati Savings Scheme: A monthly savings scheme with a small initial deposit, offering a significant maturity value at the end of the term. Trust Lakhopati Savings Scheme (LSS) is a disciplined monthly savings plan that helps customers accumulate BDT 100,000 (one lakh) over a selected tenure through small, regular contributions. It's an easy way for savers to reach a substantial financial goal with modest installments.

Key Features & Options

- Monthly Installments & Tenure Choices:
  - BDT 522 for 10 years
  - BDT 1,365 for 5 years
  - BDT 2,462 for 3 years

At the end of each term, the depositor receives the full maturity value of BDT 100,000.

- **Interest Rate:** The effective interest rate for this annuity-style product is approximately 7.78%.

Summary Table

Monthly Installment (BDT)	Tenure	Maturity Amount (BDT)	Approx. Rate of Interest
2,462	3 years	100,000	7.78%
1,365	5 years	100,000	7.78%
522	10 years	100,000	

Figure 5- Lakhopati savings scheme rate.

4.6 Mudaraba Millionaire Scheme (MMS):

The Mudaraba Millionaire Scheme (MMS) is a Shariah-compliant deposit plan where customers make monthly contributions to reach a maturity amount of BDT 1,000,000 (10 lakh). It operates on the principle of Mudaraba where depositors (rabb al-māl) provide the funds, and the bank (mudarib) invests them to generate profit.

Key Features & Tenure Options

Tenure Flexibility: Choose from 5, 7, 10, 12, 15, 18, or 20 years.

Monthly Installments:

- 5 years: BDT 13,790/month
- 7 years: BDT 9,115/month
- 10 years: BDT 5,665/month
- 12 years: BDT 4,350/month
- 15 years: BDT 3,070/month
- 18 years: BDT 2,245/month
- 20 years: BDT 1,850/month

Maturity Benefit: At the end of the selected term, you'll receive BDT 1,000,000, before applicable taxes and charges. All options culminate in a maturity value of BDT 1,000,000.

Summary Table

Tenure (Years)	Monthly Installment (BDT)
5	13,790
7	9,115
10	5,665
12	4,350
15	3,070
18	2,245
20	1,850

Figure 6- Mudaraba Millionaire Scheme rate.

4.7 Trust Student DPS (Monthly Deposit Scheme): The Trust Student DPS is a tailored monthly savings scheme for students, designed to encourage disciplined savings with affordable installments and long-term benefits. It is ideal for students planning to gradually accumulate funds toward future goals.

Key Features

- Age & Eligibility: Open to students of any age with a valid student ID or national ID. No minimum age requirement is set.

Nomination & Documentation:

- Requires a student ID or national identification.
- Standard KYC documentation includes passport-size photos, nomination forms, and verification by an existing account holder.

Flexible Tenure & Affordable Savings:

- According to Trust Bank's official LinkedIn post, the deposit starts from as low as BDT 100 per month, with tenures ranging from 2 to 10 years.
- A small monthly contribution of BDT 100 over 10 years could grow to approximately BDT 20,558.

Summary Table

Feature	Details
Eligibility	Students (any age) with valid student ID
Minimum Monthly Deposit	BDT 100
Tenure Options	2 to 10 years
Estimated Maturity (BDT 100/month for 10 years)	~BDT 20,558

Figure 7- Trust Student DPS rate.

CHAPTER-5
ACCOUNT OPENING

Account Opening

5.1 Savings Accounts

- Standard Savings Deposit Account – General-purpose savings; interest is calculated daily and credited monthly. Coverage: aged 18+, minors via guardian; allows ATM, cheque book, online access. No minimum balance; fees apply based on balance tier.
- Trust Youth Account – Aimed at students aged 18–30. Opening BDT 10, no maintenance fee, free first cheque book, internet/phone/SMS banking.
- Trust Student Account – For under-18s. No minimum balance, generous interest, free ATM/cheque/internet banking; withdrawal & guardian guidance.

5.2 Current Accounts

- Current Deposit (CD) Account – Non-interest bearing, free cheque book, VISA debit card, ATM/online access. Suitable for individuals and businesses; maintenance fees apply.
- Al-Wadiah Current Account (Islamic) – Shariah-compliant current account allowing withdrawals on demand; no profit paid.

5.3 Flexible Deposit Scheme

- Trust Unfixed Deposit (TUD) – A flexible savings scheme: deposit/withdraw anytime. Interest rate starts at 4.5–5.5% p.a., depending on monthly average balance tiers.

5.4. Islamic Banking Products

- Mudaraba Savings Account – Profit-sharing savings account under Islamic principles; half-yearly profit distribution and year-end adjustment.
- Mudaraba Monthly Savings Scheme – Monthly deposit plan (multiples of BDT 500) under Islamic Mudaraba, with tenors of 3–12 years and profit sharing (65:35); early withdrawal forfeits profit.

5.5. Foreign Currency Account

- Private Foreign Currency (FC) Account – For foreign nationals, Bangladeshis abroad, or clients earning in foreign currencies. Can hold USD, GBP, EUR; deposits in FC, withdrawals in BDT; supports Wage Earners' Bonds.

5.6 Interest Rates Overview (as of Jan 1, 2025)

- Savings: Tiered 0–2.5% p.a.
- Trust Youth/Student: ~4% p.a. ()
- Unfixed Deposit (TUD): 4.5–5.5% p.a.
- Islamic & Scheme Deposits: Varying by plan, e.g., Mudaraba ~6%–10%

CHAPTER- 6
DEPARTMENT AND WORK ASSIGNMENT

Department and Work Assignment

During the vocational internship at Trust Bank PLC, conducted in the SME/Krishi Branch located at Mirerbazar, the predominant engagement occurred within the General Banking Department, universally recognized as the transactional and service core of the institution. This division is entrusted with the orchestration of all quotidian customer interactions, thus maintaining the operational momentum of the branch by processing receipts, deposits, negotiable instruments, and the modulation of customer accounts while guaranteeing a continual, courteous interface with the client base.

The prescribed assignment comprised duties within the customer service sphere, specifically assisting in the origination and termination of deposit accounts, scrupulously preparing, validating, and auditing requisite documentation, as well as orientating clientele regarding procedural expectations. Supplemental exposure was accorded through peripheral, observational participation in the clearing and remittance divisions. Such rotational observations engendered a panoramic comprehension of branch interdependencies and sequential processing flows, thereby facilitating the cultivation of a contextual knowledge of general banking principles and the inter-sectional cooperation indispensable for efficacious service delivery at the branch.

6.1 Division/Department/Unit Name:

The stability of a country's banking system is closely linked to its overall economic health. As society progresses, individuals increasingly rely on banks for vital services such as money transfers, account management, and financing business ventures. Public trust and confidence are essential for the banking sector, enabling banks to mobilize funds from various economic segments and contribute to national development. Trust Bank PLC stands as one of Bangladesh's prominent private commercial banks. At the Mirerbazar SME/Krishi Branch, the bank operates its core banking functions through three main departments.

General Banking ⇒Cash ⇒Credit

General Banking:

The General Banking Department provides customers with essential information on different deposit schemes while attending to their everyday banking requirements. The staff in this department assist clients with account opening, fund transfers, remittances, and other related services by offering clear guidance and support. Their main objective is to address customer queries effectively and ensure satisfactory service in all deposit-related matters.

Cash Department:

The Cash Department of Trust Bank PLC manages all cash-related transactions, including receiving deposits, processing withdrawals, and safeguarding physical currency. It is also responsible for maintaining the cash vault, replenishing ATMs, and recording every cash movement accurately. By following strict procedures and complying with regulatory guidelines, the department ensures secure and efficient cash management across the bank.

Credit Department:

The Credit Department is responsible for overseeing the bank's lending operations. Its key functions include reviewing loan applications, assessing the financial reliability of borrowers, and recommending loans for approval. The department prepares credit proposals and works closely with the Head Office's Credit Risk Management Division to obtain final authorization. After approval, it disburses the loan and monitors repayment schedules to ensure timely collection. By adhering to the bank's credit policies and regulatory standards, the department helps maintain a sound and profitable loan portfolio.

6.2 Department:

I was employed at Trust Bank PLC's Mirerbazar SME/Krishi Branch's General Banking Division. This department serves as the focal point of the branch's daily operations and the main point of contact for customers and inside staff who require assistance.

The department's daily activities are essential to building the bank's reputation and encouraging customer loyalty and trust. By efficiently handling a range of account types, including savings, salary, fixed deposit receipts (FDR), current accounts, short-term deposits, and monthly term deposits, as well as by processing deposits and withdrawals, the staff promptly attends to customers' financial needs. Their commitment to offering outstanding customer service fosters a welcoming and positive atmosphere for both customers and employees.
The Government of Bangladesh and the Bangladesh Bank have taken an action to support and enhance these efforts because they recognize the significance of the General Banking Department. Trust Bank PLC, like other commercial banks in the country, offers a wide range of modern banking services and products to meet the diverse needs of its customers and the nation's economic development.

6.3 The Goal of the Division, Department, or Unit:

By offering its customers with excellent banking services and facilities, Trust Bank PLC's General Banking Department is committed to preserving a solid and prosperous financial position. Its main goal is to guarantee excellent customer service by giving precise information about different deposit plans and practical answers to any issues pertaining to deposits.
This department's officials are always ready to help clients, answering questions about deposit plans and resolving any related problems. They also provide assistant for other banking services and client requirements. The department's goal at the Mirerbazar SME/Krishi Branch is to continuously provide outstanding customer service, with the following main goals in consideration:

- Developing long-term growth strategies to expand the bank’s reach and influence
- Ensuring maximum customer satisfaction through outstanding service
- Increasing the number of customers opening various types of accounts with the bank

6.4 Structure and Manpower

Branch Manager

⇩ ⇨

⇩ **Manager Operation and Credit**

⇩

Cash ⇔ General Banking ⇔ Credit

⇩ ⇩ ⇩

Head Teller ⇔ Account opening ⇔ Credit Incharge

⇩ ⇩ ⇩

Teller (Cash Officer) ⇔ FCAD ⇔ Relationship Officer

⇩ ⇩ ⇩

Teller (Cash Officer) ⇔ Clearing ⇔ Direct Sales Officer

⇩ ⇩

Teller (Junior Officer) ⇔ Remittance

Figure 8- The rank chart of the Brach

6.5 Departmental Activities

The various departments of Trust Bank PLC work together to ensure smooth banking operations, meet client requirements, comply with regulatory guidelines, and contribute to the bank's overall growth. During my three-month internship, I was placed in the General Banking Department, which is responsible for several essential services. These services form the backbone of the bank's day-to-day activities. Key functions of the department include:

Savings Deposit Account

A Savings Deposit Account allows customers to securely store money while earning interest on their balance. Interest is calculated daily and compounded semi-annually. This account is open to individuals aged 18 or above, either in their own name or jointly, and can also be opened for minors under a guardian's supervision. Upon opening the account, customers receive MICR chequebooks, VISA debit cards, online banking access, and SMS alert facilities. The minimum initial deposit is Tk. 500, making it an accessible option for individuals looking for secure savings with flexible withdrawal options.

Current Deposit Account

The Current Deposit Account is mainly designed for businesses and individuals with frequent transaction needs. Unlike savings accounts, it does not offer interest; however, it allows unlimited transactions. Account holders receive a complimentary 20-leaf MICR chequebook, 24/7 ATM access, and online/mobile banking facilities. While there is a semi-annual maintenance fee and a closing charge, the account's convenience makes it ideal for merchants, companies, and professionals who require constant access to funds.

Fixed Deposit Receipt (FDR)

The FDR scheme offers customers a safe investment option with higher returns. Tenure options include 1, 3, 6, and 12 months, with competitive interest rates up to 9.5% per annum. Upon maturity, the deposit can be renewed, and customers can also take loans against their FDRs. It is particularly suitable for clients seeking fixed-income investments with minimal risk.

Trust Smart Savers Scheme (TSSS)

At an alluring 10% annual interest rate—higher than that of a standard savings account—the TSSS encourages regular monthly deposits. Clients deposit a set amount every month for a predetermined duration of time, and upon maturity, they receive a lump payment plus interest. This plan is perfect for budgeting for upcoming costs like emergencies, vacation, and school.

Trust Payroll Account

Employees who work for companies that have payroll contracts with Trust Bank are eligible to open a Trust Payroll Account. Benefits include a free first checkbook and debit card, no maintenance fees, and no minimum balance requirements. In addition, the account receives interest at the savings rate, plus an extra 1% for Provident Fund (PF) accounts. This program guarantees companies a smooth income distribution process and employee easy access to funds.

Dormant Account

Dormant accounts are those that haven't had any activity for a full year or more. Customers who are inactive are notified by the branch, and reactivation necessitates a valid ID and a Dormant Account Activation Form. There are no costs associated with reactivation. This method guarantees adherence to Bangladesh Bank policies while protecting accounts.

Account Opening and Maintenance

Opening an account requires a completed application form, valid ID (NID or passport), recent photographs, and an initial deposit according to the account type. Trust Bank follows strict Know Your Customer (KYC) procedures to ensure security and legal compliance. Upon opening, customers receive chequebooks and debit/ATM cards. Ongoing maintenance involves updating customer information, providing account-related assistance, and ensuring security measures are in place.

Chequebook and ATM Card Services

Account holders can request MICR chequebooks, with some account types offering the first chequebook free. Debit/ATM cards are issued during account opening and activated within 24 hours, enabling customers to withdraw cash, check balances, and make payments through VISA-enabled ATMs. Replacement cards are available for a nominal fee in case of loss or damage

Account Transfer and Closure

Customers can transfer their account to another Trust Bank branch by submitting a written request. For account closure, a closure form must be completed, outstanding dues cleared, and applicable fees paid (varies by account type). These services are handled efficiently for customer convenience.

Pay Order Services

Pay orders are secure non-cash payment instruments used primarily for institutional transactions. Customers fill out a pay order form, deposit the required amount plus service charges, and receive the pay order on the same day. These are commonly used for tender fees, bill payments, and security deposits.

RTGS and BEFTN Services

Trust Bank PLC offers both RTGS (Real Time Gross Settlement) and BEFTN (Bangladesh Electronic Funds Transfer Network) facilities to help customers transfer funds efficiently.

- RTGS is typically used for high-value transactions that require immediate settlement on a real-time, gross basis.
- BEFTN is designed for regular transactions such as salary disbursements, vendor payments, and recurring transfers.

Customers can access these services by submitting the necessary forms at the branch. Both systems ensure faster, more accurate, and secure interbank fund transfers.

Cheque Clearing

For the purpose of clearing cheques, the Mirerbazar SME/Krishi Branch is linked to Bangladesh Bank's regional payment system. This network is used to sort, process, and forward customer cheques for settlement. Regardless of whether a check is local or out of town, it is cleared within the allotted period, guaranteeing trustworthy and quick interbank payment processes.

Remittance Services

To make money transfers internationally easier, Trust Bank offers both inward and outward remittance services. The branch handles outgoing remittances in accordance with Bangladesh Bank's foreign exchange policies and helps clients receive money from outside through approved money transfer companies. Customers with family members living abroad or companies involved in cross-border trade will find this service particularly beneficial.

Clearing House Operations

In order to settle checks and other contractual agreements between banks, the branch takes part in the Bangladesh Automated Clearing House (BACH). By improving interbank transactions' speed, security, and effectiveness, this method helps the banking sector manage liquidity with greater efficiency.

Utility Bill Collection

The Trust Bank PLC's Mirerbazar SME/Krishi Branch is permitted to collect utility payments for a range of service providers, including as electricity and other billing professionals. Locals who prefer in-person transactions will find it especially convenient since clients can pay for these items immediately at the counter. The department makes certain that every bill that is collected is handled precisely and sent to the appropriate service providers on time.

Customer Service Facilities

The The Mirerbazar SME/Krishi Branch's help desk is essential for handling client concerns, questions, and service requests. Important services include of:

- Cheque requisition
- Account balance inquiries
- Help with ATM card issues
- Support for phone and online banking
- Bank statement issuance (one free statement per year, with more statements available for a small cost)

The employees work hard to make sure client pleasure by remaining polite and helpful. All things considered, TBL's General Banking Department, Mirerbazar SME/Krishi Branch, provides thorough banking services, such as account administration, deposits, fund transfers, and other financial transactions, in an effective and qualified manner.

6.6 Tasks and Duties Performed

I was mostly allocated to the General Banking Department during my internship at Trust Bank PLC, Mirerbazar SME/Krishi Branch, which acts as the focal point of day-to-day banking operations. Even though my duties weren't very complicated, they were varied and gave me useful real-world experience. Additionally, I had the chance to watch and help in other areas, which gave me a greater understanding of how branches operate generally and how teamwork is a component of banking job.
Despite some early difficulties, I was able to acquire a lot of the core abilities needed to provide excellent customer service. Among my main tasks and duties were:

Account Opening Assistance:

- I have handled various types of account opening forms, including Savings Accounts, Current Accounts, Fixed Deposit Receipts (FDR), and Trust Smart Savers Scheme (TSSS).
- I have guided customers in accurately completing account opening forms and informed them of the required documents for each account type.
- I have Collected necessary documents and completed any missing or incomplete information in account opening forms.
- Added missing documents to previously opened account files.

Customer Assistance:

- Helped customers fill out deposit slips and cheques, especially for those unfamiliar with the process.
- Guided customers through the procedures for account opening and closing.
- Assisted with cheque book and ATM card issuance, ensuring customers received them promptly.

- Helped clients fill out the Service Request Form in order to support their debit card replacement and requisition.

- Courteously and clearly described banking procedures to those who were not familiar with them.

Form Filling and Documentation:

- Assisting consumers and customer service officers, I completed BEFTN and RTGS forms for fund transfers.

- Payment order slips were prepared according to customer specifications.

- Assisting clients who were not aware of the procedure, I filled out Know Your Customer (KYC) paperwork for account or FDR openings.

Clearing Section Support:

- I worked in the clearing section, where I have learned the process of receiving and handling cheques from other banks.

Through these tasks, I have developed strong communication, problem-solving, and organizational skills, as well as a practical understanding of retail banking operations. This hands-on exposure has been invaluable in preparing me for a career in the banking world.

6.7 Working Environment

During my internship at Trust Bank PLC, I had the privilege of working in a supportive and cooperative environment that greatly contributed to my professional growth. I am grateful for the opportunity to complete my internship at this branch, as it gave me practical exposure to daily banking operations and allowed me to strengthen the skills I had learned in the classroom.

The colleagues were always willing to share their knowledge, which made the learning process smoother and ensured efficient service delivery. Whenever I made mistakes in following procedures, I received patient and constructive guidance that helped me understand the correct approach without feeling discouraged. My supervisors also encouraged curiosity and openness, which made me feel comfortable asking questions and learning continuously throughout the internship.

An important observation during my internship was the branch’s commitment to a workplace free of gender bias. The Branch Manager monitored my progress both formally and informally, providing guidance, encouragement, and periodic performance feedback. Informal mentoring sessions with colleagues of different seniority levels offered valuable insights into professional successes and challenges, giving me practical knowledge beyond what textbooks provide and reinforcing workplace norms important for a career in finance.

Overall, the branch’s supportive and collaborative culture played a key role in enhancing my professional development. It allowed me to grow not only as a trainee analyst but also as a responsible future professional entrusted with client relationships, making the internship a highly valuable and instructive experience.

CHAPTER-7
OBSERVATIONS AND FINDINGS

Observations and Findings

During the three-month internship at Trust Bank PLC, a systematic study of routine banking functions was undertaken. Observational data were gathered from branch practices, employee conduct, client transactions, and technical systems. Key findings are presented below.

1. Institutional Work Culture

The Mirerbazar SME/Krishi Branch of Trust Bank PLC exhibits a well-structured and collegial professional culture. Staff members consistently demonstrate courtesy, teamwork, and a readiness to communicate effectively with clientele and fellow employees. This nurturing context reduced the social acclimation barrier for the intern, thereby fostering a more targeted, experiential learning process.

2. Access Limitations for Student Placement

The internship program imposes strict limits on the access of students to proprietary banking platforms, particularly Core Banking Solutions, in order to uphold data protection and confidentiality standards. Observational learning and practical exposure remained possible, however, within controlled parameters; the intern was permitted to shadow banking operations, support branch officers, and perform non-sensitive assignments, particularly in the Account Opening and Customer Service Departments.

3. Learning Through Observation

Even though direct access was limited, I learned a lot by observing and assisting in the following:

- Opening of new accounts.
- Filling up Know Your Customer (KYC) forms.
- Handling cheque books and account statements.
- Dealing with customer inquiries at the front desk.

4. Strong Communication Culture

Trust Bank employees consistently engage in purposeful dialogue with clients, thereby cultivating a climate of transparency that bolsters customer confidence and overall satisfaction. Through day-to-day encounters and by observing staff resolve queries with articulate professionalism, I refined my own communication competencies in a brief span of time.

5. Technology Integration

At Trust Bank PLC, contemporary banking technologies—such as Internet and SMS banking, automated teller machines, and point-of-sale systems—constitute the backbone of service provision. Nevertheless, certain demographic segments, particularly elder patrons, confronted adaptive barriers attributable to variable digital-literacy levels, which create concurrent opportunities and obligations for staff training.

6. Customer Satisfaction

A substantial subset of the clientele conveyed general satisfaction, albeit commentary also highlighted specific service weaknesses: protracted waiting periods during peak transaction cycles, varying comprehension of digital service interfaces, and protracted cheque-clearing intervals.

7. Employee Efficiency

Bank personnel displayed notable proficiency in time allocation and the simultaneous execution of concurrent tasks. Stress response remained prudent, and the prevalence of collective camaraderie and robust work principles evidently undergirded the institution's market image.

8. Real-Life Application of Theoretical Knowledge

The internship provided me with a platform to connect my academic knowledge (especially communication, organizational behavior, and documentation) with real-life tasks. This helped me understand the relevance of my studies in professional settings.

7.1 Facilities

During my internship at Trust Bank PLC, Mirerbazar SME/Krishi Branch, I was fortunate to receive numerous facilities and support that made my learning journey smooth and rewarding. From the very first day, all staff members treated me with kindness and respect, creating a warm and welcoming atmosphere. Even as an intern, I never felt like an outsider; instead, I was included as a valued member of the team, which greatly boosted my confidence.

The staff members were helpful and cordial anytime I erred, they offered me patient, criticism-free guidance so that I could get better and gain knowledge. I had the honor of collaborating directly with the customer service manager and watching upper management in action, which gave me important insights into branch operations and professional decision-making.
The Branch Manager was especially supportive, frequently giving me career advice and inspirational sayings that kept me upbeat and motivated.
I also had the chance to network professionally within the bank during my internship, which may have led to references or future employment prospects. The branch kept a tidy and pleasant atmosphere, and I could walk there from my house in 25 to 30 minutes, which made commuting stress-free.

All things considered, Trust Bank PLC provided a courteous, professional, and encouraging atmosphere that helped significantly in developing my hands-on experience of the banking industry.

7.2 Challenges

There are always challenges when starting an internship in a new company, but overcoming these challenges fosters growth in both the personal and professional spheres at the same time. My first few days were characterized by high anxiety and an excessive hesitancy to ask questions, primarily because the business language and standard operating processes were unfamiliar. But a slow and methodical introduction, together with quiet but constant support from peers, gave me the confidence I needed to participate fully.

During the internship, the following significant obstacles were encountered:

- Inadequate informational access: When I needed thorough context, there were irregular lapses because coworkers were usually overburdened with urgent obligations.
- Limited exposure to sensitive material—a measure common in both public and private banking settings, organizational confidentiality norms prevented me from examining specific datasets and internal paperwork.
- Limited operational breadth: I was only able to observe a limited range of banking operations due to my placement in a branch with a tiny workforce, which limited my exposure to the entire operational spectrum.

A culture of constructive criticism and carefully planned learning experiences allowed me to adapt and extract residual learning from each task given to me in spite of these obstacles.

CHAPTER-8
CONCLUSION

Conclusion

Bangladesh's commercial banking industry has seen significant change since the late 1990s, and Trust Bank PLC, which was established in 1999, has been a key driver of this development. The institution has produced consistent performance across key banking lines while operating in a time characterized by technological developments and regulatory reforms. The bank's dedication to providing services across the country is demonstrated by its extensive network of carefully chosen branches and growing number of automated teller machines.
With particular advancements in the mobilization of resources for small and medium-sized businesses (SMEs), Trust Bank PLC serves as a definitive channel for financial intermediation.

This segment, characterized by diverse manufacturing and service ventures, is a fulcrum for job creation and poverty alleviation. By provisioning competitively structured credit lines and tailored advisory support, the bank catalysis entrepreneurial growth, thereby reinforcing the broader employment fabric. Concurrently, Trust Bank has cultivated a solid reputation in the retail and corporate banking spheres, further consolidating public confidence through transparent and judicious operations.

A distinctive combination of strategic partnerships, a high-caliber professional cadre, and robust digital infrastructure distinguishes the bank within Bangladesh’s competitive banking ecosystem. By perpetually investing in advanced banking technologies and skills enhancement program, Trust Bank PLC aligns itself with international best practices. Monitoring key performance indicators and market feedback will, therefore, facilitate sustained expansion of the institution, translating into a proportionate positive contribution to the country’s medium- and long-term development trajectory.

Appendix

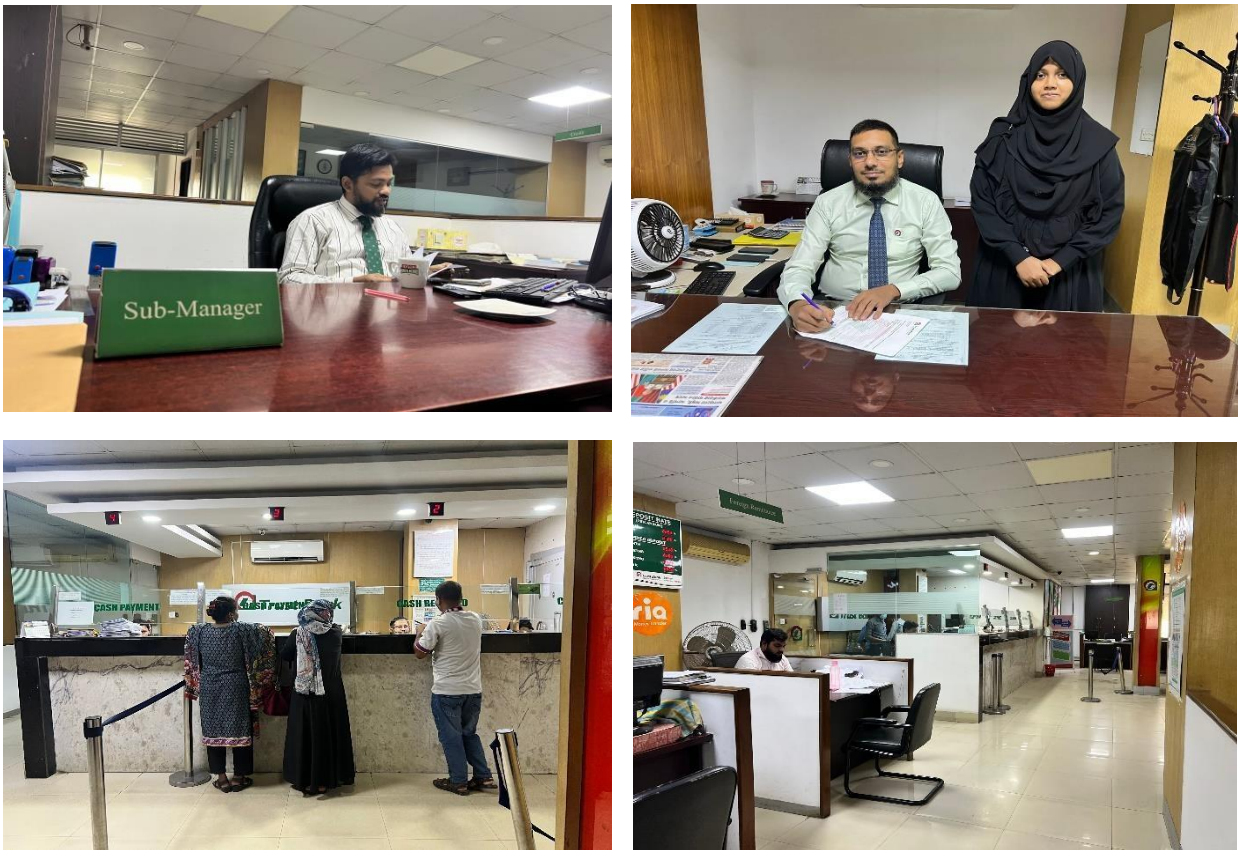

Figure: Some Pictures of the place of my internship, Trust Bank PLC, Mirerbazar SME/Krishi Branch.

Reference

Yunus, M. D., & Chowdhury, S. A. (2021). English Communication Skills in Banking: A Review of Employee Needs and Workplace Practices in Bangladesh. Dhaka University Journal of English, 37(2), 25-38.

Alam, G. M., & Forhad, M. A. (2022). English for Professional Purposes in the Service Sector of Bangladesh: A Case Study on Bank Employees. Journal of Language and Communication Studies, 3(1), 45-60.

Trust Bank PLC. (n.d.). About us. Retrieved from https://www.tblbd.com/about-us.

Trust Bank PLC. (2024). Annual report 2024. Retrieved from https://www.tblbd.com/sites/default/files/2025-07/Annual%20Report-2024_0.pdf.

Trust Bank PLC. (2024). Quarterly financial statements. Retrieved from https://www.tblbd.com/about-us/annual-reports-and-statements.

Bangladesh Securities and Exchange Commission (BSEC). (2018). Corporate governance code. Retrieved from https://www.sec.gov.bd/

Trust Bank PLC. (2025). Retail Banking Services and Forms. https://www.tblbd.com/retail-banking.