

Report On
[Loan Operations at Trust Bank Limited]

By

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An internship report submitted to the BRAC Business School in partial fulfillment of the
requirements for the degree of
BBA

BRAC Business School
Brac University
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Declaration

It is hereby declared that

1. The internship report submitted is my/our 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/We have acknowledged all main sources of help.

Student's Full Name & Signature:

Mustayeen Nasrullah Sharaf
16304038

Supervisor's Full Name & Signature:

Supervisor Full Name
Designation, Department
Institution

Letter of Transmittal

Ms. Fabiha Enam
Senior Lecturer,
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of internship report on “Loan operations at Trust Bank Limited”

Dear Madam,

This is my pleasure to display my entry level position provide details regarding' **Loan operations at Trust Bank Limited** ', which I was appointed by your direction.

I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

Mustayeen Nasrullah Sharaf
16304038
BRAC Business School
BRAC University
9/23/2020

Non-Disclosure Agreement

This agreement is made and entered into by and between Trust Bank Limited and the undersigned student at BRAC University for the commitment of avoiding the unapproved divulgence of confidential data of the organization.

.....

Trust Bank Limited

.....

Mustayeen Narullah Sharaf

Acknowledgement

Most importantly, I want to offer my profound thanks to the Almighty Allah for setting up this internship report

It was a great blessing undertaking paper on the different parts of the loan department and tasks by Trust Bank Limited. I further want to thank and pass on my appreciation to my honorable supervisor Ms. Fabiha Enam Senior Lecturer and BRAC University, for letting me to set up this report. Without my supervisor's guidance, support and patience this would not have been possible.

I would further like to pass on my gratitude to the management of Trust Bank Limited for giving me the opportunity for the internship program. My special thanks to **Brigadier General Kamrul Islam (Retd)**, head of the human resources department, **Mafizur Rahman**, FAVP and Credit in charge and many more for aiding me to accomplish the goals in my report.

Executive Summary

Loans are an integral method of earning for most banks as they can amount from half to two thirds of a bank's annual revenue. This is essential to a bank because the loan portfolio is one of the first things to check in order to measure the quality of a bank. Trust Bank Limited offers a myriad of loan schemes for nearly all sorts of business or personal opportunities. Trust Bank was successful so fast because they have a strong back up as well as being the Army welfare Trust gave them a boost. The loan operations at this bank is an intricate process which requires the usage of various paperwork and investigation. This process is often under looked but the sheer complexity makes it one of the most intense department to work in. The loans provided by Trust Bank appeal greatly to small and medium entrepreneurs when taken into consideration that their offers are either targeted towards women and the agricultural section, both of which have great potential to improve. Trust Bank aims to increase the nation's welfare by fulfilling the needs of the low and middle income class and that is their key to success.

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List of Acronyms

TBL	Trust Bank Limited
SME	Small and Medium Entrepreneur
BDT	Bangladesh Taka
CNG	Compressed Natural Gas
SWOT	Strengths, Weaknesses, Opportunities and Threats
BBS	BRAC Business School

Chapter 1

Overview of the Internship

1.1. Basic Information

Name: Mustayeen Nasrullah Sharaf

ID: 16304038

Program: Brac Business School

Major: Marketing

Supervisor Name: Mafizur Rahman

Position: FAVP and Credit in Charge

Company Name: Trust Bank Limited

Department: Loans

Address: 98 Shaheed Sharani, Post office, Dhaka Cantonment, Dhaka 1206

The final semester of BBS students require them to enlist in one semester of an internship. This internship program provides the students with the opportunity to gain insight on the professional life after years of education.

The internship program has led to the enlisting in Trust Bank Limited (Principal Branch) on the 17th of August 2020.

1.2 Internship Information

1.2.1 Objectives

- To give an overview of the Loan department
- To provide a look into the department's ongoings
- To explain the experience in an actual working environment

1.2.2 Methodology

Most of the data will be collected primarily through information provided by coworkers/ supervisor at work as they instruct thoroughly the ways in which the process is done. The loan papers are given for compilation and through constant work on that, the process of the loan and the legal consequences are greatly elaborated. Dealing with customers was perhaps the most helpful because, when I saw the interactions between customer and the banker a great deal was learnt about the interactions and the method for dealing with certain situations. The financial statements of the bank during audit sessions were also very helpful when trying to decipher the success of the bank because representatives from Bangladesh Bank were asking specifically for the loan statements done for the year.

The only use of secondary data would be through the Trust Bank websites where information regarding the different sorts of loans are given.

1.2.3 Rationale

I had been advised by my peers to work on the general banking or the card division of Trust bank limited because I would have access to a wealth of information if I were to start working on that. This did not sit well with me because I wanted to work on something more unique and somewhat taboo. The issue of Loans in our conservative society is spoken in hushed tones. It is not that people do not take loans as all the organizations take it on a regular basis as well as small businesses. The thing about Loans are that in our society Loans can be regarded as a sign of weakness, that the individual in question needs to request someone else for money because he does not have the means to provide or commit for himself. I wish to increase the perception of Loans and how common it is to myself so I can rid myself of this internal bias

1.2.4 Duration of the internship

I joined Trust Bank at the 17th of August 2020 amidst the chaos of the corona virus in the country. I was initiated in the Principal Branch which is the branch located in Dhaka Cantonment. My first two weeks was spent in general banking where I found myself overwhelmed with the brunt of the customers. The general banking department involved in opening accounts, managing them and providing bank statements. This is perhaps the busiest department of the entire bank as we had about 300-400 people coming in for help or services for the 10-4 opening time of the bank. Within that duration I saw how expertly my colleagues handled the pressure by providing the customers with their required information/service. It was really interesting to see how to operate under such a crowd as this was my first job at an actual office and I felt myself panicking not only at the number of people but at how my colleagues were like a well-oiled machine, telling me what to do as well as having time to do their own thing. I found myself being a kind of an assistant to them by compiling account opening forms, printing and guiding people to the right departments for their respective jobs. It was also quite scary due to the corona and me having no table

My next transfer was to the loan department which solidified my internship topic. This department although nowhere near busy with people was much more engrossed in paperwork. While I was ecstatic about having my own table I was hounded by constant paper work at almost the entire duration of my time in the office. I was compiling legal documents for the loan clients to fill out before a loan can be confirmed. This gave me a great amount of time to learn about the on goings of the bank which gave me a lot of insight to learn about all the different loan systems in the bank. I found myself surprisingly getting used to the work load slowly as I compiled paperwork and was constantly on the thirst for knowledge about my department. I was intrigued by the open mindedness of the department as the people were charming and the work was serious. It was not just loans but the very idea of a concept that I myself am not familiar with and I wanted to work on it.

However, just as I had gotten used to the department I was transferred once again in the debit card division where I feel that I have gotten a hang of the office life. This department was nearly as busy as general banking but it felt much simpler. This department dealt with debit card issuing as well as internet banking so I got to get a huge deal of experience when it comes to dealing with customers. Overall as stressful as it was dealing with the internship report as well as the internship, I have been blessed to have been given the opportunity to get such a life experience.

1.3 Limitations

I think the biggest limitation I faced would be the constant switching of my departments. This made me unable to decide my Report topic for the longest time. I had started off in the general banking department and was then transferred to loans from where I had been sent to the debit card department. The departments of General banking and Debit cards were so busy it did not allow me any opportunity to speak to my supervisors about my topic nor did I have

many opportunities to ask about my report. The second disadvantage would be that due to my position as an intern I believe I wasn't taken seriously most of the time. I was relegated to menial work most of the times which although is not a bad thing hampered me from learning the more intricate work I wished to write about. Due to the coronavirus I had a tremendous amount of difficulty writing my report as I had barely 20 days to put all of this information together and verify it with my faculty. Lastly I would say since I am an intern I am not privy to a lot of the information hence making it a tremendous task to compile all of the information necessary to complete the report.

Chapter 2

Trust Bank Limited

2.1 Introduction

Trust Bank Limited is one of the fundamental personal business banks having a spread association of 113 branches and SME centers, 228 ATM Booths, more than 20,000 Paypoints and 65 POS in 55 Branches across Bangladesh and plans to open more branches to cover the huge business locales in Dhaka, Chittagong, Sylhet and various zones in 2018. The bank, upheld by the Army Welfare Trust (AWT), is first of its sort in the country. With a wide extent of current corporate and customer financial things Trust Bank has been working in Bangladesh since 1999 and has achieved open assurance as a sound and stable bank.

2.2 Overview of the Company

2.2.1 Mission, Vision, Core Values

Vision: Fabricate a drawn out economical budgetary foundation through money related incorporation and convey ideal incentive to all partners with the most elevated level of consistence

Mission:

- Long term sustainable growth – diversified business with robust risk management.
- Financial inclusion – bring unbanked population into banking network through low cost and technology based service delivery.
- Accountable to all stakeholders – customers, shareholders, employees and regulators.
- Highest level of compliance and transparency at all levels of operation.

Core values:

1. *Fair*: We treat everyone fairly and with respect.
2. *Dependable*: We deliver on our promises
3. *Reliable*: We do our job to the best of our ability
4. *Professional*: We foster a professional environment
5. *Dynamic*: We are passionate to accomplish
6. *Trustworthy*: We do what is right

2.2.2 Organizational Structure

1) Top level management:

- Chairman
- Board of Directors
- Executive Committee
- Managing Director
- Additional Managing Director

2) Middle level management

- Senior Executive Vice president
- Executive Vice President
- Senior Vice President

3) Junior level Management

- Assistant Vice President
- First Assistant Vice President
- Senior Principal Officer
- Principal Officer
- Senior Officer
- Management Trainee Officer
- Junior Officer
- Trainee Assistant Officer

2.1 The loan process

In order to take the loan the customer has to first go to the second floor of the Principal Branch where the loan department is located. After that the person is first asked questions in relation to his financial and investment reasons. These questions are basic screening questions which are later checked to see if it is true. They involve questions such as how the person makes money. how much loan does he want? What is the amount he is spending on the investment? After these basic questions the bank sends out surveyors who are there to check out the asset being invested, this is because the Bank needs to realize if the asset is worth being loaned out. The client is also checked thoroughly through the records of Bangladesh Bank to see the financial situation he is in. This is a safety check to see the amount the client earns? How much is his expenditure every month? Does he have prior loans? How well his credit is if he had previous loans he paid off? Does he have any outstanding loans from any other Banks? Will his Bank statement show if he is able to pay

off the loan in installments? These are necessary to run by because the bank needs to have a backup plan in the case the client is unable to pay the loan back. The Bank also eyes the client's assets to see if anything could be put up for mortgage or collateral in the case of any mishaps.

Once the surveyors have green lit the process the Bank requests the Loan takers Salary statement, TIN certificate and Tax returns as well as give them a file full of information to fill out. The file is full of details regarding the Loan taker as well as legal document such as the letter of Guarantee which can be held in court in case of an incident. This is taken very seriously as there are a lot of guidelines to follow when taking out a loan and without these legal papers, loopholes may be abused to work around the loan which can cause huge losses for the bank. These files are rigorously checked as the information is sent to a third party which is contracted to the Bank called Mohsin Consultancy. This firm involves themselves in checking all the intricate details provided by the client to see whether the information is true or false. The payment of these consultants are taken off the clients pay as well. If all the above information is checked out and cleared the loan is finally given out to the client on a yearly basis of 9 percent. This loan is then paid off as installments which the client gives out based on their dealings with the bank.

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TBL LOAN APPLICATION FORM

Application Date: _____

To
The Manager
Trust Bank Limited
Branch _____

Attested 2 Copies
Photos (PP Size)
of the Applicant

Please Tick on the name of the product:

Loan Against Salary (LAS)
 Personal Loan (PL)
 Apn Nibash (House Finance)
 Car Loan
 Doctors Loan
 Trust Digital
 Trust Thikana
 Others

I/We _____ here by apply for a loan of
BDT _____ (in Word _____) for
Loan Tenure: 12 Months 24 Months 36 Months 48 Months 60 Months Others _____
for the Purpose of _____ and certify that all information given below is valid and sufficient.

A. Personal Information (Applicant /Principal Applicant):

Full Name (Mr / Mrs / Ms) _____ Nick Name (if any) _____
 Profession _____ Gender: Male Female Others _____
 Date of Birth: Day _____ Month _____ Year _____ Age _____ (as on the date of application)
 Marital Status: Single Married Others (Specially) _____ No of Dependents _____
 Education Level: SSC HSC Graduate Post Graduate Others (Specially) _____
 Father's Name _____ Profession _____ Contact No (if any) _____
 Mother's Name _____ Profession _____ Contact No (if any) _____
 Spouse's Name _____ Profession _____ Contact No (if any) _____
 Spouses Office Address (if any) _____
 Nationality: _____ TIN No: _____
 Type of identification Documents: _____ ID No: _____
 Directorship with Other Bank/NBFI/Insurance: Yes No

B. Contact Details:

Residential Status: Owned Family Owned Rented Others (Specially) _____
Present Address: _____
 Postal Code _____ No. of Years Present Residence Address _____
Permanent Address: _____ Postal Code _____
 Telephone No (Home) _____ Telephone No. (Office) _____
 Mobile No _____ E-mail Address _____
 Emergency Contact Person _____ Relationship with Applicant _____
 Contact No _____

Figure 1: Client details

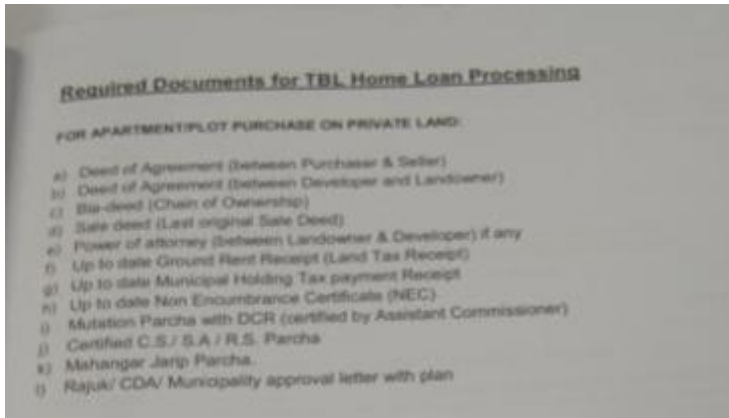


Figure 2: Required Documents

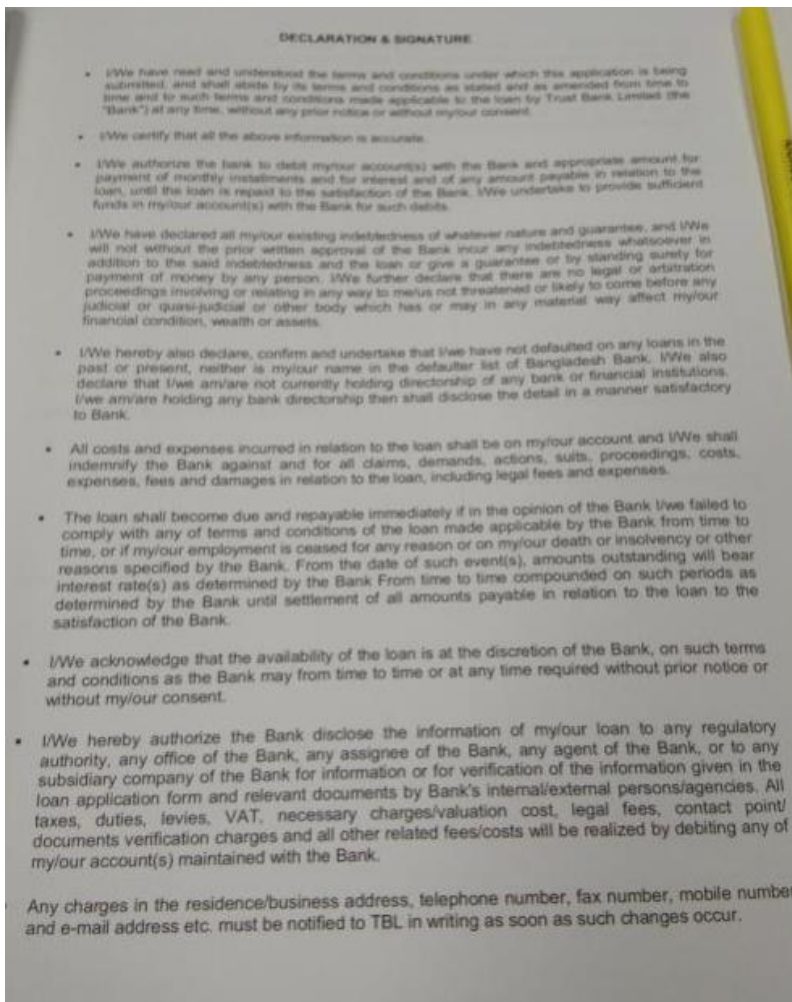


Figure 3: Legal consequence and consent

2.2.1 Accounting Practices in the Loan Process

In an attempt to make a connection to the loan process with certain accounting concepts it was interesting to see TBL employ a very efficient method of deciding how to take loans. The Six Cs of worthiness are techniques employed to determine whether a client should be green lit for a loan.

1) **Character:** Moneylenders search for characteristics in the borrower that can reveal to them a great deal about their capacity to reimburse the advance, and initial introductions can truly have any kind of effect. Attributes like your instructive history, business foundation, and experience with your industry all assume a key function in whether your application will be endorsed. Different factors, for example, dependability, how long you've inhabited or worked out of your present location, will likewise factor into the bank's choice.

2. **Capacity:** Maybe the most significant factor moneylenders consider when choosing to support an advance is the organization's ability to reimburse it. By contrasting your previous history of obligation reimbursements just as the current obligation you may be conveying, banks will decide your penchant to make installments consistently. In the event that the business you're beginning is still in the thought stage and not right now creating income, your odds of getting a credit might be lessened since you can't show how you'll reimburse it.

3. **Capital:** Banks will frequently expect borrowers to set up cash-flow to make sure about a credit. It may appear to be illogical to search out an advance when you have capital since it would mean you wouldn't require extra assets. Be that as it may, moneylenders need borrowers to have cash put resources into the credit also. This makes it more probable that you'll repay it. Since banks are facing a challenge by crediting out cash, they need to

guarantee the borrower is additionally accepting a part of the danger also. This levels the battleground for the two players.

4. **Collateral:** This is somewhat not quite the same as capital, yet it works in a similar vein. Moneylenders likewise need to ensure the borrower is facing a challenge, so by setting up an ensured resource, for example, land or property, the bank comprehends you're not kidding about reimbursing the advance. In contrast to some elective moneylenders, National Funding doesn't need our borrowers to hazard excessively, which is the reason we offer no insurance business advances to every one of our borrowers.

5. **Conditions:** Banks will be keen on what your arrangements are for utilizing the cash. Is it a capital infusion to stay with the above water or is it a reinvestment to grow your flow activities? Odds are, loan specialists will be bound to support the last since it shows more potential for reimbursement. Nonetheless, all credit applications are extraordinary and every one lives and kicks the bucket for an assortment of reasons. Other contingent components assume a job however as well, for example, the states of the neighborhood or public economy, the money related soundness of the borrower's business and any opposition the business faces in the commercial center.

6. **Credit score:** Moneylenders all have various edges for what comprises a proper financial assessment. Some need borrowers to have commendable scores, while others are significantly more adaptable in this viewpoint. Actually, numerous elective banks will support an independent venture advance regardless of whether the borrower has awful or no credit by any means.

2.3 Types of Loan

2.2.1 Retail Banking

a) **Apon Nibash Loan:** This loan is for clients who wish to purchase, renovate or construct a new home altogether. Trust Bank offers a great deal of variety when it comes to what you can do with this loan. The clients can do as follows

- Purchasing residential property
- Construction of new residential house(s)
- Taking over of House Building Loans from other Banks/Non Banking Finance Institutions
- Extension, Renovation/ Modification, Finishing Work of residential property

The loan amount can be a maximum of 2 crore BDT with the clients having to pay a down payment of at least 30 percent on the said property. The client will have to be within the ages of 25-30 to take out this loan

b) **Car loan:** This loan is for individuals who wish to purchase a vehicle with their status being confirmed service holders, Businessmen and professionals. This loan requires the client to have at least 50 percent of the down payment on the vehicle and the loan limit can vary from 2 lakhs to 50 lakhs.

c) **Doctor's loan:** In a developing country such as Bangladesh, Trust Bank aims to provide the utmost care towards the noble profession for doctor's to start their clinics or Hospitals. This loan can vary from 50000 to 20 lakhs BDT with a down payment of 50 percent and a tenure of 1-5 years.

d) **Loan against Salary:** Life cannot always go the way you want it to go and thus Trust Bank also allows various loans which can help you get through unforeseen circumstances.

The loans can vary from these following purposes

- House Renovation
- Purchase of miscellaneous household appliances & Furniture
- Purchase of Personal Computers / Electronics
- Travel expenses
- Marriage expenses
- Medical / Treatment
- CNG Conversion / Vehicle repair
- To meet any other emergency financial needs

The loan limit here is 50000 to 20 lakhs BDT and the down payment is 50 percent. The clients who wish to take this loan must also fulfill a criteria. First of all they need to hold a salary account in Trust Bank in order to take out this loan, the clients must also be in a service for at least 1 year before they can take part in this loan.

2.2.2 SME Banking

This loan was perhaps the one that piqued my interest the most. Bangladesh being a rurally lacking in a lot of its regions need the aid of loans to further their efforts into making our country a more developed one. SME stands for small and Medium Entrepreneurs and Trust Bank has specialized offers for such clients.

a) **Agricultural Loans:** This loan is specially designed to help out farmers in need of an

upgrade. These loans are perhaps some of the most easygoing as the clients are given an ample amount of time to pay back the loan ranging from 1 lakhs to 50 lakhs. The increased duration of the loan repayment is beneficiary for the rural farmers who are struggling. The agricultural loans are divided into these categories

- **4 cow integrated farm:** To purchase cows and establish a Bio plant
- **Loan for Solar Mini grid:** For setting Solar Mini-lattice plant to deliver power to the rustic occupants, workshop or little size of business concerns where power is not readily available.
- **Rural Farming:** To get together reserve necessity for smooth activity of lake fisheries and extension of fish development, smooth activity or development of existing poultry ranch and Dairy and Beef Fattening Farm.
- **Rural manufacturing:** To get together reserve necessities for smooth activity and development of existing assembling business.
- **Solar Energy Plant:** To set up solar energy plant for domestic use and in commercial concern.
- **Solar Irrigation Pumping System Loan:** A gathering of farmers' under enlisted Cooperative society for aggregate use of water system in horticulture land. For setting sun based board, submarine siphon, inverter/regulator, exchanging framework, and drainage framework.
- **Vermin Compost Loan:** This promotes the usage of organic compost which not only shows the rural villagers of the alternatives to non-greenhouse compost but introduces more green based agricultural practices.

b) **Trust Projukti:** This is a loan specific for engineers to get together working capital necessity and to get repaired advantages for set specialty units/ventures/extension of existing

business – fix and redesign, new outlet, constructing extra stocks. The loans vary from small firms ranging from a loan of 2lakhs to 5 lakhs BDT and big firms ranging from 50 lakhs to 150 lakhs BDT.

c) **Entrepreneur Loans:** This loan is centered for loans specific to certain situational entrepreneurs. They are as follows

- **Peak season Loan:** Potential clients associated with occasional business including various celebrations. To get together transitory working capital for buying stock to deliver/Sale mass amount of item for focusing at top period of a similar business including various celebrations.
- **Trust Bunon:** Potential clients engaged with Power loom/Hand loom or other associated ventures that are locked in with assembling of Sharee, Lungee and related other conventional wears. Potential clients associated with Power loom/Hand loom or other partnered ventures that are locked in with assembling of Sharee, Lungee and related other conventional wears. Maker of Gray Cloth, Sharee, Lungee and other conventional individual wears broadly utilized for individual use all through the nation. Handling of yarn utilized for various Wholesale and Retail Trading Other associated reason.
- **Trust Ekota:** Intended for gathering of little business people who are denied from bank credit office (for example Nakshikatha, Tribal tant, stoneware, bamboo and stick item, Agricultural types of gear and other salary creating exercises) so they can work their business easily.
- **Trust Muldhan:** Any Bangladeshi money manager having an ownership firm or occupied with organization business or private restricted organization. The motivation behind the advance is to get together working capital necessity and For extension of existing business (Repair and Renovation, New Outlet and Building, extra stocks).

d) **Trust Sukannya:** With the rise of women in job markets we have seen great improvements in the economy of Bangladesh and Trust Bank aims to further this great cause of equality in the rural areas where a lot of potential female entrepreneurs lay dormant under the guise of society. This allows them to not only break the shackles of the mentality that women stay at home but also create more job opportunities and improvement of the GDP of the country. Trust Sukannaya is an item under joint cooperation of Trust Bank and SME Foundation uniquely intended for both individual and gathering (5-10 Member) of ladies business visionaries of Jessore and Chittagong Hill Tract Area.

These are all of the main loan services which are provided by Trust Bank Limited. It covers a broad spectrum of different loans mainly targeted for individuals and small to medium businesses which make it stand out from corporate banking. Since this Bank has a lot of military influence in it, military service holders get special benefits by using the services of Trust Bank. This is helpful when taking loans because the pressure of the loan accepted is reduced significantly as well as them getting a 8.75 percent interest in comparison to normal loan takers.

Chapter 3

Findings of the Internship

3.1 SWOT Analysis

Working in TBL for the short duration can give great insight on the strengths and the shortcomings of the system. A SWOT analysis would be perfect to encapsulate the points.

STRENGTHS

Efficient and hardworking employees

- Branches all around the country
- Loans for economic prosperity
- Tkash

Weakness

- ATM booths having constant issues
- Promotional activities lacking
- Internet Banking system leaves customers confused

Opportunity

- Opening new branches in rural areas
- Capitalizing on Internet Banking

Threats

- Private Banks in Bangladesh increasing competitively
- The corona virus lowering activities

3.2 Porters five forces Analyses

Amidst all the Banks in the country Trust Bank definitely stands out as one of the top competitors. To measure this level of competitiveness Michael Porter's 5 forces framework would be excellent to dissect the reasons why.

- 1) **Threat of new entrants:** (Low). Trust Banks success can be backed by its extremely well rooted beginnings. Not only is the bank upheld by the Army welfare trust, significant amount of government expenditure went into it to ensure that it can be well established from the start. Starting a bank service from scratch would be increasingly difficult seeing how the competition between the current firms are already fierce.
- 2) **Bargaining power of suppliers:** (Low) Trust bank has efficient suppliers who are contracted to them specifically for different purposes. Third party firms such as Mohsin consultancy provide assistance in the loan department and Trust Bank does not fear a rise in price or no bargain because of the contractual nature of the agreement. This keeps the suppliers loyal and Trust Bank free from hiking prices.
- 3) **Bargaining power of buyers:** (Moderate) Trust Bank offers a significantly higher initiative for Military personnel both former and current to help with their banking needs. Military personnel get cheaper interest rates, priority in their services and the Trust Bank Branches are located near or inside different Military areas. This helps them maintain a strong demographic base and a significantly higher edge than other banks.

- 4) **Threats of Substitute:** (High) Traditional banking practices are slowly starting to regress due to the differing needs of people. This has given rise to different non-financial competitors which usually provide lower interest rates, better mortgage rates etc. While traditional bank loans work great for big companies, it can be said that non-financial competitors will slowly take over the individuals and small firms' attention.

- 5) **Threat of competitors:** (High) The competition among banks are very intense here in Bangladesh. Banks like HSBC and Standard Chartered are international banks with a lot of money and influence. It is incredibly difficult to compete with their level of advertising, rates and strategies especially when Trust Bank does not have much advertising done on their own other than the deals it makes with other moderate companies such as CSD shopping discounts.

3.3 Recommendations

- 1) The ATM booths need to be made to operate more efficiently, primarily because at least 30-40 people come every day complaining about how their cards have been captured by the ATM booth even though they put in the right PIN of their card. This would greatly reduce the pressure of the card department in general because retrieval of the cards, issuing them back and confirming the original owners takes up quite a lot of time.

- 2) The lack of promotional activity by Trust Bank is also quite surprising seeing how efficient and good the bank is. Other banks actively take part in different endorsement

activities including investing in cricket tournaments whether it be local or international. Since Trust Bank also actively provide loans for rural areas, this fact could be emphasized and advertised all around so as to raise more awareness.

- 3) The software of the Computers seems to still operate in Windows 7 which is surprisong because Windows 10 has been out for a while. An upgrade in the equipment will greatly enhance the performance of the work the employees do. This also extends to the old keyboards which are quite difficult to type in at times because the buttons seem to have become loose and you need to tap hard to type in the words.
- 4) The employees barely have time to talk to each other and this is an important issue because when your employees have a connection with each other, the motivation to work increases. It is noticeable how some employees even hold resentment with each other due to their different working methods and this can hamper the work environment greatly as it leaves an area of tension. A lot of the employees work extremely hard often working well beyond the office closing time and this should be rewarded with more compensation so that the employees will be more willing to do the said duty.

Chapter 4

Conclusion

TBL has one of the most efficient banking systems in the country. The report has been focused on how the loan department does its duty and what are the different offers it provides. The best part of TBL would be how the management is always on the watch to make sure efficiency is on its best. The future holds nothing but positive tidings for Trust Bank Limited to be the best bank in the country.

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