Internship Report
On

Credit Operation Management of Pubali Bank PLC.
A study on Banasree Branch

Submitted To
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Letter of Transmittal

06 June, 2025

Ms. Sabrina Akhter

Assistant Professor

Department of Business Administration

Daffodil International University (DIU)

Subject: Submission of the Internship Report.

Dear Sir,

I'm thrilled to turn in my internship report on "Credit Operation Management of Pubali Bank PLC." This report is part of my semester's work. I have done everything possible to ensure this report meets the required standards. It was an excellent opportunity for me to write this paper and solidify my theoretical knowledge in the field of practicum.

Thank you from the bottom of my heart for taking the time to read this report and for sharing your thoughts.

Yours truly,

Jannat

Nur – E – Jannat

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Department of

Daffodil International University

Letter of Approval

This to certify that Nur-E-Jannat , ID# 213-11-1365, Program BBA, Batch 60, Major in Finance is a regular student of Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University. She has successfully completed her internship program at Pubali Bank PLC, Banasree Branch, Dhaka and has prepared this internship report under my direct supervision. Her assigned internship topic was “Credit Operation Management of Pubali Bank PLC. I think that the report is worthy of fulfilling the partial requirements of BBA program.

I wish her happiness and every success in life.

Sabrina Akhter
Assistant Professor
Department of Business Administration
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Acknowledgement

My name is Nur-E-Jannat, and I would like to thank all those who helped me finish my internship report called "An Analysis of Credit Operation Management at Pubali Bank PLC." First and foremost, I want to thank God for His constant direction throughout this path.

My academic supervisor, Ms. Sabrina Akhter, an Assistant Professor at Daffodil International University, deserves my heartfelt thanks for permitting and encouraging my study on Pubali Bank PLC's credit risk management practices. Her support provided me with a priceless chance to greatly increase my knowledge in this field.

I also want to thank my organizational supervisor, S.M. Abu Yousuf, Senior Principal Officer and Head of Branch at Pubali Bank PLC, Banasree Branch, Dhaka. His help in supplying the required information and letting me do vital project work greatly aided my success.

Student Declaration

My name is Nur-E-Jannat, and I am a student in the Department of Business Administration at DIU. This entry-level report focuses on the "Credit Operation Management of Pubali Bank PLC. At Banasree Branch." It was compiled in a manner distinct from the other reports for the semester, as it is a requirement for the Bachelor of Business Administration (BBA) program.

I would like to state that I compiled this report independently, drawing on the knowledge and experience I gained while working at Pubali Bank Ltd. It hasn't been set up for any other reason, reward, or to introduce anyone.

Jannat

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Executive Summary

As a requirement for my BBA program at Daffodil International University, I have written my internship report on the three-month internship program I completed at Pubali Bank PLC, the largest bank in Bangladesh. This paper examines Pubali Bank PLC's financial statement analysis.

The first chapter presents the report's various facets, including the introduction, goal, scope, and limitations.

The second chapter presents a company overview. This part offers significant data on Pubali Bank PLC, including the organization's background, corporate information, corporate governance, mission, vision, Products and services.

The third chapter includes internship roles & responsibilities.

The four chapters are entirely devoted to the project. It defines a learning experience and a key learning connection with academia.

Chapter Five presents critiques and reflections on Pubali Bank’s credit management processes, highlighting the strengths and weaknesses of the current system. It includes an evaluation of the credit policies, interest rates, loan appraisal processes, and risk monitoring practices.

Conclusion was covered in chapter six.

And Chapter Seven covered the implications & references part.

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Abbreviation

Short Name	Full Meaning
Ltd	Limited
PLC	Public Limited Company
BOD	Board of Directors
MD	Managing Directors
DMD	Deputy Managing Directors
GM	General Manager
DMG	Deputy General Manager
AGM	Assistant General Manager
SPO	Senior Principal Officer
SWOT	Strengths, Weaknesses, Opportunities, Threats
CPA	Certified Public Accountant

Chapter 1

Introductory Part

1.0 Introduction to the Report

This paper analyzes Pubali Bank PLC's credit management system, focusing on the Banasree Branch. The study looks at the different procedures comprising the bank's credit management practices, such as credit risk assessment, loan disbursement, and recovery. During my internship, I saw firsthand the systems in place to guarantee the efficient and effective management of credit and the difficulties encountered in this area.

The report intends to provide a comprehensive overview of Pubali Bank's credit policies, the kinds of credit facilities available, and the bank's credit evaluation and monitoring processes. It also underlines the merits and demerits of the present system and offers suggestions for improving it so the bank can reduce risks and maintain financial stability.

1.1 Background:

The internship program at Pubali Bank PLC, Banasree Branch, was an integral part of my Business Administration studies, specifically in Finance. It provided an opportunity to apply theoretical knowledge in credit management, aligning with my academic focus. Pubali Bank, being one of the largest private banks in Bangladesh, offered a conducive environment for hands-on experience in financial operations, particularly credit risk assessment and loan processing. This internship bridged the gap between classroom learning and real-world application, allowing me to connect academic theories with banking practices. The report discusses the bank's credit management system, key learnings, and suggestions for improvement.

1.2 Problem Statement:

The client provided incorrect data intentionally and inadvertently, while representatives recorded it accidentally, causing intricacy in the accounting cycle for clients.

- Many consumers are unable to provide precise information. Assume designation, type of business, monthly income, current address, and permanent address.
- Some clients provide incorrect phone numbers.
- Occasionally, bank staff members could record erroneous information supplied to clients.

- Customers often forget their signatures and cannot provide accurate nominee information, resulting in numerous incorrect details and errors.
- The main issue with the customer's NID number is that customers are required to provide a photocopy of their national ID card, passport, or birth certificate with a photo; however, the photocopy is often unclear, and the introducer must attest to two copies of photographs of every signatory. Nominee.
- Many forms are still pending because some account holders provide photos from the past two or three years that do not match the current customer photo.

1.3 Significance of the Study:

This study focuses on the credit operation management practices of Pubali Bank PLC, addressing a knowledge gap. It offers academic insights into credit risk management processes and provides practical implications for enhancing operational efficiency and informed decision-making in the banking sector. The research identifies challenges faced by the bank in managing its credit portfolio and offers evidence-based recommendations for improving practices. The findings have broader implications for the banking industry, particularly in Bangladesh, and can be further explored by examining other financial institutions.

1.4 Objective of the Report:

1.4.0 Board Objective:

The primary objectives of this study are to analyze Pubali Bank Limited's credit management system and the current status of PBL's loan portfolio.

1.4.1 Specific Goals:

- To determine the general operations of the credit management system.
- To explain the operational process of credit facilities, the recovery of loans
- To identify the problems related to the credit Operation management of Pubali Bank PLC,
- To make some recommendations to solve the problems.

1.5 Scope of The study:

The temporary job report has the respondent examination section, where I have researched several inside and outside elements to obtain some data and convey the actual state of the bank. The results of my temporary job report might be used to improve the credit of the board system in the bank. The report's basic motivation, therefore, is to communicate or gauge the credit of the board framework as opposed without expecting anything; if the administration of the bank acknowledges my research report results, they can utilize my findings and suggestions to improve their action based on my temporary position report.

1.6 Data sources:

I will design the data for the study in the following way:

Primary data sources:

- Face-to-face interview
- Semi-structured interviews
- Survey questionnaire

Secondary data sources:

- Website
- Senior, junior officers
- Newspapers

1.7 Limitation of the Study:

I've encountered some challenges and differences when gathering report information during my internship. This limitation makes it difficult to learn about specific bank areas. Some problems include:

- Having trouble understanding the needs of an uneducated customer.
- Restricted to the cash side;
- No set lunchtime
- The customers' values differ.

- Not all areas have been granted permission to work;
- Certain government-allocated areas are prohibited from working.

Chapter 2
Organizational part

2.1 Background of the Organization:

The Bank was first established in the Banking situation of the then East Pakistan as Eastern Mercantile Bank Limited at the behest of several Bangalee business people in 1959 under the Bank Companies Act 1913 to offer credit to the Bangalee entrepreneurs who had restricted access to the credit in those times from other financial institutions. This Bank was nationalized under government policy following Bangladesh's independence in 1972 and renamed Pubali Bank. Changed conditions later caused this Bank to be denationalized as a private bank in 1983, renamed Pubali Bank PLC. Since its founding, this Bank has been significantly important in the general economic growth of the nation, using savings mobilization and capital investment as well as in socio-economic, industrial, and agricultural development.

Currently, Pubali Bank is the largest private commercial Bank with 508 branches, 224 sub-branches, 26 Islamic banking windows and branches, and the largest real-time centralized online banking network.

2.2 Corporate Information of the Organization:

Name of the Company	**Pubali Bank Limited**
Chairman	Mr. Monzurur Rahman
CEO & Managing Director	Mr. Mohammad Ali
Company Secretary	Mr. Md. Anisur Rahman (GM)
Legal Status	Public Limited Company
Genesis	Founded on June 6, 1959, Pubali Bank Limited was originally Eastern Mercantile Bank Limited and renamed in 1972. Following Bangladesh's independence, it was nationalized under the Bangladesh Banks (Nationalization) Order, 1972. In 2000, the bank became a completely state-owned commercial bank. Since then, Pubali Bank has developed into one of Bangladesh's biggest private sector banks, providing a broad spectrum of banking services to retail, corporate, and institutional customers.
Date of Incorporation	30 June 1983
Registered Office	26 Dilkusha Commercial Area, Dhaka-1000, Bangladesh.
Authorized Capital	BDT 20,000 million (BDT 20,000,000,000)
Paid-up Capital	Tk 10,282.94 million. [Till December31, 2023]
Number of Employee	9,608 employees
Number of Branches	508
Phone-PABX	• +88 02223381614 • +88 09666 82 00 00, • +88 09666 82 08 20
FAX	+88 029564009
SWIFT	PUBABDDH
Website	https://www.pubalibangla.com
E-mail	info@pubalibankbd.com, help@pubalibankbd.com

Table 1: Corporate Information of the Organization

2.3 Mission & Vision

2.3.1 Our Mission:

Pubali The bank's mission is to become the most respected private bank in Bangladesh by:

- ✓ Providing innovative, customer-focused banking services.
- ✓ Achieving consistent growth while maintaining complete transparency.
- ✓ Expanding and diversifying its resources.
- ✓ Leveraging advanced technology to address evolving customer needs and market challenges.

2.3.2 Our Vision:

The bank aspires to lead Bangladesh's top private commercial bank, fully compliant with regulations and committed to social responsibility.

2.4 Services of The Organization:

Our Core Business:

Individuals can have standard and customized accounts through retail banking savings and current accounts.

Term and fixed deposits: a range of safe investment plans.

Personal Loans: Loans for personal expenses, travel, and education.

Credit Cards: A variety of choices for adaptable spending.

Debit cards: Associated with accounts to facilitate quick access to money.

Mobile Banking: Use a mobile device to access banking services.

ATM Services: Wide-ranging network for services such as cash withdrawals.

Corporate Banking Business Accounts:

- **Business Accounts**: Custom accounts designed for businesses and enterprises.
- **Working Capital Loans**: Short-term loans to help businesses manage daily operations.
- **Trade Finance**: Services for facilitating international trade transactions.
- **Project Financing**: Loans and funds for large-scale business projects.
- **SME Financing**: Financial support for small and medium-sized businesses.

- **Digital Banking for Businesses**: Online tools for businesses to manage finances more efficiently.

Islamic Banking:

Shariah-Compliant Products: Banking services that comply with Islamic principles.

Islamic Financing Options: Products like Murabaha, Mudarabah, and Musharakah for Financing.

Islamic Deposit Accounts: Interest-free savings plans.

Additional services:

- Remittance & Payment services
- Housing and lease financing
- SME and agricultural financing
- Digital and online banking
- Offshore Banking & CSR

Chapter 3

Internship Role & Responsibilities

3.1 Role & Responsibilities:

Among my many duties were credit risk assessment, loan processing, credit evaluation, risk management, loan monitoring, data collecting and reporting, customer interaction and education, and operational support. I examined financial data, looked at repayment history, and calculated the risk level linked to credit requests. I also helped with loan processing, making sure all required papers were gathered and checked. I also monitored loan performance, worked to strengthen the bank's credit policies, and spotted flaws in the appraisal process. Furthermore, I supported credit managers and senior executives with operational task.

Example:

One of the main responsibilities was examining the papers provided by candidates for personal loans. For instance, I examined a client's home loan application to make sure all necessary paper including NID, income proof, and property documents were correctly completed and validated. Should papers be lacking or incomplete, I would contact the client to ask for missing ones or to clarify any differences.

3.2 My Role fits into the organization structure:

Working as an intern at Pubali Bank PLC, Banasree Branch, my position was meant to assist and learn from the core operations of the Credit Department, which is essential for the bank's structure. Managing loans, evaluating risks, tracking repayments, and guaranteeing the bank's healthy loan portfolio are all duties of the credit department directly.

How My Position Complements the Structure of the Bank,

- The Credit Department (through operational tasks like loan file checking and documentation)
- The Risk Management Division (via risk analysis and monitoring)
- The Customer Service/Front Desk (by interacting with clients and educating them)
- And the Strategic Support Layer (by collecting data and suggesting improvements).

Although I was in a learning role, my work supported the branch's efforts to preserve loan quality, customer confidence, and internal efficiency—qualities vital to Pubali Bank's operation as a leading commercial bank.

Chapter 4

Key learnings & Experience

4.1 Learning Experience:

During my three-month internship at Pubali Bank's Banasree branch, I had the opportunity to apply my academic knowledge in a practical banking setting. Particularly in the fields of account management, financial transactions, and credit risk assessment, this experience helped me bridge the gap between classroom theories and practical applications

Specifically, in the areas of loan application reviews and risk assessment, this internship helped me deepen my understanding of financial concepts and credit management.

Work Experience at Pubali Bank:

- Learned account opening skills: savings, current, Pubali Pension Scheme, Pubali Savings Project Independent Savings, Puran Swapna Account.
- Conducted Banking money transfer services: RTGS, clearing checks, and receiving checks.
- Gained experience in checkbook requisition, receiving checkbooks, and delivering check bookwork.
- Gained experience in debit card requisition and instant debit card delivery.
- Learned to inform others to increase the limit.

4.2 Connection with academia:

Working at Pubali Bank PLC helped me bridge the gap between the theoretical knowledge I gained in the classroom and its practical application in the finance industry. I could see and apply all of this knowledge in a real-world banking environment and my academic studies in finance gave me a strong basis in financial concepts, credit management, and risk assessment.

Gaining hands-on knowledge of credit management procedures like loan application review, credit risk assessment, and the complexity of financial transactions inside a bank was one of the most essential features of my internship. Through my studies, I have encountered different credit policies and the need to keep financial stability in banking. During my internship, I observed how these ideas are put into practice and how they support the general economic health of a bank.

Furthermore, my knowledge of Pubali The bank's risk management policies let me use the risk assessment tools I had learned in class. Participating in the loan evaluation process taught me to examine borrowers' financial stability, determine the necessary collateral, and gauge the bank's lending risk exposure. This was a straightforward application of the credit risk management ideas I had covered in my finance classes.

My internship has not only deepened my knowledge of the theoretical side of finance but also given me the valuable information and tools required to succeed in this profession. Engaging in real-world credit management tasks have been beneficial in forming my career goals and providing me with a clear view of the practical uses of financial theories.

Chapter 5

Critique & Reflection

5.0 Introduction:

Based on a three-month internship at the Banasree branch of Pubali Bank PLC, this chapter Critique and Reflection the credit management strategies used there. Along with the credit management process, including borrower evaluation and policy formulation—the author investigates credit limits, forms of credit transactions, and credit definition. Along with its credit policy approach, the chapter addresses the bank's credit assessment, risk evaluation, and credit products. It also emphasizes the bank's several credit facilities, so stressing its part in corporate expansion, risk control, and financial stability.

5.1 Critical Evaluation:

Upon completing my three-month internship program at Pubali Bank PLC, I gained the following experiences:

5.1.1 Credit Management:

The process of supervising and managing a company's credit policies to guarantee safe lending practices is called Credit Management. It includes evaluating consumers' creditworthiness, establishing credit limits, controlling payment terms, and guaranteeing prompt collection of payments. The aim is to reduce risk, enhance cash flow, and keep financial stability.

5.1.2 Credit policy of Pubali Bank PLC:

a) Credit Assessment and Risk Evaluation:

- **Creditworthiness**: Pubali Bank would determine borrowers' financial stability using criteria including credit scores, income, repayment history, and current debt levels.
- **Collateral Requirements**: The bank might demand collateral for some kinds of loans, guaranteeing the borrower's backing of the loan with something of value.

b) Types of Credit Products:

- **Personal loan:** Personal Loans include items such as personal loans, auto loans, and unsecured personal loans.

- **Business loan:** Business loans are loans given to companies to finance working capital, operations, or expansion.
- **Trade and Export Credit:** Special credit arrangements to support businesses engaged in exporting and international trade.
- **Overdraft Facilities:** Giving clients short-term credit when they must review their account balance.
- **Term Loan:** This facility is intended for companies that need long-term funding for expansion or capital projects. Usually, the loan has a predetermined term and repayment plan. It can be used to expand a business or buy equipment or assets.
- **Continuous Loan:** Businesses in need of ongoing working capital may use this loan facility. Businesses can withdraw and repay the loan as required within the agreed limit; the loan limit is often examined.
- **Customer Credit:** Specifically meant for professionals like doctors, engineers, and architects, this kind of loan helps their business or practice. It can be applied to starting or growing their professional activities.
- **Rural credit:** Meant to financially assist rural areas, this facility supports rural enterprises, infrastructure development, and farming operations. Often, the loan is subsidized to promote development in underprivileged areas.
- **Cash Credit:** Cash Credit (CC) is a working capital short-term borrowing option backed by receivables or inventory.

c) Credit Terms and Conditions:

- **Interest rates**: The borrower's risk profile and the state of the market are considered when setting rates.
- **Repayment schedules:** Detailed instructions on the maximum loan term and how repayments should be made (e.g., monthly, quarterly).
- **Late Payment Penalties:** To promote prompt repayment, fees or penalties are applied to past-due payments.

d) Credit limit:

The bank would establish particular credit limits depending on the customer's assessed repayment capacity, which is judged during the credit assessment process.

e) Credit Monitoring and Collection:

- **Accounting monitoring:** Pubali Bank would routinely check credit accounts for payment timeliness and possible defaults.
- **Collection Policies:** The bank would follow a planned collection procedure for late payments, comprising reminders, negotiations, and legal action if required.

f) Credit Portfolio Diversification:

To spread risk across various sectors, customer kinds, and loan products, the bank would seek to diversify its credit portfolio.

5.1.3 The interest rate of Pubali Bank PLC:

The interest rate of this bank is given below:

Sl No.	Particulars	Interest Rate
1	Business loan (term)	9.95%
2	Business loan (continuous)	9.93%
3	OD against RTBS	9.79%
4	OD against RDBS	9.79%
5	OD against FDR	4.45%
6	OD against RMSS	5.34%
7	Staff loan	5.34%
8	House building loan	9.79%
9	Professional loan / customer credit	9.79%
10	Cash credit hypothecation	9.79%

Table 2: The interest rate of Pubali Bank PLC

5.1.4 Credit Operation of Pubali Bank PLC:

Pubali Bank offers both funded and non-funded credit products, including cash credit, overdraft facilities, term loans, and consumption loans. The bank follows a structured credit approval workflow, including application, pre-screening, proposal, sanction, and disbursement. They use an 8-grade Credit Risk Grading scale, aligning with Bangladesh Bank guidelines. Monitoring and internal controls include branch-level oversight, head office oversight, and documentation duties. Loan recovery and delinquency classification criteria include substandard, doubtful, and bad & loss. The bank has a wide variety of lending solutions and a solid risk grading framework. Challenges include centralized credit decisions, insufficient supervision at the branch level, security overvaluation and corruption risks, and slow recovery performance.

Credit Operation Process of Pubali Bank PLC:

The loan operation process of Pubali Bank PLC, like that of other commercial banks, typically involves several stages to ensure the bank follows a thorough, structured, and risk-averse approach. Below is a general outline of the loan operation process at Pubali Bank PLC:

1. Loan Application:

A customer submits a loan application to a bank, detailing loan amount, purpose, and repayment terms for personal, home, car, or business loans.

2. Initial screening:

The bank conducts an initial loan application screening, verifying eligibility criteria such as credit history, loan purpose, income, and repayment ability, before proceeding to the next stage.

3. Document verification:

Banks require borrowers to provide various documents for verification, including a national ID, proof of address, proof of income, collateral documents, and business documents for secured loans.

4. Credit Risk Assessment:

Banks assess borrowers' creditworthiness after document submission, which includes verifying their credit score, reviewing their past loan repayment history, conducting background checks, examining financial statements and income, and evaluating collateral. Additionally, banks utilize credit scoring models to determine loan risk.

5. Loan Sanctioning:

The bank assesses credit risk and approves or denies a loan application. If approved, terms are set, and a loan agreement is drafted, with guarantor or co-signer requirements.

6. Loan Disbursement:

After loan sanction, the bank disburses funds through direct deposit, check issuance, or business account transfers.

7. Loan Repayment:

The borrower repays the loan in installments, including interest payments, on a monthly or quarterly schedule, and is responsible for making timely payments, which may result in penalties or additional interest.

8. Loan Monitoring:

Bank monitors loan performance, tracking borrower's payment behavior, financial situation, and communication. Considers loan restructuring or moratorium periods if financial difficulties arise.

9. Loan Closure:

Once the borrower has paid off the entire loan amount (principal and interest), the loan account is closed. The bank issues a no-objection certificate (NOC) or a loan closure letter to the borrower.

10. Default or Delinquency:

Banks may take recovery actions for borrower defaults, including reminders, legal action, asset seizures, or collateral sales, and in severe cases, may initiate legal proceedings.

5.1.5 Evaluation of credit appraisal of Pubali Bank PLC:

- The bank assesses borrowers' financial stability, income, and repayment history to reduce the risk of defaults, yet it might overlook non-traditional credit data from developing sources.
- Larger loans may call for collateral, which offers the bank security but could restrict credit

access for those without assets.

• Pubali Bank's systematic credit appraisal process guarantees creditworthiness through documentation and verification, but approval may take a long time.

• Though rigorous criteria can disqualify borrowers with unusual incomes who could yet handle payments, the bank evaluates repayment capacity using the DTI ratio.

• Though not always reflecting changes in a borrower's financial condition if not updated, the credit scoring system is a fair method of consistently evaluating borrowers.

• Though poor follow-up could cause more non-performing loans (NPLs), the bank tracks loans for timely repayment.

5.1.6 Sector wise credit Distribution of Pubali Bank PLC:

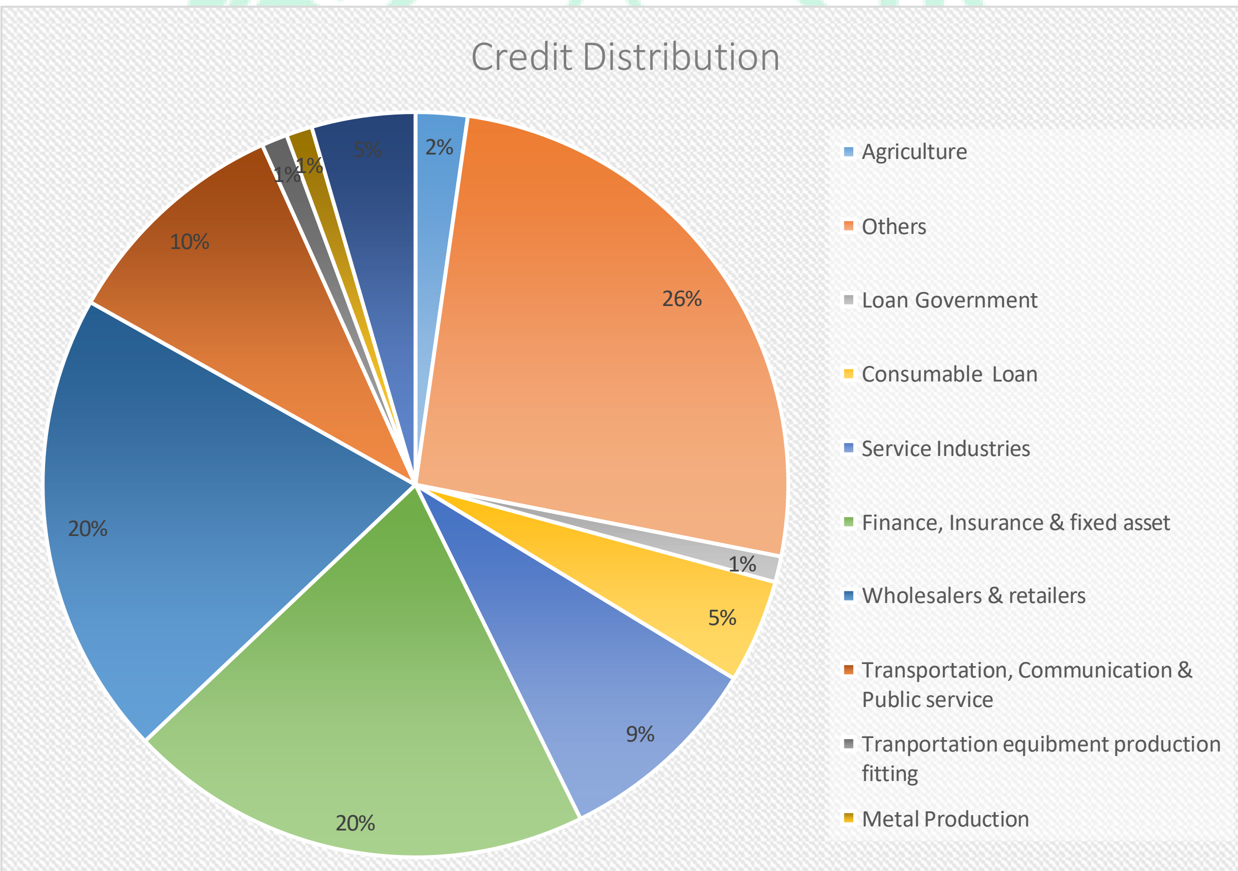

Figure 1: Sector wise credit distribution of Pupali Bank PLC

5.1.7 Identify the gap:

Key challenges faced during the entire internship period:

1. Absence of uniform policies for assessing credit applications.
2. Insufficient risk assessment, causing loan approvals for unstable financial situations.
3. Inefficient communication and insufficient systems cause loan processing delays.
4. Failure to follow rules for credit disbursements.
5. Outdated credit reports resulting from insufficient frequent updates.
6. Difficulties in collecting loans from defaulters.
7. Customer ignorance causes misconceptions and defaults.
8. Ineffective systems for loan monitoring.
9. Insufficient technological application causes manual mistakes or delays.
10. Borrowers' worries and high interest rates influencing general credit performance.

5.2 Key Challenges:

Having done some study, I now have some results listed below:

- The company has spent a lot of time gathering the credit department.
- Various political and social individuals often pressure the bank to consider lending to their suggested individual.
- Valuation Company lacks appropriate support.
- The Pubali Bank PLC employee devotes sufficient time and appropriate attention to the consumer during the credit sanction.

5.3 Learning from Challenges:

- Create consistent policies for evaluating credit applications.
- Set unambiguous rules for credit risk assessment.
- Train personnel on early financial instability detection using strong risk assessment tools.
- Use automated systems and effective internal communication channels.
- Regularly review and improve documentation and approval procedures.
- Think about legal and third-party recovery services and use proactive recovery techniques.
- Conduct seminars or educational courses to grasp repayment schedules and credit terms.
- Offer open lines of communication and thorough documentation regarding loan approval process

conditions.

- Install an alert system and real-time loan monitoring tools.
- Use artificial intelligence and machine learning for automated credit assessment
- Invest in digital technologies for quick and precise credit evaluations.
- Perform market research to guarantee reasonable, sustainable, and competitive interest rates

5.4 Overall Reflection:

During my internship at Pubali Bank PLC, I gained invaluable insights into the banking industry's credit management processes. My professional and personal development was greatly aided by the experience, which helped me close the gap between theory and practice. I gained a more profound comprehension of credit evaluation, loan processing, and credit risk assessment. I improved my analytical and problem-solving abilities by being exposed to the difficulties of maintaining financial stability and managing credit portfolios. In addition to strengthening my technical skills, this practical experience helped me develop my communication and decision-making ability, two things that are essential in the banking industry. In the end, the internship has prepared me for a future in finance and credit management.

Chapter 6
Conclusion

Conclusion:

My internship at Pubali Bank PLC, particularly at the Banasree Branch, was an enriching experience that let me use the theoretical knowledge I gained during my finance studies. Working directly with the Credit Department gave me valuable hands-on experience in credit management, including loan processing, risk evaluation, credit assessment, and loan collection practices. These tasks increased my awareness of how banking operations run in the real world and sharpened my technical abilities.

Among the main lessons from this internship are maintaining strong credit policies, the need for correct and timely credit assessments, and the difficulties banks face in managing defaults and guaranteeing healthy loan portfolios. I also saw how important customer communication and education are in reducing risks and promoting improved repayment practices.

Looking Back then, I was well-prepared to follow a profession in credit risk management. I now grasp the pragmatic consequences of financial theories and have acquired the tools to assess creditworthiness and run loan portfolios effectively. This experience has helped me define my future objectives more clearly. I intend to specialize in credit risk management, using technology to improve loan monitoring and credit assessment.

Ultimately, my internship gave me significant professional exposure and set a solid basis for my future financial career, especially in credit management and risk assessment.

Chapter 7

Implication

Implication:

The internship at Pubali Bank PLC had significant consequences for my personal development and the company, particularly in the credit department. The duties I completed and the knowledge I acquired added to my academic knowledge and enabled me to see the practical uses of those ideas in a real-world environment. This event increased my knowledge of credit management and its significance in today's financial scene.

Applicability of Academic Learning:

- The internship application of theoretical knowledge in credit risk management, financial analysis, and loan evaluation.
- The use of classroom teachings in practical reality.

Organizational Impact:

- Contributions to loan monitoring and credit risk assessment enhanced Pubali Bank's credit management system.
- Streamlining the approval process and enhancing loan monitoring lowered possible financial risks.
- Found flaws and inefficiencies in credit assessment methods, which helped to improve risk management.

Industry Relevance:

- The banking industry is changing, and it is becoming more and more dependent on digital technologies and systems.
- The significance of financial technology in enhancing customer communication, loan processing, and credit evaluations.
- The trend toward credit scoring systems is driven by artificial intelligence and automation.

Lessons Learned:

- In credit management, attention to detail, patience and clear communication are vital.
- Important are adaptability and proactive identification of possible problems.

Development of skills:

- Improvement of analytical abilities, communication skills, problem-solving, and decision-making abilities.

Challenges Faced:

- Absence of a consistent loan assessment method.
- Inaccurate or incomplete records and uneven credit policies compounded the complexity of the procedure.

Networking and Relationships:

- Developing relationships with people from all departments.
- Looking for advice and mentoring from seasoned professionals.

Recommendations and Future Directions:

- Establish consistent credit assessment policies, integrate AI-driven technologies, and use automated systems for loan monitoring.
- Enhancing communication and informing borrowers about loan terms and repayment plans.

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