

**REPORT ON**

“A Study on the Banking Procedures of the General  
Banking Department of Trust Bank Limited, Banani Branch”.

**BY**

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ID: 17104221

An internship report submitted to the Brac Business School in partial fulfillment of  
the requirements for the degree of Bachelor of Business Administration.

BRAC Business School

BRAC University

January 2022

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# **DECLARATION**

It is hereby declared that

1. The internship report submitted is my own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

---

**Abrar Mahmud Anjum**

ID: 17104221

**Supervisor's Name and Signature**

---

**Mr. Feihan Ahsan**

Lecturer

BRAC Business School

BRAC University

# Letter of transmittal

06 February 2021

Feihan Ahsan

Lecturer

BRAC Business School

BRAC University

66, Mohakhali, Dhaka-1212

**Subject:** Submission of Internship Report on “A Study on the Banking Procedures of the General Banking Department of Trust Bank Limited.”

Dear Sir,

Here is my report name is “A Study on the Banking Procedures of the General Banking Department of Trust Bank Limited” which you and the co-supervisor have assigned me in order to give a clear concept of actual survival, growth and future potential of Trust Bank Limited.

In making this report a worthy one, I have tried my best to gather all relevant information by which I could gain access. I hope that it will meet my expected standard.

Especially the given lecture on Writing Formal report of my supervisor Feihan Ahsan made me a lot comfortable and made the hard work easier for me. After analyzing the topic I am submitting this report for any kind consideration and thanking you for every constant assistance and guidance. I will be available for any classification of this report, whenever necessary.

Yours Sincerely,

---

**Abrar Mahmud Anjum**

ID: 17104221

BRAC Business School,

BRAC University

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between Trust Bank Limited and the undersigned student at BRAC University.

.....

**ABRAR MAHMUD ANJUM**

ID: 17104221

BRAC Business School,

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## Acknowledgement

At first, I would like to express our gratitude to Almighty Allah who has given us opportunity to go through the total process of the report in this regard.

I would like to take the opportunity to express my gratitude to my internship supervisor FEIHAN AHSAN, Lecturer, BRAC Business School, BRAC University, whose direction, guidance and support helped me a lot in writing this report.

I am also thankful to the officials of Trust Bank Ltd. Special thanks goes to **Mr. Shah Abul Bashar** (Senior Assistant Vice President, Senior Manager), **Quazi Sabequnnahar** (Operation Manager & Credit), **Mr. Shahriar Sarwar** (Junior Officer) for their heartiest co-operation in this regard. Without their help the work could not be finished.

Additionally, I want to thank all the employees of Trust Bank Limited, Banani Branch who helped me in every stage of my internship by providing with their valuable insights and suggestions.

Finally, I acknowledge the support of all concern for supporting me accomplishing the report as well as my internship program.

## **Executive Summary**

Established in Bangladesh in 1999, Trust Bank Limited is a private commercial bank. The Bangladesh Army's, Army Welfare Trust is behind it. Chief of Army Staff, General S M Shafiuddin Ahmed, is the chairman of the board. There are now 117 branches, SME Service Centers, 4 Sub-Branched, 245 ATM Booths, and 65 POS in 55 branches around Bangladesh, with plans to establish a few more in Dhaka, Chittagong, Sylhet, and other locations in 2022 to serve the most significant commercial districts.

The automated branch banking system was introduced by the bank in 2001. The bank began offering ATM services to its customers in 2005.

Trust Bank introduced its online banking services in January 2007. For the first time, customers may deposit or withdraw money from any branch of Trust Bank in the United States without having to create accounts in numerous locations.

Throughout the course of my research, I have aimed to evaluate the Banani Branch of Trust Bank Limited's General Banking severely. Details on the Bank's history, goals and operations are included in CHAPTER 1. In CHAPTER 2, I go through the duties and obligations I have had as an intern and the tasks of the department in which I have worked. CHAPTER 3 explains the organizational limits and obstacles that I encountered. It offers a thorough account of my time as an intern and the things I learned from it also in this section, I have explained what I took away from my experience as an intern. Moreover, I also discussed about the data analysis. – Also included are my observations and recommendations from earlier in this document as well as some final thoughts.

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# **CHAPTER 1**

## **(Introduction of the Report)**

### **1.1 Rationale of the Study**

My undergraduate degree required me to finish 42 courses. Trust Bank Limited, Banani branch, provided me with the opportunity to serve as an intern for three months. BRAC University's Bachelor of Business Administration (BBA) degree requires this report submission. I'd also like to learn more about the bank's service and the many operations and activities carried out inside the corporation as a whole. I am attempting to put my academic knowledge into practice while also showcasing the work I did during my internship. I'm also doing my best to put into practice all I've learned during my time in college. When I finish this report, I'll have a better understanding of where I stand. My BBA program may be summed up in one report. Through the submission of this internship report, I want to provide some value to the team. My understanding of banking services was much enhanced as a result of this study. This internship and my internship report will enable me to advance my career in the long run

### **1.2 Scope of the Report:**

During my internship at "Trust Bank Ltd.", I was tasked with writing a comprehensive report on all of the company's trade-related goods and services.

Bank personnel and customers were consulted extensively in the preparation of this study. I got the opportunity to learn a great deal about the "Trust Bank Ltd. banking "'s operations while working on this research. It was also a great opportunity for me to have a first-hand look at Bangladesh's top private bank.

### **1.3 Objectives of the Report**

The following are the goals of the report:

- Learn about the bank's general banking procedures and apps.
- To be familiar with the fundamental paperwork that is necessary for banking transactions.
- To become familiar with the banking industry's operating procedures and culture
- . To learn more about Trust Bank Limited's product offerings.
- To gain an understanding of the bank's current clientele.

### **1.4 Background of the Organization:**

- Is a public limited company
- The company was formed in 1999.
- AWT is the primary sponsor of the company.
- AWT now holds a 60:40 ownership ratio.
- Ex-officio head of the Board of Directors is the Chief of Army Staff.

#### **1.4.1 History of Trust Bank Limited**

A significant private commercial bank, Trust Bank Limited has a network of 117 branches and SME centers, four sub-branches, and 245 ATM booths around the country. The bank is the first of its sort in the country, thanks to the support of the Army Welfare Trust (AWT). ATM services were added to the bank's offerings for consumers in 2005. After a successful rollout in January 2007, Trust Bank's Online Banking Services were rolled out across all of its branches and ATMs. It's no longer necessary for customers to open several accounts at various Trust Bank locations around the country in order to deposit or withdraw money. To meet the needs of its current and future customers, Trust Bank has effectively implemented Visa Credit Cards.

#### **1.4.2 Vision Statement:**

Build a long-term property financial organization by promoting financial inclusion and maintaining the best compliance standards while providing the best possible price to all or any stakeholders.

#### **1.4.3 Mission Statement:**

Long-term stable growth supported a localized business with sound risk management. Financial inclusion aims to bring unbanked communities into the banking industry by providing inexpensive technology-based services. Customers, shareholders, workers, and regulative agencies are all accountable. High levels of compliance and openness are needed in the least stages of operation.

#### **1.4.4 Corporate Slogan:**

“A Bank for Financial Inclusion”



FIGURE 1: INTERNSHIP ORGANIZATION LOGO

#### **1.4.5 Banking Services and Products:**

Trust bank provides the following services and financial products:

Their aim is to bring satisfaction among all the consumers, regardless of any measure they may be. Individuals are counseled about all the accounts are left with choices to choose one that they think is the best type of account for them. At Trust Bank they have designed different type of retail product to meet different need. The following are their range of retail banking product.

Loan Products	Deposit Products
Car loan	Current Deposit Account
Apon Nibash Loan	Savings Deposit Account
Personal Loan	Fixed Deposit Account
Loan against Salary	Trust Echo
Digital Loan	Trust kotipoti
Doctor's Loan	Trust Porua

TABLE 1: PRODUCTS/SERVICES OF TRUST BANK

❖ **Fixed Deposit**

A fixed deposit is one that is due on the termination of a predefined time set through the investor. The length situations from one to twelve months.

❖ **Interest Rate of FDR**

The rate of interest on FDR is given below as follows:

1 months	3 months	6 months	12 months
2%	5.50%	5.50%	5.50%

TABLE 2: INTEREST RATE OF FDR

### **Trust Locker Service:**

There are 3 types of lockers:

1. Big
2. Medium
3. Small

<b>Trust of locker:</b>	<b>Big</b>	<b>Medium</b>	<b>Small</b>
<b>Security money</b>	30000	25000	20000
<b>Rental charge</b>	3000	2500	2000

TABLE 3: TRUST LOCKER SERVICE

### **Automated Banking:**

- 1) Debit Card
- 2) Phone Banking
- 3) SMS Banking
- 4) Internet Banking

### **Islamic Banking:**

- Al-Wadiah Current Account
- Mudaraba Term Deposit Receipt
- Mudaraba Special Notice Deposit
- Mudaraba Savings Account
- Mudaraba Monthly Savings Scheme

### **Business Banking:**

- 1) Corporate Financing
- 2) SME Financing
- 3) Syndicated Loans
- 4) Infrastructure Development

### **1.4.6 Operation Details**

#### **“ORGANOGRAM”**

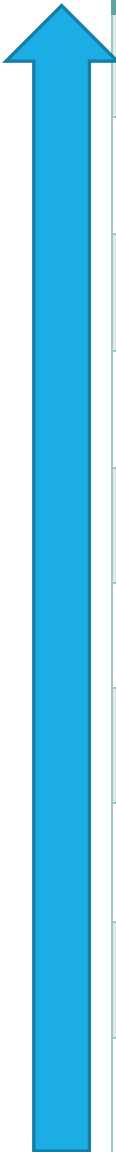
#### **CAREER PATH: Executive Grade**

<b>DESIGNATION</b>	<b>ACRONYM</b>
<b>Deputy Managing Director</b>	<b>DMD</b>
<b>Senior Executive Vice President</b>	<b>SEVP</b>
<b>Executive Vice President</b>	<b>EVP</b>
<b>Senior Vice President</b>	<b>SVP</b>
<b>Vice President</b>	<b>VP</b>
<b>Assistant Vice President</b>	<b>AVP</b>

**TABLE 4: EXECUTIVE GRADE ORGANOGRAM**



**CAREER PATH: Officer Grade**



DESIGNATION	ACRONYM
<b>First Assistant Vice President</b>	FAVP
<b>Senior Principal Officer</b>	SPO
<b>Principal Officer</b>	PO
<b>Senior Officer</b>	SO
<b>Management Trainee Officer</b>	MTO
<b>Officer/ Officer (cash)</b>	OFF/ OFF (cash)
<b>Junior Officer/ Junior Officer (cash)</b>	JO/ JO (cash)
<b>Trainee Junior Officer</b>	TJO
<b>Assistant Officer/ Assistant Cash Officer</b>	AO/ AO (cash)
<b>Trainee Assistant Officer/ Trainee Assistant Cash Officer</b>	TAO/ TACO

TABLE 5: OFFICER GRADE ORGANOGRAM

## BOARD OF DIRECTORS:

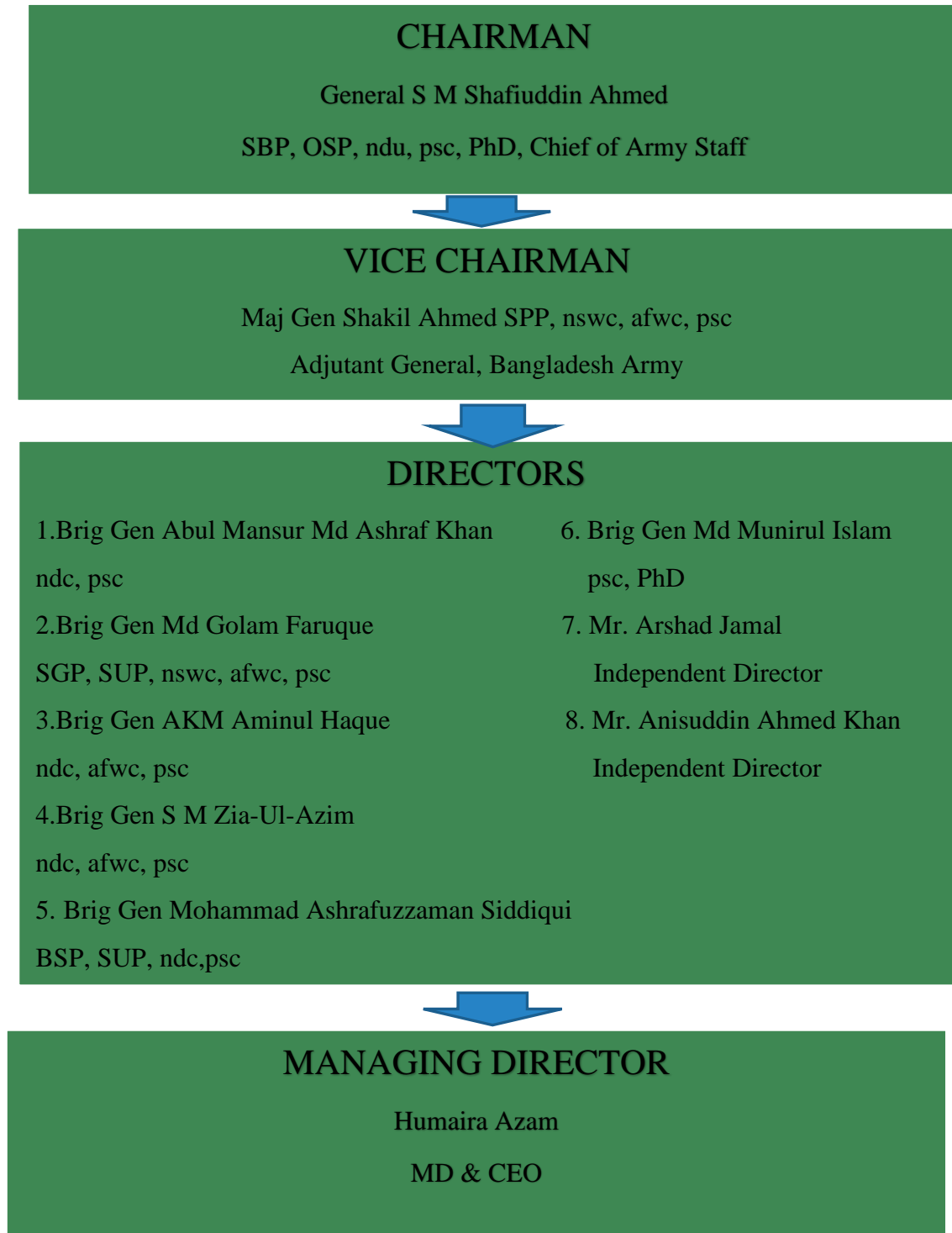


FIGURE 2: BOARD OF DIRECTORS

## **1.5 Methodology of the Study:**

For preparing this paper, I used both Secondary and Primary data. The research was conducted exclusively on the basis of actual work experience of the participants. In addition, information is gleaned from company profiles, daily newspapers, and a variety of other sources, including articles. Due to the fact that much of the data was classified, I was unable to use all of it for my study.

### **Collection of Primary Data:**

During my internship at The Trust Bank Ltd, I gathered a lot of data and information through asking questions of the bank's executives and gaining first-hand experience. This source provided information and statistics about the TBL Overview, interest rates, and charges.

### **Collection of Secondary Data:**

As a result, secondary sources such as the Bangladesh Bank Library, the BIBM Library, DSE Library and the News daily were used to gather information on The Trust Bank Ltd.'s operations and performance evaluations of general banking.

## **CHAPTER 2** **(Organization Overview & Activities Undertaken)**

### **2.1 An overview of The Trust Bank Limited**

As a significant private commercial bank in Bangladesh, Trust Bank Limited now has 117 branches and expects to build a number of new ones in 2010 to serve the city's most important commercial districts, including Dhaka, Chittagong, and Sylhet. For the first time in the country, the Army Welfare Trust (AWT) is sponsoring a bank. Bangladesh's Trust Bank has been in operation since July 1999 with an authorized capital of Tk 1,000 million divided into 1,000,000 ordinary shares of TX 1,000 each, gaining trust of the people as a reliable and stable bank.

The bank's automated branch banking system was adopted in 2001 in an effort to improve customer service and boost efficiency. In 2005, the bank took things a step further by providing its clients with access to ATMs. As the bank's business volume grew and client demands multiplied, we had to modernize our technology to keep pace with the bank's expansion and satisfy the increasing needs of our customers. In January 2007, Trust Bank successfully offered online banking services, which include any branch banking, ATM banking, phone banking, SMS banking, and internet banking, to all clients. Customers no longer have to open several accounts at various Trust Bank branches to make deposits or withdrawals. Customers may now check their account balances and make cash withdrawals 24 hours a day, seven days a week, using Online Services and Visa Electron (a debit card).

Currently, Trust Bank is offering Visa Credit Cards to all of its loyal clients. With the advent of credit cards, consumers may now pay for purchases in stores and restaurants all around Bangladesh and beyond. Customers of this bank will be able to send money swiftly and conveniently using Western Money Union Transfer. Trust Bank is a bank that puts its customers first.

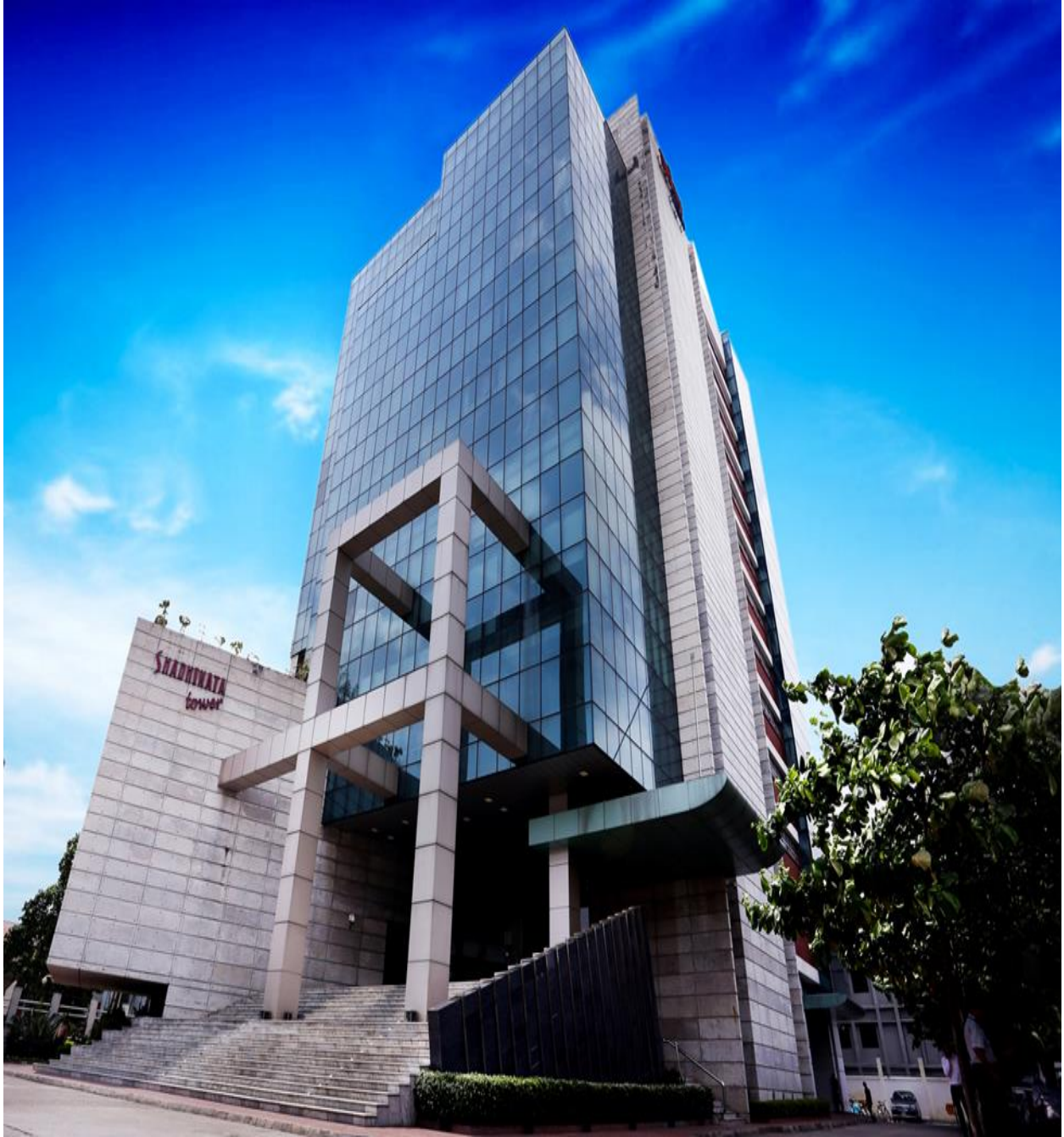
The bank's own IT staff has built an E-mail address and a web page for the bank in order to make up-to-date information about the bank available to the global trade and business communities. There are two ways to get to it: [tbl@global-bd.net](mailto:tbl@global-bd.net) and [trustbank.com/tbl](http://trustbank.com/tbl).

All of these services are available 24/7 and also guarantee the highest level of quality for all of our customers. This bank, on the other hand, has provided loans to nearly every sector of the economy. The bank intends to make significant investments in the industrial and agricultural sectors of the country in the near future.

It also boosts the country's agribusinesses. As part of a syndicated lending deal to support the country's textile industry, the bank has previously taken part. For the sake of the entire economy, such engagement should continue in the future. In order to meet the ever-increasing expectations of its customers, the bank is dedicated to providing better services and offering new and creative products while always keeping an eye on their financial and banking needs.

At the end of 2006, Trust Bank Limited rebranded as "Trust Bank Limited," dropping the previous name "The Trust Bank Limited" in the process.

The bank's headquarters are located in Dhaka Cantonment, Bangladesh, at Shadinata Tower Bir Srestha Shahed Jahangir Gate.



**FIGURE 3: TRUST BANK HEAD OFFICE, SHADINATA TOWER**

## Profile of Trust Bank Limited:

<b>Industry</b>	Banking
<b>Type</b>	Public
<b>Founded</b>	1999, 22 years ago in Dhaka, Bangladesh
<b>Head Office</b>	Shadhinota Tower, Bir Srestha Shahid Jahangir Gate, Dhaka Cantonment, Dhaka, Bangladesh.
<b>Key people</b>	CHAIRMAN-General S M Shafiuddin Ahmed SBP, OSP, ndu, psc, PhD, Chief of Army Staff  Humaira Azam, MD & CEO.
<b>Products</b>	Banking services, ATM services, Consumer Banking Corporate Banking, Investment Banking.
<b>Number of Branch</b>	117 Branches all over the Bangladesh.
<b>Website</b>	www.tblbd.com

TABLE 6: TRUST BANK LIMITED PROFILE

## 2.2 Work Related

I had begun my internship program at the Banani branch of "TRUST BANK LIMITED" on the same day as your program began. I spent the most of my time working in the General Banking department. Throughout my internship program, I have taken on a variety of responsibilities as allocated by my supervisor. In most cases, the bank does not adhere to any set guidelines or assign specified obligations to interns. I have completed several outstanding duties as well as other different types of tasks at various workstations as required. The fact that my supervisor has given me the authority to carry out the obligations is really appreciated. This has allowed me to broaden my practical knowledge while also gaining valuable company experience. The majority of my job obligations as an intern were in the area of general banking operations. The following is a description of my responsibilities:

- **Account Opening Form Fill Up:** My first task was to fill up forms for new customers who wish to open an account. Documents needed for open an account are- 1) 3 passport size photo, 2 Photocopy of national ID/Passport, 3)1 passport size photo of nominee, 4) Photocopy of service ID/ Trade license, 5) Initial deposit money (cash) Savings-1600, current-5800. For this see the **Appendix 1**. All the procedures of opening account are as below with proper flow chart:

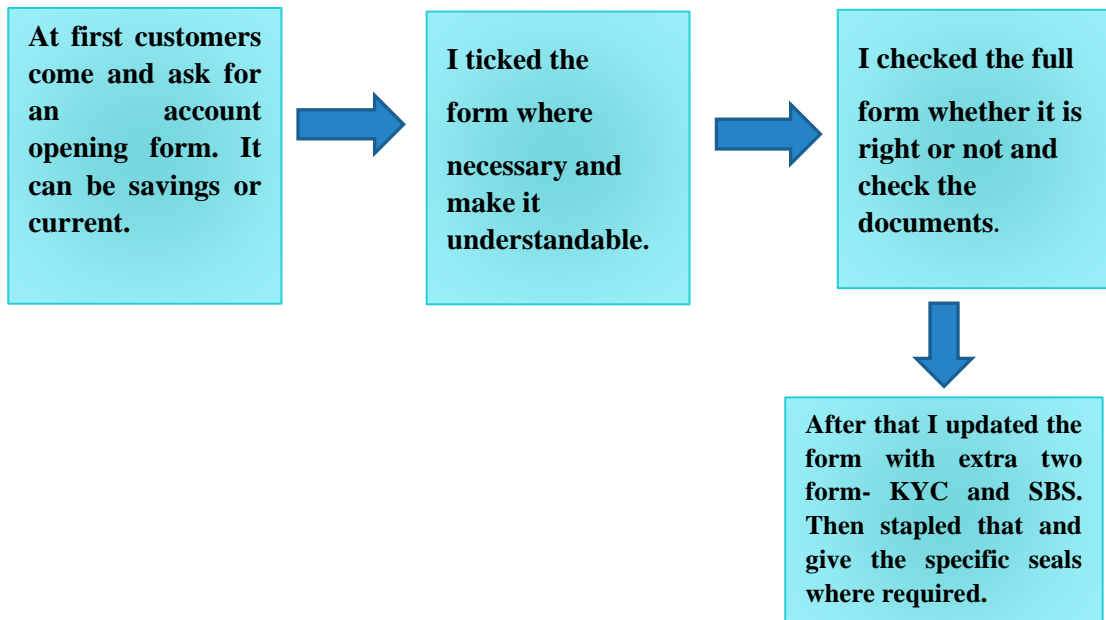


FIGURE 4: ACCOUNT OPENING FORM FILL UP PROCESS

- **Create CRM:** This CRM is a customer unique code which is created in computer. By CRM they can easily find a customers all information in computer.
- **Maintain Proper Files:** I was given several types of filled up forms or different types of letters which I had to sort into groups and keep them in specific files or box with specific serial number on it.



- **Giving Seal:** My supervisor assigned me the work to give seal in the forms. There were several types of seals like- branch seal, signature admitted seal, signature verified seal, managers seal, account opening officers seal etc. Many times, I have been given a number of cheque books to place the Dhaka logo seal in each cheques.
- **Transferring Documents:** Sometimes I had to take documents and take them to other departments where it is required. When some documents need approval through signature, I had to take them to the branch manager for signing the papers and take them back to my supervisor.
- **Cheque book Management:** As an intern it is my major duty to sort out the cheque books. Many cheque books given to our department on a regular basis. I had to sort out the books date wise and account wise, like- Current account (CD) & Savings or Salary account (SB). Then I had to sort out these by online and offline branches. Online means cheque books of other branches and offline means cheque books of our branches.
- **Giving Statements:** Many times I had to print statements, placed a Dhaka seal on it and give it to the customers.
- **Giving Solvency Certificate:** If asked, a statement from the customer's A/C verifying the customer's current condition, including the A/C number, Type, Name, Tenure, and current balance, will be supplied.
- **Cheque book issue to the clients:** To put it another way, the following is a list of The customer needed a checkbook, so I gave one to him. In order to get a chequebook from a client from the beginning, I ask for their account number. Searched the phone number on my computer. The date of the cheque book's requisition was shown on the computer. So, I was able to locate the book in time to enter it into the register book, insert its serial number on the request sheet, and obtain signatures on both the registration book and the requiem. My final step was to check the authenticity of the signature, add the date of issuance, and hand the book along to the customer. Finally, insert the new checkbook number in a customer's name in a register.
- **Debit card issue:** I've given out debit cards to consumers on a number of occasions. When I initially looked at the account number, I thought it looked like a date on a check book. Afterwards, I obtain the client's signature on the card's signing slip. As a result, I've added two signatures to both the card and pin register files. After that, I checked the signatures and issued the cards and pins to the customers, explaining to them how and when they may begin using the debit cards in question. To make debit cards for personal use, I used to hand out a debit card form and offer instructions on filling it out. See Appendix 2 for more information.

### **2.3 Organization Wide:**

The general banking department was where I spent the most of my time as an intern at Trust Bank. Interns should be aware of this section, which deals with the basic root level of banking. All of the details I've provided on the General Banking sections come directly from my experiences as an intern at the Millennium branch. The following are some examples of the services provided by General Banking.

### **2.3.1 Account opening section:**

Clients learn about the bank's various deposit and savings options from a representative. For the purpose of opening an account, customers are required to supply only the bare minimum of information. Deposit slips and check books are issued by the authorized official.

➤ **Know Your Customer (KYC):**

In elaboration KYC stand for "Know Your Customer". It is process by which we can ascertain an identify of customer in locality.

➤ **Transaction Profile (TP):**

TP is mainly a declaration of a customer of his/ her monthly and yearly transactions from his/ her account.

➤ **FATCA:** Financial institutions and other non-financial foreign companies must declare the foreign assets held by their U.S. account holders under the Foreign Account Tax Compliance Act (FATCA), which was enacted as part of the Hiring of Retired Employees Act. The HIRE Act also included legislation requiring U.S. citizens to disclose their international financial accounts and foreign assets, depending on their worth.

➤ **Cheque book issue:**

Fresh cheque book is issued to the account holder absolutely against requisition on the desired requisition slip connected with the cheque book issued earlier, formerly accurate verification of signature of the account holder in person.

➤ **Cheque clearance section:**

This particular department receives each kind of cheques in prefer of the consumer for clearing because of the part of their banking service. as soon as they receive the cheque it is a need to endorse it and cross it in particular.

➤ **Account remaining phase:**

Upon the request of a purchaser, associate degree account square measure generally closed. Previously receiving companion degree application from the purchaser to close an account, the following system is followed through a banker. The purchaser need to be asked to draw the remaining phrase cheque for the amount status to the credit of his a/ c

less the amount of closing and unique incidental charges and give up the fresh cheque leaves.

➤ **Closing the Account:**

The closing of the account depends on the clients will to continue the account or close it. If a customer wants to close the account the customer at first needs to write an application for closing the account after that the banker starts the other procedures such as they ask the client to withdraw the amount in the account with the cheque after crediting the closing and other bank charges and then handover the unused fresh leaves to the bank.

**2.3.2 Clearing section:**

As far as banking is concerned, clearing encompasses everything that happens after a transaction has been committed to and before it has been resolved. When a cheque or electronic payment request is sent, it is converted into a transfer of funds from one bank account to another. As part of their banking service, this department accepts each form of Cheques inside the customer's identity for clearing. It is necessary to rotund and cross the Cheque after previously been entered.

**2.3.3 Functions of FCAD:**

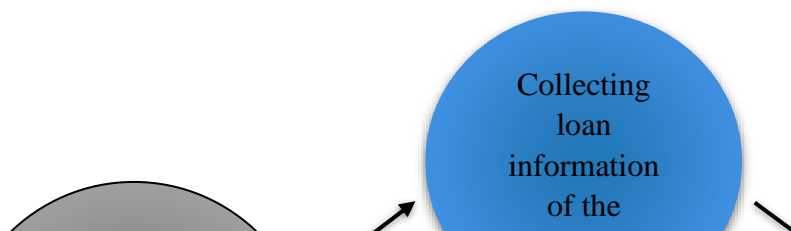
- Interest on TBL General A/C.
- End of the month all transaction monitoring.
- End of the month checking adjusting A/C heads.
- End of the month interest calculating and updating with IT.
- Stock register.

**2.3.4 Cash section:**

All of the branch's cash transactions are handled by the department's cash department, which is its most critical and sensitive organ. The cash in the vault is the first thing this department does when it opens for business. The cash vault transfers money to the cash officers on a daily basis when opening cash balances are made. There is a net addition to the initial cash balance of these cash receipts and payments.

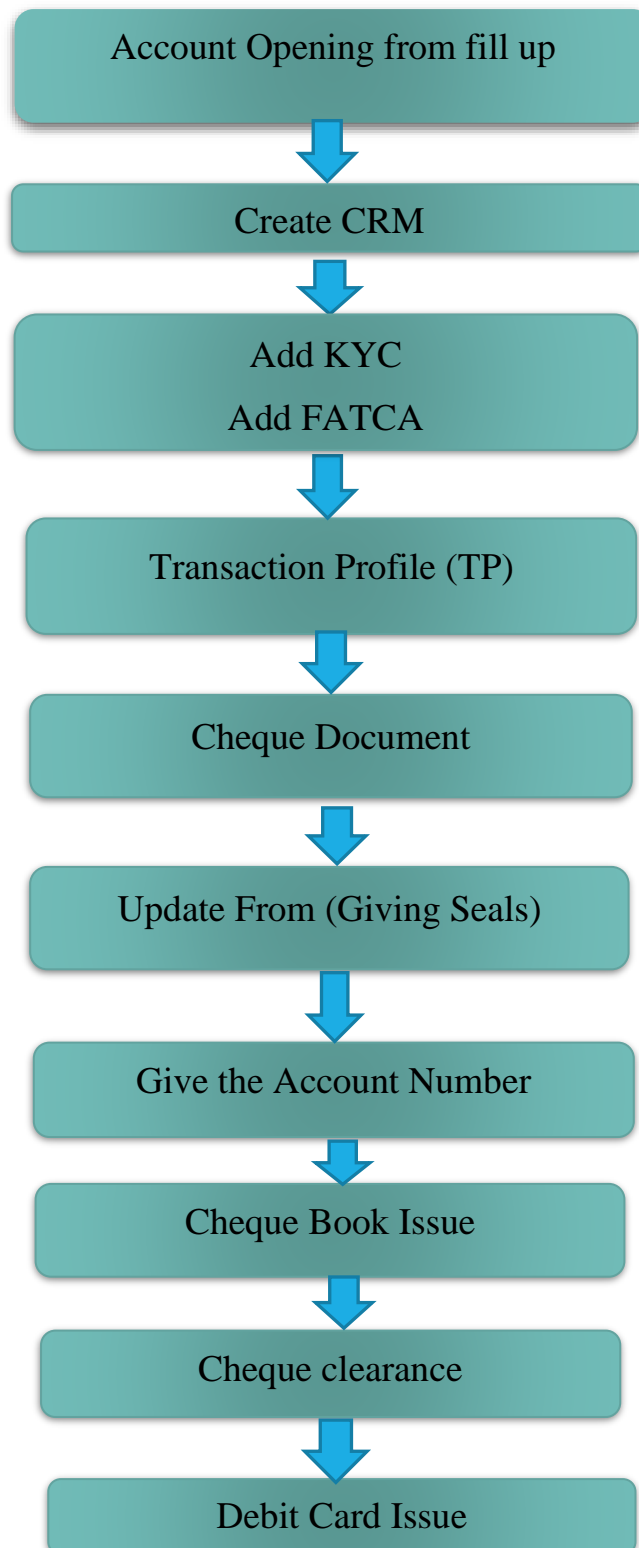
**2.3.5 Credit Department:**

Trust Bank Limited Banani branch has another department which is Credit Department. In Trust Bank Credit Department is not under General Banking. Credit department's main work is about Loan processing. Trust Bank Limited has various kinds of loan products. Credit Department' activities are very systematic. Their work procedures are given below:





**All the procedures of account opening:**



**FIGURE 6: ACCOUNT OPENING DETAILED PROCEDURE**

## CHAPTER 3 (PROJECT PART)

### 3.1 Identified in the Organization

Every day, as technology and globalization expand, the level of rivalry among banks grows more intensely. As a result, in order to remain competitive, TBL must improve its banking efficiency. If they don't improve their services, they'll lose a valued customer in the near future. This bank has a fundamental flaw that I'd want to point out because of my actual experience working with it.

**The absence of any marketing efforts:** Traditionalists make up the majority of the company's top staff. They lack marketing and public relations expertise.

**Lack of security:** It's not as if the TBL Banani branch doesn't have a security guard at the door and another at the ATM booths around the city. However, within the bank, personal things are extremely difficult to keep secure during banking hours. Customers and staff alike have had the misfortune of misplacing their personal goods on occasion. One of the managers' phones was taken by a customer during my internship, for example.

**The lack of adequate management of files:** As an intern, one of my key responsibilities was to sort and file paperwork. For example, if an in-charge officer requested me to locate a certain account opening form from these boxes, I found it extremely time-consuming to do so, as it took a significant amount of human effort.

**Cash Machines (ATMs):** Furthermore, a debit card is something that nearly every consumer desires these days. Other banks have responded by expanding their ATM locations to provide better client service. TBL is unique among banks in this respect. They are not growing the number of ATM booths in this manner to satisfy the needs of their customers.

**Personal difficulties of female employees:** Almost half of my branch's employees are women, and more than 80% of them are married. As a result, parents are always concerned about the well-being of their newborns and infants. This condition makes it difficult for them to do their jobs.

**Hours of work:** Employees must arrive at the office at 10:00 o'clock in the morning and depart at 7:00 or 8:00 pm, respectively. However, regular business hours are from 10 a.m. to 6 p.m. As a result, they are always running late for work and returning home. There is no quality time with their family, and they are unable to devote time to their own projects.

**Slow Server:** Their banking server is running FLORA software, which they use to run their day-to-day banking operations. In addition, the flora might slow down their server at times. This is interfering with their financial activities.

### **3.2 Academic Preparation**

There are some inconsistencies between the responsibilities I've been allocated at Trust Bank and the courses I'm taking. They're listed here, in alphabetical order:

1. At university, I discovered that a company's marketing and promotional efforts are its most critical component. However, advertising and other forms of promotion have a lower priority at Trust bank.
2. As a financial institution, the bank has to deal with matters pertaining to money and accounting. Trust Bank employs a smaller number of marketing techniques. As a marketing major, the first few days were a challenge for me.
3. Banks are a type of service organization, and we know this. People, process, and physical proof are all critical components of the service industry's 3ps, as I have discovered in service marketing. A 3ps approach is not adequately implemented by this organization
4. Due to a dearth of marketing initiatives at this bank, I am unable to fully utilize my skills
5. I was frequently questioned about accounting and finance by my superiors. Because I studied business at university and had a background in financial and management accounting, I tried to answer their questions based on what I knew about these subjects.

### **3.3 Missing knowledge that need to be learned in the University which are relevant to the Company**

- BRAC University did have few courses for Microsoft office practices and excel. But it is not sufficient enough for work in a bank. Students need to be learned more about computer activities to compete the corporate world in the University.
- My University did not teach the students much about the corporate behavior which is very important for us to learn.
- In our University there were not sufficient seminars held for the related courses for the job field.

## **3.4 Lessons Learned & Concluding Statements**

### **3.4.1 Learning from the Organization**

I had a great time participating in the internship program, which is the first step into the business world for an undergraduate student. Interns at Trust bank are assigned a specific assignment on a regular basis by the bank's management. I learned a lot about the business world throughout my internship. Because of this internship, I've gained a great deal of knowledge.

1. During my internship, I arrived at the office at 10 a.m. every day and signed the attendance book. Because of this workplace, I've developed a better sense of timeliness.

2. Dedication: It's because of my devotion and delight that my seniors always have a great deal of respect for me.

3. Attitude: In college, I was impatient and apprehensive about my assignments and chores, but today I am able to focus and enjoy working with a wide range of individuals in the workplace.

4. Here, I'm taught how to interact with consumers in a professional way. It's critical to treat customers with respect. What I've learned here will be extremely beneficial to my professional future.

5. When it comes to creating a bank account, I've never done it before, and I have no idea how to do it either. During my internship, I learned the ins and outs of the account opening procedure, which will come in handy in the future should I have any questions.

### **3.4.2 Lessons Learned from the University**

- For University purpose I made this type of report for the very first time in my University life.
- I learned a lot of lessons while making this internship report.
- I learned a lot about the organization and also about my university by this report
- University taught me to be on time.
- My supervisor of my university helped me a lot to make this report on a right way.



### **3.4.3 Summary**

As an intern at Trust Bank Ltd., I had the opportunity to work with a well-known company. During my three-month internship, I've learned a lot about what it's like to work in the financial sector. Banking has given me the confidence and enrichment to think about a career in this field in the future. Despite this, I've also honed my interpersonal skills and gained familiarity with the office setting, as well as the ability to deliver excellent customer service.

As a generalist, my goal in writing this study was to touch on all aspects of general banking. The company's service is well-liked by its clients.

Workers at Trust Bank Limited, a subsidiary of the Trust Bank Group, enjoy a degree of autonomy in their work and a decentralized management structure. As a consequence, workers feel less pressured and more motivated to rise through the ranks of success as a result of this. The Trust's charitable endeavors are funded by the bank's profits. The bank's financial services are available to all people, regardless of their social status. When it comes to generating profits, the bank prefers to focus on assisting the country's socio-economic growth and actively participating in the uplift of the society's most vulnerable members. Members of the UN's military forces and Bangladeshi emigrants can transfer money to and from their home countries via this system, which is linked to a number of international financial institutions. The purpose of this research is to examine and comprehend the many services that TBL provides to its customers.

It also examines how Trust Bank Limited has maintained and enhanced its relationship with clients to continue development in its general banking business. One of the reasons for Trust Bank's success is that of its pleasant, co-operative attitude, its awareness of the unique banking needs of each customer, and its care for their wellbeing. Growing capital, maintaining controlled growth, and upholding a high standard of corporate ethics have been the primary goals of Trust Bank Limited since its inception. Compared to other financial institutions, its customer service is exceptional in terms of quality and responsiveness.

Clients are impressed by their successful approach, time-sensitive solutions, up-to-date norms and regulations, and friendly customer support. As a result, Trust Bank Limited has risen to the top of the financial institution food chain in Bangladesh. In recent years, the bank's financial performance has been rather good. Furthermore, a workforce of well-trained and friendly officers or employees may make up for any operational shortcomings.

### **3.4.4 Suggestions for Further Implications**

I would like to suggest both the organization and my university to gear up better seminars and teach students about the environment of the corporate world so that both the ends meets satisfaction whenever they get a intern or a permanent job holder.

### **3.4.5 Suggestions for the Organization**

Working at Banani department at agreeing with bank confined turned into an amazing revel in. The bank staff has been very kind and useful. However, locating so numerous things in a completely short amount of time in a practice orientation program has never been an easy mission. Suggestions are listed below. Those are simply pointers for improving client support, pleasurable client delight, and making clients fonder of TBL.

There should be more CC cameras and security guards. The CC camera should be checked every month to see if they are working properly. Also, the metal detecting machine at the entrance should be supervised properly.

They should increase the number of ATM booths. They have only 232 ATM booths all over the country whereas for example bank like Dutch Bangla Bank Limited has 4419 ATM booths.

The working hour is 10 am to 6 pm. Sometimes it can be more but should not on the regular basis.

Make the working environment for employees more flexible and time- worthy. The Bank needs to take control of their management, so that the employees are not burdened with tasks they are not supposed to do. They can do this by increasing number of departments.

as everything in bank is online based; slow server is a big issue which totally stops their whole banking works. Therefore, they should improve their current software option or rather search for a better software option.

TBL should give more emphasize on liquidity management in a balanced way.

Website of TBL Bangladesh need to be more informative. It should add the basics information of different sectors.

The TBL should come up with new banner and target the main point of Dhaka city.

### **3.4.6 Suggestions for the University**

- Students should be able to participate in hands-on activities while completing their academic work. They need to set up a workshop at a different multinational, bank, or clothing company every few weeks.
  
- That student should have access to the organization's higher-ups.
  
- All students should receive pre-internship counseling from their university before joining a company for an internship.
  
- OPA needs to have good relationships with a variety of businesses in order to find students internships. Developing a fraction of the top talent pool is, in my opinion, BRAC University's responsibility.
  
- Students should be given real-world examples and rules to follow so that they are not intimidated.

## **3.5 Data Analysis**

### **3.5.1 Research design:**

Pre-planned and organized, secondary data was used for qualitative analysis, and a survey approach was used to collect the data. In order to conduct the survey, a questionnaire was created as a method for gathering data through a series of questions that participants must answer. 44 people are included in the study, chosen at random from the public. The questionnaire asked for information on the respondent's demographics as well as open-ended inquiries. There are also demographic and scalability considerations included in this.

### **3.5.2 Analysis Based on Questionnaire Data:**

Two sections are included in the questionnaire. To begin, there are demographic questions like gender and monthly income; the second portion includes scaling questions where respondents had to indicate whether they agreed or disagreed as indicated by the five-point scale (Strongly Agree; Agree; Neutral; Disagree and Strongly Disagree). Then, consumer happiness is considered the dependent variable. A number of items or scales were selected for each variable, and a different question was posed for each scale.

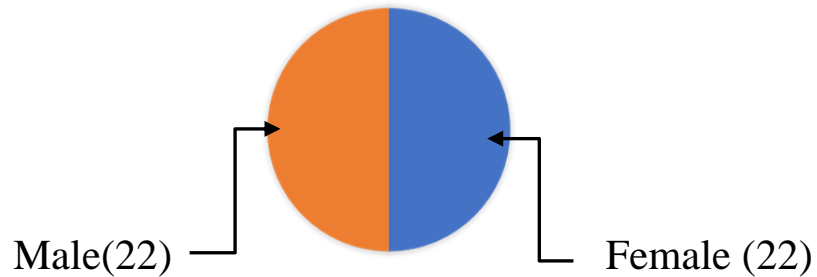
Based on the survey responses, the following is the analysis:

### **3.5.3 Demographic Questions Analysis:**

Gender, employment, income, number of years in business, kind of account, usage of a credit card, and other contributing factors are all part of the study's demographic breakdown.

#### **Gender:**

When it came to gender, 22 of the 44 respondents (or 50%) were men, while the other 22 (or 50%) were women. Here is a visual representation:



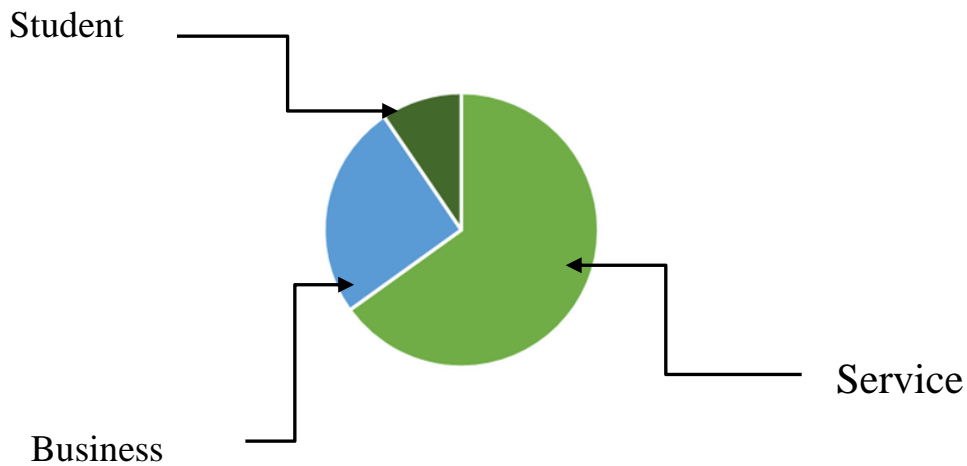
**FIGURE 7: DEMOGRAPHIC ANALYSIS GENDER**

Gender	Frequencies	Percentages
<b>Male</b>	22	50%
<b>Female</b>	22	50%
<b>Total</b>	44	100%

**TABLE 7: TABLE OF FREQUENCIES AND PERCENTAGES (GENDER)**

### **3.5.4 Occupation:**

After the survey of all the people who responded we can see, 30(61%) are the bankers themselves while 12(34%) of them do business and only 2(5%) is students. The pie chart is given below:



**FIGURE 8: DEMOGRAPHIC ANALYSIS: OCCUPATION**

Occupation	Frequencies	Percentages
<b>a) Service</b>	30	61%
<b>b) Business</b>	12	34%
<b>c) Student</b>	2	5%
<b>Total</b>	44	100%

**TABLE 8: TABLE OF FREQUENCIES AND PERCENTAGES (OCCUPATION)**

### **3.5.5 Family Income:**

According to the respondents we can see that 30(68%) of them have income more than 50,000Tk. Moreover, 3(7%) have 40,000 to 49,999Tk and 15,000 to 29,999 Tk family income, while 8(18%) of them said they have 30,000 to 39,999Tk family income.

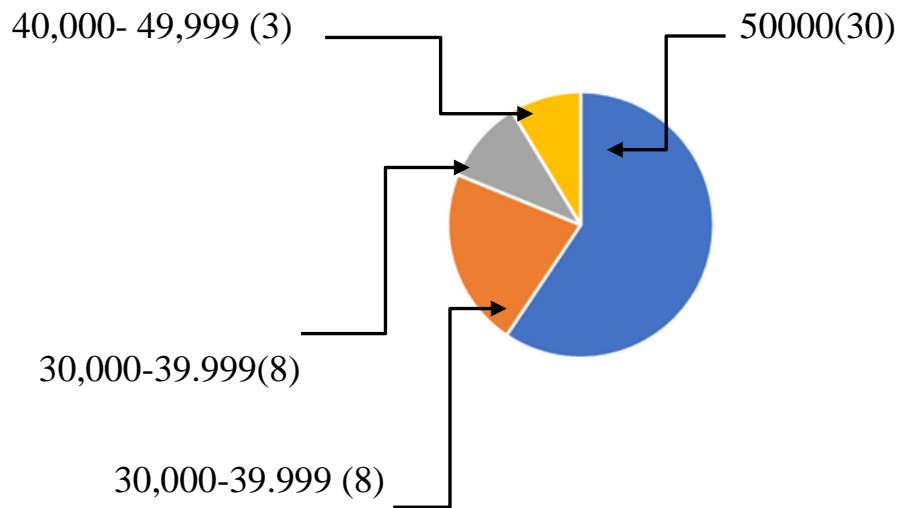


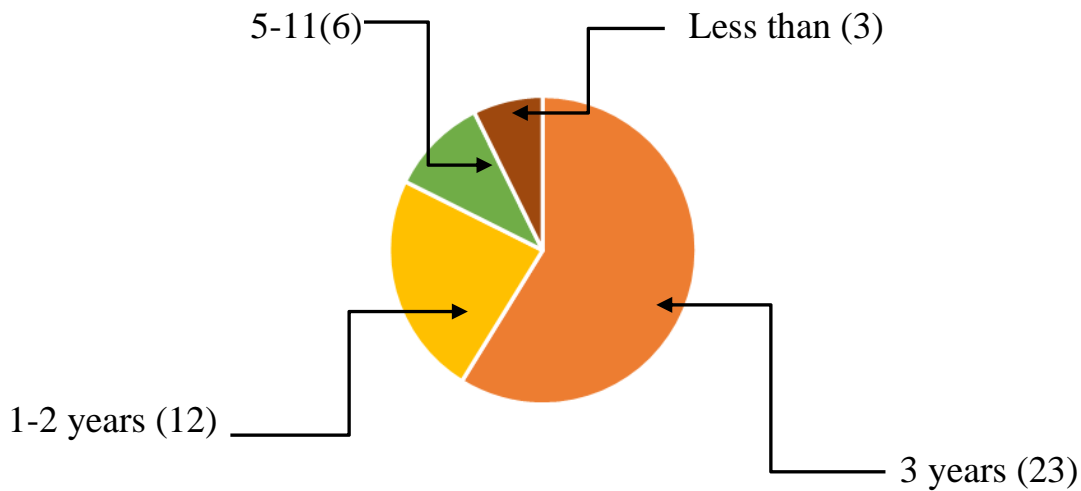
FIGURE 9: FAMILY INCOME

Income	Frequencies	Percentages
<b>15,000- 29,999</b>	3	7%
<b>30,000-39.999</b>	8	18%
<b>40,000- 49,999</b>	3	7%
<b>50,000 and above</b>	30	68%
<b>Total</b>	44	100%

TABLE 9: TABLE OF FREQUENCIES AND PERCENTAGES OF MONTHLY INCOME

**3.5.6 Length of operation with Trust bank Ltd.:**

Data collected on consumers' length of time associated with the bank revealed that 3 (7 percent) respondents had been linked with the bank for less than 5 months, whereas 1/2 dozen (14 percent) respondents had been associated with the bank for 5 to 11 months. Specifically, as shown in the following table, 12 (27 percent) respondents have been with the bank for one to two years, while 23 (52 percent) respondents have been with the bank for three years or more. Therefore, the bulk of the replies region unit the loyal clients in view that they are running TBL account for the extended run. The following is a graphical representation of the information.



**FIGURE 10: LENGTH OF OPERATION**

Length of Operation	Frequencies	Percentages
<b>Less Than 5 months</b>	3	7%
<b>5-11 months</b>	6	14%
<b>1-2 years</b>	12	27%
<b>3 years and above</b>	23	52%
<b>Total</b>	44	100%

**TABLE 10: TABLE OF FREQUENCIES AND PERCENTAGES OF LENGTH OF OPERATION**

**3.5.7 Type of Accounts:**



Clients chosen to continue the research were questioned about the kind of accounts they run with the bank. In response, 30(76%) respondents are operating bank accounts. Some of them has income accounts and monotheism money owed while 10(17%) respondents indicated that they operated accounting and those vicinity unit normally agency account. meanwhile, 4(7%) respondents expressed that the customers run other accounts like loan accounts. Pie-chart is given below:

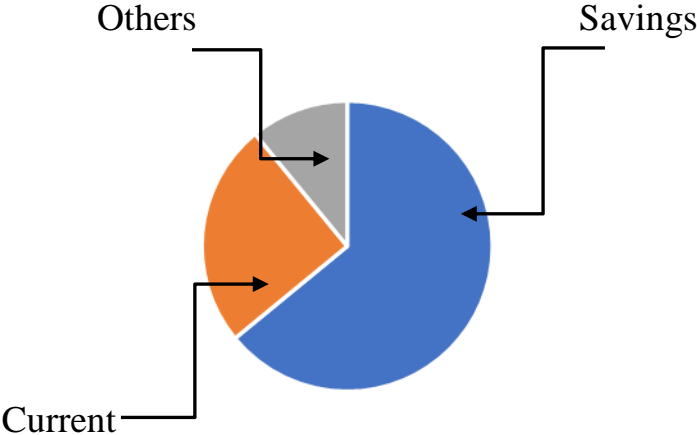


FIGURE 11: TYPES OF ACCOUNT

Type of Account	Frequencies	Percentages
<b>Savings</b>	30	76%
<b>Current</b>	10	17%
<b>Others</b>	4	7%
<b>Total</b>	44	100%

TABLE 11: TABLE OF FREQUENCIES AND PERCENTAGES OF TYPES OF ACCOUNT

**3.5.8 Influencing Sector:**

Here respondents are being asked the thing that affects any to remain a TBL account. 14(32%) of the aforesaid loan facility whereas 13(30%) of them preferred ATM supplier centers likewise 8(18%) of the chosen cell banking, locker service impacts 5(11%) respondents and within the finish solely 4(9%) declared that internet banking facility impacts them redundant to perform financial organization account at TBL Graphical presentation is given below:

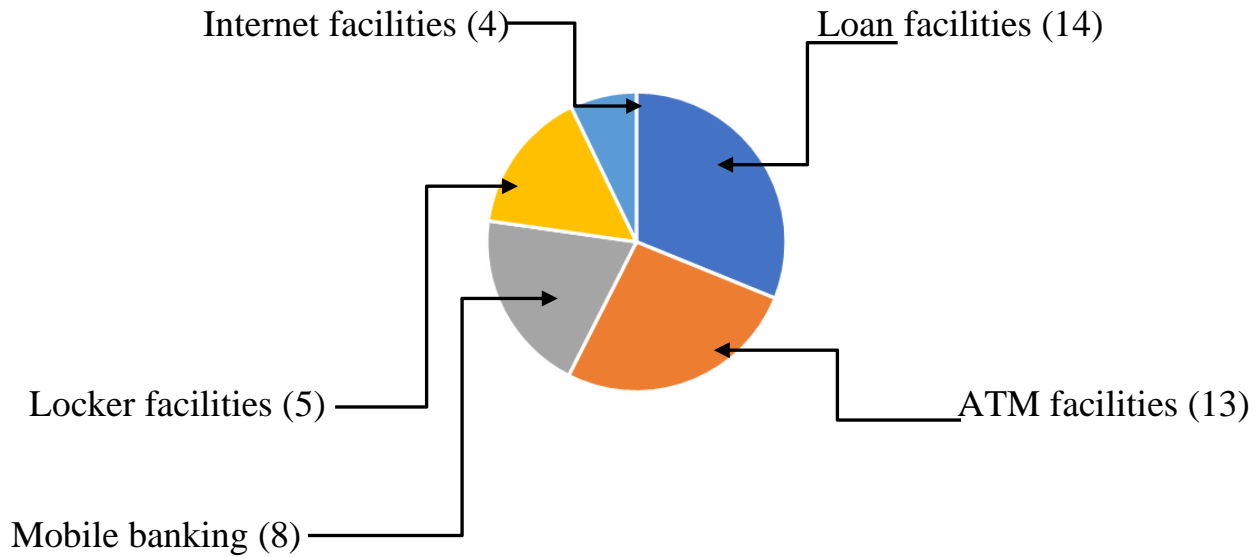


FIGURE 12: INFLUENCING SECTOR

Most Influencing Sector	Frequencies	Percentages
<b>Mobile banking</b>	8	18%
<b>Loan facilities</b>	14	32%
<b>ATM facilities</b>	13	30%
<b>Internet facilities</b>	4	9%
<b>Locker facilities</b>	5	11%
<b>Total</b>	<b>44</b>	<b>100%</b>

TABLE 12: TABLE OF FREQUENCIES AND PERCENTAGES OF INFLUENCING SECTOR

### **3.5.9 Data Analysis**

#### **❖ Analytical Model:**

For my investigation, a mathematical model is being built. I must apply multiple regression equations to identify and analyze the dependent and independent variables. A total of three independent variables and one variable are contained within their four-variable dependent variable. The mathematical model is shown in the following-

$$Y = X1 + X2 + X3 + X4 + X5 + X6 + C$$

Here,

Y= Dependent variable, which is customer satisfaction level on retail banking

X1= Service Quality (Independent variable)

X2= Product Offering (Independent variable)

X3= Brand Image (Independent variable)

C= Constant which is consist of all other independent factors.

#### **❖ Hypothesis Development:**

According to the factors I got from the respondents I have develop three hypotheses. Those are given below:

H1: Service quality significantly influences customer satisfaction.

H2: Product offering significantly influence customer satisfaction.

H3: Brand image significantly influence customer satisfaction.

❖ **Hypothesis Testing and Result:**

I've come up with three hypotheses that support three aspects that influence client satisfaction in my approach to the issue. I'm going to see if my theories are true or false.

**1. H1:** Service Quality significantly influences customer satisfaction.

**Ho:** Service Quality does not significantly influence the customer satisfaction.

Model	Sum of Squares	df	Mean Square	F	Sig.
<b>Regression</b>	7.945	5	1.589	2.412	.054
<b>Residual</b>	25.032	38	.659		
<b>Total</b>	32.977	43			

TABLE 13: SERVICE QUALITY

We can see from the table above that the independent variable for service quality is 054, which is significantly above the alpha value of 0.05. As a result, H0 is accepted but H1 is refused. that's to mention, the standard of service has not referred to client satisfaction.

**2. H1:** Product offering significantly influence customer satisfaction.

**H0:** Product Offering does not significantly influence the customer satisfaction

Model	Sum of Squares	df	Mean Square	F	Sig.
<b>Regression</b>	<b>11.371</b>	<b>5</b>	<b>2.274</b>	<b>4.000</b>	<b>.005</b>
<b>Residual</b>	<b>21.606</b>	<b>38</b>	<b>.569</b>		
<b>Total</b>	<b>32.977</b>	<b>43</b>			

TABLE 14: PRODUCT OFFERING

The independent variable product offering is .005, which is less than the alpha value 0.05, as seen within the table above. As a result, H0 is rejected but H1 is approved. That's to mention, product offerings have a big impact on consumer happiness.

**3. H1:** Brand Image significantly influences customer satisfaction.

**H0:** Brand Image does not significantly influence the customer satisfaction.

Model	Sum of Squares	df	Mean Square	F	Sig
<b>Regression</b>	14.457	5	2.891	5.933	.000
<b>Residual</b>	18.520	38	.487		
<b>Total</b>	32.977	43			

TABLE 15: BRAND IMAGE

According to the regression study, Brand Image has an impression on customer satisfaction selection. The alpha value for the independent dependent brand image is .000, which is less than 0.05. As a result, H0 is rejected, whereas H1 is approved.

❖ **Initial deposit for account opening is high:**

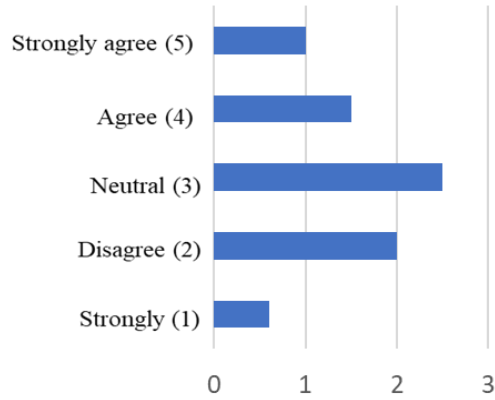


FIGURE 13: INITIAL DEPOSIT FOR ACCOUNT OPENING IS HIGH

Strongly disagree 1, Disagree 14, Neutral 16, Agree 10, Strongly agree 3.  
 Initial deposit for account opening is high.

Scale	Frequencies	Percentages
<b>Strongly agree (5)</b>	3	7%
<b>Agree (4)</b>	10	23%
<b>Neutral (3)</b>	16	36%
<b>Disagree (2)</b>	14	32%
<b>Strongly disagree (1)</b>	1	2%

TABLE 16: INITIAL DEPOSIT FOR ACCOUNT OPENING IS HIGH

❖ **Satisfactory FDR interest rates:**

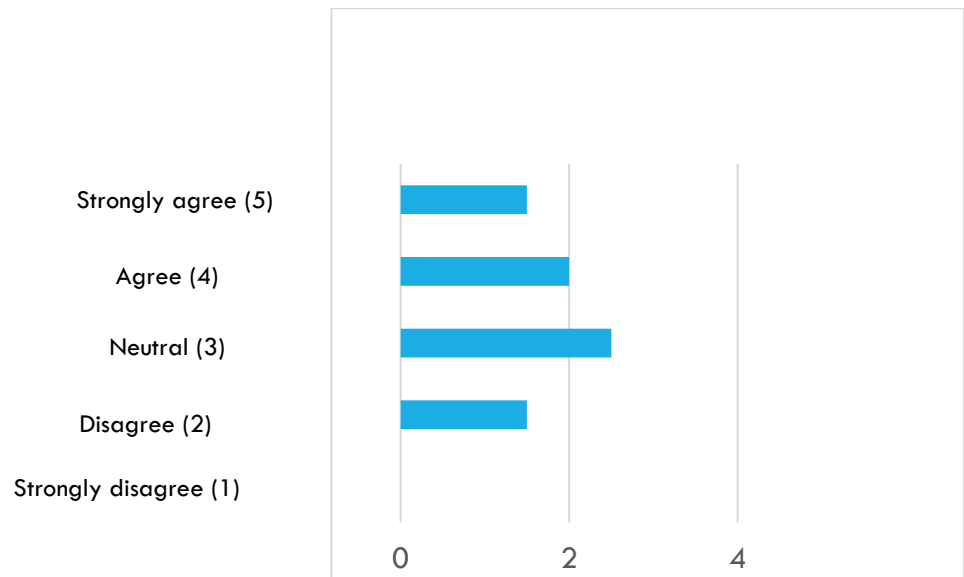


FIGURE 14: SATISFACTORY FDR INCREASE RATES

Strongly disagree 0, Disagree 7, Neutral 18, Agree 12, Strongly agree 7.

Satisfactory FDR interest rate.

Scale	Frequencies	Percentages
<b>Strongly agree (5)</b>	7	16%
<b>Agree (4)</b>	12	27%
<b>Neutral (3)</b>	18	41%
<b>Disagree (2)</b>	7	16%
<b>Strongly disagree (1)</b>	0	0%

TABLE 17: SATISFACTORY FDR INCREASE RATES

## **3.6 Conclusion Part**

### **3.6.1 Limitations of the Study**

- The report has several restrictions, which means it may not provide all of the necessary information. The following are some of the issues I encountered while writing the report:
- The study was hampered by a lack of relevant data to conduct the investigation. Due to security and other business responsibilities, the bank is unable to divulge some information.
- Numerous things were omitted from this study due to the strict time constraints. It's difficult to pick up all the features in just 90 days.
- Because the bank employees were so busy, they were unable to give me adequate time.
- The inability to visit many branches

### **3.6.2 Findings of study**

- Transacting money should be done only online. Even if you have access to internet banking through your local branch, certain chores must still be accomplished manually. The quality of the service will increase when they are automated over time.
- In order to deal with challenging customers and situations, employees need to get proper training.
- In order to better understand and address the needs of our customers, we need to provide them personalized attention.
- In order to better position Trust Bank Limited in the eyes of potential customers, it may undertake a successful advertising campaign. Commercials on television can reach a wider audience of prospective customers. It is better to promote a strong relationship with customers rather than product features in ads. The bank should also emphasize its exceptional service and attention to detail.
- A prospectus outlining all of the bank's pertinent information should be made available to consumers by the bank's corporate headquarters. Every table in every department can provide information about the bank, although the front desk or account opening area is often responsible for this. However, there is seldom a moment of silence in this neighborhood. A dedicated receptionist should be employed by TBL to greet new clients.



### **3.6.3 Recommendation**

My observations and understanding lead me to believe that although Trust Bank Ltd. is doing very well in our country, it requires a few tweaks to its procedures before it can claim the title of top company. They should keep up-to-date guidelines in place for their personnel, for example, to avoid any form of confusion.

Employees should be instructed on how to interact effectively with clients, according to my observation. This will help improve customer service and eliminate misunderstandings between the two parties, which is a win-win situation for everyone.

Despite the fact that they are providing excellent services and goods, their prices are significantly higher than those of their competitors, making them less appealing to clients. As a result, they should take this into account and do all in their power to decrease it.

There are high interest rates on loans in TBL, however they should lower this rate in order to increase sales and therefore generate a larger profit. They have a bad interest rate on deposits, and customers often complain that it is lower than other banks.

Despite the fact that they offer a wide variety of savings options, they only offer two options to their clients, thus they should expand their offerings by presenting a wider variety of options.

The minimum balance required to open any type of account at this bank, be it a savings, checking, or money market account, is significantly higher than the average for our country. As a result, they need to lower this number.

They should establish a basic training course in a certain industry in order to make it obvious what each employee's job entails and to help them advance their careers.

For each level, a distinct increment category must be established.

The motivation of medium and junior-level managers and executives should be boosted by a special bonus.

To have a better grasp of the assessment process, employees should be evaluated on their entire performance rather than their title when rating or evaluating jobs in order to determine a pay range.

Participation in the organization's decision-making process should be limited to a specific range. Because I believe, it is one of the finest ways to motivate employees to perform better since they feel like they are a part of the organization's permanent body.

It is time to widen the spectrum of non-financial incentives like-secretarial help for upper level officials, the choice for clerical level employees to wear casual attire once a week, etc. They may entice their workers with a variety of benefits, including as assistance with their children's education, loans, short-term disability compensation, discounted business products, and paternity leave, among others.

### **3.6.4 Conclusion**

When compared to other banks, TBL started its banking activities far earlier, and as a result, it has amassed a substantial amount of banking knowledge that has been extremely valuable to the institution. But they have to do it because the economic situation in our country has yet to improve much. From the offered charts and tables, we can notice a wide range of their loans and other offerings that are always being updated and shifted about. Aside from that, they have a thorough compensation strategy that includes a variety of bonuses, such as a branch bonus, a sales incentive based on individual achievement, and so on. They also have a number of additional incentives in place for staff who achieve certain goals. Some negatives include the fact that they focus primarily on financial incentives and benefits and not on non-financial ones. Nonetheless, it's a bad idea on their side. As a result, they must take into account non-financial motivations for both consumers and staff. As business grows, they'll have to broaden their selection of enticing deals as well. Another thing I've seen is that kids need a lot more immediate guidance in order to carry out their tasks.

My overall assessment is that this organization is providing an excellent service to our citizens, and especially to our military personnel. They are also teaching our people about world-class banking procedures, which I believe to be a very worthwhile step, and we should work with them to benefit ourselves. There will be no doubt that the Trust Bank Ltd. will continue to advance with the modernization of the business environment.

### **3.6.5 References**

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**6. In Trust bank, which of the following centers has the most effect?**

- a) Mobile banking.
- b) Loan facilities.
- c) ATM service.
- d) Internet facilities.
- e) Locker service.

**7. Have you ever implemented a mortgage from Trust Bank?**

- a) Yes
- b) No

**8. What involves mind initial of all while you concentrate on Trust bank?**

- (a) Personalized service.
- (b) Wide branch network.
- (c) Customer service.
- (d) Computerized banking.

**9. In Trust bank, which of the following centers has the most influence.**

- a) Mobile banking.
- b) Loan facilities.
- c) ATM service.
- d) Internet facilities.
- e) Locker service.

<b>SL No</b>		<b>Strongly agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly disagree</b>
<b>10.</b>	FDR interest rates that are satisfactory					
<b>11.</b>	There are enough ATMs					
<b>12.</b>	I am very happy with the management of my trust checking account					
<b>13.</b>	In my opinion, Trust Bank is usually the best option					
<b>14.</b>	A large amount of initial deposit is required to open an account					