

Assessing the Effectiveness of the Credit Documentation Process in the Credit Administration Department of ShimantoBank

Shimanto Bank PLC

Prepared by

Mashrur Zaman

ID: 212011032

Supervised by

Arzoo Ismail

Lecturer

School of Business

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Part A

Chapter 1: Internship Preparation

1.1 Motivation and What I Expected to Learn from this Internship

Being a BBA student who had an interest in the operational aspect of banking, I felt like getting first hand information as to how financial institutions ensure compliance; accuracy and systematic control in their credit processes. I was eager to find out how the credit system operates along with the banks to issue the loan, as it is the last funnel through which funds are released into the hands of the people who are borrowing the loans. CAD is critical in ensuring that there is proper documentation, compliance with regulations and minimization of operation risk. The reason why I chose to take the internship in this department was influenced by the fact that I wanted to know the entire process cycle of credit documentation, including the steps of approval and disbursement. I hoped to find out how documents are approved; how the regulatory regulations, particularly Bangladesh Bank are used in documentation requirements; how the various departments interact with each other in the loan approval process and how documentation failures can slack disbursements or lead to audit discoveries. On the whole, I tried to apply the theoretical knowledge I have acquired in ULAB into practical knowledge by participating in actual credit operation

1.2 Internship Search Process

To find an internship that matched my academic interests, I used websites including ULAB CSO, LinkedIn, and direct applications to banking organizations. I wanted to be placed in a department that was dealing with credit operations. In the process, I was called by ULAB CSO on an internship opportunity in the Credit Administration Department at Shimanto Bank PLC. This was a perfect match in interest so I took up the offer. Having a chance to work directly in CAD was enough to believe that the experience will play a huge role in my academic research and professional development.

1.3 Internship Interview Experience

The interview was formal but friendly in Shimanto Bank, Head Office. Some of the questions that the interview panel posed to me were in the context of the knowledge about the fundamental credit processes, my curiosity in the documentation and compliance processes and what I expected to learn out of the internship. They also asked me concerning my attention to detail and working with the sensitive documents. The interviewers too provided me with a little briefing concerning my duties and anticipated office manners and schedules. I had been officially invited by the head of HR to join the bank and assist it in the process of application as an intern. On my part, I was not as nervous as I thought I would be, maybe because I had conducted mock interviews, which I had practiced at the university before. The actual interview was relatively brief since I was a chosen intern and I hardly spent more than 10 minutes during it.

1.4 About the Organization

Shimanto Bank PLC, established in 2016 under the welfare trust of Border Guard Bangladesh (BGB), is a private commercial bank offering a wide range of financial services including retail banking, SME and corporate loans, remittance, deposits, and digital banking solutions. The bank emphasizes customer-centric service and strict regulatory compliance. Among its various departments, the Credit Administration Department plays a crucial role in handling the post approval part of lending. CAD ensures that all approved loans are fully documented, legally sound, and compliant with Bangladesh Bank's regulations before disbursement. Interning in this department provided me with valuable exposure to how a bank maintains accuracy, transparency, and efficiency in managing approved credit.

Shimanto bank plc is a fourth generation commercial bank in Bangladesh that has been formed with the sole aim of offering modern and ethical banking services to the members of the border guard Bangladesh (BGB), and the general population. The bank was established with the vision to develop financial inclusion, technology and sustainable economic growth. Since its formation, Shimanto Bank has developed its operations over time, with a broad product and service portfolio that caters to the various needs of the retail, SME and corporate customers.

The bank is a member of the well-established regulatory framework of the Bangladesh Bank and the good governance system that has its Board of Directors and senior management team.

Shimanto bank provides all its services with transparency, operational discipline and accountability by following national standards and compliance requirements of the banking industry. The bank is relatively new in the industry, but has managed to build a reputation of being reliable, innovative, and customer-focused when it comes to the delivery of its services.

Shimanto Bank provides various financial solutions, such as deposits, loans, remittance, online banking services, online banking, real time and online banking as well as retail and SME finance services. It is also investing in technology and digitalization to make it more accessible and easy to the customers. The bank has a continuously expanding network of branches, sub-branches, ATMs, and agent banking offices that collaborate in order to offer smooth coverage throughout the country.

All in all, Shimanto Bank PLC is a young but gradually developing financial institution that focuses on ethical banking, customer satisfaction, and regulation. Its modernization and innovation also make it a competitive and reliable institution in the banking industry in Bangladesh.

Chapter 2: About the Internship

2.1 Activities of the Department

The Credit Administration Department receives approved credit proposals in the Credit Risk Management (CRM) sector and business management units and makes certain that each loan is backed by full, correct, and updated records. The department authenticates all the documents, ensures that the terms of the sanctions are met, communicates with the Legal department on the collateral-related documents, and prepares loan files to be disbursed. CAD also has updated documentation records, complies with the regulations of the Bangladesh Bank, and helps to conduct internal and external audits. The department through these activities prevents the bank against operational risks, documentation errors.

2.2 Work Environment

The work environment in the CAD at Shimanto Bank's Head Office was organized, structured, and professional. The department worked closely with CRM, hence the rooms were placed adjacently and were composed mainly of cubicles and long benches mounted with terminal computers, this allowed continuous communication and coordination. Despite the seriousness and accuracy required in documentation related tasks, the environment was welcoming, and officers were always willing to assist and explain processes. The workspace demanded attention to detail, confidentiality, and discipline, which helped me develop a better sense of professionalism and operational awareness.

2.3 Duties and Responsibilities as an Intern

The Credit Administration Department receives approved credit proposals in the Credit Risk Management (CRM) sector and business management units and makes certain that each loan is backed by full, correct, and updated records. The department authenticates all the documents, ensures that the terms of the sanctions are met, communicates with the Legal department on the collateral-related documents, and prepares loan files to be disbursed. CAD also has updated documentation records, complies with the regulations of the Bangladesh Bank, and helps to

conduct internal and external audits. The department through these activities prevents the bank against operational risks, documentation errors.

My internship experience was related to multiple stages of the credit documentation process. My major role was to:

Loan File Preparation and Organizing.

My main role was to ensure that all the loan files have all the required documentation, such as sanction letters, application forms, KYC documents, trade licenses, tax documents, CIB reports, and collateral documentation. I helped to tabulate such papers correctly and stamp and seal them before payment. The work enabled me to realize the importance of file completeness in the execution of loans.

Assessing Accuracy of Documentation.

Another significant aspect of my job was to verify documents with my official CAD checklist to find inconsistent, outdated, or missing papers. I verified files in order to confirm that the information about customers was not mistaken, the regulatory documents were revised, and documents did not violate the sanctions. The task has helped me improve on identifying documentation gaps in a bid to cause delays or findings of the audit.

Communicating With Branches in Missing or Inaccurate Papers.

I also made frequent calls to the various branches to demand lost documents, explain discrepancies, or get fresh paper works. In this duty, I got to know how CAD works in close coordination with the branches, CRM, and the Legal Department to ensure that all the conditions are met prior to loan disbursement.

Assistance with Disbursement Preparation.

I also helped CAD officers make disbursement sheets and checked whether all the regulations and internal requirements were fulfilled. This was in terms of proper stamping, document sequence verification and compliance standards. This experience enabled me to know the last stages to be followed before loan release.

Retaining a Digital Record.

My next task after documentation was to store loan files physically and electronically. Good record keeping is necessary as a reference in the future, internal audits and external examination. This task helped me to learn the need to be accurate and organized in documentation management.

Tracking Documentation Problems and Data Entry.

My functions were to check files against inconsistencies, cross-examine them against department checklists, search in the related documents in case of any error and assist in data entry. These operations provided me with a real-life experience of the issues that may cause delays in disbursement and pose operational risks.

Summary

All these duties provided me with a solid grasp of the credit documentation cycle, which begins with preparation of files, verification, communication with the branches, compliance verification and ultimate disbursement. The experience allowed me to understand how important CAD is in the process of avoiding documentation mistakes and regulatory compliance within the bank.

2.4 Application of Academic Learning

The Credit Administration Department receives approved credit proposals in the Credit Risk Management (CRM) sector and business management units and makes certain that each loan is backed by full, correct, and updated records. The department authenticates all the documents, ensures that the terms of the sanctions are met, communicates with the Legal department on the collateral-related documents, and prepares loan files to be disbursed. CAD also has updated documentation records, complies with the regulations of the Bangladesh Bank, and helps to conduct internal and external audits. The department through these activities prevents the bank against operational risks, documentation errors.

My internship experience was related to multiple stages of the credit documentation process. My major role was to aid in the preparation and organization of loans. This necessitated making

certain that every file was stocked with mandatory files like sanction letters, application forms, customer identification documents, trade licenses, tax documents, CIB reports, and other pertinent collateral documents to be stamped with the necessary stamps and seals to complete disbursement and the last store these records physically and digitally. I also assisted in the detection of missing, incomplete or outdated documents after cross checking files against the official checklists of the department, re-investigating relevant files and data entry. This experience helped me to know more about documentation gaps slowing the loan disbursement process and leading to audit observations.

The other significant aspect of my role was to communicate with officers to solicit the missing papers, clarify the discrepancies, and receive the new papers. I was able to see how CAD and CRM, and Legal teams in different branches worked together in making sure that all the conditions of the sanctions were satisfied before the loan could be disbursed. Secondly, I assisted the officers to prepare disbursement sheets and check whether all the regulatory and internal requirements were met. These assignments enabled me to learn how credit documentation works and how it is vital to be accurate in each step.

My theoretical experience to a large extent, assisted me in the perception of the departments functioning. The notions of compliance, operational risk, the accuracy of the documentation, and regulatory frameworks became a lot clearer when I observed them in practice. My knowledge about the significance of proper documentation in reduction of credit risk made me understand the roles played by the department. I also learned about the possibility of delays in the working process because of miscommunication or the lack of documents through watching the real workflow. The work that I did in my course gave me a basis that helped me to analyze processes, comprehend procedural needs and adjust to the environment that required a lot of documentation within a short time. The courses: Bank management, Financial management assist me in acquiring a faster understanding of the process mechanics of these processes. One, therefore, served as a necessary point of interface between practice and theory.

Chapter 3

3.1 Feedback on the Internship Experience

There were parts of the internships that I genuinely liked and parts that I heavily disliked, among the things I liked would be first the aesthetics of the work environment, neat and orderly, the atmosphere was what I would consider professional. I always liked learning and implementing new things to the learning process was quite enjoyable since everything was done in practice. The officers, especially junior officers, were quite friendly and often cracked jokes to lighten an otherwise tense atmosphere and overall working in their headquarters made you forget much about passing time, meaning they got me to focus my mind on my tasks and the fact that I was given responsibilities over important papers, even confidential ones gave me a sense of pride and boosted my confidence.

With that being said, I had quite a few things I disliked as well, first would be what I worked on the majority of the time, this would be the post processing of disbursed files. This task is simple yet mind numbingly tedious on my end, the process was lengthy and the process had no room for any joy or critical thinking, and the quota was almost never ending. This also did not help with how the senior supervisor and officers kept asking for file quotas. Every time I became and came up with a new strategy to quickly get more files done they would add more to the quota. They barely had any interest in teaching me anything and barely talked to me at all, just dumping files and leaving, calling for any menial tasks like tearing stamps and opening their mails and at the end of each day asking how many files I processed. No replies to hellos or goodbyes, almost no interaction or guidance at all and hell bent on making me do overtime. The only time I learned was when I talked to the much younger officers and inquired that they show me how the process worked. The office culture itself was quite concerning as it placed a huge deal of importance on standings within the office hence office politics was a common sight. I was denied full usage of my table, only being allowed work on the short side of the table, just because using the long side (which would have greatly helped in file management and computer accessibility) would make me sit face to face with my supervisor in the cubicle opposite to mine, and they somehow thought that it was unacceptable. There were also times where some of the more petty mistakes (like losing a stamp chain), off on me, pretending to pass it under the rug when I tried to show

proof. The equipment used for digital archiving were also very outdated, making mistakes in scanning only recoverable by redoing the entire process, the paper work itself was very deteriorated to begin with making interacting with them very challenging. Hence the work place was not short of any challenges.

3.2 How I Could Improve and How the Organization Could Utilize Me BetterIn the internship, I have seen some personal areas where I could have improved. I understood that I should focus more on paying attention to detail, particularly, to reading a substantial amount of documents. Therefore I find the necessity to expand the scope of time I spend and remain concentrated on my work without distraction. Developing better communication skills would also enable me to organize myself better with the branch officers and other departments. I also understand the need to polish my knowledge on the regulations of Bangladesh Bank and its impacts on other banks to know the sequence of activities and enhance my skills to come up with structured reports.

On behalf of the organization, I would say that I could have contributed more in case I was more involved in the process of learning the decision making and auditing processes. Increased engagement and enhancement in digital documentation programs or record tracking procedures would have enabled me to gain a wider perception of the operationalization of documentation systems and its enhancement. However, the experience that I received already helped me in developing professionally significantly.

3.3 Recommendations for the Organization

Enhancing Accuracy in Documentation and Checklists Adherence.

The consistency of documentation submitted by branches is one of the most important areas that have to be improved. Most of the files I handled in the course of the internship had missing documents, expired trade licenses, or incorrect signatures. The organization needs to enhance the use of compulsory checklists on all forms of loan files to enhance accuracy. No file should be

sent to CAD by the branches until all the necessary documents have been verified. Also, a standardized pre screen level step at the branch level is a valuable addition as it can greatly minimise rework, time wastage as well as the CAD will get full and accurate files.

Improving the communication between CAD and Branches and Supportive Role of the CAD Department.

To have a smooth workflow and correct the deficiencies on time, proper communication is required. There were some delays and misunderstandings between branches and CAD which I observed during my internship. To enhance this, Shimanto Bank ought to implement a more elaborate system of communication- through special communication channels, standardized email formats, and response time policies. Documentation problems could also be addressed faster through regular coordination meetings or check-ins via the internet. Increasing communication will lead to reducing the number of back-and-forth communications and shortening the duration of files.

Although CAD is important in the sphere of verification and compliance, it could be made more powerful through the more accommodative and cooperative attitude towards the branches. CAD can be used to prevent future errors by giving the staff at the branch clear guidelines, developing simplified documentation manuals and providing constructive feedback. A more encouraging approach to CAD culture- encouraging as opposed to merely observing- would foster a more cooperative culture and would be part of the process improvement that is long-term in the organization.

Implementing Digital Documentation and Workflow Tools and Decreasing the Reliance on Hardcopies.

High dependency on physical documents slows down the operations and rates of human errors. An electronic system of document filing would go a long way in enhancing accuracy, speed, and monitoring. The impact of this would be a centralized digital platform on which branches can upload scanned documents, check file status and automated reminders which will decrease manual workload in addition to increasing transparency. In the long run, these digital solutions would produce a more efficient and secured workflow that would make Shimanto Bank

compatible with the current banking practices. Although CAD is an important tool in the area of verification and compliance, the latter can be reinforced by a more supportive and collaborative attitude to the branches. CAD can be used to prevent future mistakes by the staff in the branches by giving them clear guidelines, preparing simplified documentation manuals and providing constructive feedback. A more development-oriented approach to CAD culture (as opposed to just observation) would build a more collaborative culture and help to improve processes in the long run all across the organization.

The recent use of physical documentation causes the delay in processing time, possibility of loss or deterioration, and excessive workload. Shimanto Bank ought to adopt the transition to hybrid or completely digital files gradually. The implementation of digital archives, protected cloud storage and electronic verification tools will make the bank process files more efficiently and with more dependable records. Physical files dependency will also be minimized thus making the organization ready to be automated and technologically enhanced in the future.

Giving Better and Continuous Training to Branch Staff updated to more modern standards.

The number of documentation errors is very high due to the fact that the branch level staff might not have the required training on the new banking regulations and documentation requirements. To counter this, the organization must organize frequent training on credit documentation norms, guidelines set by Bangladesh bank and CAD procedures. Regular refresher training and practical workshops would assist employees keep up to date and minimize repetition errors and enhance compliance in general. The improved branch employees would ensure that pressure on CAD is ultimately reduced and enhance efficiency in operations throughout the bank.

Chapter 4: Personal Development Plan

Development of Skills in Communication.

Communication ability is one of the aspects I hope to develop. During my internship, I met many instances of unfinished or wrong documentation with the staff at the branches. Even though I successfully handled such interactions, I frequently had the impression that I had to be much more articulate and organized in both verbal and non-verbal communication. To enhance this ability, I will attend professional communication training, watch the communication pattern of senior officers, and train on how to write brief and well-crafted emails. The development in this direction will manifest themselves in the number of misinterpretations, the sharpness of explanations, and the confidence in the field of work.

Improvement of technical expertise.

My other major development area is to increase my technical knowledge on banking operations. Although during the internship, I was able to experience the practical use of the documentation verification, compliance procedures, and regulatory guidelines, the banking sector involves unceasing learning. To enhance greater technical competence, I will read more Bangladesh Bank circulars frequently, I am going to take courses that involve credit risk management, and I will learn about the experienced CAD officers, and especially, on the complex cases. In this way, I am hoping to become better at assessing documentation more accurately and make better contributions in the same position in the future.

Development of Digital and Technological expertise.

It is also important to improve my digital abilities, because banks become more technology-dependent and automated in terms of efficiency of the workflow. My internship experience taught me that it is necessary to master the use of such tools as Microsoft Excel, Word, and digital documentation platforms. I intend to do structured courses on Excel and data-handling, train on how to create systematically arranged digital files, and get acquainted with the tools in workflows that are widely used in the banking industry. The productive growth in this sphere

will be measured by the faster speed of work, the organization of the documents, and the increased degree of the digital confidence in the work routine.

Time Management and Organization Development.

Another area that I want to improve is time management. Working with numerous loan files at a time during the internship demonstrated that it is highly important to prioritize and be organized during the time of pressure. To become better, I will employ task-tracking applications, daily working schedules, and will divide large tasks into smaller and manageable tasks. With the help of building these habits, I believe that I will be able to work on assignments more effectively, prevent unjustified delays, and have a steady and systematic work process under employment.

Workplace Adaptability and Professionalism.

Lastly, I would like to enhance my professionalism and flexibility as an employee. Shimanto Bank has a strict working culture that taught me about the necessity of etiquette in the workplace, responsibility, and versatility to various activities. The steps that I have taken to help me develop are to ensure that I have constructive feedback with my supervisors, to follow the professional lifestyle of senior officers and remain open to learning and acquiring new roles. The development in this respect will manifest itself in the ease of cooperation, enhanced confidence, and adaptation to the conditions of various working environments.

Conclusion

On the whole, this Personal Development Plan presents the priority areas which I will be trying to enhance in preparation for a professional career in banking. With the help of communication, technical knowledge, and digital competency, time management, and professionalism, I will establish a solid base of constant development and success in the future.

PART B

Executive Summary

The current research is an attempt to evaluate the credit documentation process in relation to secure, compliant and efficient credit operations in the Credit Administration Department (CAD) of Shimanto Bank PLC. The accuracy of documentation in the contemporary banking systems is a major factor in the regulatory compliance, reduction of operation risks and facilitation of the process of loan processing. The documentation processes undertaken by CAD involve checking the information of the customers, cross checking the mandatory papers against the sanction terms, verification of collateral documentation, and checking against the Bangladesh Bank requirements. These processes are necessary in ensuring reliability and consistency of the credit operations in all branches.

The study is founded on data collected on all the 18 employees that pertain to the process, such as CAD officers, the branch credit officers, and relationship managers of various branches. The perceptions were collected with the help of structured questionnaires on the documentation accuracy, checklist use, communication between CAD in headquarters and other branches of the bank, time of deadlines in submission of documents, and efficiency of the existing document management system. The questionnaire was made up of multiple choices and Likert scale questions that were to be used to determine the accuracy and efficiency of the current documentation process.

The results reveal that although CAD operations are effective in enhancing the accuracy and compliance of loan processing, there are still a number of gaps in documentation. Most areas of problems have been found to be incomplete submissions of documents by the branches, old customer documents, inconsistency in collateral documents, delays in correcting deficiencies, excessive reliance on paper files rather than electronic applications, and high likelihood of human error. The problem of communication between branches and CAD also leads to slowness of processing and redundancy of follow ups since this is all dependent on the availability of the desired person.

These results have led to a number of suggestions. These involve adopting improved digital documentation solutions, enhancing checklist-based submissions process, training branch staff, enhancing the internal communication channels, and broadening the role of CAD to be more supportive and collaborative towards branches than verification-based. Such steps would enhance accuracy of documentation, enhance rate of loan disbursement, enhance compliance rate, and finally help create a more stable and effective credit operation process within Shimanto Bank.

Literature Review

The use of documentation checklists is a well-debatable literature topic due to its success in standardizing credit documentation. Checklists offer a systematic format that is used to ensure that all the required documents are gathered and authenticated prior to submission (Rose & Hudgins, 2019). Researchers observe that the use of checklists in a strict way has minimized mistakes, improved turnaround time and increased the audit readiness (Islam, 2021).

Nevertheless, the literature review also emphasizes the role of the effectiveness of checklists in terms of enforcement and knowledge of the users. Poor implementation of the checklists within the branches tends to compromise the intention of the checklists (Rahman, 2020). Research has suggested the use of frequent training, observation, and responsibilities as a way of maintaining consistency in the completion of the checklists by the different branches (Khan & Jain, 2019).

Communication between the CAD and the branch offices is necessary so that they can process credit in time and correctly. It has been argued in literature that poor communication results in follow-ups, misinterpretations as well as delays in rectification of documentation errors (Islam, 2021). Traditional banking systems are characterised by informal communication normally controlled by individual responsiveness, which only adds more inefficiency (Rahman, 2020).

Standardized communication is one of the strategies that researchers suggest to enhance coordination by using formal email templates, digital portals, and specific response-time policies (Rose & Hudgins, 2019). Collaborative model, in the sense that CAD offers some direction but not merely serve as a control unit, has been demonstrated to enhance the quality of documentation and minimize delays in the processing (Basel Committee on Banking Supervision, 2023).

Transforming credit documentation digitally has been the focus of major attention within recent banking literature. Electronic document management system (EDMS) enables banks to save,

retrieve, monitor and authenticate documents with ease and eliminate over dependence on physical copying (Salesforce, 2023). Research indicates that the digital documentation is more accurate, faster, less human error, and the security of data is increased (Zapier, n.d.).

The developing nations such as Bangladesh are reported in literature to have a lot of banks that have not yet adopted computer-based documentation because of the limitation of infrastructure, as well as the unwillingness to change (LightCastle Partners, 2023). Nevertheless, introducing hybrid systems gradually, which is a mixture of physical and digital records, is advisable as a feasible method of transition (Rahman, 2020). Digital solutions enhance efficient audit and regulatory reporting (Bangladesh Bank, 2024).

Empirical studies on banking activities often involve results of a very close correlation between documentation quality and loans processing efficiency. Researchers in commercial banks have found that the incompleteness of documentation is one of the major causes of slow disbursement and customer dissatisfaction (Islam, 2021). It has also been shown that better documentation practices contribute to reduced audit objection and compliance ratings (Basel Committee on Banking Supervision, 2023).

According to the previous research in the context of Bangladesh, one of the issues, highlighted, is the limitations of digital infrastructure, outdated records of customers, and the lack of uniformity in the staff competency level at the branch level (LightCastle Partners, 2023). Based on these results, it can be concluded that there is a necessity to improve documentation processes, training, and investment in technologies in a systematic way.

Though the issue of credit risk management have been discussed extensively in the literature along with the loan approval procedures, there are few studies done on the after approval credit documentation role especially in the Credit Administration Department of the Bangladeshi commercial banks (Islam, 2021; Rahman, 2020). The practical approach to looking at documentation gaps, the branch-CAD coordination, and the operational issues is a lack of organization specific and process level analysis.

This paper aims to close this gap by evaluating the performance of credit documentation in the Credit Administration Department of Shimanto Bank PLC, through actual file reviews, the officer responses, and workflow observation. In that way, it plays a role in the academic literature and operation in banks.

Chapter 1

1.1 Research Objectives

The primary objective of this study is to examine the effectiveness of the credit documentation practices followed by the Credit Administration Department of Shimanto Bank PLC.

Specifically, the study aims to:

1. Identify the key challenges and inconsistencies present in the current credit documentation process.
2. Recommend practical strategies to improve documentation accuracy, compliance, and workflow efficiency.

1.2 Purpose of the Study

This research aims at learning about the effects of documentation gaps that may arise due to the absence of papers, the presence of the old information on the customer, the conditions of the special setup, or the discrepancy between collateral documents on the customer on the performance of the operations and audit of the bank. The study aims to examine the root causes of these problems and make suggestions on how the workflow on documentation in the Credit Administration Department can be improved by analyzing the current level of documentation workflow in this department. The results are to be helpful to the Shimanto Bank in improving its documentation standards, improving regulatory compliances and overall reliability and efficiency of its credit operations.

1.3 Research Context & Background of the Study

This research aims at learning about the effects of documentation gaps that may arise due to the absence of papers, the presence of the old information on the customer, the conditions of the special setup, or the discrepancy between collateral documents on the customer on the performance of the operations and audit of the bank. The study aims to examine the root causes

of these problems and make suggestions on how the workflow on documentation in the Credit Administration Department can be improved by analyzing the current level of documentation workflow in this department. The results are to be helpful to the Shimanto Bank in improving its documentation standards, improving regulatory compliances and overall reliability and efficiency of its credit operations.

1.4 Statement of the Problem

Credit documentation has become one of the most important tasks of loan application and disbursement process, but the banks of Bangladesh, such as Shimanto Bank PLC, have been troubled by incomplete, inaccurate and outdated credit records all the time. There were a few issues that were found to take place repeatedly during the internship period at the Credit Administration Department: some documents were missing, some customer information was obsolete, collateral and valuation documents were not always well-matched with sanction requirements, and branches took a long time to send the necessary files. Such documentation lapses not only delay the loan processing process but also present compliance risks, which result in objections to audit and inefficiency of operations. Regardless of the guidelines and checklists, the current documentation process does not seem to be consistent enough, and is still heavily reliant on the manual and paper-based systems. Consequently, the question of why these problems continue to happen and how the whole system of documentation can be advanced to be more accurate, less time-consuming, and more sound in relation to regulatory compliance is necessary.

1.5 Research Question

"How effective are the credit documentation practices of the Credit Administration Department of Shimanto Bank PLC in ensuring accuracy, compliance, and timely loan processing within the context of Bangladesh's commercial banking sector?"

Formulation of such a research question will enable the researcher to better understand how officers, staff at a branch, and departmental employees see the good and bad sides of the existing

documentation system. To answer this question, the paper focuses on file checking activities, the analysis of the difficulties of CAD officers, and workflow between branches and the head office. The selected CAD employees, informal discussions with the staff of the branch and observation of the actual documentation files were used to develop a better understanding of current processes and recognize what can be improved.

1.6 Potential Contributions or Significance of the Study

The research is important as efficient credit recording is necessary in ensuring regulatory compliances, lessening operational risks, and ensuring the proper operations of loan disbursement process in commercial banks. Through the review of the existing documentation process of the Credit Administration Department of Shimanto Bank PLC the study offers possible insight into the real life problems that the bank encounters, including documents going missing, delays at the branches and delays in collateral paperwork. The knowledge of these problems will enable the bank to recognize the weak spots of its working process and implement more effective and standardized practices.

The results will also have a direct contribution to the enhancement of the operational performance of the bank, as they will help pinpoint the spheres where the efficiency of documentation and coordination can be increased. The study can also guide the management to adopt superior training systems to the branch employees, create a stronger checklist, and explore the adoption of digital documentation to reduce delays and mistakes. In addition to the Shimanto Bank, the study can be used by other banks in Bangladesh having the same experience of documentation issues, as this will help give a reference point of enhancing compliance and audit preparedness in the whole banking sector. In general, the research contributes to the current body on credit administration practices and helps to improve the reliability and competence of credit transactions in the country.

Chapter 2: Type of Research

The research conducted in this study is primarily descriptive in nature. A descriptive research approach is appropriate because the objective is to observe, analyze, and present the current state of credit documentation practices within the Credit Administration Department of Shimanto Bank PLC. Rather than manipulating any variables, the study focuses on describing the existing workflow, identifying common documentation gaps, and understanding how these issues affect compliance and loan processing.

This type of research allows for a systematic examination of real-world operational procedures as they occur within the bank. It involves gathering information from file reviews, informal interviews with departmental officers, and direct observation of documentation processes. By adopting a descriptive framework, the study aims to present a clear and factual representation of the documentation practices, the challenges encountered, and the factors contributing to inefficiencies. This approach is suitable because it supports the development of practical recommendations based on observed patterns and documented evidence.

2.1 Research Design

This research adheres to a qualitative research design since the major aim of the research is to investigate and comprehend the performance of credit documentation practice in the Credit Administration Department of Shimanto Bank. The qualitative method is applicable since it provides an opportunity to study in-depth actual documentation files, departmental procedures, and attitude of the workers participating in the credit administration process. Instead of basing it on numerical measurements the study focuses more on insights, observations, and descriptive results which highlight the reasons behind documentation gaps and operational delays.

The qualitative design also allows the researcher to gather data by interviewing CAD officers, talking to branch staff as well as observing documentation and handling processes directly. This assists in capturing the real life issues and situational issues that affect the quality of documentation-things that are usually hard to quantify. With this research design, the study will seek to offer a holistic picture of the documentation process and make informed suggestions to enhance the accuracy, compliance, and efficiency of workflow within the department.

2.2 Appropriate Methods for Sampling, Data Collection, and Analysis

In order to be effective in conducting this research, purposive sampling, qualitative data collection and descriptive analysis was employed. The purposive sampling was chosen due to the fact that this study targets specific individuals and documents that closed the credit documentation process in Shimanto Bank PLC. This covered the officers of the Credit Administration Department, and some of the branch-staff in that area who are required to submit documents and a collection of actual loan files that were utilized during the internship period. These subjects and resources were carefully selected as they have the corresponding experience and knowledge that is needed to respond to the research question.

To collect the data, the researcher used a number of qualitative approaches. The main method was document review, that is, examination of real loan files, sanction letter, customer documents, collateral papers, and checklists that are being employed in the CAD. This was aided by informal interviews and discussions with the CAD officers so that one gets insights into the frequent documentation issues, areas that hold up operations, and why the frequent audit observations. The internship also included direct observation to learn how files are transferred during the documentation process and how the officers deal with the branch submissions.

As far as analysis is concerned, a descriptive analytical method was used. The information gathered was grouped into themes which included; missing documents, old papers, mismatch of collateral, file delays and lapse of communication between the branches and the head office. Strategies and repetitive problems were found in order to reveal the most frequent problems in the documentation process. Based on this analysis, it was possible to formulate viable recommendations that can be used to enhance the accuracy of documentation, efficiency in operations and compliance with regulations in the Credit Administration Department of Shimanto bank.

Chapter 3: Findings and Discussion

As part of my research, I have examined a sample of loan files managed by the Credit Administration Department (CAD) of Shimanto Bank PLC and interviewed informally some of its officers dealing with documentation verification as their direct responsibility. My results are not on customer-facing surveys, but file reviews, officer feedback and real workflow observations since the department is mostly concerned with corporate, SME and retail credit files provided by multiple branches. As a result of the time constraint and the confidentiality aspect, the study was only done in the head office of the bank and there was no field visit done at the branch level.

There were 30 loan files that were reviewed in the course of the internship. These files contained sanction letters, customer identification papers, trade licenses, TIN certificates, financial statements, CIB reports and collateral-related papers. Based on these files, a number of general trends were identified, such as the absence or expired documents, the mismatch between the terms of the sanction and the submitted paperwork, and delays in submitting the documents within the branches. These results were repeated in files in various locations of the branches and it implies that the problems may be a result of system wide problems and not local mistakes.

Along with the reviews of the files, it was possible to have conversations with four CAD officers, and they provided further insight into the operational challenges that occur when processing the documents. Officers pointed out that branches usually have incomplete files when there was work pressure, wrong understanding of documentation checklists or breakdown in communication between the branch credit staff and the head office. They also observed that the use of physical paperwork leads to bottlenecks

particularly when urgent disbursements are needed to be verified instantly. These officer views were used to understand the reason behind some errors in documentation that were reported to happen in several files.

Additionally, I had informal conversations with two employees at the branch level in the form of phone communication with the help of the officers. Their responses revealed that branches fail to get the relevant documents of customers on time especially to trade licenses, new NID copies and new collateral valuation reports. They also indicated that the customers would not submit revised paperwork promptly; this is one of the factors that lead to incomplete files submitted to CAD.

On the whole, the results indicate that the problems with credit documentation in Shimanto Bank can be attributed to the complexity of gaps in the procedure, coordination problems, and reliance on manual operations. As the analysis has shown, the CAD and the branches have operational limitations that have an effect on their accuracy and efficiency. The findings are the background of the development of specific recommendations that are expected to enhance the workflow in documentation, increase the

level of internal coordination, and decrease the number of audit observations.

Question	Response Summary
Designation of Respondents	45.8% respondents are Branch Officers, 29.2% are Customer Service Officers, and 25% are CAD/Head Office staff.
Years of Banking Experience	33.3% have 1–3 years of experience, 45.8% have 4–7 years, and 20.8% have more than 7 years of experience.
Frequency of Interaction With CAD	54.2% interact with CAD weekly, 29.2% interact monthly, and 16.6% interact only during loan disbursement cases.

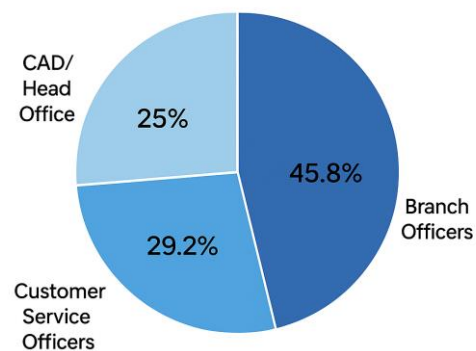
Statistics based on finds on sample:

Graphical depiction

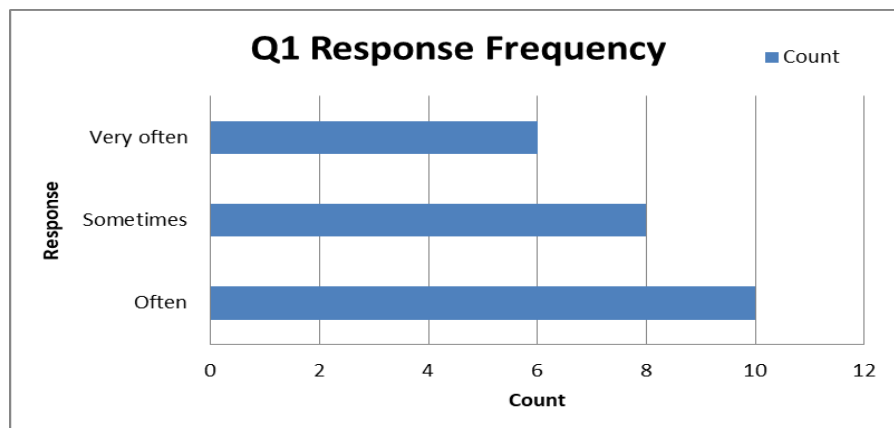
3.1 Findings from Question 1

The questions were administered to CAD officers and branch-level credit officers of Shimanto Bank PLC. Data were collected through structured questionnaires, informal interviews, and direct observation during the internship period.

Designation of Respondents



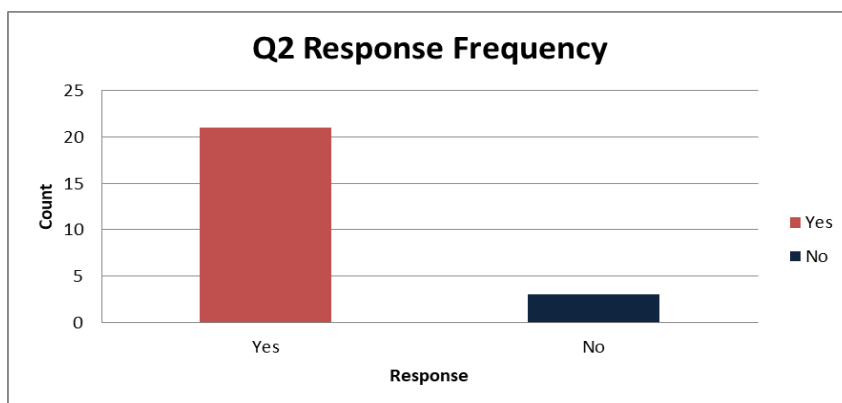
Q1: “How often do branches submit incomplete loan files to CAD?”



Q1 also reveals that 41.7% of the respondents answered often, meaning that incomplete loan files are a common phenomenon. Also, 29.2% said very often, which once again confirms that documentation gaps are still a significant issue. The rest of the respondents (approximately 29.2 percent) answered Sometimes, and no one answered Rarely, indicating that file completeness is a uniform operational issue in all branches.

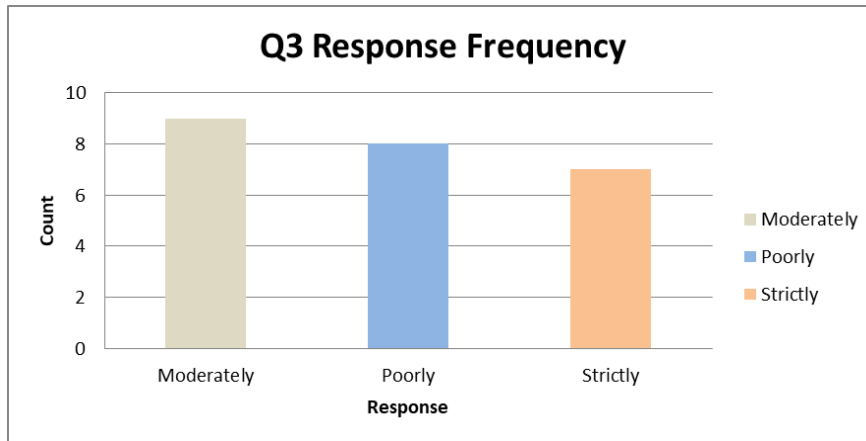
Findings from Question 2

Q2: "Does CAD experience delays in branch document absence or age?"



The results of the Q2 indicate that 87.5% of the participants said Yes, proving that the lack of documents or their expiration date leads to delays in CAD processing frequently. Only 12.5% answered No,(they probably do not have to work with the documents in question) meaning that delays with documentation have a very strong impact on the efficiency of the entire workflow.

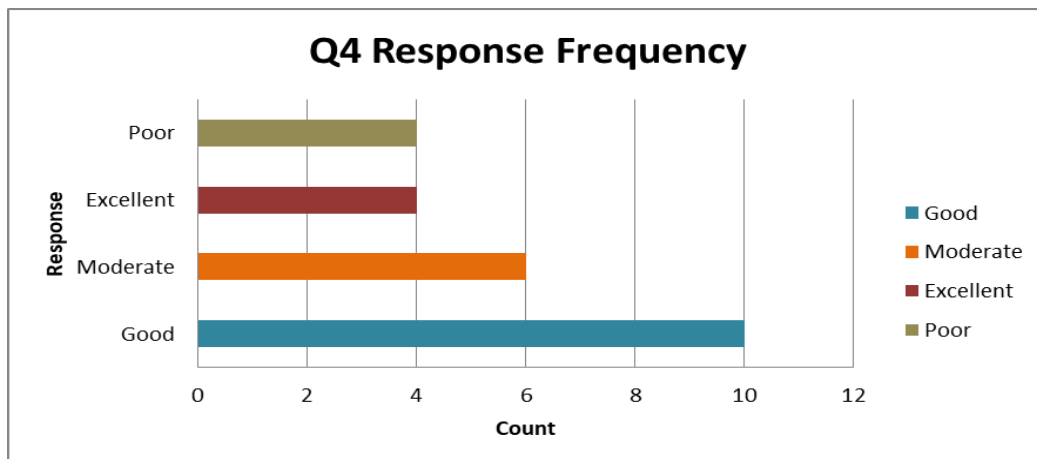
Findings from Question 3



Q3: "The degree of adherence of the branches to the CAD documentation checklist?"

Moderately, which means that the majority of branches adhere to the CAD documentation checklist to a satisfactory level. A second group of 29.2% chose to go with Strictly which indicated that there are branches that are following the requirements strictly. Nevertheless, 29.2% of the participants chose the option of Poorly, which points out that compliance regarding the checklists is uneven in various branches and should be improved.

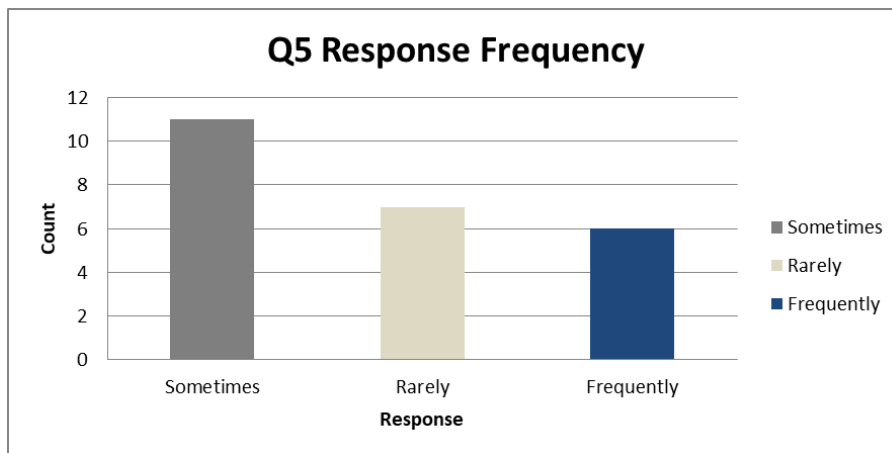
Findings from Question 4



Q4: Does communication among CAD and branches eliminate documentation problems effectively?

The Q4 chart displays that 45.8% of the respondents rated communication between CAD and branches as "Good" and 29.2% of the respondents rated them as "Moderate." This reflects that communication can be considered to be generally functional yet they can still improve. Also, 16.7 percent graded communication as Excellent indicating that there are branches that have good coordination. But another 16.7% chose the option of Poor which clearly indicates that in some branches communication is not effective and needs to be more standardized.

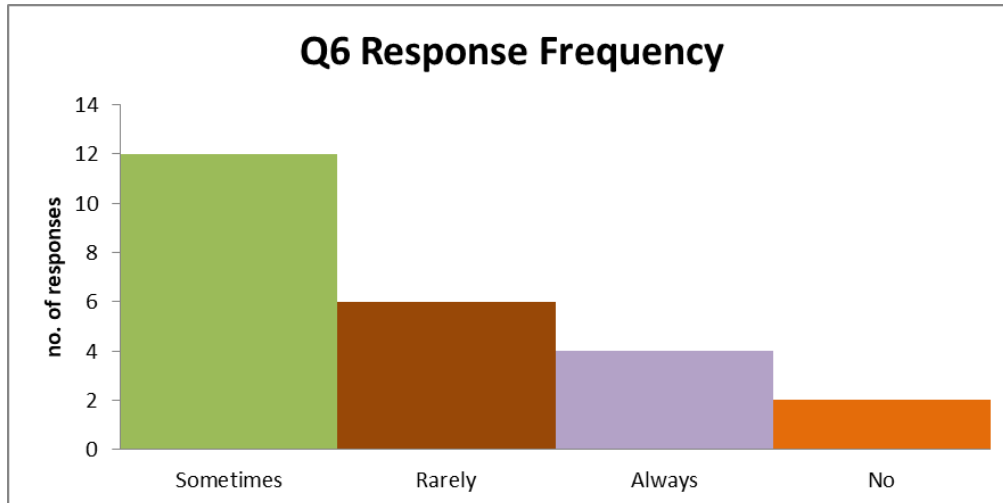
Findings from Question 5



Q5: What is the frequency with which CAD has to resubmit files to branches to correct them?

The Q5 chart depicts that half of the respondents chose the answer to be sometimes, which demonstrates that the frequency of file returns to branches is quite frequent. Also, 25% said "Frequently," which further supports the fact that there was a recurring presence of documentation problems. A different 25% answered Rarely, and no one answered Never, which supports the fact that file correction is an ordinary and inevitable aspect of CAD processes.

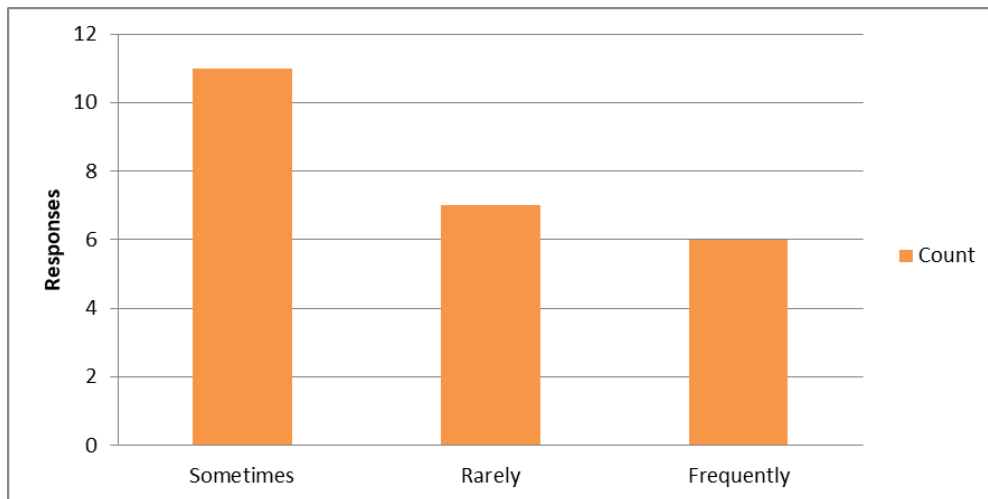
Findings from Question 6



Q6: Do the branches keep the digital copies of documents appropriately?

On question 6, 50 %of respondents responded to the question of Sometimes, implying inconsistency of digital document management in branches. About 16.7% said that it was always the case, indicating that there are a few branches that are well-maintained in digital practices. Nevertheless, one quarter of the respondents chose Rarely and 8.3% chose No, which is an emphasis that a large number of the branches continue to have difficulties with appropriate digital documentation and there is still much to be desired across the bank. This was also evidenced by me through observation of the poor condition of archived materials.

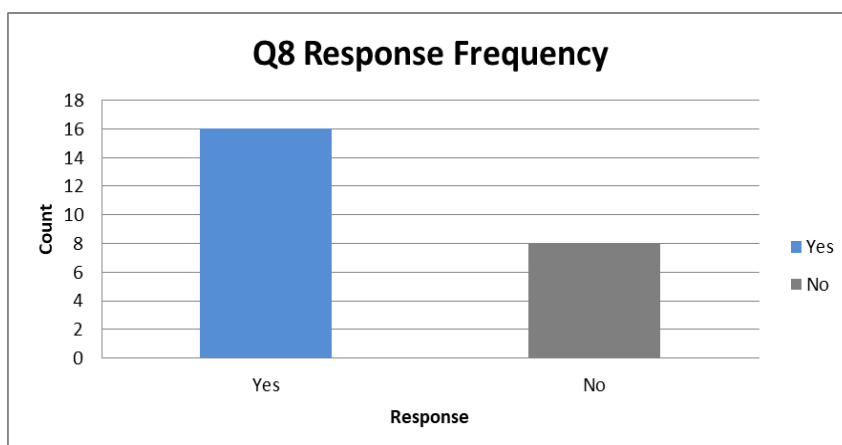
Findings from Question 7



Q7: What is the frequency of documentation errors leading to disbursement delay?

The findings disclose the percentage of respondents who identified that documentation errors are the predominant contributors to the longer loan disbursement process as 45.8% of the respondents indicated that they selected sometimes and 25% responded that they frequently did so. Approximately 29.2% chose Rarely with no one choosing Never. This goes to confirm that delays in documentation are a rampant phenomenon and still affect the flow of operations within CAD.

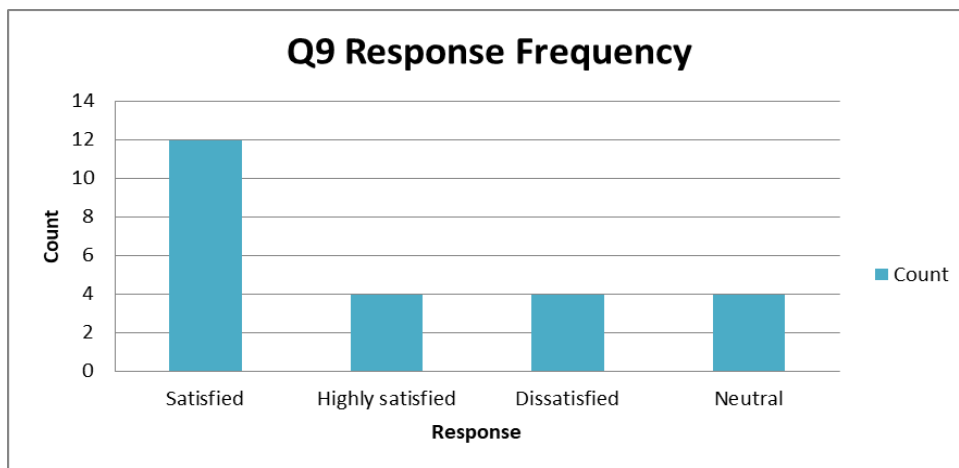
Findings from Question 8



Q8: Can QA(Quality Assurance) feedback be used to enhance the standards of documentation in CAD?

The Q8 chart reveals that 66.7 of the respondents said that Yes, meaning that QA feedback is usually useful in enhancing the documentation standards. But 33.3% of them chose "No" indicating that there are employees who believe that the feedback is inadequate or is not implemented efficiently.

Findings from Question 9



Q9: "How satisfied is CAD with the quality of documentation that the branches provide?"

The Q9 chart shows that half of the respondents are satisfied with the documentation process at CAD (50% have been shown to be satisfied), and one-fifth (16.7) respondents are highly satisfied. Also, 20.8% chose the option of Neutral which demonstrates that some employees believe that the documentation workflow is sufficient but contains some gaps. A smaller percentage 12.5% indicated that they were "Dissatisfied" so it may appear that although the overall perception was positive, there are still serious problems with documentation that still need attention.

Informal interviews

Q.10 What is the rate of submission of incomplete or old loan documentations by the branches to the CAD and the effect of the same on the processing time?

The interview with the CAD officers reported that the unfinished and obsolete documents can be listed among the most solid challenges in the process of credit information documentation. According to the officers, the branches usually send files without the necessary papers like updated trade licenses, valid financial statements or recent CIB reports. These loopholes directly postpones the verification process, with CAD having to make the calls again and again to some branches to catalogue the missing items. The officers noted that such delays not only add to the workload in operations, but also affected the planned disbursement schedules of customers. This repeating problem makes us mention the necessity of more serious implementation of documentation standards on the branch level.

Q.11 To which extent does CAD/branch officers interact effectively in solving discrepancies in documents?

Feedback data provided by the employees revealed that the communication between CAD and branch officials is not efficient or consistent all the time though it is functional. According to the officers, coordination may suffer greatly based on the accessibility and responsiveness of the branch staff and this may be highly fluctuated. In other instances it flows easily and issues are solved on time whereas in other instances we need to have long follow-ups to slug the documentation process. The absence of standardized communication channels, i.e. structured email templates or digital portals, was found to be a key contributor to delays. These results show that back-and-forth communication could be greatly minimized through better communication practices that would increase efficiency in the workflow.

Q 12What is the level of adherence to the standardized CAD documentation checklist by the branch staff prior to file submission?

Interviews also indicated that the compliance with the CAD documentation checklist is also subject to high disparities across the branches. Whereas certain branches are very strict with the

adherence to the checklist and present systematically and complete files, others show inconsistency in following it, which results in recurrence of errors and omissions made. It was reported by officers that a significant number of employees of the branch do not understand some of the requirements of the checklist or cannot retrieve revised customer documents on time. This inconsistency adds to the audit observations, the frequency of corrections and puts extra burden on the CAD staff. The results have shown that the quality of documentation could be enhanced considerably by improving the training and supervising the branch level.

Q13 What do employees feel would enhance documentation workflow at CAD-digital systems, training, or coordination with the branches?

Both CAD and branch level employees recommended a number of improvements which could stream-line the process of documentation. The most suggested was the implementation of a digital centralized system of documentation to decrease the use of physical files and the minimum number of human error. Another point that was stressed by employees was that it was essential to conduct routine training workshops to the staff of the branches in order to be aware of the documentation requirements and regulatory requirements. Also, officers emphasized the importance of better communication lines and more constructive attitude on behalf of CAD so that the branches can rectify their errors without responding to them. Such suggestions are consistent with the overall objective of improving efficiency, accuracy and regulatory compliance throughout the credit process.

Overall Data analysis:

The general analysis of the gathered data, including 30 reviews of loan files, survey questionnaires, and the informal interviews with the officers, shows that there are a few common patterns in the process of credit documentation by the Shimanto Bank PLC. The most outstanding problem that was observed was the common submission of unfinished or old documents by branches. The survey data revealed that more than 70 %of the participants said that they have often or very frequently submitted incomplete files which validates the fact that documentation gaps are a common and system-wide issue. These loopholes consist of expired

trade licenses, absence of financial records as well as unequal collateral records, which are all contributing to delays in processing.

The other significant result is associated with the compliance of the checklists. Although a branch of the company adheres to CAD guidelines successfully, 29.2% of the respondents evaluated the checklist adherence as a poor parameter leading to the repetitive corrections and higher rates of file returns. This can be justified by the fact that half of the participants reported that sometimes CAD is forced to re-deliver files within the company, which means that the quality control is not even distributed among branches. The rating of communication between CAD and branches was mostly functional but inconsistent, and feedback indicated that coordination is not a standardized system but relies on the availability of individuals, wasting time in finding a solution to discrepancies in documentation.

There were also weaknesses in digital documentation practices. Despite the fact that a small fraction of branches have appropriate digital copies of documents, one-third admit to providing a significant portion of documents improperly every now and then, or not at all, indicating the ongoing usage of hard copy and outdated digital solutions. This not only delays verification but it also exposes the possibility of error or worn out documents. The 70 percent respondents who affirmed documentation delays further attested that the error mostly or sometimes affects the loan disbursement schedules.

On the whole, the statistics demonstrate that the key obstacles are linked to differences in compliance on the branch level, communication, and insufficient technological assistance. Although the overall satisfaction of the CAD officers is moderate, the identified recurring problems with how the operations are run point to the necessity of more powerful digital solutions, better communication patterns, and more efficient training, aimed at improving the accuracy, efficiency, and regulatory adherence in the documentation process.

Chapter 4 :Recommendations

1 .Implement a Risk-Weighted Documentation Scoring System (RWWS).

In order to enhance compliance as well as operational efficiency, Shimanto Bank may consider a risk-weighted documentation scoring system that rates each loan file as per its documentation completeness, accuracy and sensitivity to regulation. This system would enable CAD to give priority to high-risk files like SME loans, cases with a high amount of collateral or customers whose history shows discrepancies and get sorted out the quickest where it counts most. Quantifying documentation quality would allow the bank to locate problematic branches, decrease audit flags in the future, and structure the workflow on a firmer basis on risk management principles.

2. Introduce Early-Warner Signs on Doc Delays.

An improvement that would be finance oriented would be the improvement of early-warning indicators (EWIs) that monitor typical documentation bottlenecks prior to their upgrading into processing delays. These may be automated notifications of trade licenses that have expired, TIN certificates that will expire soon, or valuation that has not been updated. Through incorporation of EWIs into a user friendly dashboard, CAD will be able to predict issues prior to filing and hence, shortening of turnaround time and increasing the disbursement efficiency. Such a system would also make branches be pro-compliant.

3. Implement Branch Documentation Performance Analytics.

An analytics system that is based on the data and analyzes the accuracy of documentation performed by each branch, the timeliness of submissions, and the number of errors would stimulate a feeling of accountability and efficiency. The monthly performance reports and the visuals dashboards can show the information about the branches that always submit full files and the ones that should get more training or supervision. This provides healthy competition, enables the management to identify performance weaknesses in time and provide interventions that are focused. This is indicative of the current trend in banking where a more analytical approach is applied to operational enhancement.

4. Create a Digital Collateral Checking and Tracking System and make 90% of the Documentation process online and digital.

As papers on collateral are one of the most prone elements of the loan files, the Shimanto Bank may develop a digital collateral assessment platform that is used in storing valuation issues, mortgage deeds, legal viewpoints, and ownership evidence in a single registry. The automated reminders to valuation expiry, detecting mismatches, and updating would greatly decrease manual checking errors. The system would help improve adherence to regulations, accelerate the verification procedure at CAD, and improve overall credit risk management in the bank. This will also allow senior officers to monitor all supplied documents at any given time and the supplied documents would be provided by the customer, reducing liability issues due to physical copy losses.

5. Maximize Investment in Electronic Documentation Hardware and Software and Security Systems.

In order to enhance the effectiveness and dependability of credit documentation, Shimanto Bank needs to invest in more efficient and refined digital documentation equipment as well as security infrastructure. Throughout the internship, the use of old scanners, slow systems, and lack of digital storage capacity to handle files were determinants of wrongful information, recurring rescans, and file processing delays. The bank can save a lot of manpower and can increase the accuracy through high-resolution document scanner, automated indexing tools, cloud-based document repositories, and OCR (Optical Character Recognition) technology. Moreover, reinforcement of cybersecurity, i.e., adopting encrypted storage, multi-factor authentication, and secured document-sharing systems will guarantee that sensitive customer data will not be accessible to an unauthorized party. This integrated technology upgrade would bring the documentation process up to date, minimize operational risks, enhance audit readiness, and bring the bank up to date with the current standards of digital banking.

Chapter 5: Conclusion

The internship program in the Credit Administration Department of Shimanto Bank PLC gave a vast awareness of the practical realities of credit documentation in the banking industry. By actively participating in the preparation of files, verifying, communication to the branches, and observing the workflow practices it was apparent that proper documentation is essential in guaranteeing regulatory compliance, reducing the operational risk, and efficient loan disbursement. This experience provided the opportunity to apply the theoretical knowledge acquired in the course of the academic studies, including risk management, compliance models, and operational controls, to a real-life context and enhance the technical skills and professionalism.

The findings of the research show that there are a few common challenges in the documentation process such as missing documentation by the branch, old customer records, poor compliance with checklists, and waiting time due to poor structure of communication. The answers received in the survey and the interviews with the officers proved that these problems are prevalent and lead to the delay in the processing and the audit observations. Also, technological constraints like the use of old hardware, intermittent digital storage, and paper-based workflow are also detrimental to efficiency and accuracy in CAD activities.

In spite of these problems, CAD officers are also highly committed to upholding compliance and to ensuring that all files are well checked before disbursement. The well-organized working process, the focus on detail and the team spirit within the department has a positive impact on the overall reliability of the operations. Nevertheless, the results also imply that the strengthening of the documentation process could be achieved through the enhancement of digital infrastructure, standardized communication patterns, and better training at the branch level.

In general, the internship was a good learning experience and allowed me to understand that the details of credit administration within a contemporary banking setting are complicated. With the assistance of the identified gaps and the suggested improvements, especially in the area of digital transformation, communication improvement, and accuracy in documentation, Shimanto Bank can become more efficient, minimize the operational risks, and, to a larger degree, the adherence

to safe and compliant credit operations. The experience acquired in this course of work will be a good platform towards future studies, as well as career interests in the area of finance.

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Appendix

structured questionnaire

The questions were administered to CAD officers and branch-level credit officers of Shimanto Bank PLC. Data were collected through structured questionnaires, informal interviews, and direct observation during the internship period.

1. **Q1: How often do branches submit incomplete loan files to CAD?**
2. **Q2: Does CAD experience delays due to missing or outdated documents from branches?**
3. **Q3: Are collateral documents frequently mismatched with sanction terms?**
4. **Q4: Do branches delay correcting documentation deficiencies?**
5. **Q5: Are communication challenges between CAD and branches a major cause of delays?**
6. **Q6: Do branches properly maintain digital copies of documents?**
7. **Q7: How often do documentation errors cause loan disbursement delays?**
8. **Q8: Can QA (Quality Assurance) feedback help improve documentation standards?**
9. **Q9: How satisfied is CAD with the quality of documentation submitted by branches?**

Informal Questions Asked to CAD & Branch Officers

1. **Why do branches fail to submit correct documents on time?**
2. **What are the common documentation mistakes you face?**
3. **Q 12 What is the level of adherence to the standardized CAD documentation checklist by the branch staff prior to file submission??**
4. **Q13 What do employees feel would enhance documentation workflow at CAD-digital systems, training, or coordination with the branches?**

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