An Internship Report on Managing Customer Relationships and Delivering Services in Bangladesh House Building Finance Corporation (BHBFC)

Managing Customer Relationships and Delivering Services in Bangladesh House Building Finance Corporation (BHBFC)

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Letter of Transmittal

3rd December, 2025

To
Dr. Md. Mahfuzul Islam
Senior Lecturer
Department of Business Administration
Daffodil International University

Subject: Internship Report on Managing Customer Relationship and Delivering Services in BHBFC

Respected Sir,
At first, take my salam. Here, I present my internship report based on "Customer Service and Relationship Management" from the Bangladesh House Building Finance Corporation's Gulshan Branch. My Master of Business Administration (MBA) degree requires me to complete this report.

The occasion to complete an internship in one of the top financial institutions in Bangladesh has been a great honor to accomplish. I was able to gain a wide variety of experiences and a considerable amount of information in numerous fields through this process. When writing this report, I tried to be as relevant and informative as possible, but kept it short as usual.

I would like to take this opportunity to thank you for your assistance and guidance throughout this process. I request that you accept this report and submit it to the relevant department of Daffodil International University for its final processing. Thank you again for your assistance and cooperation.
Sincerely,

Md Rayhanul Amin Nafis
Id: 242-14-020
Master of Business Administration
Daffodil International University

Certificate of Supervisor

Under my supervision, the following internship report has been submitted by MD Rayhanul Amin Nafis (ID: 242-14-020) regarding the human resource practices in the Bangladesh House Building Finance Corporation. The student has an MBA in Human Resource with Daffodil International University.

He followed my instructions and finished his task well. He tried his best to complete the report work quickly. His career will be enhanced by this course in the future. I hope that he will prosper in the future.

Dr. Md. Mahfuzul Islam
Senior Lecturer
Department of Business Administration
Daffodil International University

Declaration of Student

I certify that I undertook a three-month internship in the Bangladesh House Building Finance Corporation (BHBFC) organization. The report prepared from the internship work I undertook is my genuine personal effort and belongs to the title “Customer Relationship Management and Service Delivery in the Bangladesh House Building Finance Corporation (BHBFC) Organization.” The report I prepared will be submitted to the Master of Business Administration (MBA) program to complete the MBA program requirement. I also note that the work I undertook is for the purpose of my studies and has been prepared and submitted to no other educational program and university ever before.

Your Sincerely,

Nafis

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MD Rayhanul Amin Nafis

ID: 242-14-020

Program: MBA Program

Major: Human Resource Management

Daffodil International University

Acknowledgement

First, I want to express my deep gratitude to Almighty Allah for giving me the strength, patience, and ability to complete my MBA program and prepare this internship report on time. I also want to thank everyone who supported me during the preparation of this report on the Bangladesh House Building Finance Corporation. I express my gratitude to my university supervisor, Dr Mahfuzul Islam, and it is because of his tireless work that I got this opportunity. He generously gave me his time and supported me from the beginning to the end of this project. His guidance, encouragement, and helpful suggestions guided my research and allowed me to complete the report effectively within a tight timeline. I would like to express my gratitude to our Branch Manager, Mr Abdul Karim, who kept me under close observation. I am also sincerely grateful to all the officers and employees of Bangladesh House Building Finance Corporation, Gulshan Branch, Dhaka, who supported me. Finally, I am grateful to every member of the office staff at the Gulshan Branch for their genuine assistance, for giving me the chance to intern there, and for their ongoing help and encouragement, which played a key role in creating a high-quality report.

Executive Summary

The report you are viewing was taken as part of my MBA studies and was based on my internship. It also showcases what I have learned and how I have applied it during my internship at Bangladesh House Building Finance Corporation (BHBFC) in the last three months. Here, the overall objective of the study is to find out about the work situation within the company and draw on real-life experience in professional action. The report also requires the submission of documentation on the configuration of the financial sector and its functioning, and how companies operate.

This report has relied significantly upon the secondary sources of data, and the first section consists of the administrative section, where the methodology and the framework followed to undertake the report are discussed and presented in detail. The second section presents my experience in the internship in the different sections of BHBFC and the skills and activities that I was able to undertake in the internship session in here. The last section includes the determination and proposals based on an in-depth analysis of this report.

Additionally, I was tasked with working with the Customer Service and Relationship Management Division during my internship at Bangladesh House Building Finance Corporation. At this office, I got direct contact with the Relationship Management Team. So I was able to expand my understanding of customer service and relationship management strategies in the banking industry.

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Chapter One

Introduction

1.1 Rationale of the study

This study is about the Bangladesh House Building Finance Corporation (BHBFC) and its part in helping people get homes (Hasan & Akter, 2023). BHBFC is a government-run bank that tries to give affordable loans to regular folks. Helping people acquire homes and shelter has been shown to improve their lives, as reported in a report (Rahman, 2008). So, it's important to look at how well BHBFC treats its customers.

We've noticed some problems, like things taking too long, not using enough computers, and too much paperwork (Sarker et al., 2008). This makes people unhappy and slows things down. A previous review also showed some problems in how the system works (Hasan et al., 2000). In this report, an analysis has been done from the perspective of those who have worked there or are associated with it for a short time. What are the good and bad aspects of BHBFC, and also what needs to be improved? It will be seen in detail. The goal is to give BHBFC some ideas on how to make things better for their customers and be known as a bank people can trust.

The Bangladesh House Building Finance Corporation was started by President's Order No. 7 in 1973. This means it can give money to people who want to build, fix, or renovate their homes. The order says what the bank can do, like buy property and handle loans. It also says who should be in charge of the bank. It's important to see how banks like BHBFC can learn from other banks and find ways to give out more loans (Kamal & Safayat, 2016; Saha et al., 2010).

1.2 Objectives:

Broad Objective

There are some objectives and goals of this research, such as how we can tell whether the customer is getting the right service or not. What exactly is the relationship between the organization and them, and how is this relationship managed? And there are some organizational measures of BHBFC that are included in it. It will provide and offer some applicable ways to improve the quality of services and operations.

Specific Objectives-

- The goal is steady and clear growth or expansion for the company and organization.
- Building internal capacity with proper attracting skilled workers properly by offering them some challenging bonuses and payment.
- Expanding the digital solutions with complicated strategies as well as enhancing and optimizing the virtual internet communication according to market needs.
- Overviews: To project itself as an innovative, reliable, and customer-friendly bank.
- Providing affordable and selected trade banking services for customers.

1.3. Background of the Organization

1.3.1 Bangladesh House Building Finance Corporation History

We all know that the Bangladesh House Building Finance Corporation (BHBFC) has been a key part of the country's housing segment since 1952. It started in 1952 as the PHBFC to provide long-term housing finance. After our country gained freedom in 1971, it was approved and renamed as BHBFC in 1972 under the President's Order No. 7, which is called PO7. Since then, the Corporation has increased day by day. We have some special schemes like Nagar Bandhu and Palli Maa. As a result of this, it is now reaching beyond the urban areas or city corporations, and people in rural areas are benefiting from it. This makes it easier for people outside the cities to take loans, benefiting people in rural areas. BHBFC remains an important state-owned provider. It maintains public trust and offers affordable finance to support national housing accessibility goals.

Company Description

The head office of Bangladesh House Building Finance Corporation is located in Purana Paltan at Dhaka in Bangladesh. The authorized capital of it is 1,000.00 Crore TK, and the paid-up capital is 900.00 Crore BDT.

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1.3.2 Mission

- Promoting Accessible Housing: BHBFC always ensures that financial help is available to people in different places, including semi-urban and rural areas, through programs like Palli Ma everywhere.
- Maintaining Financial Stability: Operating in a way that keeps financial resources available for housing finance for all situations.
- Ensuring Transparency and Efficiency: Offering loans through a clear, fair, and efficient process that benefits and is also effective for the public.
- Supporting the National Economy: Helping the national economy grow by boosting and also increasing activity in the housing and construction sectors.

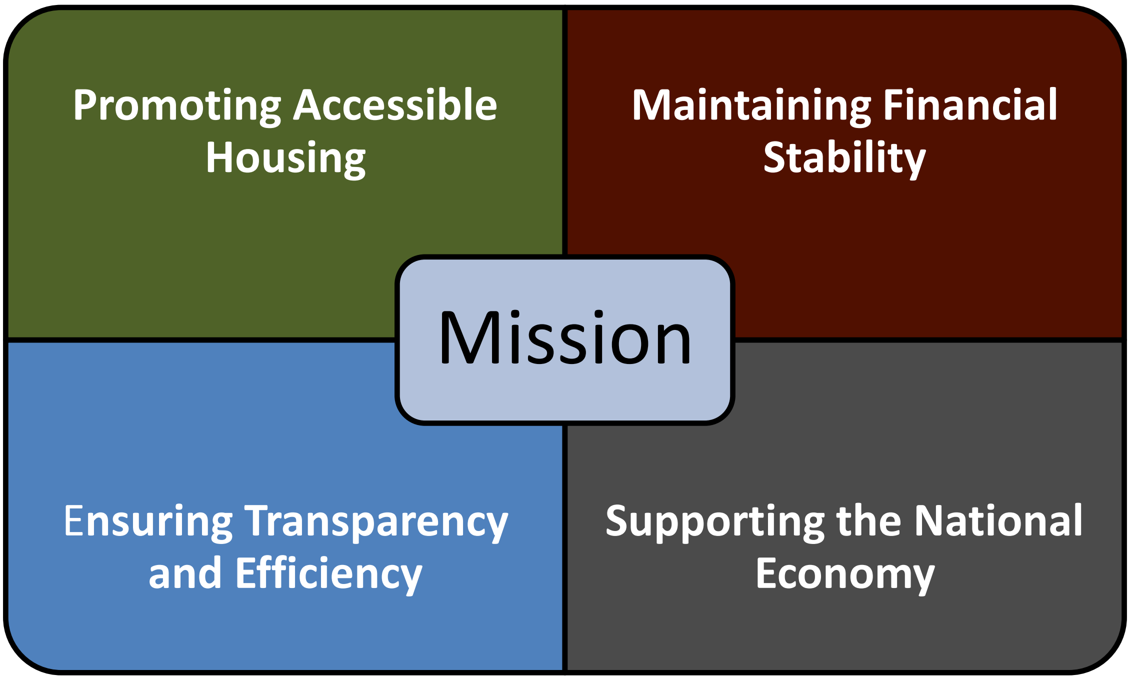

Figure 1: BHBFC's Mission

Figure 1 shows us that BHBFC has a mission in its sector.

1.3.3 Vision

The Vision of Bangladesh House Building Finance Corporation (BHBFC) is to be recognized as the top, most trustworthy, and technologically advanced financial institution or banking organization in the country for providing affordable and sustainable housing finance. The corporation aims to be the main driver in achieving the national goal of housing for all citizens through smart, smooth growth, improved operations, and a commitment to transparency by achieving goals. This will help set the standard for service quality and social impact in the housing finance sector.

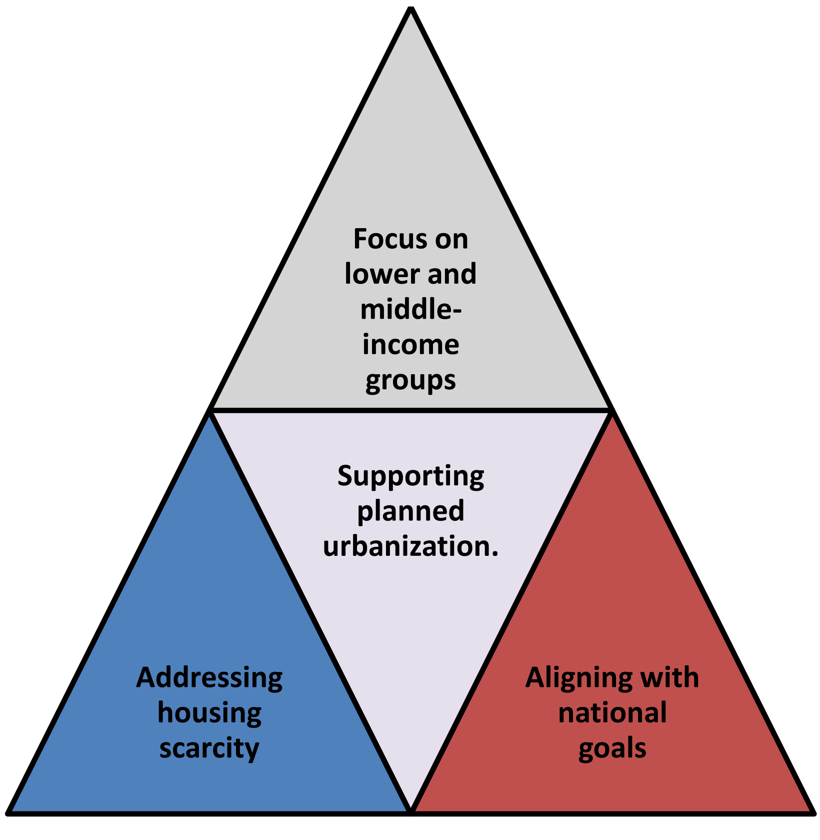

Figure 2: BHBFC's Vision

Figure 2 shows their vision, including focusing on lower- and middle-income groups, supporting and monetizing planned urbanization, and creating an environment consistent with national goals. They are also committed to addressing the housing shortage.

Figure 3: Several important goals

Figure 3 illustrates several significant objectives that comprise this vision:

- Lending money for residential construction to support the growth of planned urbanization.

- So as to adjust to the national "Housing for All" vision, here are some loan or credit facilities and services, I think they should be extended, sustained and prolonged these facilities. It should be offered from urban to peri-urban and rural areas.

- Including bucolic and agrarian farmers/tillers in the loan coverage range, which will speed up the vertical extension of houses in any rural area. It is necessary to save these farmable, also plowable, areas of land for them. End of the day, then dealing with the issue of land scarcity or limitedness.

- A part or factor of the "Digital Bangladesh" has ambition. Which is improving home loan services day by day. It also reduces dues, rates, overhead, time, stress, and visits, which is beneficial for all types of people.

- Transforming so-called traditional manual tasks and duties into a cutting-edge e-service system to improve the whole nation's economy. Then build a corruption-free society with loyalty

1.3.4 Organization Structure:

Rank Level	Designation	Abbreviation	Notes
Top Management	Managing Director	MD	Chief Executive Officer (CEO) of the Corporation.
	Deputy Managing Director	DMD	Supports the MD in high-level management.
Executive Ranks	General Manager	GM	Head of a Major Division/Department.
	Deputy General Manager	DGM	Deputy Division Head or Zonal/Regional Manager.
	Assistant General Manager	AGM	Senior Departmental/Zonal role.
Senior Officer Ranks	Senior Principal Officer	SPO	Very senior supervisory/specialist role.
	Principal Officer	PO	Senior supervisory role; often a Branch Manager.
	Senior Officer	SO	Mid-level supervisory/technical officer.
Operational Officer	Officer		Entry-level executive position for core functions.

Chapter Two

Activities Undertaken

2.1 Worked Related Activities

In chapter two, we can see that it describes to us the day-to-day operations. Also, some activities are undertaken here as well. These activities are critical components in decoding Bangladesh's housing finance sector (Hasan & Akter, 2023). These activities are critical components in decoding Bangladesh's housing finance sector (Hasan & Akter, 2023). The corporation focuses on providing long-term, affordable housing finance while managing related risks and funds nationwide. The Bangladesh House Building Finance Corporation has some goals because we know they aim to provide long-term and affordable housing finance in the housing sector. The corporation focuses on providing long-term, affordable housing finance while managing related risks and funds nationwide. The Bangladesh House Building Finance Corporation has some goals because we know they aim to provide long-term and affordable housing finance in the housing sector. The process involves marketing schemes like Nagar Bandhu and Palli Ma, reflecting the need for a new approach for loan expansion across the country (Saha et al., 2010). It includes marketing those schemes, followed by receiving and processing loan applications. There is also the process of legal and technical property assessments, and what is entailed in the steps involved in loan approval and the loan disbursement process. Primarily, the corporation operates a Relationship Management and Servicing. Here, customer inquiries are addressed, for query and loan payments are collected for next steps, and disputes are settled for operations. It is maintaining service quality throughout the loan lifecycle for the process.

Supporting these customer service roles are key Financial and Risk Management tasks here. These operations include mobilising funds, managing the treasury, assessing credit risk, and ensuring effective loan recovery. Additionally, crucial Support and Compliance Activities take place, such as internal auditing, managing IT infrastructure, and providing some ongoing staff training to maintain its efficiency and comply with regulatory standards.

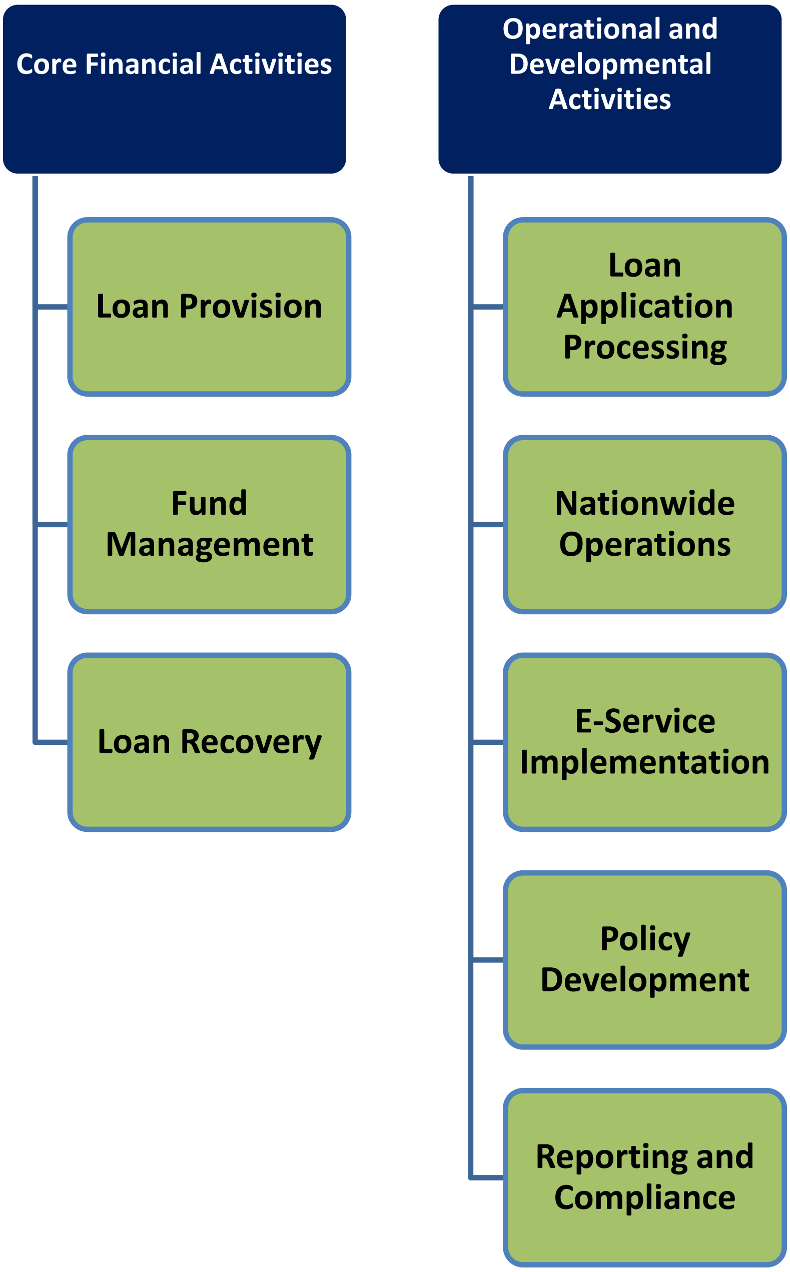

Figure 4: Work-related activities

Figure 4 indicates that the operational and developmental activities, as well as the core financial activities of BHBFC, are depicted in Figure 3. The following are the main tasks associated with the institution's financial mandate in Core Financial Activities:
Loan Provision: Making loans available to the general public, particularly those with low to moderate incomes, for the building, remodeling, or purchase of homes or apartments. This is BHBFC's main line of business. Fund management is the process of managing capital and funds (mainly from the Government of Bangladesh and through debentures/loans) to make sure they are effectively managed and available for lending. The crucial procedure of obtaining principal and interest payments from borrowers to preserve financial stability and refinance additional loans is known as loan recovery.

Activities related to operations and development:
We can see these initiatives promote organizational growth with guaranteed compliance, and support the primary mission: Loan Application Processing. There are some steps involved in accepting, assessing, and approving loan applications. Services like "Online Application" are mentioned by numerous BHBFC offices to help with this. Nationwide Operations: Overseeing the extensive network of offices (Headquarters, Divisions, Zonal Offices, Branch Offices) to carry out operations and distribute loans throughout the nation. E-Service Implementation: Digitalizing services to increase productivity, transparency, and customer satisfaction, such as online loan application tracking and online repayment. BHBFC places a lot of emphasis on e-services and digitalization. Policy development is the process of developing and revising rules, regulations, and guidelines about lending products, service provision, and management, frequently in accordance with directives from the government (such as the National Integrity Strategy). Reporting and Compliance: Meeting responsibilities by submitting operational, financial, and performance reports, as well as adhering to laws and contracts (such as the Annual Performance Agreement, or APA)

2.1.1 Assisting at the Account Opening Section

The Loan Account Opening process at BHBFC is important for Customer Service and Relationship Management (CSRM). It is where we establish the official loan commitment. Description: My job was to walk clients through so they understood the terms of their payment schedules and their commitment. I assisted in reviewing all legal and financial papers and made sure the right goldsmith, whose specimen was previously signed on each other docs it´s also signing for the Loan Agreement. I also assisted in processing the loan details submitted, captured loans into the Core Banking System (CBS) to generate the Loan Account Number. However, I stored all information. Then stored all encumbrance acts and legal papers for security.

Function of Account Opening:

- ✓ Makes Official Debt: A loan agreement in legit an lawfully makes a connection between the borrower and the lender in this process.
- ✓ Finalizes Paperwork: At first, one must ensure that all legal documents are here. Information like the credit agreement instruments, titles, authentic documents with proper commitments and some loan agreements, which are signed by borrowers. And of course, it must be filed correctly before any money is paid out.
- ✓ Compliance Check: Here assists as the final procedural checkpoint. It is important to make sure the order of BHBFC 1972 has been maintained, and all internal lending policies.
- ✓ Tracking Mechanism: It opens the general record. It can track the loan statements. It calculates the usable interests. It can also observe the specific repayment period of everyone who borrows a loan. We can also see the instalment of each particular person

every month, which helps to see the loan due date and issue date from here.

- ✓ Disbursement Mechanism: It shows us the financial situation. Develop security for secure payments in each segment of approved funds to the borrower. Usually, we see it in planned instalments.

- ✓ Set Up Loan ID: Need to open a unique loan account number in the banking system for all types of communication. It is useful for transactions related to the loan in future.

- ✓ Repayment Management: It operates as the assigned accounts here. It can record all future instalment payments, which is very important for calculating the amount. It includes principal and interest, due loans and someone’s penalties, and all other fees. This is crucial for BHBFC's cash flow management and assessment of its loan portfolio health.

2.1.2 Work for Customer Service

Here we want to provide our best for our customers. When they come to understand something, there are investment or loan officers who explain everything very carefully in writing. This means that the person who will borrow how much money, when and how to take it, how much money will be received through which check and how to repay it in how many instalments. Our point is that whether a borrower is good or bad, he should clearly understand what our plan is, what we want, how we play a role in different sectors of the country economically, how we help people with loans and how they repay in instalments. In this way, we encourage people to buy a house. We want to move forward with honesty from our side. We are aware that customers should not face harassment. We never want to disappoint a single customer. They are our everything. They can pay their loans through instalments and be worry-free. We do not compromise on our service as always. A good and well customer service at BHBFC requires a strong understanding of loan regulations and a dedication to being open throughout the many years of the borrower journey. Finally, some complications arise during the post-loan disbursement period. For example, it takes a lot of time to explain the loan repayment schedule at the account servicing stage. Again, it is seen that some financial questions are related to the arrears of the customers and other questions are resolved. These are long-term and time-consuming. Again, they have some complex administrative complaints. For example, if they get the mortgage documents after the final loan closure, the customers cannot deal with it, and in many cases, there are allegations of corruption. However, we always consider customer satisfaction.

Table 1: profit rates and monthly instalment details

Tenure (Years)	**Customer Category**	**Expected Profit Rate (p.a.)**	**Instalment Amount (per Lakh Taka Investment)**
20 Years	General Customer (Option 1)	10.00%	875.00 Taka
20 Years	General Customer	9.00%	839.00 Taka

Tenure (Years)	Customer Category	Expected Profit Rate (p.a.)	Instalment Amount (per Lakh Taka Investment)
	(Option 2)		
20 Years	Farmer/Professional Customer	8.00%	804.00 Taka
15 Years	General Customer (Option 1)	10.00%	1,075.00 Taka
15 Years	General Customer (Option 2)	9.00%	1,014.00 Taka
15 Years	Farmer/Professional Customer	8.00%	956.00 Taka
10 Years	General Customer (Option 1)	10.00%	1,322.00 Taka
10 Years	General Customer (Option 2)	9.00%	1,24৭.00 Taka
10 Years	Farmer/Professional Customer	8.00%	1,184.00 Taka
05 Years	General Customer (Option 1)	10.00%	2,125.00 Taka

Tenure (Years)	Customer Category	Expected Profit Rate (p.a.)	Instalment Amount (per Lakh Taka Investment)
05 Years	General Customer (Option 2)	9.00%	2,075.00 Taka
05 Years	Farmer/Professional Customer	8.00%	2,028.00 Taka

Table 1 shows the profit rates and monthly installment details for various house building investment schemes offered by the Bangladesh House Building Finance Corporation (BHBFC).

This is essentially an installment or Equated Monthly Installment (EMI) chart that borrowers use to calculate their monthly repayment based on the loan amount, tenure, and their customer category.

Borrowers use this, which is essentially an installment or Equated Monthly Installment (EMI) chart, to determine their monthly repayment based on the loan amount, tenure, and customer category.

Important Terms Described

1. Duration (Years)

This is the loan's repayment period, which in the table ranges from five to twenty years. A longer loan term (such as 20 years) results in smaller monthly payments but a larger overall profit over the course of the loan.

2. Type of Customer

The relevant profit rate, which functions similarly to an interest rate, is determined by BHBFC using customer categories:

General Customer (Option 1): This usually refers to the typical loan profit rate, frequently in large cities or places with high demand.

General Customer (Option 2): This suggests a marginally lower profit rate for general customers, which might be relevant to particular loan programs or underdeveloped regions.

As part of BHBFC's mandate to support housing in less privileged sectors and non-metropolitan areas, farmers and professional customers typically receive the most subsidized (lowest) profit rate (e.g., the 'Palli ma' scheme has a lower rate).

3. Anticipated Profit Rate (p.a.) Here we can see the annual rate of return, computed on a reducing balance basis, that BHBFC charges on the loan's outstanding principal balance, with the rates of 10.00%, 9.00%, and 8.00% are displayed in the table. is cause of BHBFC is a state-owned specialized financial institution, so these rates are usually lower than those of commercial banks.

4. Amount of Instalments (per Lakh Taka Investment). The most important figure is this one. It stands for the monthly instalment, what called EMI, so that a borrower is required to make for each 1,00,000 Taka ($1 \text {Lakh Taka} $) borrowed. How to Determine one customers' EMI: $$\text {Total Monthly Installment} = \text {Loan Amount (in Lakh Taka)} \times \text {Installment Amount (per Lakh)} For instance, if a farmer or professional customer takes out a 20-year loan of 30 lakh Taka, and here their monthly payment would be: $$30 \text {Lakh} \times 804.00 \text {Taka/Lakh} = 24,120.00 \ text {Taka}$

Examination of the Rates

The following common financial concepts applied to BHBFC loans are amply illustrated in the table:

Profit Rate or Interest Rate Lowers Installment: An 8.00% rate (Farmer/Professional) yields a lower installment (804 Taka) than a 10.00% rate (General Customer Option 1) (875 Taka) at any given tenure we see here (e.g., 20 years).

Tenure Reduces the Installment: also, here longer tenure yields a lower installment for a fixed profit rate (e.g., 10.00%):

Twenty years: 875 Taka

Ten years: 1,322 Taka

Five years: 2,125 Taka

This information is essential and beneficial for potential borrowers to choose the loan tenure and category that fits their main budget and repayment capacity.

2.1.3 Fill up the Account Opening forms and other forms

The Bangladesh House Building Finance Corporation (BHBFC) forms are specifically designed f or the easy management of home loans. The primary form begins with the Loan Application For m that aims to gather information about customers. here, after the loan is approved, the next step is to prepare some necessary documents, such as legal documents. This includes some significant elements. This is followed by the rules of BHBFC and such as loan agreements and mortgage deed forms in here to make a proper deal for the consumer and the organization. Along with the legal documents, other Valuation and Clearance Forms help the technological and legal staff. Finally, the administrative form involved will be the Disbu rsement Vouchers and the Repayment Schedule Acknowledgement Forms that provide the detail s of the money transfer and the payment plan of the customers.

2.1.4 Providing Loan Statement

The function of furnishing loan statements at the Bangladesh House Building Finance Corporation (BHBFC) is very important during the loan servicing cycle. It is not merely a record-keeping activity, nor is it merely for the customers, since it also helps the corporation meet the requirements. This activity allows the customers to understand that they have complete transparency for fulfilling the requirements. They can also understand their progress regarding payments made for the principal and the payments for the interest. This will help the BHBFC give utmost importance to this activity, especially when the season for tax returns is around. The loan statement is very important for claiming the refund for the interest paid and the principal. BHBFC has a twofold strategy for undertaking this requirement. They provide a contemporary online facility, where borrowers can access their details at any time, indicating the corporation's efforts at efficiency. They provide a conventional facility at the branch level, where borrowers can demand a stamped copy of the document for official use. There are many methods used to manage operations. However, this service demonstrates BHBFC's commitment to accountability, which they are accountable to customers and the government and which in turn evaluates the effectiveness of their activities in financing housing. Customer service is also observed.

Table 2: Investment Ceiling (Maximum Loan Amount)

Sl. No.	Area Under Jurisdiction (Actibadheen Elaka)	Investment Ceiling (Lakh Taka) (Excluding Farmer/Professional Customers)	Investment Ceiling (Lakh Taka) (Farmer/Professional Customer)
		Single Unit	**Multiple Units**
1	Areas under the jurisdiction of the Dhaka and Chattogram Development Authorities.	200.00	320.00
2	Areas under the jurisdiction of Rajuk in Savar Upazila and areas under the jurisdiction of Savar Cantonment Board.	200.00	320.00
3	Areas under the jurisdiction of all City Corporations in the country.	200.00	320.00
4	Areas under the jurisdiction of Cox's Bazar Development	200.00	320.00

Sl. No.	Area Under Jurisdiction (Actibadheen Elaka)	Investment Ceiling (Lakh Taka) (Excluding Farmer/Professional Customers)	Investment Ceiling (Lakh Taka) (Farmer/Professional Customer)
	Authority.		
5	All District Sadar Areas (excluding City Corporation Areas).	100.00	160.00
6	Pourashava, Upazila Sadar, and Growth Center Areas.	60.00	80.00

The table below highlights the investment ceiling for the respective areas, which is the highest loan that can be obtained. This is shown in

1. Area Under Jurisdiction (Actibadheen Elaka)

This column categorizes the regions of Bangladesh on the basis of their level of development and the concerned authority for planning. As everything around us is developing, we see that the credit limit is increasing along with it. And this credit limit is higher in larger cities, but it is seen that the limit is lower in rural areas.. The investment limits per category are: - Highest Ceiling (Sl.1-4): 200.00 Lakh (Tk.2.00 Crore). Area covering Dhaka (RAJUK) and Chattogram (CDA) Development Authorities, all City Corporations, and Cox's Bazar Development Authority - Middle Ceiling (Sl. 5) : 100.00 Lakh (Tk. 1.00 Crore).Here we can see in all District Sadar Areas like excluding City Corporation areas - Lowest Ceiling is start from 60.00 Lakh (Sl. 6) to Tk 60 Lakh. Pourashava, Upazila Sadar, and Growth Centre areas.

2. Investment Ceiling (Lakh Taka) (Excluding Farmer/Professional Customers) This represents the maximum loan amount for general customers for two types of projects: Single Unit (Individual Loan): The maximum loan for one house or a single flat. For the most developed areas like Dhaka/Chattogram, this ceiling is 200.00 Lakh Taka (Tk 2 Crore). Multiple Units like Group Loan/Apartment Complex: The maximum loan amount for projects involving the construction of multiple units on a single plot, typically for apartment buildings. This ceiling is consistently higher than others (e.g., 320.00 Lakh Taka for major cities) to encourage high-density urban housing development.

3. Investment Ceiling (Lakh Taka) (Farmer/Professional Customer). His column highlights BHBFC's mandate to promote housing in underserved sectors. These customers (farmers and professionals, often in rural or non-metro areas) benefit from a separate, often higher/flexible, and dedicated loan ceiling under schemes like the 'Palli ma' (krisok abashon), which is a Farmer Housing loan, as well as the lowest profit rate (as seen in your previous table). The table demonstrates BHBFC's strategic focus on Urban Development: Providing the highest loan amounts in major cities and development areas. Rural & Sub-Urban Inclusion: Providing tailored (though lower) ceilings in smaller towns and rural areas to support the government's 'Housing for All' vision. Encouraging Density: Offering a significantly higher ceiling for Multiple Units to promote apartment construction over single-unit houses in dense urban areas.

2.1.5 Issuing a checkbook for a customer

The Bangladesh House Building Finance Corporation (BHBFC) does not issue checkbooks to customers because it focuses on providing long-term housing loans. It is not a commercial bank that offers regular checking or savings accounts. The accounts at BHBFC are Term Loan Accounts. These accounts help track the borrower’s debt, interest buildup, and repayment schedule. BHBFC typically disburses loans through Pay Orders or Direct Bank Transfers (EFT) to the commercial bank account of the construction or property seller. Customers make repayments by direct deposit at designated commercial banks, through Pay Orders, or internal bank transfers. Therefore, BHBFC does not handle issuing, managing, or clearing checks in its customer service operations.

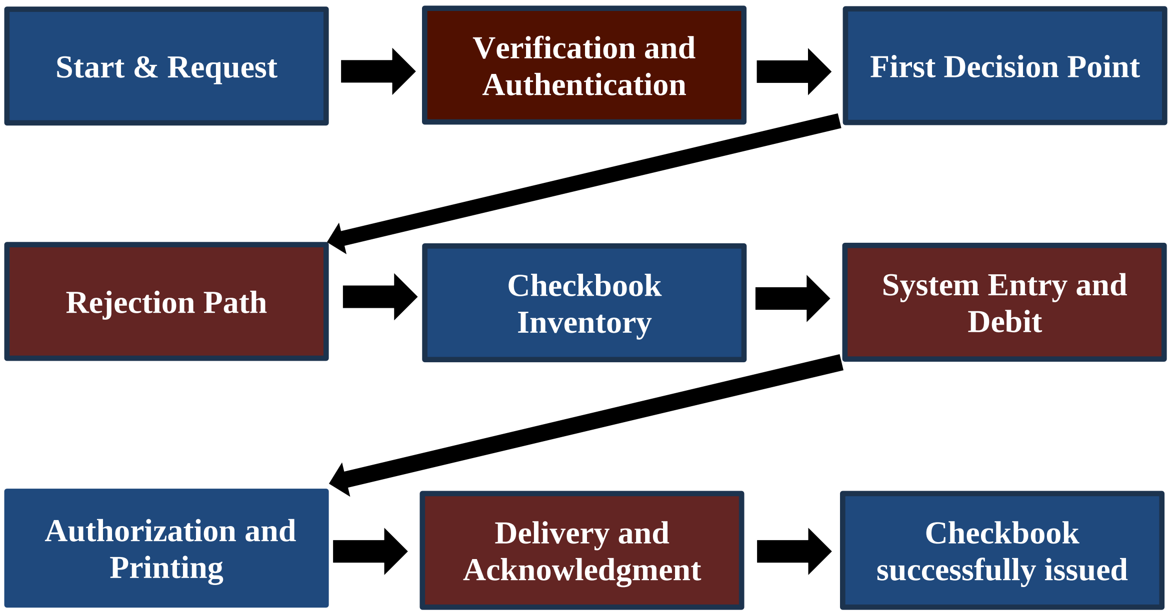

Figure 5: Checkbook Issuance Flowchart Directions

In Figure 5, we can see the process of issuing a checkbook step by step.

2.2 Other Objectives

Assisting at the Clearance section

I work in the clearance section for a short time every day. I handle checks from other branches. I put clear seals on them and transfer them to the certification department. Later, I check them for any problems. Finally, I sign the payment.

Issuing an Account opening thanking letter

As an employee with the account-opening process at BHBFC, I always add a personal touch to every new application by writing a thank-you note. There is a note here. This note is attached to their form. Here we have a form where we store all the information of the customer. Like their name or address or how much money they applied for. How much money was approved and in how many installments they will get it.. Our customers are satisfied with our efforts, and that is proof of them being valued clients of our corporation.

Teller Area (Cash Section)

Bangladesh House Building Finance Corporation has a teller area i.e. cash department. Since it provides loans as per the customer's demand, the customer can ask for necessary information and make transactions at any time. This is the place where customers do our main work which is how we give loans for housing finance or do all the related direct cash transactions which saves their time.

Core Functions of the BHBFC Teller Area:

• Loan Repayment Collection:

This is after giving the loan; they need to calculate whether he is paying it properly or not. In fact, in how many months and how much interest will he pay and whether he is paying the instalment every month. In how many instalments are they recovering our loan? The calculation is done in this section. For this, we need to follow up with them all the time.

• Fund Disbursement:

This department usually provides the cash to borrowers. They do this for new loan instalments or approved funds. Those who come to transact and are interested in taking out loans come here and receive money directly through checks, and depending on the stage of construction or specific terms of the loan agreement as the customer needs to fulfil certain secure conditions to get the loan by providing proper information and getting validation.

• Receipt Issuance:

We have some policies, such as keeping a record of every transaction, whether online or offline. That's why every transaction we make is actually controlled virtually and officially recorded on the computer. This will contain the correct account of the transaction, as well as proof. Tellers ensure that the receipt contains the exact date and amount of the transaction and the purpose for which it was made. This provides proof of payment to the client, which is very important. Cash Balancing and Reconciliation: At the end of the day, the cash received and paid out must exactly match the totals in the system (the "cash book"). This requires careful counting and reconciliation, which is an important control measure.

Significance within BHBFC:

• Financial Gatekeeper:

The Teller Area is where the Corporation acquires its capital (repayment of loans) and where it releases its investments (disbursements of loans). This area is, therefore, very essential for t he management of liquidity

• Compliance and Security:

Since we have to do a lot of big transactions and this is a sensitive matter, we need to be very alert, due to which this department works to reduce the risk of fraud or errors or manipulation. For this, it has to be very strict so that no one commits corruption. This is how all the internal controls and security rules of the office can be followed.

• Frontline Customer Service:

Here are so many of our clients who are directly connected to our tellers or some of our officers as trusted contacts. Some customers develop a good relationship with them just by talking to them. Therefore, our tellers should manage their work efficiently and politely. This will improve the customer relationship with the company. This will facilitate our service delivery and play a positive role.

Document Printing

Sometimes there was a lot of customer pressure. They came at different times, and if any of us were busy, I helped with document handling. I worked on bringing various files and moving around different tables so that their service was not disrupted. Maintaining a proper working environment is a basic thing in any office, so in that case, in every situation, I printed various documents of the customers to reduce their time. Documents include their NID. Or sometimes their TIN or birth certificate page, or various documents, or sometimes ledgers. This helped reduce our pressure to some extent.

Register Update

Every day I used to calculate how many instalments a customer paid and when they paid, and when they will pay again. Because you know that due to giving loans for building a house, we have transactions of several lakhs to crores of taka, because many customers also pay in instalments. This makes our databases very large. If the app is not kept up to date, then it becomes complicated to find out the actual state of the file. So I used to note these in the formal register and update them in Excel.

Scanning

I had access to some tools that could scan the information to see if it was authentic or not, and as a result, the original documents could be verified. Through document scanning, I could virtually save the data on our server, so all our information would be available online. There was no need to run around with files like before. This saved time and energy.

Follow-up

When we could not reach the customer by phone, we would go to their home as per their address. In this way, we would have 2 follow-ups a week. In many cases, the customer is indifferent, which leaves us with no choice but to go and talk to them face-to-face.

Email Handling

We were all provided with an official email, where various necessary government notices would come. Again, the payment amount had to be calculated. We had to inform only those customers of our branch by email. Because it was also my job to update it virtually online. First, I would save it in a Microsoft Excel sheet. Then, in Google Drive. Finally, I would register it in the register. After that, I had to inform my accounts and officers by email about the amount deposited and who deposited it. Besides, I had to keep an eye on my email all the time by sending various professional emails to the CEOs and MDs of various companies.

Chapter Three
Constraints / Challenges

3.1 Observed in the Organization

Bangladesh House Building Finance Corporation is a lending institution that you have already heard of. Before Bangladesh became independent, it was known as the House Building Finance Corporation, which provided loans. Nineteen years before the war, when East Pakistan was a separate entity, HBFC was established in 1952 to provide loans in the housing sector. After that, after we gained independence in the Liberation War in 1971, it was reorganized. Only Bangladesh was given before the name. The new name is Bangladesh House Building Finance Corporation. However, these works of providing long-term loans to the people of Bangladesh for the construction, purchase and renovation of houses remain the same. That is, the direction of work remains the same. It is not a commercial bank like other banks. However, it is a development financial institution (DFI), and it provides housing to support social welfare. However, there are some problems here. In between, there is a very long process from loan application to loan processing and loan documentation. Because there is still dependence on paper files or such systems. This takes a long time in the modern world to get a loan approved. These systemic problems have been highlighted in real estate financing in Bangladesh. There are some major systemic problems. These are consistent with (Sarkar et al., 2008).

Challenges

Since I did my internship for 3 months at Bangladesh House Building Finance Corporation, I have seen some problems with my own eyes. Today I will talk about the limitations that I faced in my personal opinion. Here are some challenges that if resolved, maybe we can move forward faster.

Funding Limitations

The biggest thing is that this corporation has to rely a lot on government funds and specific projects to collect money because the government has fixed exactly how much specific budget for housing, which also works as a fact. And like other government or private banks, we do not have a large deposit base or a large amount of funds or even if we do, we have to maintain a lot to use it. As a result, some restrictions are created while providing adequate housing loans to individuals or groups with high needs.

Operational Speed

A major internal issue is the reliance on traditional, paper-based systems for loan applications, processing, and documentation, which are very inconsistent and relatively slow in this digital age, which is frustrating. And as a result, I often see slower processing times than private competitors, because what they handle virtually, we prepare in paper files. As a result, I feel that the complexity and latency created by this long processing create long lines for loan processing and disrupt work.

Competition

We are constantly competing with private banks and housing finance companies. As a result, they usually encourage more aggressive marketing and faster service delivery. We see that private banks and specialized housing finance companies are constantly competing with them. They are often more aggressively marketed and faster service delivery. This challenge arises from the long-standing differences in service quality and efficiency between public and private housing finance companies in Bangladesh (Kamal and Safayat, 2016).

Loan Recovery Challenges

For loan recovery, our accounts and legal teams are putting in a lot of effort to manage non-performing loans (NPLs) and are having to call them every day to remind them of the loan ins talment period and amount,
which actually does not fall due. If the clients repay the loan on time, then it is good. But if th ey do not do that, then their capital gets stuck,
or sometimes there is a lawsuit. Again, this litigation is more complicated,
and if this loan is recovered on time, it can be used for new loans for other clients.

High Transaction Costs (Registration & Stamp Duty)

When one or more of our clients buy land together, they have to pay a stamp duty and registration fee. This cost is quite high. They are often unhappy due to the high cost of land registration. Due to the high advance payment, our loan availability is not maintained and at the same time, the client's reaction is mixed.

Lack of Secondary Market Instruments

Unlike developed markets, Bangladesh does not have a lively secondary mortgage market. This means once we issue a loan, that asset remains on our books until it matures or gets fully paid off. We cannot easily "sell" our existing mortgages to investors. This prevents us from freeing up capital quickly. This limitation greatly reduces the amount of new money we can lend out, keeping our fund mobilization restricted.

Weak Legal Framework for Mortgage Enforcement

In our country, there is no secondary mortgage lending because there are some weaknesses in the rules. As a result, the property they show as a mortgage is not actually correct. It is not clear whether it will happen in the future, and as a result, you know, which creates some complications in issuing loans. We cannot sell our existing mortgages to anyone at will, and the principal cannot be released quickly or is blocked, which disappoints customers. As a result, it does not become easy to give new loans because the number of NPL performers in our fund increases.

Technical and Infrastructure Challenges

Modern CRM systems are quite advanced. So, I think when BHBFC entered here, I noticed several weaknesses in their eyes. For long-term loan activities, a lot of data information is wrong in the file. As a result, a lot of wrong information is caught while converting these virtually. And since there are many personal information details of many clients here, I think their portal or website should be more secure, and they need skilled cybersecurity officers who can easily maintain technical matters.

Chapter Four

Lessons Learned from the Internship Program

Lessons learned from the organization

I want to do a lot on this subject, which I hope will be my international comment, Insha'Allah. Putting the experience I have gained -

4.1.1 The Cruciality of Documentation and Compliance

In a government-owned financial institution, every decision, from the initial application to the final clearance, is strictly regulated and requires a lot of paperwork. I've learned that careful documentation is not just administrative; it is the legal foundation of the entire mortgage and loan recovery process. I focus on mastering the detailed requirements for NID verification, checking legal papers, and making sure every form is correctly filled out and filed. This has given me a strong respect for following procedures and being accurate.

4.1.2 Balancing Social Mandate with Financial Viability

In government offices, most of the work is usually limited to handwriting. Since it is stored in the form of a file, it requires a lot of paper. I have been taught how to create a file and what relevant or related papers are mandatory to be here; otherwise, it cannot be created in the form of a file. For example, a person's tin certificate, gas-current bill statement, a copy of the mortgage land deed, NID and character certificate attested, etc. It goes without saying that if the file is not accurate, the cost will be severe.

4.1.3 Efficiency in a Conventional System

Since most of the organization is still dependent on the old banking system, I do some work in my free time to sharpen myself, which is effective for the office. For example, I check whether the formal registers are updated or not, or I take loan case numbers and identify who has how many instalments left or needs to be informed, or I identify these so that we can move forward in the workplace from time to time.

The Impact of External Factors

I have seen one thing that the customer is satisfied or dissatisfied because of our internal operations, it is not because of any external aspects like there as a slow process of mortgage implementation. Again, the stamp duty rate is high. Again, the amount of money for land registration is increasing day by day. This makes our clients worried. They take loans after considering many things.

Importance of Internal Coordination

All our internal departments need to work together. There should be unity and bonding among everyone. For example, in our office, we have internal sectors such as the accounting department, the legal department, the clearance department, engineering department, which do their own work and their scope of work is different. It should also be kept in mind that the work of any one department does not get delayed or become a liability for the other department. Communication between everyone needs to be made much stronger.

Practical knowledge of financial software

I have enhanced some software-related knowledge here. For example, I have researched their loan management system (LMS) and general accounting software (GAS), and I have learned everything on my own about which portals have how much money, which options can be used to throw comments, where important comments can be given and what functions they perform.

4.1.4 Professionalism

In my opinion, in the current context of Bangladesh, a banking career can play a big role. Because the banking sector is very large and a great place to grow your network. Promotion in banks is also very fast. For young people like us, there is a golden opportunity to prove ourselves here. Because here, a combination of knowledge, intelligence, skills and everything is needed to prove yourself. Moreover, a good status is also obtained in society. Job security is maintained, as well as flexible jobs. Because if you are loyal, you do not have to face much of problems, I have seen. If your intentions are good, then an opportunity to help people is also created here.

Chapter Five

Recommendation

5.1 Recommendations & Findings

Findings

• Data silos and manual processes impede a single customer view.

• Poor quality data affects customer segmentation and communication.

• Inconsistent service delivery across many branch locations.

• The limited availability of digital self-service increases reliance on the branch.

• Marketing is generic; cross-selling opportunities are missed.

• No formal, integrated mechanism for customer feedback analysis.

• Lack of systematic digital outreach to rural, target segments.

• Low digital literacy creates an access barrier for e-services.

• System cannot track or target strategic green housing loans.

• GRS data is not integrated, masking grievance status from staff.

• The loan process is not transparent, hence frustrating for customers.

Recommendations

- Digitize all forms; automate workflow using task-based SLAs.
- Establish a self-service portal for tracking, payments, and grievances.
- Establish a multi-channel call centre for ticket-based query resolution.
- Training on CRM tools and soft skills for relationship advisory among staff.
- Segment customers geographically to better target loan outreach.
- Convert branches into Digital Facilitation centres for rural assistance.
- Require the tracking of digital workflow to create an audit trail. Create a public dashboard that displays transparent loan application status.

Chapter Six

Proposed Improvement Plan

6.1 SWOT Analysis

Figure 6: SWOT Analysis

Figure 6 shows the SWOT analysis of my organization. Here:

Strengths

Some of our strengths are that we have a public trust in us because we are government-owned and operated, with a specialized focus, a wide reach and sustainability. We work with favourable interest rates and, ultimately, target the underprivileged segments. Backed by the Government of Bangladesh (GOB), it ensures high public trust, credibility and security. This is crucial for financial transactions. A clear focus on housing finance enables it to provide specialized knowledge and standardized processes in providing mortgage loans. It has a long history of reputation with its operations since 1952. With a wide network of branches, be it the head office or zonal or branch offices, we can see that it provides access to borrowers in different parts of the country. We know that it can often offer fixed or low interest rates for specific projects. These facilities are specially designed for the low and middle-income groups and government employees, thanks to subsidized government funds.Some loan products are created for a specific reason, such as serving rural and semi-urban areas, which are often neglected by commercial banks.

Weakness

Some of our strengths are that we have a public trust in us because we are government-owned and operated, with a specialized focus, a wide reach and sustainability. We work with favourable interest rates and, ultimately, target the underprivileged segments. Backed by the Government of Bangladesh (GOB), it ensures high public trust, credibility and security. This is crucial for financial transactions. A clear focus on housing finance enables it to provide specialized knowledge and standardized processes in providing mortgage loans. It has a long history of reputation with its operations since 1952. With a wide network of branches, be it the head office or the zonal or branch offices, we can see that it provides access to borrowers in different parts of the country. We know that it can often offer fixed or low interest rates for specific projects. These facilities are specially designed for the low and middle-income groups and government employees, thanks to subsidized government funds. Some loan products are created for a specific reason, such as serving rural and semi-urban areas, which are often neglected by commercial banks.

Opportunities

But ultimately, we have a lot of opportunities here, such as massive housing demand, digital transformation, collaboration with private developers, access to international climate finance, and the introduction of a secondary mortgage market. There is a growing housing shortage in both urban and rural areas of our country. This situation creates a huge demand for housing finance, especially for the middle and low-income groups. There is an opportunity to fully utilize digital tools and technologies such as online applications, digital verification, and centralized databases to reduce processing time, energy, and costs. Partnerships with private real estate developers can help provide structured financing for apartment projects. Today, there are many credible and effective real estate companies. This approach allows for the opportunity to secure many borrowers at the same time, which is beneficial. However, there is an opportunity to use global green finance and climate funds to support energy-efficient and disaster-resilient housing. This effort supports the global Sustainable Development Goals. However, I think the Bangladesh government should create a secondary mortgage market. Then BHBFC will be able to sell its existing loan portfolio, which can be more convenient for clients and increase security. This will free up capital for new loans.

Threats

We must always be prepared to face threats like intense competition, regulatory and legal hurdles and economic instability. There is increasing competition among the efficient Private Commercial Banks (PCBs) and specialized private housing finance institutions like DBHs. Competitors offer fast service and attractive packages to keep themselves in the market. On the other hand, there are very long processes or rules for property seizure and recovery. Because the government systems still have the scars of the old days. These are very complicated legal processes, which are known as mortgage enforcement. And these problems have been seen as a major obstacle in the borrower's ability to provide loans. Not to mention another problem that high inflation and changing interest rates have a big impact. This affects the repayment capacity of the borrowers or customers. The burden on them increases, which in turn changes their decision-making ability. This can increase the risk of non-performing loans (NPL). Here, increasing construction costs also increase the amount of loans or extend the instalment payment period. As a state-owned enterprise, BHBFC is subject to changes in government policies and priorities at any time. These changes may affect its funding or operational independence or may lead to any number of things. The increasing use of IT systems and AI technologies makes the corporation vulnerable to threats such as cyber-attacks and data breaches.

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6.2 Proposed Improvement Plan for my Organization

Existing problem/ weak area of the organization as identified in the AR	Actions to be taken/ proposed solution to the problem	Strategy (mode of implementation or ways of addressing the problem)	Office/ personal involved (who will implement and who will benefit/be affected by the action/ solution)	Resource requirements (Manpower and Financial)	Expected concrete result/ outcome
1. Limited Fund Mobilization (Over-reliance on GOB funds and lack of diversified capital sources)	Launch BHBFC Housing/Mortgage Bonds (Securitization)	Secure regulatory approval (Bangladesh Bank/BSEC), obtain a credit rating and market bonds, and execute fixed tranche issuance (e.g., mortgage-backed or corporate).	Implementers: Finance Division, Legal Department, External Investment Banks/Underwriters. Beneficiaries: All Departments (via increased lending capacity), Bangladeshi Public.	Financial: Investment in advisory fees (Legal/Financial), Credit Rating fees, and Marketing budget. Manpower: Core team of Finance Officers dedicated to bond management.	Secure a minimum of BDT 500 Crore (or make a target) in new, non-government funding within the first year of issuance.
2. Operational Inefficiency (Slow loan processing due to paper-intensive, legacy systems	Implement End-to-End Digital Loan Management System (LMS)	Procurement & Customization Data Migration & Training Online Portal Launch	Implementers: IT Division, Administration Dept. External Software Vendor. Beneficiaries: All Borrowers, Consumers, Loan Processing Staff, Senior Management.	Financial: Significant capital investment for software licensing, software and hardware upgrades, and vendor fees. Manpower: Dedicated IT Project Manager & Data Entry Team.	30% reduction in average loan processing time within 18 months. The error rate in the application data was reduced by 50%.

3. High Non-Performing Loans (NPLs) (Inefficient recovery mechanism and reliance on slow legal action)	Establish a Dedicated Loan Recovery & Restructuring Unit	Digital early warning, personalized counselling, and swift legal action for overdue accounts.	Implementers: Legal Department, Accounts Division, New Recovery Unit Staff. Beneficiaries: BHBFC's Balance Sheet, New Borrowers (via fund recycling).	Financial: Funds for legal fees and specialized debt collection software licenses. Manpower: Recruitment of experienced debt recovery/legal professionals.	Reduce the current NPL ratio by 5 percentage points within 2 years. Increase monthly recovery volume by 40%.
4. Low Staff having Digital work experience (Skills mismatch with evolving digital requirements)	Mandatory Digital Transformation and Skill Diversification Training with proper tools.	Mandatory basic digital literacy training for all staff, followed by specialized modules on data analysis, cybersecurity, and digital compliance for relevant personnel.	Implementers: Training Institute/HR Department, IT Division. Beneficiaries: All Staff (who enhanced skills), BHBFC (higher operational efficiency).	Financial: Cost of training modules, third-party trainers, and e-learning platform subscriptions with the environment. Manpower: Dedicated and experienced HR Training Coordinator.	100% staff completion of digital literacy training within 6 months. Measurable increase in employee competency and scores in specialized areas.

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Appendices

Appendix A: Joining Letter

বাংলাদেশ হাউজ বিল্ডিং ফাইনান্স কর্পোরেশন
ট্রেনিং ইনস্টিটিউট
www.bhbfc.gov.bd

তারিখ: ২৪ আশ্বিন ১৪৩২ বঙ্গাব্দ
০৯ অক্টোবর ২০২৫ খ্রিস্টাব্দ

স্মারক নম্বর: ৫৩.১৪.০০০০.০০০.২১০.৫১.০০০১.২২.৮২

বিষয়: **ইন্টার্নশীপ প্রোগ্রামে মনোনয়ন সংক্রান্ত।**
সূত্র: DIU-Internship Placement (Fall-2025), Date: 26 September, 2025।

উপর্যুক্ত বিষয় এবং সূত্রস্থ পত্রের প্রেক্ষিতে জানানো যাচ্ছে যে, নিম্নোক্ত শিক্ষার্থীর তিন মাস মেয়াদে ইন্টার্নশীপের প্রস্তাব বিএইচবিএফসি কর্তৃপক্ষ কর্তৃক অনুমোদিত হয়েছে:

শিক্ষার্থীর নাম	অধীত শ্রেণী (বিষয়)	Student ID/Roll/Reg/Session	ইন্টার্নশীপ শুরুর তারিখ
জনাব মো: রায়হানুল আমিন নাফিস	এমবিএ (মেজর ইন হিউম্যান রির্সোস ম্যানেজমেন্ট)	ID: 0242-14-020	১২ অক্টোবর, ২০২৫

০২. এমতাবস্থায়, সংশ্লিষ্ট শিক্ষার্থীকে আগামী ১২ অক্টোবর, ২০২৫ তারিখ হতে ০৩(তিন) মাস মেয়াদে ইন্টার্নশীপ শুরুর নিমিত্ত কর্পোরেশনের শাখা অফিস, বিএইচবিএফসি, গুলশান (ঠিকানা: খ-১২/২, শাহজাদপুর, প্রগতী স্মরণী, গুলশান, ঢাকা)-এ রিপোর্ট করার জন্য অনুরোধ করা হল।

০৩. তিনি শাখা ম্যানেজার, শাখা অফিস, বিএইচবিএফসি, গুলশান-এর তত্ত্বাবধানে ইন্টার্নশীপ সম্পন্ন করবেন। ইন্টার্নশীপ সম্পন্ন করার পর সংশ্লিষ্ট শিক্ষার্থীকে 'বিএইচবিএফসি'র সেবা ও ব্যবসায়' সম্পর্কে বাস্তব অভিজ্ঞতার ভিত্তিতে একটি প্রতিবেদন প্রস্তুতপূর্বক নিম্ন-স্বাক্ষরকারী বরাবর দাখিল করতে হবে।

০৪. উল্লেখ্য, সংশ্লিষ্ট শিক্ষার্থীকে ইন্টার্নশীপের জন্য কর্পোরেশন কর্তৃক কোনরূপ আর্থিক সুবিধা প্রদানের ব্যবস্থা নাই।

ধন্যবাদান্তে,

০৯-১০-২০২৫
মোছাঃ জুবাইদা খাতুন
উপ-মহাব্যবস্থাপক
০২৪৭১২০৬০৪
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ড. মো: শিবলি শাহরিয়ার
প্রফেসর এবং পরিচালক, এমবিএ ডিপার্টমেন্ট, ব্যবসায় প্রশাসন অনুষদ, ড্যাফোডিল আর্ন্তজাতিক বিশ্ববিদ্যালয়, সাভার, ঢাকা-১২১৬।

তারিখ: ২৪ আশ্বিন ১৪৩২ বঙ্গাব্দ
০৯ অক্টোবর ২০২৫ খ্রিস্টাব্দ

স্মারক নম্বর: ৫৩.১৪.০০০০.০০০.২১০.৫১.০০০১.২২.৮২/১ (৭)

সদয় জ্ঞাতার্থে/জ্ঞাতার্থে (জ্যেষ্ঠতার ক্রমানুসারে নয়):

১। ব্যবস্থাপনা পরিচালক মহোদয়ের একান্ত সচিব, বিএইচবিএফসি, সদর দফতর, ঢাকা।
২। উপব্যবস্থাপনা পরিচালক মহোদয়ের একান্ত সচিব, বিএইচবিএফসি, সদর দফতর, ঢাকা।
৩। মহাব্যবস্থাপক (সকল) ...., বিএইচবিএফসি, সদর দফতর, ঢাকা।
৪। উপ-মহাব্যবস্থাপক, প্রশাসন বিভাগ, বাংলাদেশ হাউজ বিল্ডিং ফাইনান্স কর্পোরেশন।
৫। জোনাল ম্যানেজার, জোনাল অফিস ঢাকা পূর্ব, বিএইচবিএফসি, ঢাকা।
৬। শাখা ম্যানেজার, শাখা অফিস , বিএইচবিএফসি, গুলশান, ঢাকা।
৭। মো: রায়হানুল আমিন নাফিস, সংশ্লিষ্ট শিক্ষার্থী, ব্যবসায় প্রশাসন অনুষদ, ড্যাফোডিল আর্ন্তজাতিক বিশ্ববিদ্যালয়, সাভার, ঢাকা-১২১৬।

০৯-১০-২০২৫
মোছাঃ জুবাইদা খাতুন
উপ-মহাব্যবস্থাপক

*% detected as AI

AI detection includes the possibility of false positives. Although some text in this submission is likely AI generated, scores below the 20% threshold are not surfaced because they have a higher likelihood of false positives.

Caution: Review required.

It is essential to understand the limitations of AI detection before making decisions about a student's work. We encourage you to learn more about Turnitin's AI detection capabilities before using the tool.

Disclaimer
Our AI writing assessment is designed to help educators identify text that might be prepared by a generative AI tool. Our AI writing assessment may not always be accurate (i.e., our AI models may produce either false positive results or false negative results), so it should not be used as the sole basis for adverse actions against a student. It takes further scrutiny and human judgment in conjunction with an organization's application of its specific academic policies to determine whether any academic misconduct has occurred.

Frequently Asked Questions

How should I interpret Turnitin's AI writing percentage and false positives?
The percentage shown in the AI writing report is the amount of qualifying text within the submission that Turnitin's AI writing detection model determines was either likely AI-generated text from a large-language model or likely AI-generated text that was likely revised using an AI paraphrase tool or word spinner.

False positives (incorrectly flagging human-written text as AI-generated) are a possibility in AI models.

AI detection scores under 20%, which we do not surface in new reports, have a higher likelihood of false positives. To reduce the likelihood of misinterpretation, no score or highlights are attributed and are indicated with an asterisk in the report (*%).

The AI writing percentage should not be the sole basis to determine whether misconduct has occurred. The reviewer/instructor should use the percentage as a means to start a formative conversation with their student and/or use it to examine the submitted assignment in accordance with their school's policies.

What does 'qualifying text' mean?
Our model only processes qualifying text in the form of long-form writing. Long-form writing means individual sentences contained in paragraphs that make up a longer piece of written work, such as an essay, a dissertation, or an article, etc. Qualifying text that has been determined to be likely AI-generated will be highlighted in cyan in the submission, and likely AI-generated and then likely AI-paraphrased will be highlighted purple.

Non-qualifying text, such as bullet points, annotated bibliographies, etc., will not be processed and can create disparity between the submission highlights and the percentage shown.

242-14-020

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