



Internship Report
On
“General Banking Activities of Trust Bank Limited”

Submitted To

Department of English
Daffodil International University, Ashulia, Dhaka

Supervised By

Md. Nuruzzaman Moral

Assistant professor
Department of English
Daffodil International University, Ashulia, Dhaka.

Submitted By

Nizhum Nahid Orin

ID-191-10-371
Batch -13th PC(A).
Major in English
Department of English
Daffodil International University, Ashulia, Dhaka.

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Letter of Transmittal

24 November 2022

Md. Nuruzzaman Moral

Assistant Professor

Department of English

Daffodil International University, Ashulia, Dhaka.

Subject: Submission of Internship Report.

Dear Sir,

It gives me great pleasure to hand in this Report on *General Banking of Trust Bank Limited* as part of my Bachelor of Arts requirements. Despite the fact that it was difficult to complete the report in the allotted time, I enjoyed writing it. I did my best to incorporate all the pertinent data regarding the general banking operations of Trust Bank Limited in this report.

I really believe that the report will live up to your expectations, and I have made every effort to follow your instructions and write a reliable report. If you will accept my report, I would be very grateful. Your thoughtfulness will be greatly appreciated.

Yours Sincerely,



.....
Nizhum Nahid Orin

ID-191-10-371

Batch -13th PC(A).

Letter of Acceptance

This is to confirm that under my supervision, Nizhum Nahid Orin, ID: 191-10-371, a student in the English Department at Daffodil International University, has finished her internship report titled "General Banking Activities of Trust Bank Limited." This internship report's structure and content are acceptable to me.

I'm happy to say that she completed the report after taking all the necessary and required steps, and it includes all the data, information, analysis, and findings from reliable sources. The report appears to have ended successfully as a result. I want her to be successful in all aspects of her life.

 Supervisor

Md. Nuruzzaman Moral

Assistant professor and Supervisor

Department of English

Faculty of Humanities and Social Science

Daffodil International University

Declaration

I hereby solemnly affirm that the work contained in this report was produced by me and has never before been submitted to a university, college, or organization for the purpose of earning a diploma or degree. I also affirm that I am the author of this report and that no part of it has been duplicated without my permission.

Yours Faithfully,



.....
Nizhum Nahid Orin

ID-191-10-371

Batch -13th PC(A).

Acknowledgement

First and first, I want to thank and express my sincere gratitude to the Almighty Allah for giving me the ability to finish my report.

I want to thank my internship supervisor from the bottom of my heart for all of his help and advice in getting this report done correctly.

Anything that needs to be completed needs assistance from numerous sources. I am extremely blessed to have sincere supervision and assistance from a variety of people. I'd like to take this chance to thank Md. Nuruzzaman Moral, an assistant professor in the English department at Daffodil International University, who gave me advice and assisted me in writing my report.

My desire of working in banking has been realized with the creation of the report titled "general Banking of Trust Bank Limited."

I also want to express my gratitude to Farhana Huq (FAVP and Sub Manager of Trust Bank Limited) for letting me work at each desk.

I'd like to take this chance to thank Masuda Begum Jaigirdar, FAVP, General Banking Department, Trust Bank Limited (Savar Cantonment Branch, Dhaka), for serving as my on-site supervisor and giving me information, recommendations, and working methods from time to time to deal with my problem.

In addition, I want to thank Ashraful Haque Chowdhury, Assistant Officer, General Banking Division of Trust Bank Limited (Savar Cantonment Branch, Dhaka), for fostering a welcoming workplace culture and giving me the impression that working in an office is pleasurable.

I also like to express my gratitude to all the other officers and employees of the Trust Bank Limited branch in Jalalabad Cantonment for their kind assistance and cooperation.

Summary

Based on my experience working in general banking at Trust Bank Limited, the report is based on "General Banking of Trust Bank Limited." The most crucial tasks for a bank are receiving deposits from customers and disbursing loans to customers. Banks get income through this approach. The workers at Trust Bank Limited take their jobs very seriously. They uphold a policy to build strong relationships with both current and potential customers. For any bank, managing deposited funds is crucial work. According to Trust Bank Limited, between 80% and 90% of deposits must be placed in the loan department. The various credit facilities offered by Trust Bank Limited and its general lending process are the main topics of this research.

The banking industry is currently upgrading and increasing its involvement in many financial events on a daily basis. The banking process is also become simpler, quicker, and more accessible. Bangladesh's Trust Bank Limited is a third-generation private bank. It commenced operations on July 15, 1999. The largest shareholder at the moment is Army Welfare Trust. with the specific goal of delivering efficient banking services and supporting the social and economic growth of the nation. As of 2017, the bank had 111 locations around the nation. These branches are constantly prepared to give their customers excellent services. I completed an internship in the Savar Cantonment Branch of Trust Bank Limited in Savar, Dhaka.

The idea to establish a bank by the Bangladesh Army was first conceived in 1987, and on November 29, 1999, the first branch of Trust Bank Limited opened for business. Ex-officio directors of senior in-service Army personnel make up the Board of Trust Bank Limited, which is led by the chief of army staff and vice-chaired by the adjutant general.

This branch's General Banking division is divided into three parts: The Account Department, the Loan Department, and the Cash Counter Section. Opening accounts, issuing cheque books, shutting accounts, halting payments, dishonoring cheque, transferring funds, clearing transactions, collecting debts, paying bills in cash, and receiving cash are some more job duties.

Table of Contents

<i>Serial number</i>	<i>Contents</i>	<i>Page number</i>
	<i>Letter of Transmittal</i>	<i>i</i>
	<i>Letter of Acceptance</i>	<i>ii</i>
	<i>Declaration</i>	<i>iii</i>
	<i>Acknowledgement</i>	<i>iv</i>
	<i>Summary</i>	<i>v</i>
1	Chapter one (Introduction)	01-06
	<i>Introduction</i>	<i>02</i>
	<i>Rationale of the Internship</i>	<i>03</i>
	<i>Background of the report</i>	<i>04</i>
	<i>Objectives</i>	<i>05</i>
	<i>Methodology</i>	<i>06</i>
2	Chapter Two (Learning objective of the internship)	07-08
3	Chapter Three (Customer Service & Satisfaction of Trust Bank Limited)	09-11
	<i>Customer Service</i>	<i>10</i>
	<i>Customer Satisfaction</i>	<i>10</i>
	<i>The Five Factors to Measure Efficiency</i>	<i>10-11</i>
4	Chapter Four (Information)	12-16
	<i>Background of Trust Bank Limited</i>	<i>13-14</i>
	<i>Board of Directors</i>	<i>15</i>

	<i>Organization Structure of Trust Bank Limited</i>	<i>15-16</i>
	<i>Branch</i>	<i>16</i>
5	<i>Chapter Five (General Banking Activities of TBL)</i>	<i>17-21</i>
	<i>Dispatch Department</i>	<i>18</i>
	<i>Loan Department</i>	<i>19</i>
	<i>Account Opening Department</i>	<i>20</i>
	<i>Trust Smart Savers Scheme (TSSS)</i>	<i>21</i>
6	<i>Chapter Six (Description of Each Task Completed During Internship)</i>	<i>22-23</i>
	<i>General Description of Each Task Completed</i>	<i>23</i>
7	<i>Chapter Seven (Conclusion & Recommendation)</i>	<i>24-28</i>
	<i>Conclusion</i>	<i>25</i>
	<i>Recommendation</i>	<i>26</i>
	<i>Reference and Appendix</i>	<i>27-28</i>



A Bank for Financial Inclusion

Chapter One
INTRODUCTION

Introduction:

The Bachelor of Arts degree, which will be more successful in giving students work experience, includes this internship. For three months, I served as an intern officer at the Savar Cantonment branch of Trust Bank Limited.

I entered the workforce for the first time through this internship program. given me knowledge and learning opportunities in a variety of sectors. I became accustomed to the working environment at Trust Bank Limited over the first few weeks of my internship. Along the way, I obtained some understanding of the fundamental business practices of banking in addition to learning about the roles and pursuits of correspondent banks. Although there are many different types of banks, the word "bank" generally implies that the financial institution deals with money. Examples include central banks, commercial banks, investment banks, industrial banks, etc. Banks are businesses that produce a profit. They charge the most for deposits while charging more for loans and advances. The profitability of the bank is what separates the two, and customer service quality is correlated with how operations are doing. By examining the development of Trust Bank Limited, we can determine the effectiveness of customer care.

(A) Rationale of the Internship

Their ability to bridge the gap between theoretical knowledge and practical experience will be greatly enhanced through the internship program. This internship report is hypothetical but includes real-world examples and is intended to hone abilities.

Every student should participate in an internship program since it will help them comprehend circumstances in real world. This is why a student enrolls in an internship program towards the conclusion of their academic career—to launch their careers with some real-world experience while working to establish themselves in all challenging circumstances. An internship serves as a perfect complement to the curriculum by exposing the student to actual business situations.

This paragraph is a component of my academic project, which I'm working on with the help of one of my instructors. Three months will pass during this internship program at Trust Bank Ltd. All of the classes are theoretically based, yet we must practice what we learn. The course gave me some useful knowledge about "Trust Bank Ltd. General Banking," which will be more important in my future career sector in more challenging circumstances, as well as the environment and behavior of the firm. A 12-week organizational period allows for the program to foster relationships between participants in order to open up new opportunities.

The internship is a fantastic way to apply academic skills and obtain ideas, expertise, and experience. A student has the chance to gain job experience and interact with the real business world through the internship program. It fosters the development of interpersonal and confidence skills, both of which are essential for someone just entering the job market. The establishment of partnerships between the student and the organization is also profitable and advantageous for both parties, opening up new opportunities.

I used the chance to complete my internship with Trust Bank Limited, a renowned private commercial bank in our nation, as a required component of my graduation. I completed my internship report on "General Banking of Trust Bank Limited" with the assistance of Ashraful Haque Chowdhury, Assistant Officer, General Banking Department. In addition to giving me the necessary direction that enabled me to prepare my silhouette, my academic supervisor, Nuruzzaman Moral, senior lecturer, Department of Business Administration, approved the matter and permitted me to prepare the report as a component of fulfilling the internship requirement.

(B) Background of the report:

The Daffodil International University English program requires the submission of this report as a requirement for the internship program. Bring the chance to work with Trust Bank Limited, one of the reputable banking names in the nation. My training program was implemented in the National Bank branch in Savar Cantonment, and it produced a report on the Trust Bank Limited's general banking procedures. I have had the chance to personally observe banking procedures, help with various departmental responsibilities, and take part in on-the-job training because I have worked at all of the bank's branches. The paper primarily offers a thorough analysis of the various banking products offered by Trust Bank. Trust Bank offers every financial service (Account Opening, Account Closure, Card Re-Issue, Clearing Checks Received, Disputes, Check Issuance, Debit Cards, etc.) and upholds a strict standard of excellence for all of its offerings. The purpose of the report is to provide a general overview of all the items.

One of the biggest limitations of the report is that it was created through the observation of a three-month internship program. As a result, the study conducted to create the report covered a very brief time period, and as a result, the report mainly focuses on information about banking products and practices that were popular at the time.

(C) Objectives:

The practicum program's goal is to acquaint students with the realities of the market so they can attempt to survive any adverse circumstances, evaluate their efforts in light of the venture's guiding principles, and lastly produce a self-report on the work they were assigned. The main goal of this report is to assess "Trust Bank Limited," which operates in the banking industry, and to highlight its activities for the public. It will also discuss how the bank benefits its clients and offers treatment recommendations. The banking industry is actively being developed by "Trust Bank Limited.". Also, the subjects seek to accomplish the following objectives:

- Presenting a realistic outline of the banking sector.
- It will help to get some ideas about banking from the main sector of banking.
- To apply theoretical knowledge to the practical procedures of day-to-day banking operations.
- Applying specialized knowledge to practical methods of day-to-day banking and enhancing work skills.
- Opponent and market management. To understand the latest competition in banking in an increasingly unscrupulous business-related context and to relate some banking theories to practical activities. Every aspect is being reviewed to make the bank profitable.
- Diagnosing all faults in the banking system.
- Customer relationship especially studies all the pros and cons of the customer and provides them with appropriate service.
- Bank services.
- To check the performance and suggest some guidelines for improvement.

(D) Methodology:

The main method used to collect data from every employee of the company to be included in the report is an interview. Interviews, which serve as the jury for all general banking documents, were used to gather information on the various activities of the banking department. Through interviews, samples of the many goods that are presented to customers as well as information about each good were gathered. In addition, the work experience taught me a number of things about the specific banking division and organization, which will later aid in the growth of my profession.

I benefited from the Institute's general banking operations guidebook and lecture notes.

I would be more than pleased to learn more about the company. Data was also gathered during the internship term by visiting the Bangladesh Bank's headquarters and numerous circulars for reporting.

Chapter Two
LEARNING OBJECTIVE OF THE INTERNSHIP

Learning Objectives:

The first learning objectives are to provide a foundation and framework for learning from the overall experience of the internship. Objectives are listed in the MHR Learning Plan. There may be opportunities for talent development, and some of the skills required for the job include: operating office or computer equipment, managing multiple situations simultaneously, organizing or analyzing data, recording, improving teamwork, writing and speaking skills, etc. It includes the assignment and work environment, will determine the type of skills developed that will later play a role in his job sector.

Basically, during the internship, make a special effort to observe the styles of supervisors and colleagues and be able to identify clear examples of each leadership style that either promote good working relationships or hinder a productive work environment. Understanding how to communicate knowledge to strangers, supervisors, and peers is of course important. Being aware of when to speak and when to listen will help you present yourself in the right way in the next job sector.

Learning needs to be the first objective and should be specific to understand the direction. Owning learning objectives will increase the chances of internship success. As each student creates learning objectives for her upcoming internship, work to avoid vague language that will help her future job sector and other aspects.

Chapter Three

Customer Service & Satisfaction TBL

Customer service:

The arrangement of the strategy that a company employs in its engagement with its consumers is known as customer service or support. It may also refer to a specific person or place of employment associated with providing trendy assistance to clients.

Customer Satisfaction:

Clients frequently express their satisfaction with the outstanding demeanor, competence, and promptness of personnel when dealing with confidential clients. Additionally, it considers whether customers believe the product or service is worth the price they are willing to pay for it. The management and services provided to TBL's clients are generally well-regarded by them. All of the services provided by TBL are beneficial to the customers.

The Five Factors to Measure Efficiency:

The pros believe there are five key factors that are crucial to guaranteeing the great of better management in order to increase the measurement of profitability. They could include dependability, receptivity, assurance, empathy, and tangibles.

Reliability:

It has the potential to execute specific management strategies properly. Reliability is crucial in the banking industry as a result. Because the client could not be interested in banking with TBL if they think the company cannot reserve its management appropriately in the future. According to my analysis, the vast majority of customers pick TBL because they believe it to be more dependable than other companies when it comes to providing a variety of different functions (Bangladesh global). Customers like TBL because they believe it is able to provide all of the services they offered.

Responsiveness:

It alludes to the ability to execute the promised administration properly. In the banking industry, dependability is crucial. Because the consumer may not be enthusiastic about banking with TBL if they believe the company will be unable to maintain operations as planned. Our audit reveals that a significant part of clients choose TBL because they believe it to be more reliable than competitors in terms of providing a variety of intriguing capabilities (Bangladesh worldwide). Customers want to believe that TBL is competent to provide all of the services they offered.

Assurance:

Customers have a good idea of TBL and believe that they execute in accordance with their guarantee because of their past performance and staff's ability to make them agree that the assignment will be completed correctly and on schedule. Because customers may switch to another bank if warranties are not kept, the warranty has a significant impact on the administration's quality.

Empathy:

It's critical for the staff to have empathy to ensure higher administration. Empathy is a quality that shows character interest and increases customer care. TBL employs youthful, energized employees who connect with clients amicably and who routinely inquire about each person's happiness and displeasure.

Tangibles:

Tangibles are important since they help customers visualize the best aspects of the administration. Physical facilities, tools, and other items utilized in the context of a management organization, interior decoration, seating configurations, and room temperature are examples of tangibles. Everything from cleanliness to aroma influences how satisfied people are with the administration. TBL has demonstrated attractive interior decoration in each of its branches, and they work to keep the standard of their administrative cape uniform throughout the world. They use all of the components used in their business, including chairs, carpet, and other items that were imported from Hong Kong and are the same for all of their branches.

Chapter Four
INFORMATION

Background of Trust Bank Limited:

A private commercial bank called Trust Bank Limited received a license from the Bangladesh Bank on July 15, 1999. The Army Welfare Trust is the company's largest shareholder at the moment. The bank has a one-billion-taka authorized capital and a five hundred-million-taka paid-up capital. It is anticipated that public shares will float soon. In November 1999, the bank was fully established and admitted to the list of organized banks.

The Bangladesh Army first had the idea to establish a bank in 1987, and on November 29, 1999, the first Trust Bank Limited branch was established with the creation of the Board of Trust Bank Limited, which was composed of ex-officio army directors, with the Chief of the Army Staff serving as Chairman and the Adjutant General as Vice-Chairman. Leading private commercial bank Trust Bank Limited has 111 branches and 197 ATMs throughout Bangladesh. The bank plans to open additional branches in 2008 to cover key commercial areas in Dhaka, Chittagong, Sylhet, and other cities. The first subsidized bank in the nation is provided by the Army Welfare Trust (AWT). Trust Bank has been in business in Bangladesh since 1999 and has gained the public's trust as a robust and reliable bank thanks to its extensive offering of contemporary corporate and consumer financial products.

In addition to providing general customer services connected to banking and quality control, the bank also engages in foreign exchange. In the interim, the bank has provided credit facilities to nearly all facets of the industrial economy of the nation. Plans exist to advance agriculture-based enterprises throughout the nation. To advance the nation's textile industry, the bank has already entered into syndicated credit agreements with other banks. Future participation in this manner will be maintained for the benefit of the entire economy. The bank constantly strives to introduce new and creative products to enhance customer care and deliver better services to satisfy customer needs while keeping in mind the financial and banking needs of the clients. In 2001, Trust Bank Limited introduced an automated branch banking system for growth.

Improve efficiency and customer service. In 2005, the trust went a step further by introducing ATM services for customers.

The bank's technology has been updated to handle the bank's expansion and satisfy our customers' needs as business volume and customer demand have expanded over the years. In order to advance the bank into general banking, Trust Bank Limited recently changed its name from "Trust Bank Limited" to "Trust Bank Limited" and also updated its logo.



New logo



The Trust Bank Limited

Old logo

Trust Bank successfully introduced an online banking service in January 2007 that provides all customers with access to branch banking, ATM banking, phone banking, SMS banking, and internet banking. Purchasers no longer need to open many accounts at various Trust Bank offices in order to deposit or withdraw funds.

Customers can now access 24x7 account information via ATMs, including account balance checks through mini-statements and cash withdrawals, via internet services, Visa and Debit cards, and ATMs.

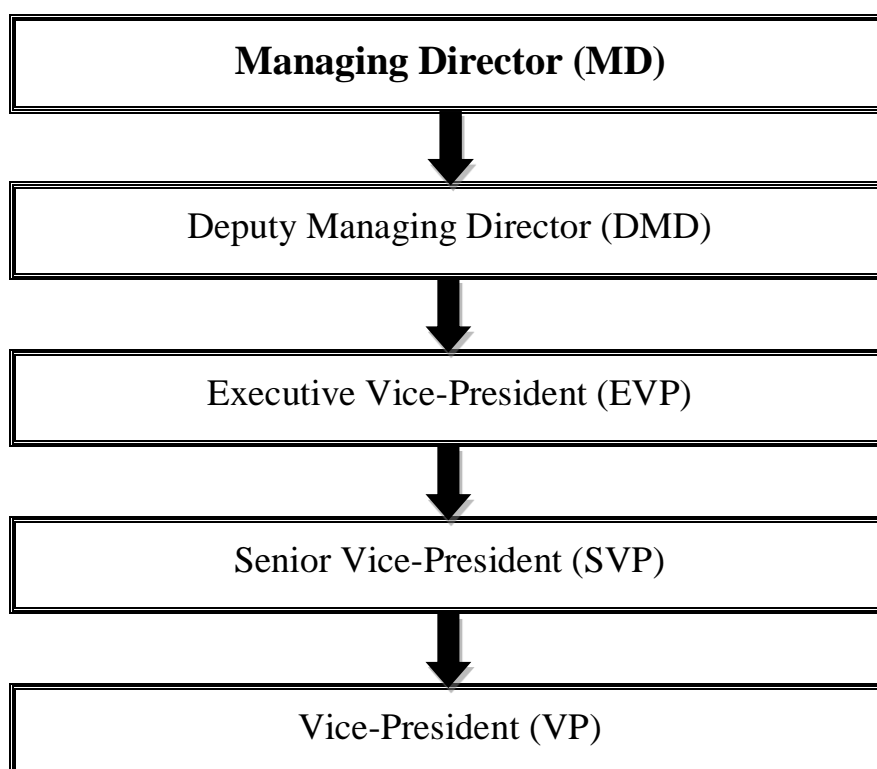
To better serve its current and future esteemed customers, Trust Bank is about to launch Visa Credit Cards. In Bangladesh and abroad, credit cards are now accepted at all stores and eateries.

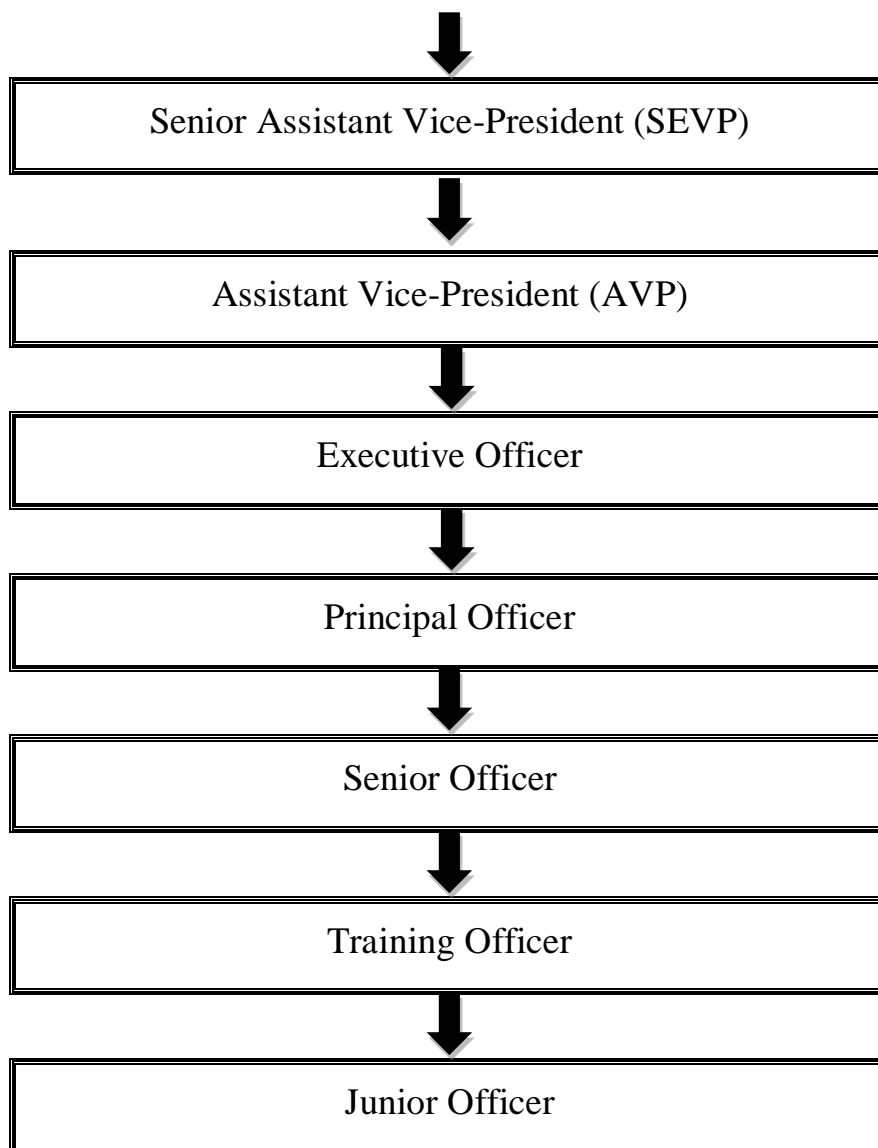
Trust Bank is a financial firm that prioritizes its customers. Because the customer is always put first at Trust Bank, it continues to be committed to fulfilling their ever-increasing expectations.

Board of Directors:

Board Members	
General S M Shafiuddin Ahmed <i>SBP, OSP, ndu, psc, PhD</i>	Chairman
Brigadier General Abul Mansur Md Ashraf Khan <i>ndc, psc</i>	Director
Brigadier General S M Zia-Ul-Azim <i>ndc, afwc, psc</i>	Director
Major General Md Moshfequr Rahman <i>SGP, SUP, ndc, psc</i>	Vice-Chairman
Brigadier General Md Kaisar Hasan Malik <i>ndc, psc</i>	Director
Brigadier General Mohammad Moazzem Hossain <i>ndc, afwc, psc, G, MPhil</i>	Director
Brigadier General Md Nishatul Islam Khan <i>ndc, afwc, psc</i>	Director
Brigadier General Md Munirul Islam <i>psc, Ph.D</i>	Director
Mr. Anisuddin Ahmed Khan	Independent Director
Mr. Arshad Jamal	Independent Director
Humaira Azam	MD & CEO

Organization Structure of Trust Bank Limited:





Branches:

The bank now continues its operation with 111 branches across the country, mainly in Bangladesh. The district's wise pictorial presentation of the branches appears as follows:

District	Dhaka	Chittagong	Khulna	Rajshahi	Barisal	Sylhet	Rangpur	Total
Total branch	50	26	9	9	1	10	6	=111
ATM	87	54	22	16	1	10	9	=199

Chapter Five
GENERAL BANKING ACTIVITIES OF TBL

Dispatch Department:

A major aspect of financial activities is dispatch. Actually, it is split into two halves.

Internal Registration:

Every new record is entered into the internal register and organized by date. The records are then forwarded to other departments in accordance with their outcome.

External Registration:

Documents that need to be forwarded by mail or courier to various TBL branches in Bangladesh or abroad are recorded in the outwards register.

Dormant Account:

If six months pass after an account is opened without a transaction, it is referred to as a dormant account.

Stop Payment:

The client will submit a request to the branch manager to suspend all payments from his account due to unavoidable events like burned or lost checks, and they will promptly freeze that specific account.

Statement of Account:

If the account holder requests proclamations, the bank will issue them. This statement will include the account's value or the most recent balance information.

Loan Department:

The bank makes several investments with varying rates from the funds deposited. There are two distinct loan types:

- 1) A short-term loan is one with a duration of less a year.
- 2) Long-term loan: The repayment duration is one year or longer.

The most crucial division of the bank is the loans and advances division. By taking deposits from the public and lending the money to a borrower for a set period of time with a set level of interest, banks are able to borrow money from the general population. One of the main ways that TBL makes money is through this division.

Loan Schemes:

The bank lends the deposited money in different sectors:

- ▶ Trust Consumer Durable Scheme Trust Marriage Loan Scheme
- ▶ Trust Car Loan Scheme
- ▶ Trust Housing Loan Scheme (THLS)
- ▶ Trust Car Loan
- ▶ Trust Doctors' Loan
- ▶ Trust Advance Against Salary Loan
- ▶ Trust Any Purpose Loan
- ▶ Trust Hospitalization Loan
- ▶ Trust Education Loan Trust Travel Loan
- ▶ Trust CNG Conversion Loan

Account Opening Department:

At the clients' request, the TBL officer within this division opens several sorts of accounts.

Eligibility for Opening the Account-

An adult who is of sound mind may open an account either individually or jointly. A guardian may open an account for a minor. However, a 12-year-old minor may open an account in his own as long as he is able to understand, read, and write on his own, with the condition that the account be managed solely by a legal Guardian. Any club, society, or other like organization may open an account as long as its bylaws, resolutions, and articles of association are accepted by the bank. According to the bank's applicable laws, even illiterate people can open accounts by physically appearing and leaving their thumbprint. An adult who is of sound mind may open an account on their own, with another person, or in the name of an organization.

Initial Deposit and Minimum Balance:

Type of Account	Initial Deposit Account	Minimum balance to run the Account
Mudaraba Savings Account (MSA)	Tk. 500/-	Tk. 500/-
A-Wadeeah Current Account (AWCA)	Tk. 1000/-	Tk. 1000/-
Mudaraba Special Notice Deposit A/C (MSND)	Tk. 1000/-	Tk. 1000/-

Trust Smart Savers Scheme (TSSS):

Under the TSSS, the following categories of deposit and maturity payments have been declared:

Monthly Deposit	Amount Payable at Maturity (3 years)	Amount Payable at Maturity (5 years)	Amount Payable at Maturity (7 years)	Amount Payable at Maturity (10 years)
500	19,451	34,127	50,335	77,878
1,000	38,903	68,253	1,00,670	1,55,756
2,000	77,805	1,36,506	2,01,340	3,11,512
3,000	1,16,708	2,04,759	3,02,010	4,67,268
4,000	1,55,610	2,73,012	4,02,681	6,23,024
5,000	1,94,513	3,41,265	5,03,351	7,78,780

Chapter Six

**DESCRIPTION OF EACH TASK COMPLETED
DURING THE INTERNSHIP**

General Description of Each Task Completed:

Trust Bank Limited is a scheduled commercial bank created in accordance with the Bank Company Act of 1991. On July 15, 1991, it received a license from Bangladesh Bank, and on June 17, 1999, it was incorporated as a public limited company in Bangladesh in accordance with the Company Act of 1994.

One of the top private commercial banks in Bangladesh, Trust Bank Limited has a widespread network of 111 branches. I consider myself fortunate to be able to work for this company.

My work experience helped me develop professionalism in the workplace and gave me a good understanding of Bangladesh's general banking system. Customer service, advice on the customer's issue, the issuance of check books, closing an account, stopping payment, and dishonoring a check were all topics I learned about..

The most important work is:

- Providing customers with product-related information.
- All types of account opening systems.
- Issuing new checkbook and writing cheque paper.
- Writing a pay order instrument.
- Helping clients fill out account opening forms and pay orders.
- Processing loan paper.

Doing an internship will:

- Increase your skills and knowledge.
- Improve your understanding of a particular job or industry.

Chapter Seven
CONCLUSION & RECOMMENDATION

Conclusion:

In Bangladesh, a number of private commercial banks, nationalized commercial banks, and international banks conduct business. One of the private commercial scheduled banks is Trust Bank Ltd. This report can serve as a useful reference for future planning and a successful operation that achieves its main objective in the current cutthroat climate. Trust Bank Limited's success is largely down to its friendly, collaborative style, comprehension of the unique banking requirements of each client, and concern for their welfare and well-being. The fundamental goals of Trust Bank Limited have always been to boost capitalization, maintain controlled growth and strict corporate ethics standards, and improve shareholder wellbeing. It offers far better customer service than other financial organizations. The clients are readily impressed by their successful strategy, time-sensitive offerings, current rules and regulations to deal with the global market, and their friendship with customer service. As a result, Trust Bank Limited is currently a market leader in Bangladesh's financial institutions. The bank has had quite strong financial success in recent years.

Recommendation:

- ✓ For the comfort of the customers, interior decoration should be implemented.
- ✓ Management must to give bank ads in various print and electronic media more attention. The primary goal of advertising should be to first inform and persuade the public that the bank is open to everyone and permits access.
- ✓ Complete computerization of branches will cut costs associated with labor-intensive manual tasks. Therefore, the employees will be able to ultimately get what they want.
- ✓ The spread-out process at the bank needs to be quick and effective. In just eighteen (18) years from its founding in 1999, the bank has opened eleven branches. The rate of expansion is significantly lower than that of comparable and modern institutions.
- ✓ Introduce online banking to compete with global banks.
- ✓ Better care should be given to employees by management. The best applicant should be chosen at the hiring stage, and after selection, the person should be provided a fair opportunity to develop expertise in the specific task that was assigned to them.
- ✓ To improve the bank's image and reputation, various interested parties should introduce new goods for a variety of customers.

REFERENCE AND APPENDIX

Reference:

Malhotra, N. K.(2009) *Marketing Research: An Applied Orientation*. Peranson

Appendix: List of Abbreviations

Particular	Abbreviation
TBBL	Trust Bank Bangladesh Limited
AWT	Army Welfare Trust
CBI	Central Bureau of Investigation
TSSS	Trust Smart Serves Scheme
LC	Letter of Credit
STM	Short Term Deposit
FDR	Fixed Deposit Receipt
TT	Telegraphic Transfer