Internship

Report On

Foreign Exchange Performance and profitability of Trust Bank PLC

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Letter of Transmittal

To
Ms. Sabrina Akhter,
Assistant Professor,
Department of Business Administration,
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Daffodil International University

Subject: Submission of Report on —**Foreign Exchange Performance and Profitability of Trust Bank PLC**

My internship report titled is Foreign Exchange Performance and Bank Profitability. I am grateful for your guidance and support and mention here that it would not have been possible to ending this paper without your advice and helpfulness. Feel free to call and ask any question or clarify on the paper. The process of writing this report through this internship program has allowed myself to work with a reliable bank and has made me understand better how banking works. I feel the skills and knowledge learned during the course can help me in the future career. In the process of its creation, I acquired knowledge on the banking system and I also learned on the challenges, opportunities, and possibilities of overseas exchange in diverse banks, including Trust Bank, Standard-Chartered Bank, Pubali Bank.

Sincerely Yours,

Sajib Dam
……………….
Sajib Dam
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Declaration of the student

This paper has not been presented elsewhere to any college, university or institute to acquire a credential or grade. I hereby confirm that this paper is part of the requirement in earning a degree of Bachelor of Business Administration (BBA) degree at Daffodil International University. This paper was prepared after my 30 days internship at Trust Bank PLC, at Sena Kalyan Bhaban, 195 Motijheel C/A, Dhaka-1000 above the direction of Sabrina Akhter, Assistant Professor in the Department of Business Administration, and Faculty of Business & Entrepreneurship at Daffodil International University. I also swear that paper submitted does not disrupt any relevant and don't violate any laws and that work is not a replica of my previous academic or non-academic work. I will be responsible in case of damages that much is caused by failing to follow through such commitments. I am verifying myself I am the original titleholder of the internship paper entitled Foreign Exchange Performance and Profitability of Trust Bank PLC.

Sincerely Yours,

Sajib Dam

……………….

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Certification of Supervisor

Myself, Sabrina Akhter, Assistant Professor at the Business Administration department of Daffodil International University (DIU), hereby verifying that the research heading Sajib Dam, Id: 211-11-1244 Foreign Exchange Performance and Profitability of Trust Bank PLC were reviewed with me. I have supervised the writing of this report and made wide-ranging checks on the accuracy of contents and the information that it presents. It is stated by the author that the preparation of this paper was performed in everything that wants and various actions set. This report by all amenity touches upon the topic of the analysis of the financial reports of the Trust Bank PLC that, in my opinion, fits the necessary standards. I verify that the process of the study is correct and suits the requirements, and the information I have provided is correct.

……………………………

Ms. Sabrina Akhter
Assistant Professor
Department of Business Administration
Daffodil International University
Date:15/9/2025

Acknowledgement

First and foremost I thank God. I am happy to have completed my internship at Trust bank limited between January 26, 2025 and April 26, 2025. Many people have encouraged and supported me to complete this internship report and without them, the report would not have been possible. It is with utmost respect that I genuinely thank my course instructor, Sabrina Akhter, Assistant Professor at Daffodil International University from my heart, without whom I could not have taken up the internship and prepared it to the best of my abilities. Entirely, I would not have resulted in this without her passionate guidance and constructive comments/feedbacks during the writing. I would also like to enthusiastically thank Amina Ma am (Operations Manager), Itu Das Gupta (Trade Service Manager) , Nadia Akther (Senior Officer) and Sanchita Saha (Senior Officer), Nilufar Yasmin (Senior Officer). They gave me the greatest opportunities. In addition, I am expressing my thankfulness to the whole staff of Trust Bank PLC. It was their support that has enabled me to do the internship and write this report. Otherwise the internship would have been impossible.

List of Chapter

Executive Summary

The banking industry has expressed the financial growth of a nation through mobilization of publics' reserves and guiding them in productive savings which further branch financial development and . It was established as a scheduled bank in order to meet claim and expand the banking service of commercial banks in our country. The report reflects my experience in terms of an internship package that I undertook in direction to complete my study at the BBA level. Trust Bank Limited will contribute considerably to the national socio- economic growth. I have prepared this paper founded on my 3 months internship at Trust Bank Limited. This angle paper documents the operational involvements in the different jobs within the Trust Bank Limited, SKB Branch Dhaka on a day-to-day basis. The financial exploration of the Trust Bank Ltd is the key intention of the given exploration. The research work is descriptive.

Chapter 1

Introduction

1.1 INTRODUCTION:

Trust Bank PLC is one of the best-ranking secluded profitable banks with a network extent structure of 119 outlets, SME centers, 7-sub-outlets, 295 ATM Booths and above 500 POS extent across all over Bangladesh and will built-up additional outlets to capture the most important profitable areas in 2021. The bank, supported by the Army Welfare Trust (AWT) is the first in the country. It offers varied and diverse line of corporate and consumer financial products and has been in business in Bangladesh since 1999 and has earned public confidence by being a healthy and viable bank. In 2001, the bank went to automated branch banking system to scale up efficiency and better customer service. Later in 2005, the bank took another step, where it introduced an ATM service to its clients. Trust Bank has also successfully thrown Virtual Banking Services in January 2007 which provide facilities to all customers of any outlet, ATM Banking, Phone Banking, SMS Banking and the net Banking. Due to the growth and expansion of the business of bank over years, and the multi-fold increase of the requirements of the customers, our technology has been enhanced to streamline the expansion of the bank and satisfy the customer requirements.

1.2 Background of the Study:

To students who have taken the BBA program in the faculty of business and entrepreneurship at Daffodil international University, it is a mandatory exercise that they must complete. A paper on internship is necessary in each institute that helps in indicating theoretical and real information. Subsequently, my topic, Foreign exchange Performance and profitability of Trust Bank PLC, became achievable owing to my knowledge and being engaged by the selected relationship.

1.3 Internship Framework:

The subject matter of the study includes overall actions, foreign exchange Performance & bank profitability of Trust Bank PLC.

- The volume and expansion of the foreign exchange processes
- The origin of non-local income (e.g. commissions, spreads, currency)
- Risks in foreign operations, and mitigation measures adopted against

1.4 Internship Objectives:

Overall Aims:

- To analyses the Trust Bank Limited exchanges statements with emphasis on the financial performance at large.

Precise Aims:

- To know the financial position of Trust Bank limited.
- Income of Trust Bank limited and its foreign exchange over the past five years would be determined by evaluating different types of financial ratios.
- To find out the problems surrounding operations and financial performance of Trust Bank Limited.
- To give some of the possible recommendations to enhance the finances in the performance.

1.5 Internship Delimitations:

The possibility of collaboration with Trust Bank Ltd. was a good opportunity to me. During the initial quarter of the internship program, I have acquired theoretical and practical experience that has enlightened me on how to fit in the professional setting. There are certain limitations to the way I organized my internship report, however. The problems/limitations are as follows:

- The three months is not sufficient to acquire all knowledge about the activity of a given branch.
- The company's technology cannot function in a single workstation.
- Management covering information due to its confidentiality.
- There is a limited time that staff members can use to train trainees because the branch is large.

Chapter 2

Organizational Overview

2.1 Profile of TBL PLC:

Trust Bank limited (TBL) is one of the most prominent commercial banks of Bangladesh. Army Welfare Trust (AWT) has sponsored the operation of this bank and thus it was the first organ within Bangladesh. TBL has a diversified retail banking, corporate banking, and SME and Islamic Banking product range and since its inception in the year 1999, it has acquired the confidence of the general people as a safe and healthy financial organization. This is where we are now These 119 branches are spread across the country; we have 295 ATM Booths, over 40000 pay points, and 95 POS in 55 branches. We have a workforce of over 3,000 individuals, and serving millions of customers, including many of the most familiar companies in Bangladesh, little biz, official customers & administration customers.

2.2 Mission & Vision:

Mission

Financial inclusion aims to include the unbanked people through the low-cost provision of technology- based services in the funding system. It is a diverse business with long-term, sustainable development and risk organization.

Vision

Build a long-standing workable economic organization through economic presence and transmit best importance to all investors with the maximum equal of compliance.

2.3 TBL History:

This is a one of the prominent bank in the Bangladesh. They achieved success initially since they had started in business and they could sustain the success in consecutive years. They achieved success rather early due to the fact that they have a very strong backup which can provide them with financial support and it is the Army Welfare Trust. This bank is highly popular in the army because of the financial dealings of the army with this bank. In recent days trust bank gaining popularity in general people and they are doing very good.

PRODUCT AND SERVICES OF TBL:

1. Retail & Personal Banking

- **Savings Account**
- **Current Account**
- **Specialized Retail Schemes**
  - Trust Seniors Account: For senior citizens
  - Youth Account: Tailored for younger customers
- **Loan Products**
  - Car Loan, Doctor's Loan, Salary-backed Loan, Personal Loan
  - Islamic versions via scheme products

2. Deposit & Investment Offerings

- **Fixed Deposit / Notice Deposit / Special Schemes**, including:
  - Trust Assurance Deposit, Echo, Echo Plus, Jhinuk, Kotipoti/Kotipati Plus, and Unfixed Deposit Scheme
  - Islamic deposit options: Mudaraba variants (monthly, term, millionaire, money-double), Barakat schemes, CNG, housing, doctors, household durables
- **Interest Rates**
  - FDR rates range from ~2% to 7%
  - Retail loan interest generally around 9%
  - Islamic products follow profit-sharing metrics instead of fixed rates

3. SME & Agricultural Banking

- **SME Products**, including:
  - Trust Ekota, Trust Bunon, Trust Muldhan: Entrepreneur/business support
  - Specialized support for agriculture, solar mini-grid, vermicomposting, rural manufacturing, and engineering loans like Trust Projukti, Trust Prantik (financial inclusion for low-income/rural population. **Green Finance:** Trust Shufola financing renewable energy, waste management, green housing, recycled bricks, energy-efficiency initiatives—aligned with Bangladesh Bank's green financing guide

4. Corporate, Treasury & Trade Finance

- **Corporate Banking**

  Services include trade finance (import/export LCs, negotiation, guarantees), working capital, term finance, offshore banking, treasury management, and foreign currency dealing

- **Trade Finance**

  Import/export LCs, export bill negotiation, EDF loans, shipping guarantees, bank guarantees,

5. Islamic Banking

- Full suite of Shariah-compliant products covering current/savings accounts, deposit schemes, loans (Salam Kelshi, Mudaraba financing), and agricultural or energy-based

6. Digital & Value-added Services

- **Trust Money App (Trust Money)**

  A digitized financial platform offering 50+ features including:

  - Mobile/digital wallets, bill payments, remittances
  - Integrated with partner networks like Axiata, Canteen Stores Department (CSD) via TAP
  - Supports inward remittance from emigrant Bangladesh.

Chapter 3

Internship Role & Responsibilities

3.1 Internship Experience:

I was given the chance of working at various sections in SKB Corporate Branch of Trust Bank PLC. Throughout the duration of my placement assignment & remained attached to SKB Corporate Branch to the Chief Manger, SKB, Trust Bank PLC, Hasu Sir. I greatly liked the working experience in this workplace. The effort provided a fair impression of the whole banking system in Bangladesh and instilled the expertise at the work place.

3.2Internship period in TBL:

Through this placement, at Trust Bank PLC, I rotated around the various department of the Bank. The initial period was in General banking section that was followed by Retail Banking unit and then finally Foreign Exchange section each lasting period of six weeks, four weeks and two weeks respectively. That is why it was a positive experience when I could work in different departments. I have copied different documents using photocopy machine I have logged in different documents to the different files

Retail Banking:

I worked in the section of the remittance. There I did all kinds of jobs on a need basis of the official. Writing pay order instrument providing information about the products to the customer. Aid in helping the officers generates reports of Bangladesh bank on the foreign exchange performance and profitability of the bank.

Forex Department:

Forex Department is one of the most significant sections within TBL SKB Corporate Branch which is involved in the importation, exportation, the remittance of the foreign currency and the post import finance. In the latter part of the internship I was assigned an office in import and overseas financial records.

Secondary L/C:

Secondary L/C is a second L/C advanced by the dealer Bank on the basis of the initial/primary L/C to buy the raw materials and accessories in order to manufacture the export products needed by the dealer.

Payout Order:

This broad framework allows the importer's bank to send a payment order with a different country to the receiving bank in that other country for execution. Payment instructions are necessary when making an import payment with a foreign bank.

3.3Various Elements of Internship:

In my 3 months placement period I was allocated various kinds of work and actions; and through this kind of work performance assessment was processed by my line task manager. I was prepared more than 500 forms and prepare all the documents necessary to apply. I did that work in small duration.

Chapter 4

Key Learning & Experience As an Intern

4.1 Important Learning's:

During my internship at **Trust Bank Limited**, I acquired several valuable learning's that enhanced both my theoretical understanding and practical skills. These include:

- **Banking Operations**: I gained insights into day-to-day banking operations, including account opening, customer service, cash handling, cheques processing, and loan processing.
- **Client Relationship Management**: I learned how to communicate professionally with clients, address their needs, and maintain long-term relationships.
- **Professional Protocol**: I developed interpersonal skills, time management, and an understanding of corporate discipline and dress code.
- **Teamwork and Coordination**: I understood the importance of teamwork in achieving organizational goals and how coordination between departments improves efficiency.

4.2Rationale of Those Roles and Responsibilities:

As an intern, my primary responsibilities were to assist in **customer service**, support **general banking activities**, and help with basic **clerical and administrative tasks**. These roles fit into the organization's structure in the following ways:

- **Support Function**: Interns act as supporting staff, helping officers with routine tasks and paperwork, which improves workflow efficiency.
- **Knowledge Role**: The internship program is designed to familiarize students with banking systems, preparing them for future roles within the industry.
- **Joining Gap**: Interns contribute by reducing the burden on full-time staff during peak hours, enhancing customer service speed and quality.

This supportive and observational role not only helped me understand the organizational hierarchy but also the functioning of various departments like General Banking, Accounts, and Loans.

4.3Connection with Academia:

This internship bridged the gap between academic learning and real-world application. Key connections include:

- **Application of Hypothetical Knowledge**: Concepts from courses like Financial Management, Banking & Insurance, and Organizational Behavior were practically observed and applied.
- **Thoughtful Business Environment**: I understood how external and internal factors influence banking operations and strategy.
- **Decision-Making and Problem-Solving**: The internship helped me experience real-time problem-solving scenarios, which refined my analytical thinking — a core aspect of business studies.

Thus, this internship has deepened my practical understanding of the banking sector and complemented my academic learning in business administration.

4.4Practical Example:

One example that significantly contributed to my growth:

During my internship, I was tasked with assisting a Relationship Manager in handling customer queries about savings and fixed deposit accounts. One elderly customer was confused about the differences between account types. I patiently explained the benefits, terms, and procedures. Later, my supervisor appreciated my professionalism and communication skills.

Personal Growth: I developed confidence in interacting with clients from different back grounds. Improved my patience, empathy, and listening skills.

Professional Growth: Understood the importance of personalized customer service in banking. Learned how to handle real-life customer issues using practical solutions, not just textbook knowledge

Chapter 5

Evaluation & Reflections

5.1 Trade department of TBL:

Primarily concerned with overseas commerce (import/ export commerce) that two sides working with commerce section from (TBL) and which is, overseas purchase Department & overseas sales department.

5.2 Overseas purchase department:

A party in one location purchasing products or services from another location is said to be engaging in import/export. Letters of credit (L/C) are typically used for import/export transactions. Global trade competition has resulted from the expansion and diversification of international trade brought about by the development of the free market and globalization. Although there are four main forms of letters of credit, we always concentrate on just three of them, which are

Renewable L/C

It is applicable when transporting different types of goods to an old client. It usually has duration of less than a year, and allows rapid reinstatement when written.

Transferred L/C:

This type of letter of credit is the same as a typical one, but it could also include other details, such as the names of assignees, in addition to the recipient. The exporter can utilize the credit that the overseas buyer has given him or her to cover domestic purchases under this arrangement. Under the L/C, it effectively stipulates that the exporter's supplier shall get the payment directly. Exporters can conduct business while having little operating capital thanks to the system.

Bankers Acceptances:

You could want to establish credit conditions with your importer as your company grows. A banker's acceptance is the finest financial tool for doing this. This arrangement benefits the seller since the importer raises a draft under a letter of credit (L/C) after payment terms (such as due 90 days after sight) are agreed upon. The vendor gives the remitter the required document. The draft is accepted by the bank once the paperwork has been verified as accurate, and it becomes due when it matures (in 90 days).

5.3Dealing with overseas country:

Banks take part in a spot (immediate delivery) and future delivery (delayed delivery) buying and selling of convertible cash. As an example, when you are an importer and you are already aware that at some point in the future you will need money in a foreign currency, then you might decide to buy the currency in the future at a constant exchange amount. Nevertheless, exporter can protect his or her position by accepting to sell foreign currency to a bank at a fixed rate at a later date.

5.4Forex Department of TBL:

All business dealings involving imports, exports, incoming and outgoing remittances, and currency purchases and sales are included in Forex. One of the commercial bank's largest endeavors is international commerce. When there is a close relationship between the corporate participants involved, international trade increases. The situation calls for expertise in the field of international operations.

This act of providing such operation causes the bank to be mentioned to as tearing global finance activity. Overseas countries are the main aspect of transactions and include that of import; export and foreign remittance, which are parts of foreign dealings. Global business requires nature of commodities to flow between buyer and seller as well as money to travel. The role of the bank entails an essential correspondence between the purchaser and seller in this case.

5.5Overseas exchange activities of TBL:

Conduction of L/C to beneficiary by advising bank:

L/C is transmitted in tested telex, fax or SWIFT to advise L/C to contacting bank. The authenticity of L/C is ascertained by the contacting bank with the help of the corresponding relationship or arrangement available to TBL across the globe. In fact it is not the advising bank that will assimilate some liability in case otherwise not requested.

Accounting Mechanisms:

At the various stages, accounting journal entries are maintained in the foreign exchange at the following stages like, opening, lodged and retirement L/C.

5.6Types of L/C:

According to UCP 500 of 1993 version the credit exists in four types. The following are these:

- Sight Payment
- Deferred payment
- By acceptance
- Negotiation

At Sight: In this process it opens within 5 days.

Deferred: It has common schedules of payment would be of 60, 90, 120 and 180 days and in this days government allowed 360 days in special moment.

Acceptance Credit:

In this form of acceptance credit, the exporter sells the goods to the intended bank and gives it a bill of exchange which is due to him on a future agreed date or at a time span known as maturity. The exporter then gets the bill accepted by the bank thus guaranteeing the exporter that they would be paid on a particular date.

Negotiation Credit: Under a negotiation credit arrangement, the exporter presents a bill of exchange in his favor together with the shipping documents which are then negotiated by the bank.

5.7Overseas remittance section:

The term "overseas allowance" describes the transfer of funds from one area or person to another. Generally speaking, all sales and purchases of foreign currency made through overseas purchases and sales make up overseas revenue. However, the term "foreign remittance" specifically refers to the sale and collection of foreign currency with legitimate reasons for buying and selling.

Inward Remittance (Foreign Currency being brought into Bangladesh):

Inward remittance refers to the money that is transferred in Bangladesh by legal banks originally sent by the beneficiaries in a foreign country to people in Bangladesh. Characteristics in Trust Bank Limited:

Sources: wage earners, foreign employers, NRBs, overseas clients.

Modes: Western Union, MoneyGram, Xpress Money and bank direct transfers through correspondent banks.

Process: Remitter transfers money in an MTO or foreign bank. Money gets into the Nostro accounts of Trust Bank through the correspondent banks. Trust Bank has Bangladesh Bank AML/KYC check. The money is sent to the beneficiary in form of cash (instant payment) or transferred to account (typically within 24 hours) with a deposit.

Incentives: Wage earners: 2.5% cash incentive (Government of Bangladesh) on remittance of wage earners.

Advantages: There is no service fee there is a fast processing, extensive network of branches and agents.

Outward Remittance (Money Sent Abroad of Bangladesh):

Outward remittance is defined as the movement of foreign exchange to foreign countries in order to use the money as per the Bangladesh Bank laws. Characteristics in Trust Bank Limited:

Permissible Purposes: Schooling costs/ living standards of foreign students. Medical treatment payments Family maintenance Travel allowance (official and personal) Business payments (import settlement, royalty, technical service fees etc.)

Process: Customer presents Remittance Application Form with documents. Trust Bank checks purpose/ entitlement limit/ and foreign exchange. Bank debits the BDT account of the customer and changes to foreign currency and using Swift key for money transfer.

Documents: Valid passport, visa/ticket (to travel), admission letter/invoice (to study), medical documents (to treatment), or contract papers (to business).

5.8 Outcome of the Study:

In the middle of the 21st century, we are up against fierce rivalry from one another in every way. I realized at the end of my internship in this sector that there are a lot of problems and that there may be a source of enormous harm or a roadblock to future economic expansion. As a result, the bank needs to treat it carefully. The ultimate goal is to maximize profit by mobilizing resources to the maximum extent possible and provide the most effective service to clients. As part of its efforts to uphold its social responsibility, it's not only maintains extremely flexible loan terms for foreign exchange transactions, but it also makes the actual interest it will pay on the credit it must extend public. All loans are disbursed through its assets, and bank assets divert attention from the bank's locations and assets.

Additional Findings:

The demand of domestic resource mobilization is more so in a emerging country like Bangladesh. Deposits of the financial intermediaries form the largest portion of the country domestic financial assets. The deposits are mainly relied upon on the other activities of the bank. The more are the deposits; the better is the situation of the banks in funding investment projects particularly the large project. The quantitative volume of deposit reveals that TBL has experienced a significant growth in deposit; hence, the rate of growth is 77.47%. Processing of loans and in advance is important to fund the projects. The suitable credit size management and checking will eventually result in profit maximizing banks.

Chapter 6

Conclusion

6.1 Conclusion:

Financial institutions and banks have a major part in the economic growth of any economy. As they possess a significant financial prospective, these institutions have a vast influence on the expansion and well-being procedure of the respective societies. In the accumulation of their financial resources, these financial institutions rely fundamentally; such banks strive to create customers who want to borrow money to undertake various activities based on standards and conditions that they have set.

These banks are known as commercial banks, and they rely on the interest rate as the catalyst that drives all their transactions with growing nation like Bangladesh, banking business is highly modest. There are over fifty banks currently effective and challenging in order to have the largest market share. All banks should be able to manage asset/liability, liquidity and credit in order to sustain a smooth operation.

Reference:

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Chapter 7

Implications of the Study

7.1RECOMMENDATION:

I have appreciated the field experiences I had in foreign exchange activities though within a short period as a volunteer program though on a personal level on how to begin and how to to arrange a frequent report about the transaction. I had learned little aspects of operations which were in constant movement. With this, I would recommend inferior items to be divided in such a way that they can make more accountable judgments by the Foreign Exchange Section. Software development will be needed to improve its performance and to be compatible with other PCBs. The foreign exchange department was also having another problem- space shortage, as they had to store all the documents regarding any deal. The financial statement which should be printed in annual basis is only detailed in relation to foreign exchange ventures. Trust Bank can be able to open up new branches in those areas where the natives of such regions reside in foreign countries and send money back home.

7.2OBSERVATIONS OF THE STUDY:

1. **Competitive Pressure Needs Strong Internal Systems:** In a highly competitive banking sector, any internal weakness (as you noticed during your internship) could be exploited by competitors, leading to loss of customers or market share. TBL needs to regularly audit and improve operational systems to stay ahead.

2. **Profit Maximization Must Be Balanced with Risk Management**: While the bank is focused on maximizing profit, rapid loan growth must be accompanied by strict monitoring. Without this, the risk of loan default increases, which could affect long-term sustainability.

3. **Strong Deposit Growth Improves Lending Ability**: A 77.47% deposit growth gives TBL a solid base to support more loans, especially in infrastructure and large-scale development projects. This positions the bank as a strong player in national economic development.

4. Customer Trust Is Tied to Transparent Practices: By revealing actual interest rates and offering flexible loan conditions, TBL builds customer trust. This enhances customer reliability and improves the bank's reputation, which is a long-term competitive advantage.

5. Staff Engagement Is Crucial for Strategy Implementation: Having all staff aligned with bank goals means TBL has a workforce that supports its vision. However, this also means that any training gaps or staff-level inefficiencies could significantly hinder the bank's progress.