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**“Loan Processing and Credit Management at Trust Bank PLC,
Rangamati Branch”**

Submitted to

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Internship Report on
“Loan Processing and Credit Management at Trust Bank PLC,
Rangamati Branch”

Declaration

I hereby declare that this internship report titled “Loan Processing and Credit Management at Trust Bank PLC” is prepared as part of my Bachelor of Business Administration (BBA) degree requirement at Daffodil International University. The report is based on my internship experience and is my original work. No part of this report has been previously submitted to any institution or university.



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Approval of Internship Report

This is to certify that Shuvro Chakma, ID: 212-11-1299, student of Department of Business Administration, Daffodil International University has completed a report titled "**Loan Processing and Credit Management at Trust Bank PLC, Rangamati Branch**". under my supervision. This report is authentic and original. It was not published earlier and submitted to any other university.

I wish him every success in life.



Professor Dr. Md. Abdur Rouf

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Acknowledgement

At the very beginning, I would like to express my gratitude to the Almighty for giving me the strength to complete the Internship report.

I am grateful to my honorable supervisor **Professor Dr. Md. Abdur Rouf, Professor Department of Business Administration, Daffodil International University**. I express my deep sense of gratitude and sincere appreciation to my supervisor, for his valuable suggestion, guidelines and co-operation. Without his help and guidance it was quit impossible to come up with this study.

Last but not the least, I would like to express my gratitude to specially **Mr. Suridh Barua (Senior Principal Officer and Branch Manager) and Mr. Mati Lal Chakma (Principal Officer), Lupin Dewan (Senior Officer), Jaya Dewan (Principal Officer), Preyashi Dewan (Officer Cash), Happy Chakma (Officer), Ananta Chakma (Officer), Darin Talukder (Officer Cash), Popi (Officer Cash), Md. Maeen Uddin Emon (Trainee Junior Officer), Ziku Nath (Trainee Junior Officer)** to help me with every one of their capacities and affections.

In making this report, I have drawn as many books which mentioned in the reference part, I acknowledge my indebtedness to all those authors for their works which has been great use for me.

Finally, I would like to thank all my teachers whose thoughts, ideas and information made this Internship report richer. I am also grateful to my parents for their handy support and of course to all of my friends and colleagues.



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Proof of Internship Completion Letter



Certificate for Internship

This is to certify that **Mr. Shuvro Chakma** student of **Bachelor Of Business Administration (BBA)** program from **Daffodil International University** completed the organizational attachment with **Rangamati Branch, Trust Bank PLC** for his internship program starting from **09-February-2025** to **08-May-2025**. During his internship period, He judiciously performed all the assigned tasks, while the bank management also extended all necessary supports to complete his program. He is a quick learner, displayed competence and completed all the tasks given to him efficiently which is expected out of a Bachelor Of Business Administration (BBA) graduate.

We wish every success in all his future endeavors.

Brig Gen Munshi Mizanur Rahman (Retd)
SEVP & Head of Human Resources Division

Date of Issue
June 02, 2025

Executive Summary

This internship report provides a review of the credit management and loan processing functions in detail. At Trust Bank PLC one of the most renowned commercial banks in Bangladesh. The purpose of the internship was to be performed to complement the academic knowledge and practical banking experience especially in the Credit Division- the place where I was observing and being involved in several activities, including customer assessment, disbursement and post-loan monitoring as well as documentation.

The major points of the report are:

- A detailed description of the types of loans and facilities (both funded and nonfunded)
- The documentation of the loan approval and disbursement process, the workflow thereof.
- Hands-on experience in CIB reporting, risk assessment, collateral valuation and CRM software.
- Credit monitoring, early warning and recovery processes.
- Automation difficulties and suggestions, client acquisition, and legislative compliance

The report will culminate with the recommendations to improve the efficiency of the operations and harmonize banking services having changing market needs. It seeks to offer practical knowledge that is scholarly applicable and practically effective.

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Chapter:1
INTRODUCTION

Background of the Study

Credit business is the most lucrative yet the most risky in the modern banking business. Banks are crucial towards the economic growth of a nation since they receive deposits of the excess units and providing loans and advances to deficit units. As the banking in Bangladesh expanded financial institutions have diversified their loan portfolio- which constitutes an expansion of their loan portfolio into different segments. Personal and housing loans to SME and corporate loans.

One of the well-established among them is Trust bank PLC whose loan processing system in the company is very sound organised credit management and compliance. The bank focuses on credit quality and since it pays focus on credit quality, it is important to note that the bank focuses on credit quality and portfolio diversification it is an ideal platform to acquire knowledge in practice in loan processing and credit management--this is why I selected this bank as my internship organisation.

1.2 Rationale of the Study

Being a BBA (Accounting) student, it is necessary to relate theoretical knowledge to real business practices. The internship program aims to fill this gap in form of availing a working opportunity in an actual organization.

The reasons why loan processing and credit management was the subject of discussion in this internship report is based on:

- Its direct relevance to banking and financial sector
- The role of credit department in bank profitability
- The risk management and compliance involved in lending
- Its importance in sustainable banking practices

Through this study I was able to gain practical experience in assessing borrower eligibility, creditworthiness appraisal, document analysis and post-disbursement follow up—knowledge areas that match with my academic training.

1.3 Objectives of the Report

General Objectives: To know a clear understanding of loan processing procedure and credit management system of Trust Bank PLC
Specific Objectives:

- To know the different types of loans and advances offered by Trust Bank PLC
- To identify the step by step loan processing and disbursement procedure
- To evaluate how credit risks are assessed, monitored and controlled

1.4 Scope of the Study

This report focuses on the Credit Department of Trust Bank PLC, Rangamati Branch, during my internship period. The scope of the report includes:

- Observation and assistance in credit related tasks
- Interviews with bank officials involved in credit assessment and disbursement
- Review of training manuals, circulars, policy documents and credit files
- Learning the functions of internal systems such as Flexcube and CRM platforms

1.5 Methodology

To ensure the accuracy and depth of the study, the following methodology was applied:

Primary Data Sources:

- Direct observation during internship
- Personal interviews with credit officers and branch managers

Secondary Data Sources:

- Internal training manual of Trust Bank PLC
- Circulars and policy guidelines issued by the Credit Risk Management (CRM) unit
- Bangladesh Bank regulations and credit rating templates
- Academic textbooks and journal articles on credit risk and loan management

1.6 Literature Review

Introduction

A literature review connects academic theories with real-world practices. For this internship, the review focuses on credit management, loan processing, and risk assessment systems in commercial banking. It shows how banks maintain asset quality, reduce default risk, and ensure sustainable financial operations.

Concept of Credit Management

The process of identifying, assessing, approving and overseeing credit by banks is called credit management. This will guarantee the repayment and lessen the financial risk. Rose and Hudgins viewed it thus according to (2013) stability and profitability of a bank depend on effective credit management. It involves establish credit standards, examine the ability of borrowers and maintain borrower portfolios within reasonable limits.

Khan and Jain (2018) explained that balancing of credit risk and credit returns is achieved through the adjusting of lending policies to suit economic states and regulatory demands and customer demands. In Bangladesh banks adhere to the Guidelines on Credit Risk Management of the Bangladesh Bank (2024). These guidelines outline are loan approval, classification and provisioning procedures.

Loan Processing in Commercial Banks

Loan processing is a process of conducting within a systematic manner the activities of an application of a loan up to the disbursement. This involves document checking, credit appraisal, risk analysis as well as offering loans. According to Pandey (2019), transparency and speed in loans grant customer satisfaction and increases trust. Recent banks are becoming more dependent on automation and electronic equipment in their documentation, collateral, checking, and credit rating. Flexcube Core Banking System which is used by Trust Bank PLC for digital loan processing.

Credit Risk Assessment

Credit risk assessment is used to estimate the financial capability and the desire of a borrower to make repayments. According to the Basel III Framework (Banks International settlements, 2017), credit risk consists of scrutinizing financial statements, repayment history, cash flow and collateral value. Bangladesh bank asks banks to do credit risk grading (CRG) on each borrower. This has them ranked as superior down to bad and loss. Good risk assessment minimizes the underperformers loans (NPLs) and portfolio quality. These principles are adhered by Trust bank in terms of due diligence, documentation checks and post-disbursement loan performance monitoring.

Credit Monitoring and Recovery

Credit monitoring identifies that the loans do not subside post disbursement. Sinkey (2002) says consistent monitoring by making follow-ups, site visits as well as repayment tracking will aid in identifying early warning signs. When borrowers default, recovery measures such as restructuring, rescheduling or legal action are implemented. According to Bangladesh, recovery in Bangladesh is informed by the Loan Classification and Provisioning Policy (Bangladesh Bank, 2024). Trust Bank PLC has built an internal mechanism in which the teams monitoring the repayment of loans observe his overdue loans and agree with their clients on how they can be repaid.

Role of Technology in Credit Management

The change in credit operations has occurred due to the digital transformation. The data analytics, automation and credit scoring AI is being adopted by banks to enhance efficiency. Digital studies by Deloitte (2023) and PwC (2022) demonstrate that digital is one that challenges how data management system compliance is achieved by organizations and the government. The digital studies by Deloitte (2023) and PWC (2022) reveal that digital is one that questions how data management system compliance can be adopted by organizations and the government. Processing credit reduction reduces the turnaround time and enhances accuracy in decision making. In Trust Bank PLC, flexible cube and CRM has been deployed to manage and automate document handling and processes. The efficiency and compliance through software has significantly been enhanced.

Summary

In the literature it is known that good loan processes and credit management merge traditional analytics of the financial situation using contemporary computer technologies. The system of Trust Bank PLC would be chosen to represent a balance between compliance with the regulations and technological development. The theories and frameworks discussed are of the foundations of practical experience of this internship.

1.7 Limitations of the Study

While preparing this report, I faced some limitations:

- Some credit files and loan proposals were confidential and not accessible to interns
- Time was limited to interact with clients deeply
- Limited exposure to high level credit committee decision making process
- Rapid procedural changes were sometimes difficult to track due to regulatory updates

Chapter: 2

Organization Profile

2.1 Introduction

Trust Bank PLC is a Bangladesh based private commercial bank with a reputation of corporate governance, financial services industry innovative products and technology. It was established to ensure banking inclusively and offer better financial services to customers, organizations and companies. The bank mainly has a large number of customers and serves sponsored by Army Welfare Trust (AWT). The central banks of the country Bangladesh Bank are under the control of this.

2.2 Historical Background

Year	Milestone
1999	Trust Bank Limited established as a scheduled commercial bank
2001	Launch of ATM services
2007	Introduction of Internet Banking
2013	Launch of SME and Agent Banking
2018	Rebranded as Trust Bank PLC
2020	Full Core Banking Solution (CBS) across all branches implemented
2023	Expansion into Green Banking and Islamic Financial Products

2.3 Vision, Mission and Core Values

Vision

“To be the most reliable and trusted partner for financial solutions in Bangladesh.” **Mission**

- To make banking easy, accessible and responsive
- To empower businesses and communities with affordable credit
- To maintain compliance and manage risk prudently
- To contribute to the economic growth of the country

Core Values

- Trust & Transparency
- Accountability
- Customer-Centricity
- Innovation
- Integrity

2.4 Ownership and Governance

Army Welfare trust provides Trust Bank PLC which has a Board of Directors made of retired people, military members, executives and self-employed professionals. This peculiar form of ownership promotes discipline and transparency in the operations of the banks.

Key Governance Bodies:

- Board of Directors
- Executive Committee
- Audit Committee
- Credit Committee
- Risk Management Committee

2.5 Branch Network and Infrastructure

Category	Number
Branches	114+
ATM Booths	250+
SME Service Centers	20+
Agent Banking Outlets	400+
Mobile Financial Services	Through T-Cash

2.6 Products and Services

Trust Bank PLC offers banking solutions for individuals, small businesses and large corporations.

Retail Banking:

- Savings, Current and Fixed Deposit Accounts
- Debit/Credit/Prepaid Cards
- Consumer Loans (Car, Education, Personal) **SME Banking:**
- Trust Nobin (for new entrepreneurs)
- Trust Bunon (for women entrepreneurs)
- Term Loans and Overdraft Facilities

Corporate Banking:

- Syndicated Loans
- Project Finance
- Trade Finance (LCs, Guarantees)
- Corporate Overdraft and Term Loans

Digital Banking:

- Trust Bank Mobile App
- Internet Banking
- SMS and USSD Banking
- Payment Gateway Integration

Islamic Banking:

- Mudaraba Deposits
- Ijara (Lease)
- Bai-Muajjal (Deferred Sales)

2.7 Credit Services Overview

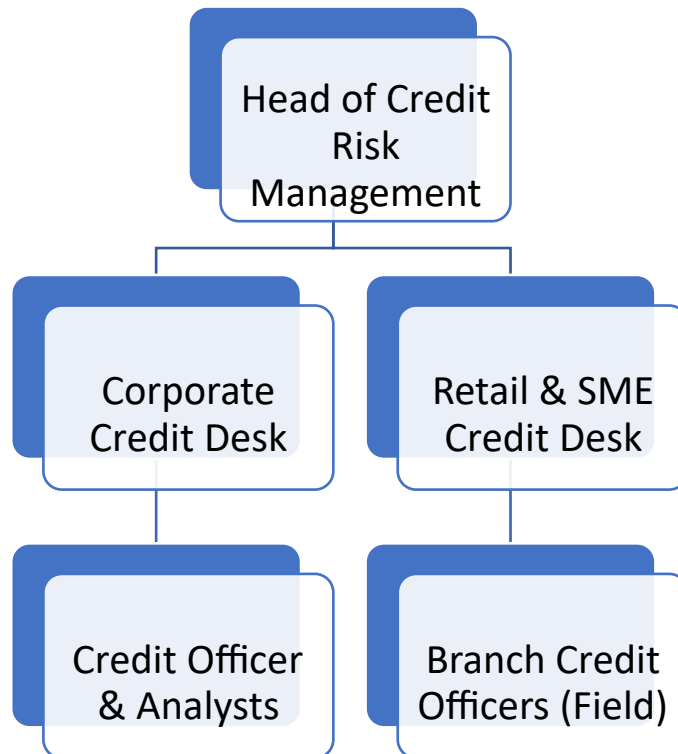
Since the focus of this internship is around credit operations it's crucial to comment on the ecosystem of credit products that exist within the bank.

Credit Product	Description
Term Loan	Medium/long-term loan for business expansion, property purchase
Cash Credit (CC)	Working capital finance secured by inventory or receivables
Overdraft (OD)	Revolving facility for short-term fund mismatch
Packing Credit (PC)	Pre-shipment export financing
Letter of Credit (LC)	Import finance involving third-party guarantees
Bank Guarantee (BG)	Performance/security guarantees for clients
SME Credit	Loans tailored for small and medium enterprises

2.8 Performance Highlights (Latest Available)

Indicator	Value (BDT in Crore)
Total Assets	40,000+
Total Deposits	30,000+
Total Loans & Advances	24,000+
NPL Ratio	Below 4%
Capital Adequacy Ratio	13.5%

2.9 Organizational Structure (Credit Division)



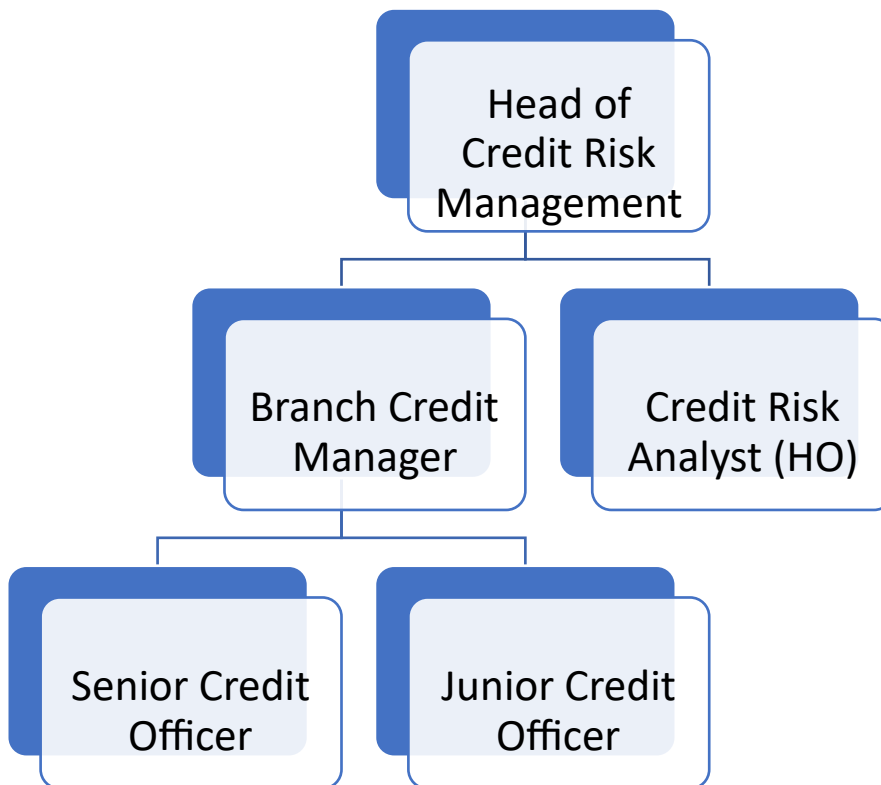
The decentralized structure ensures quick credit assessments at the branch level while maintaining risk control and oversight from the Head Office.

Chapter: 3
Departmental Overview (Credit Division)

3.1 Introduction to the Credit Division

The Credit Division of Trust Bank PLC is accountable for the whole process of loan products from the client solicitation at the Rangamati Branch via sanction, disbursement and post-sanction monitoring.

3.2 Organizational Structure



3.3 Roles and Responsibilities

Position	Main Functions
Head of Credit Risk Management	Management Develops overall credit policy, Sits on credit committee, Monitors overall portfolio performance
Branch Credit Manager	Manager Responsible for approval of small to medium loans, ensures compliance with Bangladesh Bank and internal guidelines
Senior Credit Officer	Officer Evaluates complex proposals, prepares credit memos based on team's discussions, conducts regular site visits, presents proposals at credit forum.
Junior Credit Officer	Verifies documentation, Performs CIB checks, Coordinates collateral valuations, Drafts sanction letters.
Credit Analyst (HO)	Reviews proposals where branches have raised their concerns; They model all credit risk metrics; monitors accounts on early-warning lists

Chapter 4:
Loan Products and Credit Processing at Trust Bank PLC

4.1 Introduction

Trust Bank PLC as a full-fledged commercial bank, provides various forms of credit catering to individuals, SMEs and large corporate houses. The banks credit portfolio is categorized between funded and non- funded facilities and is subjected to periodic review and monitoring.

At the branch level I was able to follow the entire flow of Credit and Loans process, specifically in Retail, SME and Corporate Credit products during my internship.

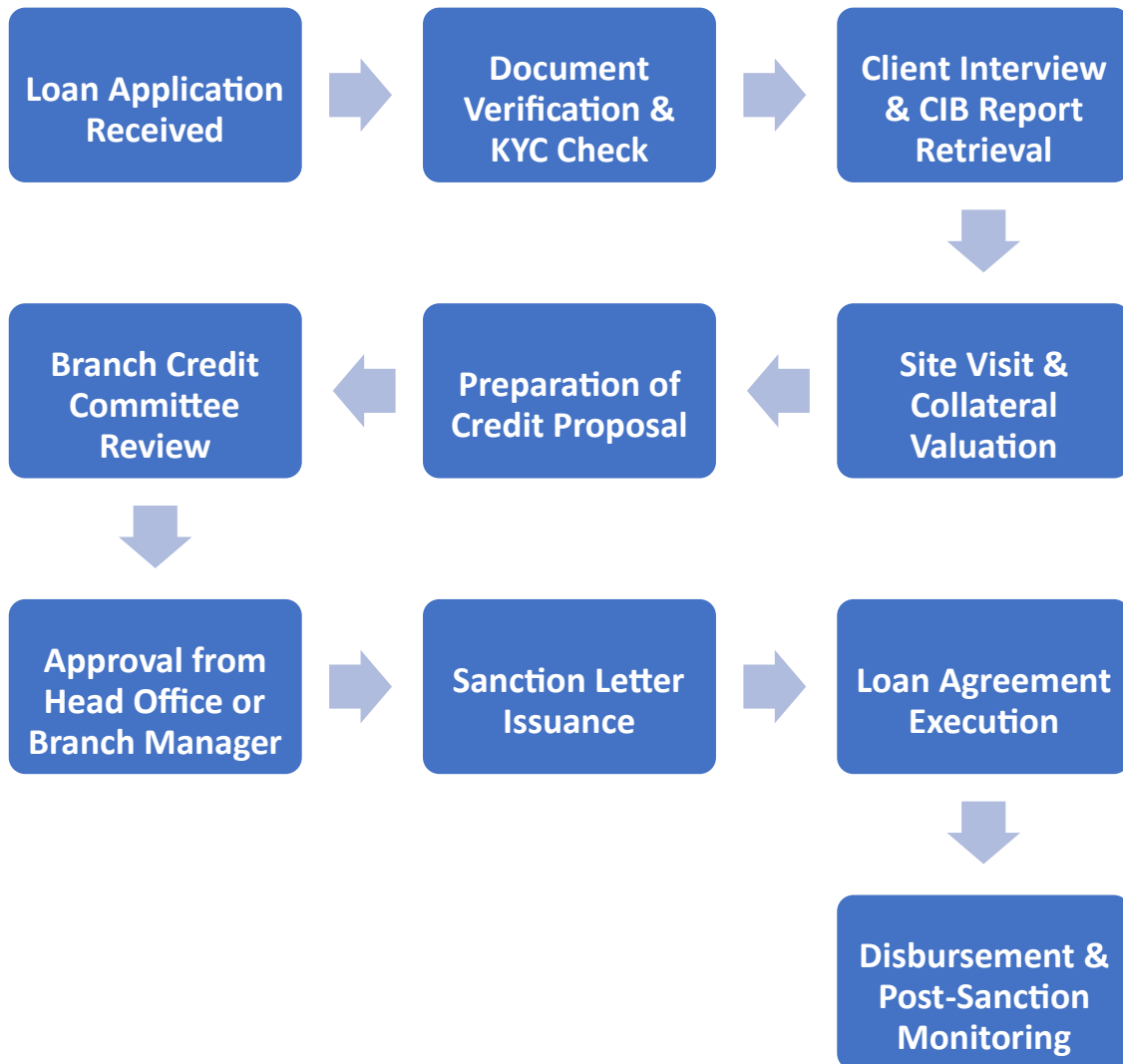
4.2 Types of Loan Products

Category	Loan Type	Key Features
Funded Loans	Term Loan	Long-term loans for fixed asset purchases, expansion, or capital expenditure
	Overdraft (OD)	Short-term revolving facility for liquidity management
	Cash Credit (Hypo/Pledge)	Working capital facility backed by stock or receivables
	House Building Loan	Housing finance for individuals (up to BDT 1.2 crore)
	Personal Loan	Unsecured small loan for salaried employees or professionals
Non-Funded	Letter of Credit (LC)	Trade financing instrument; payment obligation contingent on compliance
	Bank Guarantee (BG)	A commitment on behalf of the customer to fulfill contractual obligations
SME Loans	Trust Shompod, Nobin, Bunon	Collateral-free loans for entrepreneurs, women, and SMEs

Islamic Credit	Bai-Muajjal, Murabaha	Interest-free loans under Islamic Shariah principles
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4.3 Loan Processing Workflow

Step-by-Step Loan Processing Flow



4.4 Documentation Checklist

Document	Purpose
National ID / Passport	Identity verification
TIN and E-TIN Certificate	Tax compliance
Trade License (for business loans)	Business legitimacy
Income Statement / Salary Slip	Income assessment
Collateral Documents (Deed, CS, RS, etc.)	Secured lending requirements
Bank Statements	Cash flow analysis
CIB Undertaking	Credit history verification through Bangladesh Bank

4.5 CIB Report Analysis

Trust Bank accesses the CIB report of all borrowers online through Bangladesh Bank. What this illustrates is: Outstanding liabilities to other entities Status of repayments Classifications include standard, sub-standard, doubtful, bad. Borrowing history of associate companies or guarantors.

4.6 Collateral Valuation Process

Collateral is assessed by third party hired valuers, or internal officers, according to market value and forced-sale value . This involves some key steps:

- Legal vetting by the bank’s panel lawyers
- Physical inspection of the property
- Valuation report issuance based on approved templates

Collateral Type	LTV (Loan to Value) Guidelines
Registered Land	Up to 70% of Forced-Sale Value
Commercial Property	Up to 60%
Vehicles	Up to 50% (revalued yearly)
Fixed Deposit Receipt	Up to 90%

4.7 Credit Appraisal Criteria

Qualitative as well as quantitative tools are then used to assess each proposal.

Quantitative:

- Debt Service Coverage Ratio (DSCR)
- Current ratio & quick ratio
- Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA) • Loan to Value ratio (LTV)

Qualitative:

- Character and managerial skills of the agents; borrower’s reputation and character
- Competitive environment and industry risk
- Historical relationship with the bank

- Regulatory and environmental risks

4.8 Sanction and Disbursement Process

The proposal then proceeds through, once deemed feasible:

- Head Office Credit Committee (HOCC) depending on the delegated authority
- Once approved, a sanction letter is generated and the loans are agreed upon in terms of loan agreements.
- Funds may be released in phases or lump sum, depending on the facility.

4.9 Post-Sanction Monitoring

The branch ensures that once loans are distributed they are closely monitored for repayment and delinquency risk.

Monitoring Tools:

- Loan Repayment Schedule
- Initial Warning Reports
- Site Visit Report
- CC/OD Quarterly Stock Statement
- Insurance (for mortgaged assets)

4.10 Use of Technology in Loan Processing

The bank uses:

- Core Banking Software Flexcube: Tracking of transactions and limits in real time
- CRM & Credit Tracking Module: Application tracking and alerts for renewal
- Internal Dashboard: Credit performance indicators (NPLs, provisioning, recovery trends)

4.11 Challenges Observed

During my practice I observed the following issues with the loan processing workflow:

- Time lapse to complete the valuation report on collateral
- Lacking documentation by clients
- Reliance on manual files in the smaller branches
- Periodic communication issues between HO credit department and branch

Chapter 5:
**Critical Assessment of Loan Processing and Credit Risk Management at Trust
Bank PLC**

5.1 Introduction

The most important type of risk to commercial banks is credit risk. Trust Bank PLC, as a Private Commercial Bank of Bangladesh, has a defined Risk Management System to deal with this risk that begins from the point of Loan sanctioning to post-sanction monitoring. My exposure to theoretical modes of credit management in practice were grounded through my internship at (Rangamati Branch) This chapter contains the analytical summary of the strength, weakness and area of improvement of Trust Bank PLC loan processing and Credit Management System.

5.2 Strengths of the Credit Management System

5.2.1 Structured Loan Processing Workflow

Trust Bank adheres to uniform credit approval processes, as per Bangladesh Bank policies, and these processes are backed by an evident approval hierarchy.

5.2.2 Compliance with Regulatory Guidelines

Adherence to Regulatory Guidelines. Other guidelines, driven by Bangladesh Bank, include compliance with various directives which also drives the operations of the bank. as CIB checks are made obligatory Debt-equity ratios Industry-specific exposure capping Credit Risk. Grading (CRG) Tools This mitigates systemic risk and controls quality of portfolio.

5.2.3 Use of Technology

The Flexcube Core Banking System and use of a proprietary CRM platform to track sends automated notifications and updates in real time and of loan disbursements and due dates. further enhanced productivity and fewer mistakes.

5.2.4 Delegation of authority which is well-defined

At the branch and head offices, approval limits are very clear. Loans within the branch's delegated authority are approved by the Branch Manager with large sums requiring approval by the Head Office Credit. Committee (HOCC).

5.2.5 Effective Monitoring Mechanisms

The post sanction monitoring is extensive to quarterly Physical statement of stock. inspections." Monitoring late payment insurance Collections

5.3 Weaknesses and Challenges

5.3.1 Manual Documentation Delays

Despite technological advancement, some critical steps, especially in the early stages are still done by hand, like verifying documents, preparing files, and collecting signatures. This creates bottlenecks especially during client rush hours.

5.3.2 Collateral Valuation Inconsistency

Coordination with third party valuers often delays, and discrepancies market vs. Uses of forced sale value may be confusing and lead to extended negotiation.

5.3.3 Delayed Loan Approvals

In a few cases I saw loan applications take more than 10-15 working days to reach a sanctioning decision. This delay can be dissuading for small and medium borrowers who need fast funding.

5.3.4 Staff Workload and Role Overlap

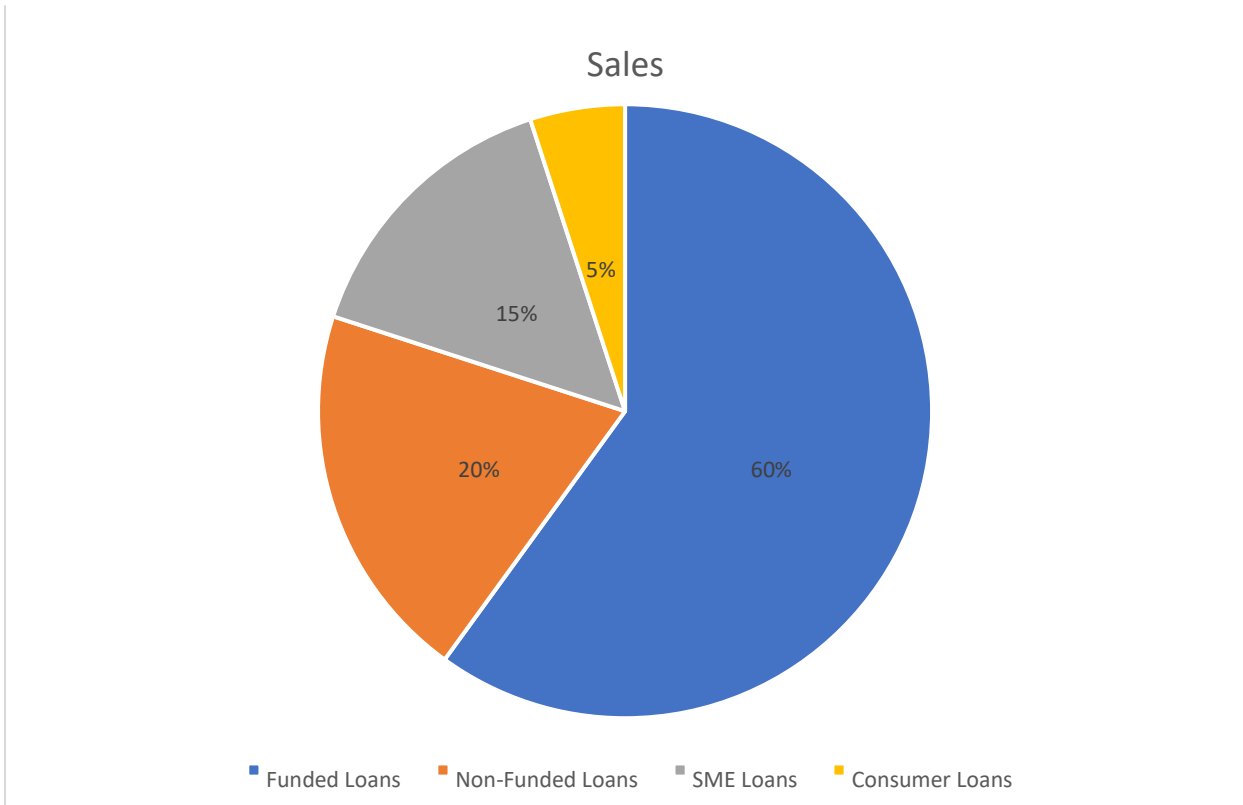
Having multiple roles to fulfill from customer servicing, reporting and monitoring, credit officers tend to be stretched and have less capacity for oversight.

5.3.5 Inadequate Training for New Staff

Staff and interns newly recruited into the organization are not adequately trained on how to read legal documents, prepare proposals, and work the internal loan module. The former leads to dependence on senior officers and the other delays routine tasks.

5.4 Graphical Analysis of Credit Performance

5.4.1 Loan Approval Volume by Type



5.4.2 Loan Processing Time by Stage (Based on Observed Cases)

Stage Average Time Required
 KYC And Document Collection 1-2 days,
 CIB Report Retrieval & Review 2 days,
 Collateral Valuation & Vetting 3-5 days
 Preparation of Proposal 2-3 days
 Sanction and Disbursement 2-3 days

5.5 Opportunities for Improvement

Area	Recommendations
Digital Integration	Integration Centralize and digitize uploaded documents and proof of verifications
Turnaround Time	Streamline communication between branch and head office to reduce delays
Staff Training	On board staff in credit functions, via structured and standardized training and E-learning modules
Client Interaction	Allow for real-time access to application status via mobile/internet banking portal
Risk-Based Pricing	Integrate pricing with credit scoring and purpose of loan.

5.6 Conclusion

Trust Bank PLC's credit management system is an elaborate system and is entirely in line and comparable to international banking systems. The bank's approach to risk mitigation and portfolio management is great, but the loan procedure could benefit from modernization and further empowerment of staff to make it a more efficient and client friendly process. The bank must continue to balance regulatory compliance with innovation to stay competitive in Bangladesh's dynamic banking landscape.

Chapter 6:
Learning Outcomes and Personal Experience

6.1 Overview

Theoretical and practical aspects of academic study are tied together by way of internships. I gained firsthand under my experience related to the operations of the banking industry, especially the loan processing and credit management. internship on Trust Bank PLC [Rangamati Branch] which was a part of my BBA Honours course in Daffodil International University. The primary skills, insights, and attributes I learnt of this in this chapter work experiences are emphasized:

6.2 Acquired Professional and Technical Knowledge

6.2.1 Knowledge of Credit Management

I From the first customer requests and documentation to the loan approval and disbursement had a clear insight of the way credit is handled in a commercial bank. Additionally, I discovered:

- Corporate, SME, and retail loan arrangements
- Techniques for valuing collateral
- Interest rates and payback plans
- requirements for regulatory compliance (such as loan classification, CIB, and CRG)

6.2.2 Application of Theoretical Knowledge

I observed how it would work, as I learned in university such as credit risk analysis ratio equity analysis and current asset management was made clearer. I help with:

- Writing credit proposals
- Initial document checking
- Creating consumer profiles

6.2.3 Technological Proficiency

I became familiar with internal systems of Trust Bank, Including:

- Flexcube Core Banking System for instantaneous credit tracking

- Loan follow-up and portfolio management displayed on a CRM dashboard
- Excel helps create loan schedules and examine financial statements.

6.3 Interpersonal and Professional Development of Skills

6.3.1 Professional Etiquette and Communication

Regular contacts with clients and colleagues let me learn:

- How might one respectfully and clearly interact with clients?
- Formal email and memo writing guidelines
- The need of upholding professional grace in a banking environment

6.3.2 Time Management and Flexibility

Being able to balance between handling customer queries, report assisting and learning to use the tools enabled me to do so absence of multitasking skills and my capacity to adapt to a stressful circumstance

6.3.3 Skills in Creativity and Problem Solving

Incomplete documentation and misunderstandings from clients at times caused some constraints. I began to learn how to:

- Take charge of identifying the issues and escalating them
- Provide alternate suggestions for documents that may work
- Request and chase up legal and operations when needed

6.4 Problems I Had During the Internship

Challenge	How I Managed / Overcame It
Lack of prior banking experience	Closely observed senior officers and took notes
Initial difficulty understanding legal documents	Participated in collateral file reviews and discussed with legal officers
Time pressure during customer rush hours	Prioritized urgent cases and maintained a checklist
Adjusting to professional environment	Followed corporate culture and adapted within the first week

6.5 Personal Reflections

My internship was an eye opener to the banking world professionally, it has helped me strengthen my finance interests and helped me understand what my professional contribution can be in the future. I also get to appreciate how banking financing goes beyond numerical figures, but involves trust, discipline, and risk-taking.

Chapter 7:
Conclusion and Recommendations

7.1 Conclusion

Internships play an important role in shaping a student's career by connecting classroom learning with real-world experience. My time at Trust Bank PLC focused on loan processing and credit management. It gave me valuable insights into how credit operations function in a major commercial bank in Bangladesh.

During my internship, I gained hands-on experience with processing loan applications, checking customer backgrounds, analyzing credit risks, carrying out loan disbursement steps, and monitoring loans after approval. I also learned about banking software, following regulations, conducting internal checks, and managing client relationships. This experience not only improved my understanding of what I learned in school but also helped me develop my personal and work-related skills. However, they still encounter some challenges, including slow paperwork, excessive manual work, and poor communication. Addressing these issues could help the bank operate more efficiently.

In conclusion, I found my time at Trust Bank PLC valuable, informative, and beneficial for my career. Working there increased my interest in banking and provided me with real-world knowledge that I will need for a job in finance.

7.2 Recommendations

Area	Recommendation
Digital Transformation	Make loan applications and paperwork digital to speed up processing
Training and Development	teach new employees and interns about credit paperwork
Client Communication	Create online portals for clients to track their loans and improve openness
Collateral Valuation	Build in-house teams or approved vendor lists to value assets without delays
Branch Autonomy	Let branches approve small loans on their own to boost productivity

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