



Non-Performing Loans and Credit Recovery Process of Prime Bank PLC

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Date of Submission: 4th December 2025



Prime Bank

Non-Performing Loans and Credit Recovery Process of Prime Bank PLC

LETTER OF TRANSMITTAL

Dr. Md. Anhar Sharif Mollah

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Daffodil International University

Subject: Submission of Internship Report on “Non-Performing Loans and Credit Recovery Process of Prime Bank PLC”

Dear Sir,

With due respect, I am pleased to submit my internship report titled “Non-Performing Loans and Credit Recovery Process of Prime Bank PLC”, as part of the Bachelor of Business Administration (BBA) program with a Major in Finance, Daffodil International University.

In this piece of writing, I discuss my learning experience, as well as my experience, during my internship in the Branch Distribution Network Department of Prime Bank PLC. The report is concerned with the day to day service of customers to the bank, loans processing and the delivery of chequebooks.

I hope this report will fulfill the requirements and provide a meaningful evaluation of my internship experience.

Sincerely,

Shorme

Nusrat Jahan Shorme

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Major in Finance

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ACKNOWLEDGEMENT

I am through and through thankful to Prime Bank PLC, Dhaka for granting me the opportunity to do my internship in the Branch Distribution Network Department for 12 weeks. The knowledge acquired has been invaluable in fusing my theoretical education with the practicing of banking operations and financial activities within the real banking environment.

I would like to express gratitude to my academic supervisor, Professor Dr. Md. Anhar Sharif Mollah, Associate Professor & Head, Department of Finance and Banking, Faculty of Business & Entrepreneurship, Daffodil International University, for his support and encouragement that were constant throughout the preparation of my report.

I would like to express my gratitude to the officials and employees of Branch Distribution Network Department, Prime Bank PLC for their very kind co-ordination, suggestions and support during my internship training. Their expertise and friendly encouragements not only made my learning experience better but also more enjoyable.

I owe it to:

- The faculty members of Daffodil International University for their academic guidance and encouragement.
- The colleagues and professionals at Prime Bank PLC who were willing to share their experiences and insights.
- My family and friends for their constant support which was a great source of motivation throughout this journey.

The collective support of all these individuals and institutions made this achievement possible.

Shorme

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APPROVAL OF INTERNSHIP REPORT

This is to certify that the internship report titled “Non-Performing Loans and Credit Recovery Process of Prime Bank PLC” submitted by **Nusrat Jahan Shorme**, ID: **221-11-1569**, has been examined and is hereby approved as a partial fulfillment of the requirements of the Bachelor of Business Administration (BBA) program, Major in Finance at Daffodil International University.

The report has been reviewed thoroughly and is considered to meet the academic standards of originality, analytical depth, and rigor expected by the university.



Dr. Md. Anhar Sharif Mollah
Associate Professor & Head
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DECLARATION

I do hereby confirm that the Internship report entitled “**Non-Performing Loans and Credit Recovery Process of Prime Bank PLC**” is an original work it was prepared during my internship period in Branch Distribution Network Department at Prime Bank PLC, Dhaka. This report is based on the directive of Professor Dr. Md. Anhar Sharif Mollah, Associate Professor & Head, Department of Finance and Banking, Faculty of Business & Entrepreneurship, Daffodil International University.

I announce that I have not presented this item for obtaining another degree and it is entirely my own production. The whole data, information, and results presented in this report are authentic, valid, properly documented, and cited whenever the reused terms or quoted texts have been done. My research, my participation during the internship, and my observations have had a role in arriving at the conclusions reached during the internship.

I acknowledge that if any part of this declaration is untrue, I may face disciplinary action as per the university regulations.

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EXECUTIVE SUMMARY

This Report is a recording of my internship in Branch Distribution Network Department at Prime Bank PLC, Dhaka, for 12 weeks under the BBA program, Major in Finance at Daffodil International University. It talks about the general ideas behind Non-Performing Loans and the Credit Recovery Process, with a focus on how the bank handles these financial practices.

My deepest gratitude goes to my academic advisor, Professor Dr. Md. Anhar Sharif Mollah, for his constant help and deep thoughts throughout the whole process of writing this report. I am also deeply grateful to the staff of Prime Bank PLC for their regular collaboration and the support they rendered during my internship training.

There are limitations that come with the access to proprietary financial data and the perceived very short duration of my internship however, I have made an effort to share relevant insights and reflections. I trust that this report will be a great resource for academia and assist in comprehension of the role of the Branch Distribution Network Department in maintaining an efficient banking operation and financial services in Bangladesh.

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Chapter 1

Introduction

1.1 Introduction

Prime Bank PLC is one of the leading private commercial banks in Bangladesh, known for its quality customer service and strong value creation for shareholders. Established on 17th April 1995, the bank has achieved remarkable growth in various areas of banking operations. It has been recognized as a top-class bank in the country based on international CAMELS ratings.

Prime Bank gives special priority to the recovery of Non-Performing Loans (NPLs) as part of its continuous improvement strategy. With efficient management, strong financial practices, and a focus on customer satisfaction, the bank continues to strengthen its position in the competitive banking sector of Bangladesh.

1.2 Background of the Study

In the Bangladesh economy, commercial banks will soon experience intense competition in their business, just as any other emerging market economy. Their business is not staying easy as they used to be before. Huge own industry expertise and professionalism and technical foundation are needed by the bankers to withstand the competition economy. The physical transformation of the banking business has started with the government ruling that allowed the business in the private sector in mid Eighties.

1.3 Statement of the Problem

In the banking sector, financial management faces several challenges, including increasing operational costs, strict regulatory requirements, and the need for efficient resource allocation. Prime Bank PLC, in common with numerous other banks, has to weigh its ability to earn money against the quality of its services and the satisfaction of customers.

I saw during my internship that the Credit and Risk Management Department was faced with the following difficulties:

- Reporting that is accurate and timely and in line with the central bank's regulations.
- Quality of assets ensured through the management and recovery of Non-Performing Loans.

1.4 Objectives of the Study

- To learn how everyday banking activities are performed in a branch, how to process loan files, make voucher entry, deliver cheque books and open new accounts.
- To understand how customer service is performed in a bank and how employees can assist customers in various scenarios.
- To observe how documentation and records are useful in ensuring that the bank does not make errors and operates efficiently.

1.5 Methodology of the Study

This report's methodology is based on a mix of primary and secondary data sources that look at Prime Bank PLC's Non-Performing Loan (NPL) and Credit Risk Recovery Process.

Primary Data:

- Direct observation of loan processing and recovery operations throughout the internship.
- Conversations and casual interviews with people from the Recovery Unit and the Credit Risk Management Department.

Secondary Data:

- Data gathered from Prime Bank PLC's official website and annual reports.
- Bangladesh Bank's publications, circulars, and guidelines that are thought to be useful.
- Research papers, peer-reviewed articles, and industry reports pertaining to the banking sector, non-performing loans (NPLs), and credit risk management in Bangladesh.

1.6 Limitations of the Study

The learning was useful, but there were some problems with the report:

- Access to detailed loan data was restricted because of confidentiality.
- The short internship period did not allow for the complete observation of recovery processes.
- Some findings were derived from secondary data.

Chapter 2

Company Overview of Prime Bank PLC

2.1 Company Profile

April 17, 1995, is when Prime Bank PLC was founded. The bank, with its main office in Dhaka, offers a complete selection of financial products and services such as retail banking, corporate banking, SME financing, and digital banking solutions. The bank is devoted to the continuous service excellence, financial stability, and innovation in the country's banking sector.

2.2 Industry Presence and Product Range

Prime Bank PLC is operating in the Bangladesh banking and financial services sector where its clientele is vastly composed of individuals, corporations, and SMEs. The bank provides a curtain of products and services that include retail and corporate banking, SME financing, trade services, loans and advances, deposit schemes, credit cards, and digital banking solutions.

2.3 Mission and Vision

The objective of Prime Bank PLC is to turn Prime Bank PLC into an effective, market driven, customer centric institution with a proper corporate governance mechanism. The constant improvement of business policies, actions, and skills by means of technology integration at all levels will be the way forward.

2.4 Organizational Structure and Key Roles

The structure of Prime Bank PLC is clear all the work is organized. In the top section, the bank is headed by the Managing Director and senior officials who come up with essential decisions on behalf of the entire bank.

In a branch, the structure is simpler. The main roles usually include:

- The head of the branch is the Branch Manager, who manages the activities of the branch.
- Operations Manager who verifies daily work, records and documents.
- Customer Service Officers assist the customers with opening accounts and other services.
- Teller responsible for checking monetary transactions in the counter.

Working as an intern in the Branch Distribution Network Department, I was to assist in the daily activities. I was working with loan files, voucher entry, delivery cheques books, opening account based on the filled form, and customer assistance.

2.5 Summary

Prime Bank PLC is a reputable private bank, which offers numerous banking services to its customers. The internship was able to give me an insight into how a bank branch operates, how employees operate to serve their customers, and how significant good documents and records are in banking. On the whole, it was an effective learning process that provided me with practical knowledge regarding the operations of branches.

Chapter 3

Internship Role and Responsibilities

3.1 Role and Responsibilities

Being an intern in the Prime Bank PLC, I was mostly involved in assisting the branch with its daily banking operations. Important tasks were:

- Prepared and processed loan files such that the documentation was complete and accurate.
- Voucher entry and maintained records of transactions.
- Delivered cheque books to clients and performed verification related duties.
- New accounts opened on application forms filled by the customers and fulfilled mandatory KYC documents.

3.2 Rationale of Roles and Responsibilities

The tasks I did helped the branch run smoothly and serve customers properly. When I worked on loan files, it helped the bank review and prepare the documents it needs before giving a loan. Entering vouchers helped keep the transaction records accurate. Delivering cheque books and opening new accounts from the filled-up forms helped customers get their services on time.

All these activities assisted the branch to ensure an excellent customer service, minimize mistakes, and completing significant banking functions. This also helped the bank to achieve the desired goals by maintaining the operations in order and ensuring customer satisfaction.

3.3 Example of a Completed Task

- **Week 1–2:** I learned about the branch, how the work is done, and how customers are served. I also learned how to enter vouchers and how cheque book delivery works.
- **Week 3–4:** Assisted in the opening of accounts, updating KYC data. Daily branch duties, including helping with the processing of pay orders, opening of DPS/savings accounts, and verifying the accuracy of transactions.
- **Week 5–6:** Processed KYC updates, cheque/debit/credit cards issuing and wrote RTGS/BEFTN from.
- **Week 7–8:** Assisted at front desk, registered transactions, and maintained records on behalf of Sonchoy Potro.
- **Week 9–10:** I processed customer forms, updated their information when needed, and helped them open accounts. I continued doing voucher entry and cheque book delivery.
- **Week 11–12:** I followed up on pending work, checked loan files, and kept records organized. I also helped customers with their basic needs and reported completed tasks to my supervisors.

Chapter 4

Key Learnings and Key Experiences

4.1 Personal and Professional Growth

The internship also taught me to become a good human being and a professional:

- I learn how to be organized and do my daily activities on time.
- Conversing with customers and employees made me talk with more clarity and confidence.
- Working with loan files and vouchers helped me to attentively pay attention to small details and avoid mistakes.
- My experience in assisting customers with their forms and information helped me to be more patient and enhance my customer service skills.

4.2 Roles and Responsibilities Performed

The assignments that I received within the Prime Bank PLC made the operations of the branch and department a lot easier. For example:

- Working with loan files helped the bank keep the documents correct and ready for checking.
- Doing voucher entry helped maintain accurate transaction records.
- Delivering cheque books made it easier for customers to receive their banking services on time.
- Opening accounts from customer-filled forms helped new customers start their banking quickly.
- Helping customers with their questions improved their experience at the branch.

The responsibilities taught me that banking isn't just about transactions, it's also about building trust and making sure rules are followed.

4.3 Connection with Academia

The internship gave me an opportunity to apply what I studied during my DBA (Finance major) courses in practice:

- While working with loan files, I used ideas from my finance courses to understand why proper documents and correct information are important for safe lending.
- Doing voucher entry and checking records helped me apply the basic accounting principles I learned in class.
- Opening accounts and helping customers reminded me of the customer service and banking operation topics I studied.

Chapter 5

Critique and Reflections

5.1 Critical Evaluation

My internship experience in Prime Bank PLC made me learn a lot in regard to the way in which banks dispose their money, and conduct businesses. The Branch Distribution Network Department was systematically structured and was professional but there were still some things that could have been done in a more efficient manner.

Strengths observed:

- Staff were helpful, polite, and treated customers with respect.
- Work was divided clearly, so everyone knew their responsibilities.
- Loan files, account forms, and vouchers were checked carefully to avoid mistakes.
- Customer service was good, and most customers received their service on time.

Areas needing improvement:

Even in cases where digital banking systems exist, there are some processes that still require paper documents. Failure to utilize contemporary data analytics significantly to make decisions and forecast outcomes. There are cases where communication between departments is not timely and hence the slowness of the workflow and also the time taken to report back.

5.2 Basis for Loan Classification Qualitative

➤ Substandard:

The company is in a volatile business, has very low profitability, low account turnover, bickering on how the company is being run, high overdrafts, very low account turnover and unexplained absence of an external audit. This leaves the bank with no choice but to find other sources of repayment collateral because it lacks repayment sources that are sufficient to repay the debt.

➤ Doubtful:

- Fixed overdrawn.
- Placement in a sector where the aggregate incomes are lower and in the failures of core products.
- Distrust concerning actual ownership.
- Heavy competitive issues.

➤ Bad/Loss:

- The obligor aspires to new loans to finance operational losses.
- Location in an industry that is being dissolved and outdated, extremely large losses.

5.2.1 Causes for Non-Performing Loan

- Unhealthy competition among the Banks to augment credit/loan portfolio.
- Ratios of banks against size of economy.
- Improper selection of borrower.
- Unjustified lending of names to business purposes.
- Borrowing to each other through their respective banks by way of syndication of directors.
- Quickness in issuing loan and Inappropriate evaluation of financing need.

5.2.2 Special Asset Management

File to RM: When a relationship is transferred, it will be assigned to particular RM in SAMD who will be the further primary borrower contact.

Meeting the Borrower: This will include all the paperwork and an encounter with the borrower to know why the loan was defaulted, his current condition and have a plan of recovering the loan. SAMD can seek advice of the Business RM regarding issues such as determining the owner of the business, the guarantor, the business location and the stock status.

Settlement: One will always prefer to collect all the cash back or through regularizing the situation by collecting overdue. In case the borrower is ready to accept a new course of payments, RM can consider re-organizing, re-planning, or paying the debt. This can only be possible provided that the borrower concurs after professional and effective negotiation, discussion, or persuasion. In such circumstances, on recommendation by the "Credit Recovery Committee" RM will add a memo to the Competent Authority in order to be approved as per the rules of the Bangladesh Bank and their own policies where applicable.

Documentation: CAD will issue out Sanction Advice when go-ahead is received. The Sanction Advice will also be approved and all the necessary paperwork will be done by the SAMD RM. Subsequently, the sanction advice, charge documentation and other documents approved by the authorized person will be sent to CAD where they will be reviewed and recorded and the approved transaction realized in the system.

Following up: The restructured, rescheduled or settled accounts will be addressed by SAMD until the last adjustment. The records will be tracked to make sure that the arrangements are perfect i.e. payments are received at the appropriate time and in the appropriate proportions.

Out of Court Settlement: RM will also be cooperative with the Legal Division by monitoring the lawyers to the cases to make sure that the cases are resolved within the shortest time possible. Meanwhile, persuasion will also continue. In the event of an out of court settlement, SAMD will be given the right authority give its approval to the relevant authority when the proposal of the borrower is received. The accounts will then be paid off with the help of the Legal Division and the case will be disposed of.

Writing off the Loans: When all possible means of collecting the account have been exhausted, SAMD will write off the account by the use of the provision in place, or credit the profit and loss account. This should be approved by the rules of the Bangladesh Bank and the Board of Directors of the Bank.

5.2.3 Credit Recovery Tools

The Banks are using various recovering tools which are different. Based on the extent of badness of the borrowers or their behavior, the tools may differ. The tools are regularly applied in most of the situations.

The Business Units or the Collection Teams are presumed to have used the following tools before sending a file. However, SAMD can also apply the same, comprising reminder letters, SMS, email and phone calls.

SMS is effective since they reach the borrower immediately. However, the following are more suited to SAMD, including:

i. Single or Group visit:

Should the borrower intentionally disregard all the letters, reminders, calls or e-mails, a person will come to the home or office of the borrower with or without any announcements. This is aimed at demonstrating that the bank is concerned about recovering the money. The frequency of visits can be determined by the response of the borrower.

ii. Arrange Meeting:

Organizing the meeting demonstrates to the borrower that the bank is interested in cooperating with them which is impressive. It is during a meeting that one can determine how to do things in the best way possible.

iii. Negotiation:

The following keys to success are persuasion as soon as default and ceaseless follow-up. The borrowers must be aware that the Bank is not going to surrender.

iv. Settlement:

In the case where the owing party would like to pay but have hardships because of a temporary financial problem, the Bank will allow him or her to accept the terms of the payment as long as it is assured that the borrower would be able to perform the new terms of the contract.

All the non-paying loan holders will not be in a position to receive a similar waiver.

5.2.4 Legal Support & MIS Strategy

The Bank should follow some fundamental guidelines when selling off its assets and they are:

- Goods bought or recovered have to be sold at the earliest and at the same time not too early

after their purchase or recovery.

- The Bank ought to attempt to ensure that it maintains low costs to hold the assets till they are sold.
- It is safer to sell the assets of the Bank as soon as possible rather than holding them until the market price increases in future.

Legal Action: The bank can initiate an action against the borrower, owner, partners, directors, guarantors or mortgagors, through the Legal Division assistance, of the borrower, owner, partners, directors, guarantors or mortgagors against the loans before it is time barred as per the Artha Rin Adalat Ain, 2003 and Negotiable Instruments Act, 1881.

Out of Court Settlement: In the event of the borrower paying all his debts at any point during the proceedings or suing, SAMD may ask the Legal Division to withdraw the cases. Any such situation will then leave a borrower liable to pay actual legal expenses of the Bank up to such a point.

Credit Information Bureau: CAD must make sure that the names of the defaulted borrower or guarantor names are duly submitted to CIB. The details of the non-payers are shareable with other banks and other financial institutions.

5.3 Key Challenges Faced During Internship

I was not able to conduct a formal financial analysis since I was not privy to the client and loan details of the private clients. In other regions, much manual record-keeping led to time wastage and an increased likelihood of making minor errors. Different departments could not work well together hence it took a long time to process and verify documents of loans. The Non-Performing Loans (NPLs) and credit recovery were difficult to track down because the borrower information was not complete and the branches took time to update.

5.4 Learning from Challenges

- I also got to understand the value of digital banking systems as a means of minimizing manual errors in order to enhance efficiency in financial operations.
- The issue of delays in submitting loan forms and reports made me learn the importance of the departments working well together.
- I also got to know that compliance with the stipulated rules of the Bangladesh Bank and internal audits standards are quite crucial in ensuring that the banking activities are transparent and credible.

5.5 Overall Reflections

This internship by the Prime Bank PLC was an excellent opportunity to me to bring into real life what I had studied in the college in the world of banking. I got to know that banking is not only about money but also about honesty, security of money as well as customer satisfaction. I gained confidence in my skills to perform all the daily banking activities such as account management, writing checks, and assisting customers. I also got to know that banking would be quicker, more precise and usable provided there were more automated and digitalized tools.

Chapter 6

Conclusion

6.1 Findings

During my internship at Prime Bank PLC, I experienced how a branch works through tasks like handling loan files, doing voucher entry, delivering cheque books, opening accounts, and helping customers.

- Staff worked together well and supported each other during busy times.
- Documents such as loan files, vouchers, and account forms were checked carefully to avoid mistakes.
- Most customers received quick service, and the staff talked to them politely and professionally.
- Some tasks, like searching old files or checking forms, took extra time because they were done manually.
- During busy hours, customers had to wait longer, and work became harder to manage.

6.2 Recommendations

To improve the areas where problems were found, Prime Bank PLC can consider the following suggestions:

- The bank can digitize old files and documents so staff do not need to search manually. This will save time and make work faster.
- More counters or support staff can be added during busy hours so customers do not have to wait for long.
- Training on digital systems can help employees complete tasks more quickly and with fewer mistakes.

6.3 Conclusion

My internship with Prime Bank PLC as a Finance Intern was quite enjoyable. Throughout the three months, I had the opportunity to observe and perform various daily banking operations as well and these included: cosigning on behalf of the customers, completing loan and borrowing documents, updating financial records, monitoring account transactions and assisting the credit recovery process. Through this, I was able to understand how to relate the theoretical knowledge I acquired in my BBA course in Finance with the operation of banks in the real world.

This internship did not only show me how the day to day activities of the Finance and Credit Department are, but also how well they can work within a team, make sure they go by the rules and hold themselves responsible in whatever they do. Things could have been however, better in a few ways. The department continued to depend heavily on paper-based documents and only carried out some minimal data-driven forecasting.

This internship was a great experience through which I upgraded my technical and social skills. I was able to learn more on financial analysis, loan management and credit assessment. I also improved in collaborating with others, communicating with individuals and problem solving. The most valuable thing that I understood during this time is that banking is not only about figures and transactions but it is also a serious issue in the development of trust, development of economy, and stabilization of finances.

My interest in banking and finance as a career has grown as I have been working at this internship. The information and training I received at Prime Bank PLC will enable me to secure a decent position in the banking business. My strong experience will enable me to assist such banks who are interested in assisting the banking industry in Bangladesh to develop in a sustainable and responsible manner.

Chapter 7

Implications

7.1 Applicability of Academic Learning

The internship allowed me to apply to the real banking scenarios what I studied in my Business Administration (Finance major) classes:

- **Financial Accounting:** Vouchers and reconciliation statements Vouchers are used to make daily records of transactions and reconciliation statements.
- **Managerial Finance:** Utilized to make the people aware of the working of loans, how to compute the interests, and how to maintain the costs.
- **Corporate Finance:** Associated with the consideration of Non-Performing Loans (NPLs) and the calculation of the ways of returning money that was given out.

This experience made me relate what I had studied in school and what I do in real life as a banker particularly, the way financial principles influence the way branches operate on a day-by-day basis.

7.2 Organizational Impact

The bulk of my internship consisted in assisting people, and the tasks that I was engaged in were nevertheless an essential aspect of the daily functioning of the bank. I assisted in customer deposits, withdrawals, and inquiries, and this made the front desk to run more efficiently. I assisted in ensuring propriety of the normal banking operations by verifying and recording the transactions. I simplified the work of bank staff by working with checks, updating accounts, and paper work. I guided the consumers towards the right bank products and services that made them happier and enhanced the quality of service. Such small gifts made the branch operate more effectively and curved connections with the consumers.

7.3 Industry Relevance

The Bangladesh banking industry is highly competitive and highly regulated. The key aspects that are important include money and customer service:

- **Sustainability:** The insourcing of deposit, loans and credit recovery can enable you to remain financially stable.
- **Compliance:** Adhering to the regulations of Bangladesh Bank, the KYC policy, and the anti-money laundering policy.
- **Growth:** The reason why the banking industry is expanding is due to the fact that people have confidence in it, digital banking is gaining popularity, and an increasing number of individuals are receiving access to financial services.

This internship has provided me with the knowledge of how banks juggle the need to make money and the need to keep customers satisfied and to obey the rules to be able to expand with time.

7.4 Lessons Learned

To be employed in the banking industry you must be extremely techno savvy and concerned about delivering good customer service. I have now understood the value of compliance in creating trust and transparency in financial transactions. The rapid and efficient interdepartmental communication enhances the satisfaction of the client and facilitates the accomplishment of things on a daily basis.

7.5 Skill Development

The bank internship proved to be a fantastic method through which I could practice most of the essential competencies:

- **Technical Skills:** Work experience: Handling of customer accounts, processing of transactions, updating of KYC information, preparation of daily reports.
- **Soft Skills:** Why not communicate, be more professional, teamwork, and customer service were also improved thanks to improved interaction with clients and colleagues.

7.6 Challenges Faced

Some of the operations that concerned the accounts were beyond my comprehension due to the lack of access to the personal information of the customers. This was difficult to manage the service during the busiest periods due to the large number of customers. Manual documentations and verifications resulted in delays in the routine banking operations.

7.7 Networking and Relationships

My Prime Bank PLC internship provided the opportunity of collaborating closely with the branch officers and customer relationship managers. Such discussions made me realize that various departments, including accounts, credit and general banking collaborate towards the delivery of good service. In addition, interacting with colleagues and clients assisted me in enhancing my communication abilities and the ability to work in a team in the banking sector.

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