

**Loan Recovery Procedure and Management in Retail Loan Sector:
A Case Study on Mutual Trust Bank PLC Dhanmondi Road-2 Branch.**

Prepared by
Ummay Humayara Rahman
ID: 201011104

Supervised by
Ekhtear Ahmed Zeesan
Department of Business Administration
Lecturer

Submitted in Partial Fulfillment of the Requirements for the Degree
Bachelor of Business Administration



15 September, 2024



Internship/Project Report Approval Form

Student Name: Ummay Humayara Rahman ID No. 201011104

Major: Finance Year: 2024

Mobile Phone: 016344117479 Email: humayara.rahman.bba@ulab.edu.bd

INTERNSHIP/PROJECT INFORMATION

Internship

Organization: Mutual Trust Bank PLC

Internship /Project Report Topic: Loan Recovery Procedure and Management in Retail Loan Sector:
A Case Study on Mutual Trust Bank PLC Dhanmondi Road-2 Branch.

Term (Tick one): ☐ Spring 2024 ☐ Summer 2024 ☐ Fall 2024

SUPERVISOR APPROVAL

(Tick One)

☐ Approved ☐ Not Approved ☐ Partial Re-write ☐ Full Re-write

Remarks (For Not Approved): _____

Signature: _____

Date: _____

Name: _____

E-mail: _____

Phone: _____

PLAGIARISM DECLARATION

1. I know that plagiarism means taking and using the ideas, writings, works or inventions of another as if they were one's own. I know that plagiarism not only includes verbatim copying but also the extensive use of another person's ideas without proper acknowledgement (which includes the proper use of quotation marks). I know that plagiarism covers this sort of use of material found in textual sources and from the Internet.
2. I acknowledge and understand that plagiarism is wrong.
3. I understand that my research must be accurately referenced.
4. This assignment is my own work, or my group's own unique group assignment. I acknowledge that copying someone else's assignment, or part of it, is wrong, and that submitting identical work to others constitutes a form of plagiarism.
5. I have not allowed, nor will I in the future allow, anyone to copy my work with the intention of passing it off as their own work.

Name UMMAY HUMAYARA RAHMAN

ULAB ID # 201011104

Signature _____

Date _____

Letter of Transmittal

15th September, 2024

Ekhtear Ahmed Zeesan

Lecturer

Department of Business Administration

University of Liberal Arts Bangladesh

Subject: Submission of Internship Report

Dear Sir,

I am pleased to submit my internship report on **"Loan Recovery Procedure and Management in Retail Loan Sector: A Case Study on Mutual Trust Bank PLC Dhanmondi Road-2 Branch."**

Through this internship, I had the opportunity to work closely with the employees of Mutual Trust Bank PLC, gaining valuable insights into organizational life and significantly enhancing my practical knowledge. This assignment also allowed me to delve into the activities of the banking sector. It was a privilege to work with a bank that holds a strong position in Bangladesh's banking sector.

I am grateful for your guidance, cooperation, and advice throughout the process of conducting and preparing this report. Completing the program has been a highly enthusiastic experience for me. While I faced some limitations in gathering all types of information, I hope you will find the report insightful.

Sincerely,

Ummay Humayara Rahman

ID: 201011104

Department of Business Administration

University of Liberal Arts Bangladesh

Acknowledgement

It is indeed a great pleasure and honour on my part to have the opportunity to submit this report after three months of practical orientation at Mutual Trust Bank PLC. I would like to offer my heartiest gratitude to almighty Allah for keeping me in good health and giving me the strength to accomplish the report.

I convey my deepest appreciation to my honourable supervisor **Ekhtear Ahmed Zeesan** for his continuous guidance and whole-hearted supervision and for supporting me in preparing this internship report. Without his supportive hand and recommendations, it would be difficult for me to complete this report. I thank him for being a constant source of inspiration all through.

Completion of anything requires support from various sources. I am very fortunate to get sincere guidance and supervision from several people. My successful completion of the internship program at Mutual Trust Bank PLC would not have been possible without the help of some kind-hearted people.

My sincere gratitude goes to Md. Ariful Haq, Senior Assistant Vice President and Manager of Dhanmondi Road 02 branch.

I am also very grateful to Mrs Mehtaj Rahman, Mrs. Tasnin Jannat, Mrs. Shaekh Afroza Bashir, Md. Oliulla of Mutual Trust Bank PLC under whom I worked helped me a lot through the internship. Last but not least, I would like to express my deepest gratitude to the AVP and BOM of Mutual Trust Bank PLC Mr Ikram Mahmood and I am also very grateful to Md. Arif Rayhan Ratul, Muhammad Mostafizur Rahman, Mrs Farzana Rahim, Mrs Syeda Tania Islam, and Mrs Aisa Akter for their continuous support and valuable suggestions, cooperation and assistance in the preparation of this report.

I would like to show my gratitude towards some of my friends who gave their selfless effort to conduct the research. Finally, I thank my organization, the University of Liberal Arts Bangladesh the Career Services Office and ULAB Alumni for giving me the opportunity of self-development through practical experience.

Table of Contents

Chapter	Title	Page Number
	Part- A	1-16
	Internship Experience	1
1	Internship Preparation	2
1.1	Internship Motivation	2
1.2.	Internship Search Process: Application, Selection, and Organization Choice	2-3
1.3	Internship Selection Process	3
1.4	Organization Overview	4-6
2	About the Internship	6-11
2.1	Work Environment and Responsibilities	6-8
2.2	Learnings and Contributions	8-10
2.3	Connecting Educational Learning with Internship Roles and Responsibilities	10-11
3	Self-Reflection	12-14
3.1	Likes and Dislikes of my Internship Organization	12-13
3.2	My Potential: Enhancing Personal Performance and Organizational Utilization	13
3.3	Continued Focus in My Next Role and Recommendations for Enhancing the Internship Program	13-14
4	Personal Development Plan	15-16
4.1	Personal Development Plan: Next Steps and Career Path	15
4.2	Key Technical and Interpersonal Skills for Career Success	15-16
	Executive Summary	17
	Part-B	18-38
1	Introduction	19-20
1.1	Research Title	19
1.2	Background of the Study	19
1.3	Research Questions	19-20

1.4	Research Objective	20
2	Methodology	21-22
2.1	Type of Research - Descriptive Research	21
2.2	Research Design - Qualitative	21
2.3	Method for Sampling – Purposive & Snowball	21-22
3	Findings and Discussion	23-34
3.1	Retail Loan Products MTB Offers	23
3.2	Secured Unsecured Retail Loans Characteristics	23-24
3.3	The Figure Below Shows the Process Before Booking a Retail Loan	24
3.4	The Figure Below Shows the Process After Booking a Retail Loan	24
3.5	Risk Mitigation Process for Retail Loans	25
3.6	Loan Disbursement Process for Retail Loans	25
3.7	Loan Default and Bad Loan Criteria at Mutual Trust Bank PLC in the Retail Loan Sector	25-26
3.8	Collection Department Process and Responsibility	26-28
3.9	Retail Loan Disbursement Performance (BDT M) for the MTB Dhanmondi Road-2 Branch	28-29
3.10	Retail Loan Disbursement Performance (BDT M) for the MTB Dhanmondi Road-2 Branch	29-30
3.11	Growth and Achievement of Retail Loans of 2022 and 2023 of MTB Dhanmondi Road-2 Branch	30-31
3.12	Growth Achievement and Performance of a Retail Loan Credit Officer of MTB Dhanmondi Road-2 Branch	32-34
4	Recommendation	35-36
4.1	Strengthening Early Warning Systems	35
4.2	Launching Financial Literacy Initiatives	35
4.3	Implementing Incentive-Based Performance Metrics	35
4.4	Innovating in the Credit Card Sector	35-36

4.5	Diversifying the SME Loan Portfolio	36
5	Conclusion	37-38
	References	viii-ix
	Appendix	x
	Plagiarism Report	xi
	Offer Letter and Assessment	xii-xiii

Part A

Chapter One: Internship Preparation

1.1. Internship Motivation

My primary motivation for pursuing the internship stemmed from several factors. Firstly, it can help to gain hands-on valuable work experience and the chance to network and work closely with experienced professionals. Additionally, it can also allow me to explore various career opportunities across different fields. The internship provides an opportunity to connect and collaborate with individuals from diverse backgrounds, enhancing teamwork skills alongside seasoned professionals. It enables one to understand the specific skills required to excel in the corporate world and gain an insider's perspective on the industry. Most importantly, it allows us to apply the theoretical knowledge which has been acquired over the past four years in a practical setting. These are the grounds that truly motivated me to go for an internship.

However; I had a strong interest in the banking and financial sector before joining the internship and I was especially interested in the dynamic aspects of banking operations and the essential role banks play in economic development. As a result, during the internship I wanted to acquire knowledge about different banking functions such as what services the general banking department provides to the customer as a front desk and customer service office, what services the loan department offers and how the whole loan department works and also about the other services provided by a bank. I even planned to understand the regulatory environment of the banking industry and the operational challenges banks face.

1.2. Internship Search Process: Application, Selection, and Organization Choice

My internship search process involved a combination of online research, networking, and attending career fairs. I utilized various job portals and my university's career services to identify potential internship opportunities. Additionally, I reached out to alumni working in the banking sector for advice and potential leads and explored several Facebook pages dedicated to internships as well where I applied and submitted my CV to multiple organizations.

Specifically, I applied for an internship at Mutual Trust Bank PLC, as I had a strong interest in the banking sector. To do so, I visited their corporate head office and submitted my resume and a cover letter to the Group Human Resource (GHR) department. Subsequently, I provided a copy of my university transcript, student ID card, and a forward letter from my university's career service office. I specified my desired internship period and maintained communication with the head office to stay informed about the status of my application.

1.3. Internship Selection Process

I did not have to confront an interview panel formally. After submitting my necessary documents, I received a confirmation email from the GHR department at the head office a week later which notified my successful application and instructed me to collect my offer letter. Upon my arrival, I was instructed to wait. After a while; a contractual employee who was dealing with this internship formalities and procedures of mine came and asked a few basic questions such as about my likes, dislikes, hobbies, personal background etc. Nonetheless, I would be glad to undergo a formal interview process, as it would be a new experience and an opportunity to gain valuable knowledge and was always ready to explore such a process.

There were several reasons behind choosing Mutual Trust Bank PLC. Firstly, the bank is renowned for its innovative financial products and customer-focused approaches. Secondly, I was impressed by the bank's dedication to corporate social responsibilities and sustainable banking practices. For instance, their Environmental and Social Due Diligence (ESDD) risk assessment measures general, environmental, and social risks associated with clients. However; I believe that the diverse and inclusive work culture at Mutual Trust Bank PLC will provide an excellent environment for my personal and professional growth. Additionally, I spoke to my friends and family who were and present customers of Mutual Trust Bank PLC and gained further insights into the bank's environment. Overall, I was well convinced to join Mutual Trust Bank PLC as an intern.

1.4. Organization Overview

Mutual Trust Bank PLC (MTB) is a public limited company in Bangladesh, established in 1999. Its industry type is banking and financial services. MTB has a significant presence in Bangladesh with over 100 branches, along with a strong network of ATMs and agent banking centers spread across the country. The bank also provides various digital banking services to enhance customer convenience.

As a mid-sized bank, MTB is known for its strong focus on innovation and customer service. It operates in the financial services industry, offering a comprehensive range of products and services such as retail banking, corporate banking, SME banking, treasury services, and investment banking. The bank is dedicated to providing comprehensive financial solutions that cater to the evolving needs of its customers.

MTB is committed to excellence in service and aims to be the bank of choice for its stakeholders by adhering to its core values of integrity, professionalism, and customer-centricity. The bank's efforts in embracing technology and digital banking solutions have established it as a forward-thinking and progressive financial institution in the region.

1.4.1. Mission, Vision and Core Values

Mission: To be the bank of choice through excelling in customer service, innovative products, financial solutions, and superior shareholders' value.

Vision: Mutual Trust Bank's vision is to become one of the best-performing banks in Bangladesh.

Core Values:

- **Commitment to Customers:** Providing innovative financial solutions tailored to meet customer's needs.
- **Commitment to Shareholders:** Maximizing shareholder value through sustainable growth and sound management.
- **Commitment to Employees:** Fostering a positive work environment that promotes career development and employee well-being.

- Commitment to Society: Investing in community development and supporting initiatives that enhance societal well-being.

1.4.2. Products and Services

- Retail Banking: Savings and current accounts, fixed deposits, home loans, car loans, personal loans, credit cards, etc.
- Corporate Banking: Working capital financing, term loans, trade finance, project finance, etc.
- SME Banking: Loans for small and medium enterprises, business solutions, etc.
- Digital Banking: Internet banking, mobile banking, SMS banking, etc.
- Foreign Exchange and Treasury Service: Foreign exchange dealings, investment services, and treasury management.
- Corporate Social Responsibility (CSR): MTB is actively involved in various CSR activities, focusing on education, healthcare, environment, sports, and community development.
- Leadership: The bank is led by a Board of Directors comprising prominent business personalities and industry experts. The Managing Director and CEO oversee the bank's day-to-day operations.

Chapter Two: About the Internship

2.1. Work Environment and Responsibilities

On joining the MTB as an Intern, I participated in a rotation program which was a walk-through and orientation of the different departments designed to familiarize new interns with the different departments within the branch to get acquainted with the premises and the nature of work and services provided by each department to their clients. When the rotation was done then I was generously provided with the opportunity by the Branch Manager Md. Ariful Haq of choosing which department I would like to join.

In the beginning, I wanted to work as a general banking assistant and I was assigned to the customer service department of the general banking department. My working hours were from 10:00 a.m.-6:00 a.m. (Sunday-Thursday). I was instructed by the AVP and Branch Operation Manager (Ikram Mahmood) to be present at the office at 9:30 a.m. My foremost task was every day I had to give my attendance manually after entering the office.

The work environment was very good. I worked in a modern, well-equipped, well-organized office and there was no doubt that the office environment was designed to encourage work not only for the employees of the bank but also for interns like me. The culture of the bank was quite lavishing and everyone there tended to carry attractive personalities. Being presentable at every moment was the daily thing to do.

MTB has a “Service Quality Department (SQD)” that takes care of the fact that the employees must maintain a proper dress code during office hours. After working as an intern at Mutual Trust Bank, I can say that it provided me with such a working environment where I could easily seek guidance and feedback. The office ambience was professional yet welcoming.

From the day of my internship to 1 month I worked under a customer service officer (CSO) (Mehtaj Rahman) employee of the bank from the General banking department. She guided me very nicely and professionally through the whole process.

My responsibilities were quite miscellaneous. I provided administrative support such as managing correspondence, organizing files like account opening files, payroll e-saver files, outorganized credit/debit card CHO copy files, organizing file closing and application files,

organizing chequebook received copy CHO copy, ensuring all the documentation was accurate and up-to-date such as NID, E-Tin, bank statement, salary statement, Job ID card, utility bill copy etc., inputted financial data manually, accurately and efficiently such as inputted data on debit/credit delivery register copy, cheque book received entry etc., inputted data on account opening register copy etc.

Apart from these, I participated in organizing voucher of the clearing cheques solely at the end of the day, communicated with the clients over the phone with dormant accounts and active accounts without any transactions and zero balance to know their future decisions about the respective bank account and had to inform to the deputy manager.

In addition, I had to make sure that clients who came into the bank to take their chequebooks or credit/debit cards must be signed in the delivery register book of chequebooks and credit/debit cards separately when I delivered their chequebooks or credit/debit cards and had to call the clients as soon as the cheque books and credit/debit cards were available. I also engaged in continuous learning to stay updated on banking regulations, financial products, and services.

Afterwards, I shifted to the loan department and was assisted by Afroza Bashir (JAVP and Associate Relationship Manager) and Md. Oliulla (Officer). My main focus was on the loan and advance department as it was my chosen topic for my internship report research.

I learned and gained knowledge about the loan department by working in the loan and advance department. I acquired knowledge about different types of loan categories including personal loans, auto loans, home loans etc., rules and regulations for taking loans from the Mutual Trust Bank PLC, the process of the loan and also knew about default loans and their recovery process.

During the second month, apart from learning things about the loan department, my responsibilities were to cross-check the account opening files, loan processing files, KYC (Know your customer) form, input data manually in the chequebook delivery register, debit/credit card delivery register, Sanchay Patra book and then had to organize the debit/credit card, cheque book received a copy to avoid any inconveniences situation, filled up the loan forms, organized and cross-checked loan profile form and the document checklist of the form

for a personal loan, home loan, auto loan etc., to interact with the customers in absence of the customer service officer (CSO), had to organize the copy of the disbursement loan files and had to number those files serially, guided the customers the basic things and rules of a Bank those were not aware of these things.

At the end of the day, I had to do the balancing of the chequebook and debit/credit card. Sometimes, I even had to go for cluster visits with the credit officers. This helped me to engage with the office workers more closely and to interact with the loan clients more closely and professionally at the same time. I enjoyed the cluster visits as I got the chance to learn about many new things during the cluster visits, learned about several business atmospheres, and got the chance to explore factories, and warehouses closely.

2.2. Learnings and Contributions

During the internship, I developed a combination of hard skills and soft skills. I got the opportunity to brush up my Microsoft Word skills by helping Afroza Apu make a few stocks report during her auditing period.

I had hands-on experience in inheriting various soft skills in me. I got the opportunity to improve my communication skills and learned how to communicate and talk with clients and colleagues as well in a professional and good manner with diverse backgrounds ensuring clarity and understanding in all interactions, learned problem-solving skills to resolve customers' inquiries and issues efficiently, learned how to manage customer single handedly, learned to read customer's mind under certain or to understand their psychology and most importantly I learned time management is a very important skill one could have on a corporate industry.

I also learned some specific things during the internship period where I acquired extensive knowledge of everyday banking operations which included account management, transaction processing, and customer service protocols, learned about compliance and regulations where I learned the rules and laws that banks or specifically Mutual Trust Bank PLC must follow to operate legally and ethically. This included knowing the standards and guidelines that ensured banks ran safely and protected the customers.

I got to know about financial products offered by Mutual Trust Bank PLC such as loans, credit cards, and savings accounts and knew about Mutual Trust Bank PLC such as online banking services, swift services, pay-order, MTBL Telebanking service, demand draft issue, instant fund transfer medium, MTB Visual IVR. I also learned about MTB Islamic Banking (MTB Yaqeen) system, detailed information about all the necessary required papers for credit card/debit card applications for a business person and a salaried person, acquired knowledge of MTB's locker services, thoroughly learned about the implication of different kinds of forms such as customer service request form, application form for fund transfer through RTGS, gift cheque application form, collection authorization form, additional service form, account services form etc.

I acquired a few new skills as well such as financial analysis where I learned how to grow the capability to analyze the financial health of different customers, and learned methods for building and maintaining strong relationships with regular customers, loyal customers and privileged customers, learned how to be extra cautious about the confidential information and things of the bank.

My contributions to the company were to help the officers achieve their departmental goals under whom I worked as an intern by helping them in their work. For example, when I worked as a general banking assistant that time my contribution to the organization was to complete the account opening forms and make them ready so that they could be sent for approval to the Senior officers. It was my contribution as most of the customer service officers remained busy doing other important tasks assigned by the Branch Manager or deputy sir so during that time my contribution played an important role for them because when I joined that time, I noticed due to the rush hour many accounts opening forms had been lying in the self and were unaccounted for. On my arrival, I finished and reduced the amount of lying files and submitted them for approval from the branch operation manager.

My second most important contribution was in registering the chequebooks and ATM cards that came to the Customer Service Desk manually in their accompanying Register delivery Book for recording and verification purposes. I consider this a primary contribution because manually registering chequebooks and ATM cards takes a lot of time and is indeed a hassle as the process involves issues that can act as barriers to efficiency. Before my joining as an intern

this would be done by the other employees at the Desk after Office Hours most of the time because they remained busy with other crucial banking tasks. However, after I joined the Branch, I took this activity as one of my main objectives and therefore was able to help expedite these processes to be more efficient and leading to faster execution of these services. Apart from these, my contribution to the organization was that I had to manage the desk of Ms. Tasnin Jannat (Customer Service Officer) partially who had been on leave for 3 days due to a family emergency.

2.3. Connecting Educational Learning with Internship Roles and Responsibilities

During my internship at MTB PLC Dhanmondi Road 2 Branch, I have had the opportunity to directly apply the knowledge and skills acquired from my coursework in Finance to my roles and responsibilities such as calculating the interest rate monthly of the loan amount, DPS etc. My major in Finance, particularly the courses I have taken, has equipped me with a strong foundation in various aspects of financial management.

For example, in the Corporate Finance course, I learned about financial decision-making within corporations, including capital structure, investment decisions, and financing options. This knowledge has been instrumental in evaluating the financial health of loan applicants, especially businesses seeking corporate loans. By assessing their capital structures and potential for repayment, I ensure that loans are issued to creditworthy borrowers, thereby reducing the risk of non-performing loans (NPLs), default or bad loans.

For example, Bank Management provided insights into the overall management of banking operations, including risk management and performance evaluation. My role involved understanding and managing the risks associated with loan issuance, particularly non-performing loans (NPLs), defaults or bad loans. I applied risk management techniques learned in this course to identify potential non-performing loans, default loans and bad loans. and developed strategies to mitigate these risks.

I learned about Bangladesh Bank guidelines for handling problem loans, how banks manage problem loans through loan workouts, the principle of sound lending, objective criteria of the

basis of loan classification and many other things about loans. I got the opportunity to monitor all these learnings from my bank management course physically.

My educational background in Finance provided me with the theoretical knowledge and analytical skills necessary to excel in my internship at MTB PLC. The courses I have completed are directly relevant to my roles and responsibilities in loan management which allowed me to contribute effectively to the bank's operations and helped me to gain valuable practical experience in the financial industry.

Chapter Three: Self Reflection

3.1. Likes and Dislikes of my Internship Organization

During my internship at Mutual Trust Bank PLC, Dhanmondi Road 2 Branch, I greatly appreciated the extensive learning opportunities and exposure to various banking operations. The mentorship from experienced professionals was invaluable and significantly contributed to my skill development in financial analysis and customer service. The collaborative work environment and supportive mentorship also made my internship experience enjoyable. I regularly received feedback and appreciation from my mentors after completing each task. Despite their busy schedules, my mentors always encouraged me, even when I made mistakes, and helped me to rectify them.

I particularly valued the guidance of the branch manager, who provided direct and comprehensive support, treating me more like a permanent employee than a temporary intern. He explained fundamental banking concepts such as the differences between fixed and recurring deposits, regular savings and current accounts, and the importance of maintaining a standard spread for the bank. The entire team at the Dhanmondi Road 2 Branch demonstrated unity and included me as part of their team, sharing practical insights and sensitive information with me.

Although I was there for only three months, they trusted me and treated me with respect. The work environment encouraged me to perform my tasks passionately, correctly, and within the allotted time, without feeling pressured.

However, I found that some tasks were repetitive, which limited my learning potential. For instance, calling clients with active accounts but zero transactions for several consecutive days was time-consuming and did not contribute significantly to my learning. While I consistently received feedback, I felt it was not as frequent as I would have liked.

I observed that employees often skipped their lunch breaks due to their workload, which sometimes affected my schedule as well. The lunch area was congested, accommodating only four people at a time, and was open to the elements, which was problematic during rain. Additionally, there was no separate and proper place for prayer, which was particularly challenging for female employees and interns like me.

Despite informing the management in advance about my need to visit my university for report-related tasks, my leave requests were often denied. Although I was allowed to leave early if I had no tasks pending, I was still expected to stay until office hours. Overall, while there were some areas for improvement, my internship at Mutual Trust Bank PLC was a highly valuable and enriching experience.

3.2. My Potential: Enhancing Personal Performance and Organizational Utilization

To enhance my performance, I could take the greater initiative by seeking out new responsibilities and refining my skills in areas such as financial modelling and customer interaction. Improved time management on my part could also lead to increased productivity.

The organization could better utilise my abilities by assigning a wider variety of tasks to keep me engaged and broaden my learning experience. Setting clear, achievable objectives and providing regular, constructive feedback would have helped me align more closely with the organization's expectations and improved my contributions. I believe I would have been more effectively utilized if I were assigned tasks related to software, such as data entry, creating charts in Microsoft Word, or developing presentations in PowerPoint or Canva, which I am proficient in from my university studies. These tasks would be more suited to my skills than filling out account opening forms.

3.3. Continued Focus in My Next Role and Recommendations for Enhancing the Internship Program

In my next position, I aim to maintain my commitment to continuous learning, focus on building professional relationships, and specialize in areas such as credit analysis or risk management.

To enhance Mutual Trust Bank's internship program, Mutual Trust Bank PLC should assess interns at the beginning to identify their strengths in areas such as computer skills, analytical skills, and presentation skills, to place them in roles where they can excel.

Implementing a more structured onboarding process would help interns quickly understand their roles; during my initial days, I experienced idle time due to the employees' workload and my mentor's inability to provide immediate guidance.

Additionally, establishing formal mentorship programs and more structured rotational programs to allow interns to experience different departments would enhance their learning experience. Creating a structured feedback loop would provide interns with regular, constructive feedback and allow them to share their insights on the program.

Furthermore, providing a separate desk for interns at the Dhanmondi Road 2 branch would create a more professional environment and facilitate easier handling of files and paperwork.

Chapter Four: Personal Development Plan

4.1. Personal Development Plan: Next Steps and Career Path

I have always heard from people that working at a bank was always taxing and the corporate lifestyles at banks were always stressful and strenuous, even many of my university faculties also shared that they left their bank jobs for the immense pressure.

However, my parents and working relatives would always reiterate the opposite to me and tell me that working at a bank was filled with a lot of experiences and that Bank jobs were ultimately better off than most of the corporate jobs out there. I could say that my interest in working in the banking sector developed partially for these reasons. However, I always used to side with the viewpoints of other people because I thought that most of the time their visions might be correct.

But when I took an interest in the banking sector and applied for an internship and when my internship program was assigned at a Bank, I had the feeling that it might be strenuous and stressful as I was new at that time but when I started working at Mutual Trust Bank PLC Dhanmondi Road-2 Branch, it completely changed my viewpoint concerning the banking life and I even enjoyed working at MTB. I tried to gain as much practical experience as possible in the banking sector and completed the internship at Mutual Trust Bank PLC after 3 months.

For the time being, I would like to leverage the knowledge and skills acquired during this internship to secure a full-time position in the finance industry if possible and preferably within a reputable financial institution but if I get better chances then I would like to explore the industry and wanted to find out the opportunities and scopes suitable for me. I wanted to see in which area I have even more interest and expertise and what would be best for me. Finally, I would like to pursue my higher studies as well depending on my situation.

4.2. Key Technical and Interpersonal Skills for Career Success

I would like to develop several skills based on the market and also for basic knowledge which are discussed below: -

Advanced Excel Skills: Proficiency in Excel is crucial for financial analysis, modelling, and reporting. I plan to take advanced courses and practice complex functions and data analysis tools.

Financial Analysis and Reporting: Enhancing my ability to interpret financial statements, conduct ratio analysis, and prepare comprehensive financial reports.

Data Analytics: Learning to use tools like SQL, Python, and financial analytics software to analyze large datasets and derive meaningful insights.

Team Collaboration: Developing skills to work efficiently within teams, understanding team dynamics, and contributing positively to group projects.

Apart from these, I also wanted to get familiar with and learn tools like Trello, Asana, Jira, or Microsoft Project for managing projects, Power BI, VLOOKUP etc.

Executive Summary

The research emphasizes highlighting the retail loan recovery procedures and management of Mutual Trust Bank PLC and how the recovery procedures are implemented by Mutual Trust Bank PLC Dhanmondi Road-2 Through in-depth interviews and data collection, the key insights of this topic have been determined. The key findings highlight the retail loan products, retail recovery procedures, management system, responsibilities of the credit officer/relationship manager, responsibilities of the collection department and special asset management department connecting to their growth rate. The findings were carried out through exploratory research type along with qualitative research design by collecting both primary and secondary using purposive and snowball sampling methods.

Part B

Chapter One: Introduction

1.1. Research Title

Loan Recovery Procedure and Management in Retail Loan Sector: A Case Study on Mutual Trust Bank PLC Dhanmondi Road-2 Branch.

1.2. Background of the Study

The research study was conducted on retail loan recovery procedures and management based on a case study on Mutual Trust Bank PLC Dhanmondi Road-2 Branch. It has been noticed that debt default is a very common phenomenon in Bangladesh. As a result, this research highlighted why MTB follow their recovery procedures and how they manage these. However; Mutual Trust Bank PLC Dhanmondi Road-2 was chosen for this research because it had been remarked from a branch performance report as my findings that the actual loan disbursement in the first half of 2023 was 39.90 million BDT, while the corresponding period in 2024 saw an increase to 43.95 million BDT that represents a 219.80% achievement of the budgeted target as the budgeted amount for loan disbursement for January to June 2024 was set at 20 million BDT indicating that the disbursements exceeded expectations significantly. Additionally, it had been also observed a healthy retail loan performance from the date of July 2023 to July 2024. The disbursement rate is 70% on home loans, 100% on auto loans and 83% on personal loans. However, Mutual Trust Bank PLC Dhanmondi Road-2 Branch did not face any default loan or bad loan significantly in the retail sector for the past 2 years.

1.3. Research Questions

1. What are the retail loan products MTB offers?
2. To allocate the loans to the respective customers, what are the prerequisites from the dimensions of each retail loan product?
3. What is the retail loan lending process?
4. Do the customers get the whole loan amount altogether after the disbursement?

5. How does Mutual Trust Bank PLC follow its retail loan recovery procedures and maintain its borrowers for retail loans?
6. What are the internal criteria Mutual Trust Bank PLC follows before retail loan disbursement?
7. What are the responsibilities of the collection department in the retail loan recovery procedures and management at Mutual Trust Bank PLC?
8. How do the credit officers contribute to the retail loan recovery procedures and management at Mutual Trust Bank PLC?
9. As per the latest BRPD/DFIM circular, when does MTB declare a loan as a classified loan?

1.4. Research Objective

To explore the retail loan recovery procedure and management implemented by Mutual Trust Bank PLC.

Chapter Two: Methodology

2.1. Type of Research

This research study adheres to an exploratory research approach because the exploratory research aspects helped to gain the insights and understanding behind the management implementation of the retail loan recovery procedures interconnecting with the remarkable performance and steady growth in the retail loan sector of Mutual Trust Bank PLC Dhanmondi Road-2. Utilizing an interview method, this study aimed to collect necessary information about how Mutual Trust Bank PLC Dhanmondi Road-2 Branch managed and implemented retail loan recovery procedures.

2.2. Research Design

The research design is qualitative as for this research topic qualitative research design was applied to gather information and specific data which includes in-depth interviews with the credit officers, collection department employees and employees of the special asset management department.

2.3. Method for Sampling

Purposive sampling was applied to this study to identify the responsibilities of the credit officers in retail loan recovery procedures and management and to assemble depth information for this research. I interviewed 3 credit officers who are also known as relationship managers of Mutual Trust Bank PLC Dhanmondi Road-2.

The second sampling method can be identified as a snowball. During the interview procedures with the branch credit officers, it was highlighted that the collection department and special asset management (SAM) department deal with loan recovery procedures and management. When those employees came to a branch visit, with the reference of the credit officers, it was possible to arrange an interview session with the 2 collection department employees and through them, it was also manageable to reach 2 special asset management employees for a

depth interview when they came to a visit at Mutual Trust Bank PLC Dhanmondi Road-2 Branch which resultant a sample size of 7 altogether.

The sampling method techniques were planned for 10-15 persons but due to the July political unrest, student movements and protests it had been difficult to implement the sampling method according to the plan of reaching to 10-15 persons.

The overall data was collected through the primary and secondary data collection methods. The primary sources were in-depth interviews and observations from internship experiences and job responsibilities. The secondary sources were the branch performance record report of Mutual Trust Bank PLC Dhanmondi Road-2 Branch, the annual report and the official website of Mutual Trust Bank PLC.

Chapter Three: Findings and Discussion

3.1. Retail Loan Products MTB Offers

There are 11 types of retail loan products of Mutual Trust Bank PLC which are MTB Toritrin, MTB Professional loan, MTB Neer loan, MTB Home loan, MTB Auto loan, MTB Personal loan, MTB Digital device financing Grameen Griho Ren, MTB Cash Line, MTB Edu Finance, Try Partite agreement but the most running loans amongst these are MTB Personal loan, MTB Home loan and MTB Auto loan.

An MTB Personal Loan is a one-stop solution for all of the financial needs to fulfil any desires of the borrowers. MTB Personal Loan is simple, convenient and quick.

MTB has a wide range of home loan options that can be customized to the borrowers' specific needs. An experienced, dedicated team of experts and a complete loan package is in place, to meet all of the housing finance needs. MTB Home Loan helps to fulfil such dreams.

Mutual Trust Bank PLC offer lucrative interest rates which would pleasantly surprise the borrowers. MTB Auto Loans built for utmost speed and competence. MTB Auto Loan is available for financing both new and reconditioned cars.

3.2. Secured Unsecured Retail Loans Characteristics

To mitigate risk, MTB has established specific rules for secured loans. Clients can apply for secured loans against their Fixed Deposit Receipts (FDR) at MTB, mortgage property, and are required to maintain a cash margin of 10% of the total loan amount in their account. This cash margin must be deposited before loan disbursement, and the bank will block this amount as security. Once the loan is repaid, the blocked cash margin is returned to the client. For property mortgaging, MTB ensures accurate land valuation through selected third-party valuation companies. The land valuation must be at least 1/20th of the total loan amount.

MTB takes stringent measures to mitigate risks for unsecured loans. Clients must have one guarantor: a personal guarantor (e.g., a parent or spouse). When the client misses instalments,

the guarantor's Credit Information Bureau (CIB) report will be affected, creating pressure on the client to make timely payments.

3.3. The Figure Below Shows the Process Before Booking a Retail Loan

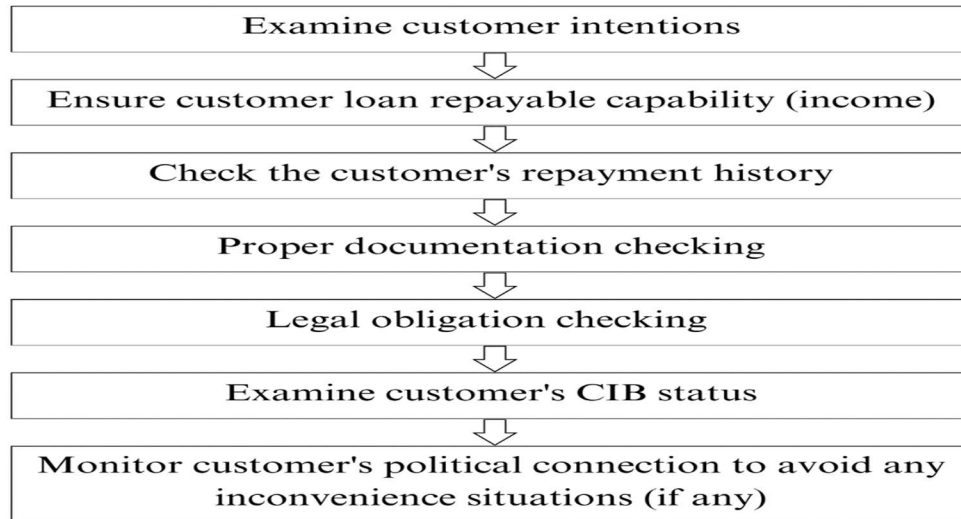


Figure 1

3.4. The Figure Below Shows the Process After Booking a Retail Loan

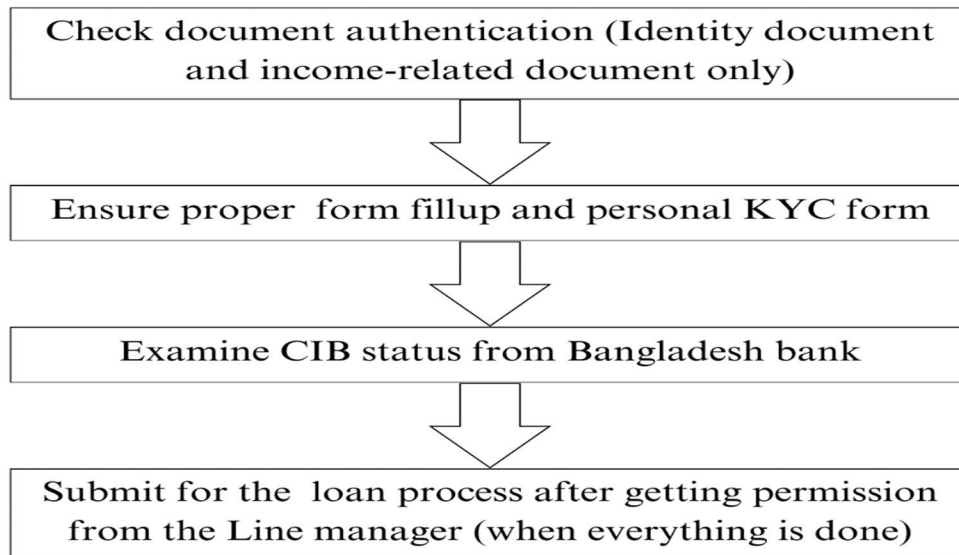


Figure 2

3.5. Risk Mitigation Process for Retail Loans

To mitigate the risk associated with retail loans, Mutual Trust Bank PLC (MTB) requires borrowers to provide three signed cheques as security. The amounts on these cheques are determined based on the total loan amount, and all cheques are updated due to the uncertainty of potential default. The first two cheques will each represent one-quarter of the total loan amount. The third cheque will cover the entire loan amount plus the accrued interest.

3.6. Loan Disbursement Process for Retail Loans

Once a credit officer has completed all preliminary tasks and is ready to proceed with loan disbursement, the loan file is sent to the Centre Screening Unit (CSU). Upon receiving the loan file, the CSU inputs the necessary data into their system. The CSU then meticulously reviews the loan file to ensure all documents are in order. If any documents are missing, the CSU contacts the credit officer for resolution. Once the file is verified as complete, it is forwarded to the Regional Financial Center (RFC) for a review of financial stability and a recheck of the overall file. The RFC then sends the file to the RFC Head for final approval. After receiving approval, the file is transferred to the Credit Administration Department (CAD) for home loans and to the Asset Operation Department (AOD) for personal and auto loans.

3.7. Loan Default and Bad Loan Criteria at Mutual Trust Bank PLC in the Retail Loan Sector

As per recent Banking Regulation and Policy Department (BRPD) loan is classified as a defaulted loan when a borrower misses three consecutive instalments. The subsequent steps are when the credit officer provides verbal reminders to the borrower then persistent reminders and warnings are given by the credit officer, either over the phone or in person. If the borrower remains uncooperative, the case is escalated to the Collection Department for resolution. If the Collection Department fails to resolve the issue, the case is escalated to the Special Asset Management (SAM) Department. The loan is classified as a bad loan if no effective measures are taken. The SAM Department reports the default to the Credit Information Bureau (CIB)

and initiates necessary recovery actions. If all recovery processes are exhausted without success, the loan is deemed a bad loan, and the borrower's collateral is auctioned.

3.8. Collection Department Process and Responsibility

The collection department plays an essential role in assuring the timely recovery of loans, managing the bank's financial stability, and maintaining its reputation. This procedure entails a set of strategic and methodical steps designed to interact with borrowers, supervise repayment behaviours, and take necessary actions when loans become delinquent. The following procedures describe the comprehensive approach taken by the collection department, from initial contact with borrowers to legal actions and potential loan write-offs, all aimed at maximizing recovery and minimizing defaults.

- Telephone calls should be made to the numbers of borrowers recorded in MTB's core banking system (TCS). Conversations with delinquent borrowers should be conducted based on their status without compromising the bank's image. Since borrowers often change their telephone numbers, it is the collectors' responsibility to obtain and update these numbers in the Collection Contact Point of the system/software.
- Short Message Services (SMS) provided by mobile phone operators are effective as they reach borrowers instantly. The success of SMS depends on the availability of technological infrastructure and the accuracy of the phone number database. The Collection Department should work with the IT department to establish SMS alerts for delinquent borrowers.
- Loan applications typically include the names, addresses, and telephone numbers of two references. While references are not legally obligated to repay or assist the bank, collectors may convince them to provide information on defaulters' contact details or persuade defaulters to repay.
- The Collection Department should arrange single or group visits to the addresses of defaulters (office/business and/or home) if they do not respond to letters, calls, or SMS. These visits demonstrate the bank's seriousness in its collection efforts. The frequency

of visits may depend on the nature of the borrower. Records of all visits and their outcomes should be maintained for future reference.

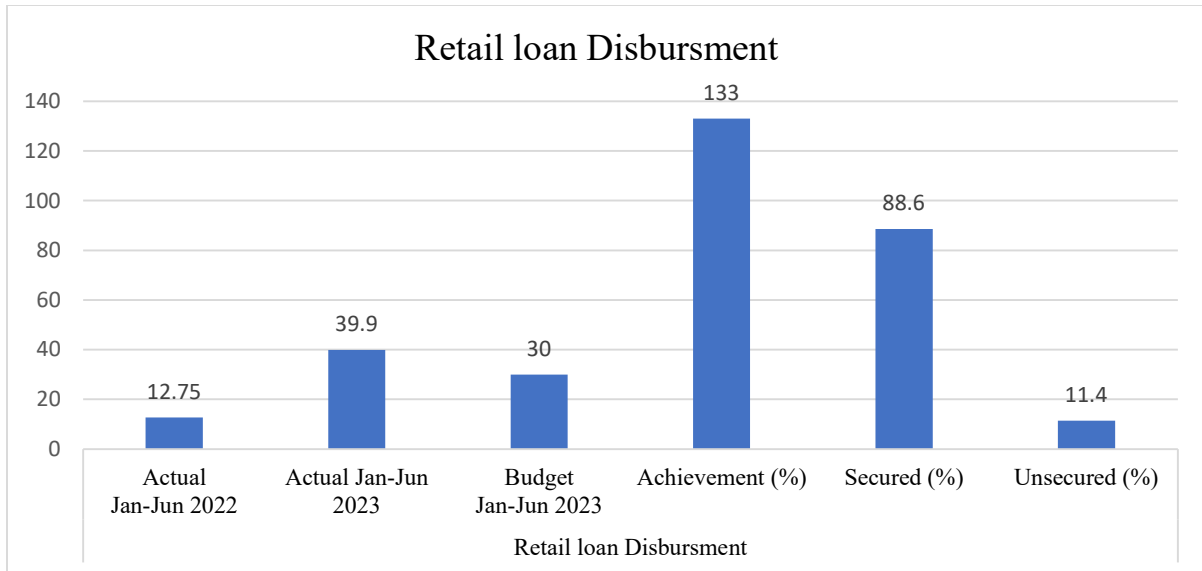
- The Collection Department may send a letter to the senior executives, CEO, or HR of the borrower's employer seeking assistance if the borrower does not respond to previous collection efforts. Such letters can be effective in creating pressure from the management of the borrower to repay the loan. A template of such a letter is presented in Appendix 2. Any deviations from the template should be approved by the Head of Collections/Senior Manager of Collections and the Legal Division.
- Recovery agents are appointed by banks where borrowers need regular follow-ups through visits or are located in remote areas where it is ineffective for the collector to visit regularly. Recovery agents work for the bank under an agency agreement and may not prioritize the bank's image. It is crucial to monitor the agents' behaviour, and recruitment quality, and conduct thorough investigations.
- Loan call-up is the last stage of collections before initiating legal action. It involves demanding the full outstanding amount, including penalty interest, costs, and expenses incurred as of the date, in case of borrower default. A loan call-up indicates that the bank no longer wishes to maintain a relationship with the borrower and seeks to exit. A template of such a letter is presented in Appendix 2. Any deviations from the template should be approved by the Head of Collections/Senior Manager of Collections and the Legal Division.
- Legal notices to borrowers and guarantors should be sent by the bank's appointed legal counsel. The Collection Department will provide a list of borrowers and guarantors with their addresses to the legal counsel for sending the notice. These notices create urgency for the borrower/guarantor, making them aware of the bank's intent to initiate legal steps. Legal counsel should also provide opinions on any other remedies or courses of action, such as taking possession of security, to enhance recovery efforts.
- Once a retail loan is classified according to Bangladesh Bank guidelines, the classification details must be reported monthly to the CIB department of Bangladesh Bank as a public notice. This action effectively bars the defaulter from obtaining credit facilities from other banks/financial institutions, potentially forcing them to settle the outstanding amount to clear their classification status. Currently, information on

borrower classification is sent to the CIB by the Asset and Card Operation separately. The Collection Department must ensure that all classified loans have been reported to the CIB department of Bangladesh Bank.

- In addition to reporting to the CIB of Bangladesh Bank, the Collection Department circulates the names of loan defaulters to the CEOs, MDs, and Heads of Credit of all banks and financial institutions as per Article 27 of the Banking Companies Act, 1991, and relevant BRPD circulars and guidelines. The format of the letter is presented in Appendix 2. Any deviations from the template should be approved by the Head of Collections/Senior Manager of Collections and the Legal Division.
- If the defaulter fails to pay after receiving a legal notice, the cheque given to the bank as security shall be presented for encashment. If the cheque is dishonoured, the Collection Department will provide all relevant documents to the Legal Department to initiate necessary legal action through MTB's enlisted panel lawyer to recover the bank's money through the court under the Negotiable Instruments Act.
- After filing a case before the competent court, the bank may write off loans/cards after a specific period as delinquent, where the chances of recovery are remote. Despite the write-off, the bank will maintain the written-off amounts in its off-balance sheet as evidence of financial claims. The Legal Department will continue legal proceedings, and the Collection team will hand over the written-off files to the Special Asset Management (SAM) team to recover the written-off loans/cards.

3.9. Retail Loan Disbursement Performance (BDT M) for the MTB Dhanmondi Road-2 Branch

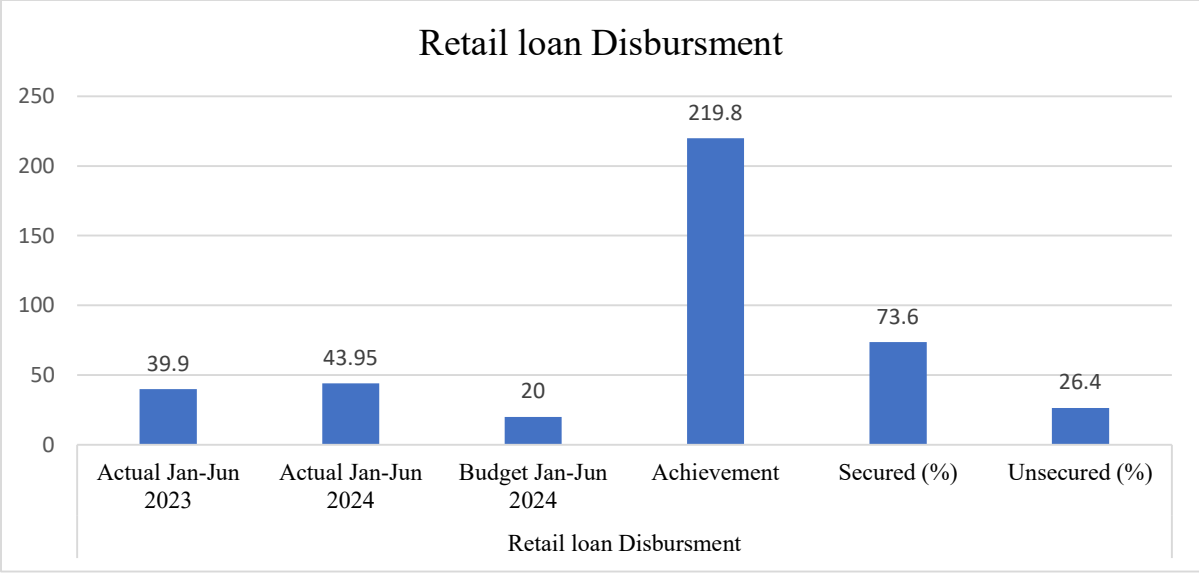
Actual Jan-Jun 2022	Actual Jan- Jun 2023	Budget Jan-Jun 2023	Achievement (%)	Secured (%)	Unsecured (%)
12.75	39.90	30.00	133.0	88.6	11.4



The "Retail Loan Disbursement Performance" table indicates that loan disbursements grew from 12.75 million BDT during January-June 2022 to 39.90 million BDT in the corresponding period of 2023, exceeding the 2023 budget of 30 million BDT by 133.0%. Of the total disbursements, 88.6% were secured loans, reflecting a significant emphasis on secured lending.

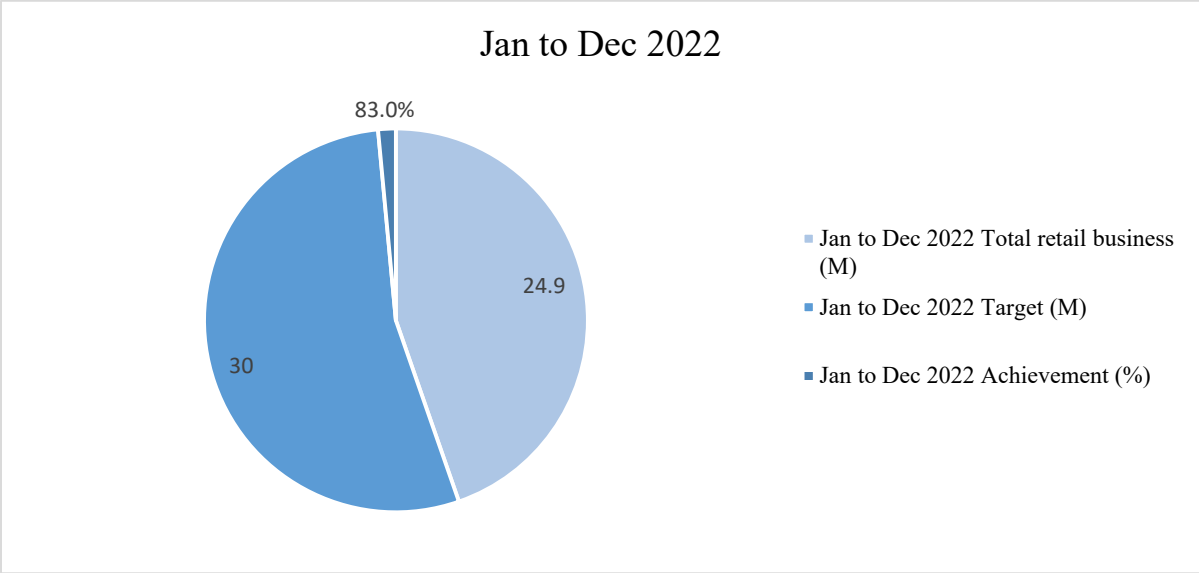
3.10. Retail Loan Disbursement Performance (BDT M) for the MTB Dhanmondi Road-2 Branch

Actual Jan-Jun 2023	Actual Jan-Jun 2024	Budget Jan-Jun 2024	Achievement (%)	Secured (%)	Unsecured (%)
39.90	43.95	20.00	219.80	73.60	26.4



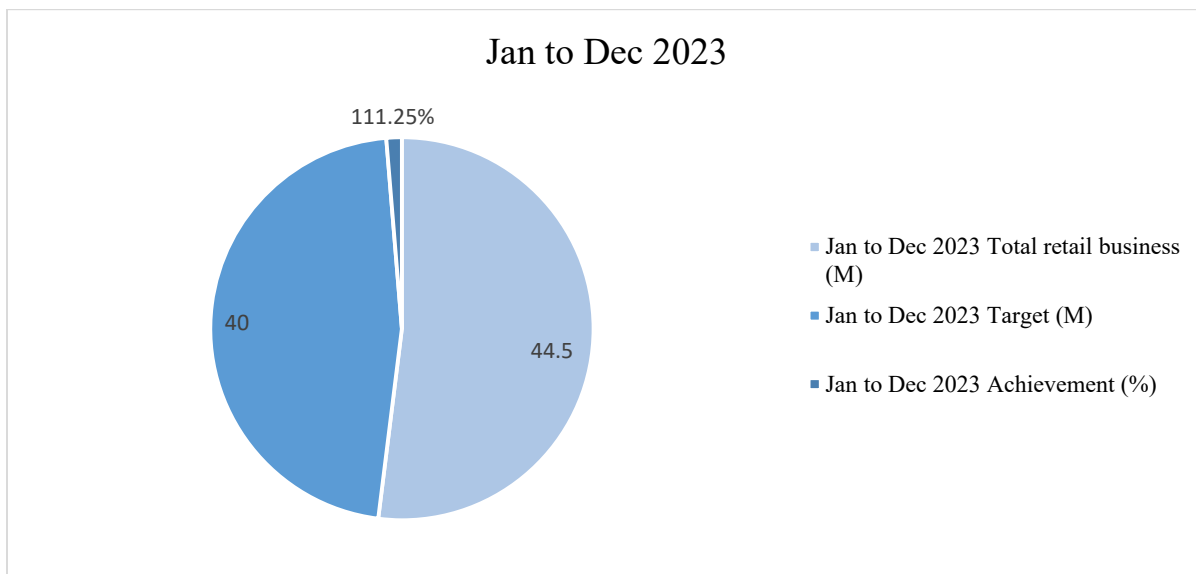
The "Retail Loan Disbursement Performance 2024" table shows that loan disbursements increased from 39.90 million BDT in January-June 2023 to 43.95 million BDT in the same period of 2024, surpassing the 2024 budget of 20 million BDT by 219.80%. Of the total disbursements, 73.60% were secured loans, indicating a strong focus on secured lending.

3.11. Growth and Achievement of Retail Loans of 2022 and 2023 of MTB Dhanmondi Road-2 Branch



Jan to Dec 2022

Total retail business (M)	Target (M)	Achievement (%)
24.9	30	83.0



Jan to Dec 2023

Total retail business (M)	Target (M)	Achievement (%)
44.5	40	111.25

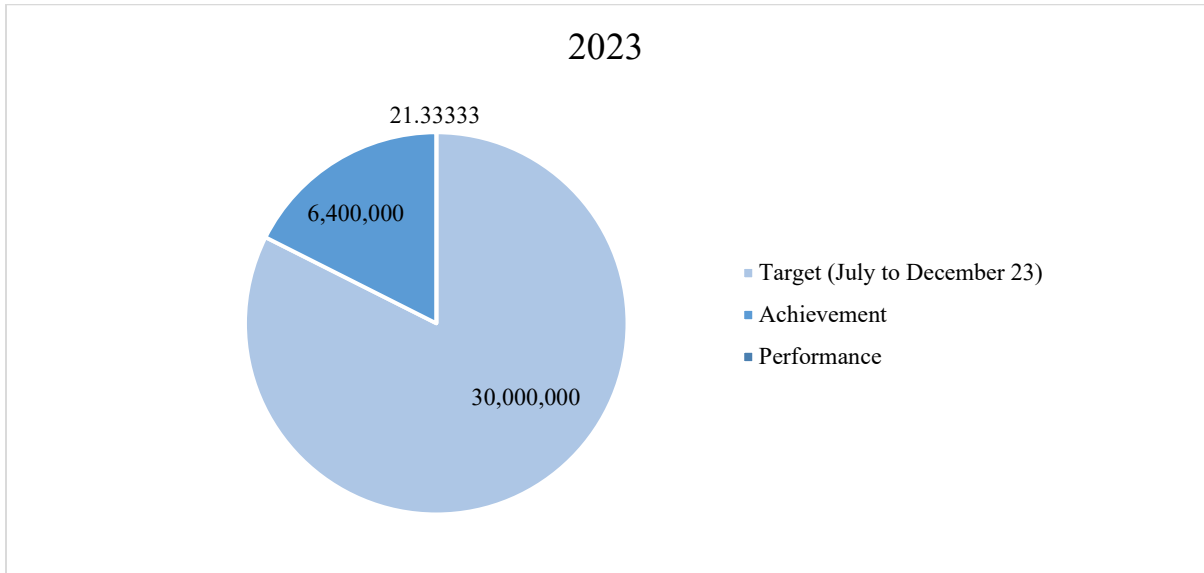
In the period from January to December 2022, the total retail business amounted to 24.90 million BDT, which fell short of the target of 30 million BDT, resulting in an achievement rate of 83%.

In contrast, from January to December 2023, the total retail business reached 44.50 million BDT, surpassing the target of 40 million BDT and achieving an accomplishment rate of 111.25%.

Comparatively, there was a substantial improvement in retail business performance from 2022 to 2023. The achievement rate increased from 83% in 2022 to 111.25% in 2023, indicating a significant enhancement in meeting and exceeding the set targets. Additionally, the total retail business grew by 19.60 million BDT from 2022 to 2023, demonstrating a robust expansion in retail operations.

3.12. Growth Achievement and Performance of a Retail Loan Credit Officer of MTB Dhanmondi Road-2 Branch

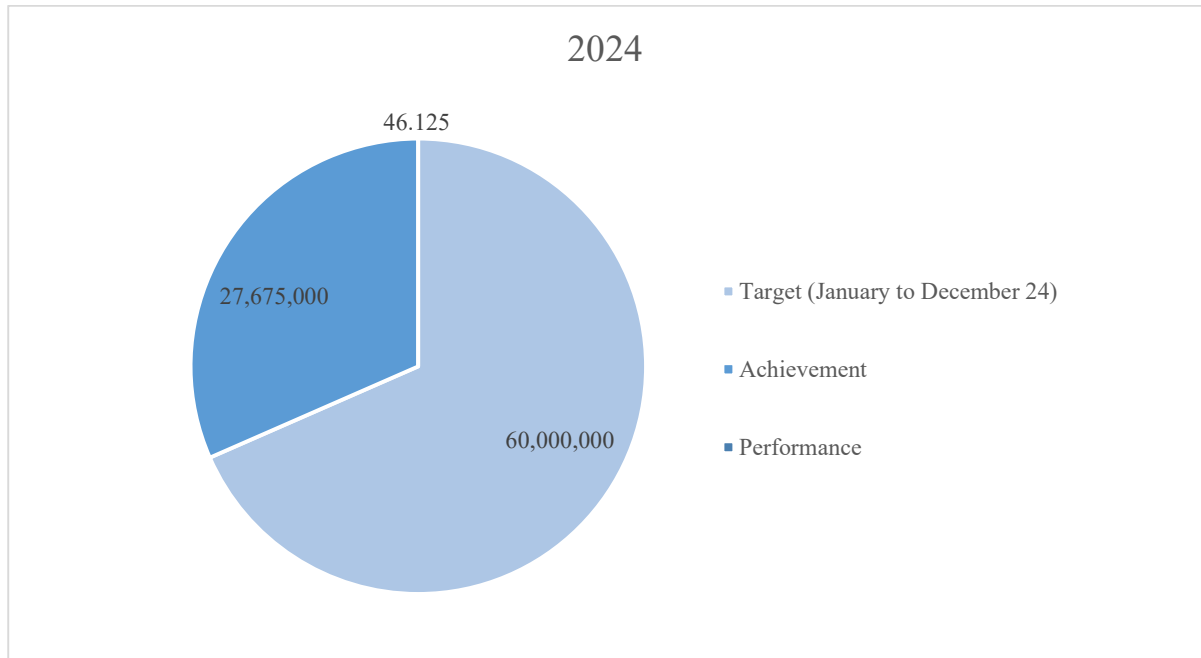
2023



Target (July to December 23)	Achievement	Performance (%)
30,000,000	6,400,000	21.33333

	Year 2023		
	Loan Amount	Loan Type	Disbursement Month
	3,600,000	Home Loan	January
	500,000	Home Loan	January
	800,000	Auto Loan	February
	300,000	Personal Loan	March
	1,200,000	Home Loan	March
Total	6,400,000		

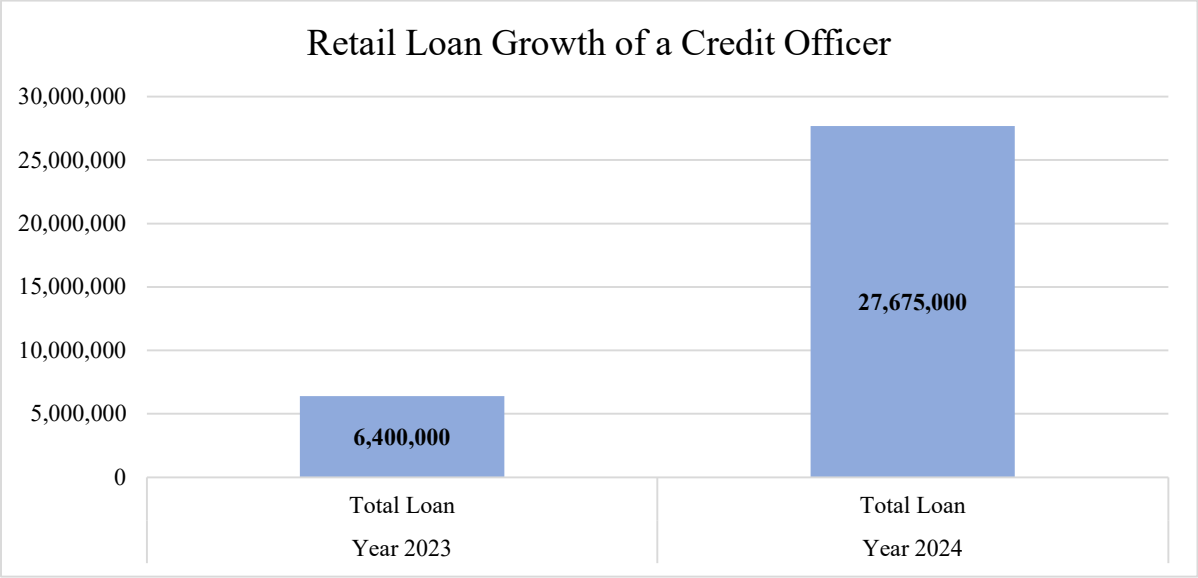
2024



Target (January to December 24)	Achievement	Performance (%)
60,000,000	27,675,000	46.125

	Year 2024		
	Loan Amount	Loan Type	Disbursement Month
	6,500,000	Home Loan	January
	2,800,000	Home Loan	January
	2,000,000	Auto Loan	February
	1,070,000	Personal Loan	March
	6,600,000	Home Loan	March
	430,000	Personal Loan	April
	700,000	Personal Loan	June
	2,000,000	Personal Loan	July
	1,000,000	Personal Loan	August
	2,575,000	Auto Loan	September
	2,000,000	Personal Loan	September
Total	27,675,000		

Comparing the periods from July to December in 2023 and 2024, there's a clear improvement. In 2023, the target was 30,000,000, but only 6,400,000 was achieved, resulting in a performance rate of 21.33%. In 2024, the target doubled to 60,000,000, with an achievement of 27,675,000, leading to a performance rate of 46.13%. This shows a significant boost in both target setting and achievement, with performance more than doubling from 2023 to 2024.



Chapter Four: Recommendation

To enhance its performance in the retail, credit card, and SME loan sectors, MTB Dhanmondi Road-2 Branch can adopt several proven strategies and practices from other leading banks in Bangladesh. The following recommendations focus on implementing data-driven approaches, financial literacy programs, incentive-based metrics, and innovative product offerings to strengthen loan recovery efforts, improve customer engagement, and diversify the loan portfolio.

4.1. Strengthening Early Warning Systems: MTB Dhanmondi Road-2 Branch can practice an Early Warning System more strongly to identify at-risk loans earlier and take preventive actions before the loans become delinquent. This data-driven approach can help MTB stay ahead in terms of retail loan recovery as this technique was also implemented by Trust Bank to excel in the retail loan sector by implementing loan recovery procedures and management more properly.

4.2. Launching Financial Literacy Initiatives: Bangladesh Bank and Islami Bank Bangladesh have launched financial literacy and customer engagement programs aimed at educating borrowers about financial management and timely repayment benefits. These programs have reduced the likelihood of defaults and improved the overall customer relationship. So, MTB Dhanmondi Road-2 Branch can also launch similar financial literacy initiatives to improve retail borrowers' understanding of debt management and loan repayment responsibilities. Engaging customers through workshops or digital platforms can foster a stronger repayment culture.

4.3. Implementing Incentive-Based Performance Metrics: Eastern Bank has introduced incentive programs for loan officers based on successful loan recovery rates. This encourages officers to focus on efficient recovery and establish stronger relationships with clients. So, MTB Dhanmondi Road-2 Branch can also develop an incentive-based performance metric for loan recovery officers, rewarding those who demonstrate successful recovery efforts and lower default rates. This would promote proactive loan monitoring.

4.4. Innovating in the Credit Card Sector: Although MTB Dhanmondi Road-2 Branch is growing well in the retail loan sector but lagging in the credit card sector. As a result, MTB

Dhanmondi Road-2 Branch can earn popularity through innovative offerings like arranging a "credit shield program" which will ensure significant customer security contributing to client loyalty and credit recovery. This technique had been practiced by Eastern Bank which helped to stand out for their successful credit card growth.

4.5. Diversifying the SME Loan Portfolio: MTB Dhanmondi Road-2 Branch is lagging in the SME loan sector despite maintaining the loan recovery procedures and management then they can emphasize more on a diversified loan portfolio to decrease risk in the SME loan sector so Brac Bank PLC earned a significant rise in SME lending.

Chapter Five: Conclusion

To conclude, the credit department is a very crucial part of a bank. As a financial service organization, a bank can be said to be a business organization, and any business needs liquidity. It is very important to get the loan repayment along with the profit on time after disbursing the loan, thereby properly increasing the cash flow so the bank can maintain a good liquidity position.

Loan accounts are known as the bank's major asset, so the bank needs to disburse loans properly. When a bank disburses loans to borrowers, both assets and liabilities are impacted positively. When a bank disburses a loan to a customer, the bank's assets will rise, and that money will go to the borrower's bank account, increasing the deposit to the bank, which in turn increases the liability of the bank. As a result, deposits create loans, and loans create deposits.

However, there is always a tradeoff between liquidity and profitability, so funds need to be used and reinvested to generate higher profits. It has been observed that Mutual Trust Bank PLC Dhanmondi Road-2 Branch is experiencing noticeable growth in the retail loan sector.

The credit officers and relationship managers of the Dhanmondi Road-2 Branch have noted that the lending process or post-loan disbursement scenario does not always proceed smoothly. Their loan recovery procedures and loan management have consistently played an important role in the growth rate of the retail loan sector.

As a result, this research highlighted the loan recovery procedures and management, providing key insights into how Mutual Trust Bank PLC Dhanmondi Road-2 Branch implemented these procedures and management practices. The branch can be presented as a model for its excellent growth in retail loans through exploratory research and a qualitative research design. The study involved collecting primary data through in-depth interviews with employees of the Mutual Trust Bank PLC Dhanmondi Road-2 Branch, observations from internship experiences and job responsibilities, and secondary data from branch records, performance reports of Mutual Trust Bank PLC Dhanmondi Road-2 Branch, annual reports of Mutual Trust Bank PLC, and the official website of Mutual Trust Bank PLC.

This research can be beneficial to other banking professionals or policymakers regarding loan recovery procedures and management, offering techniques they can adapt if they find them suitable.

References

1. *Home - Mutual Trust Bank PLC*. (2023, December 2). Mutual Trust Bank PLC.
<https://www.mutualtrustbank.com/>
2. *Bangladesh Bank*. (2024). List of scheduled banks. <https://www.bb.org.bd>
3. *Annual Report - Mutual Trust Bank PLC*. (2021, June 2). Mutual Trust Bank PLC. <https://www.mutualtrustbank.com/reports/annual>
4. *Annual Report - Mutual Trust Bank PLC*. (2023). Retrieved from <https://www.mutualtrustbank.com/reports/annual>
5. *Annual Report - BRAC Bank PLC*. (2024). Retrieved from <https://www.bracbank.com/en/investor-relations#annualReport>
6. Mutual Trust Bank PLC. (2023). Annual Report. Retrieved from <https://www.mutualtrustbank.com>
7. Islam, R. (2024, July 3). *Prothom Blog - Making information accessible for Bangladeshi residents!* Prothom Blog. <https://prothomblog.com/>
8. Shahin, A. H. (2021, February 17). *Bangladeshus Is a Blog About Bangladesh, Bengali Cultures & BD Info*. Bangladesh. <https://bangladeshus.com/>
9. Kader, R. (2023, November 7). *Future startup - tech, business and society*. Future Startup. <http://futurestartup.com/>
10. Hossain, A. (2020). Employee motivation through incentive structures in banking: The case of Eastern Bank Limited. *International Journal of Financial Services Management*, 33(1), 89-103. <https://doi.org/10.1108/IJFSM-06-2020-0089>
11. Chowdhury, M. M. (2023). Early warning systems in loan recovery: The case of Trust Bank. *South Asian Journal of Financial Management*, 10(1), 34-49.
<https://doi.org/10.1080/SAJFM-01-2023-0045>

12. Rahman, A., & Chowdhury, S. A. (2021). The role of financial literacy in reducing loan defaults in Bangladesh. *Asian Banking Review*, 28(4), 174-188.
<https://doi.org/10.1016/j.abr.2021.05.009>

Appendix

Position of Mutual Trust Bank PLC Dhanmondi Road-2 Branch

Retail Loan Disbursement Performance (BDT M)					
Actual Jan-Jun 2022	Actual Jan-Jun 2023	Budget Jan-Jun 2023	Achievement	Secured (%)	Unsecured (%)
12.75	39.90	30.00	133.0%	88.6%	11.4%

Retail Loan Disbursement Performance (BDT M)					
Actual YTD Feb 2023	Actual YTD Feb 2024	Budget YTD Feb 2024	Achievement	Secured (%)	Unsecured (%)
2.05	14.78	6.67	221.8%	76.3%	23.7%

Retail Loan Disbursement Performance (BDT M)					
Actual Jan-Jun 2023	Actual Jan-Jun 2024	Budget Jan-Jun 2024	Achievement	Secured (%)	Unsecured (%)
39.90	43.95	20.00	219.8%	73.6%	26.4%

	2023		2023	2024		
Target (July to December 23)	30,000,000.00		3,600,000.00	6,500,000.00	HL	January
Achievement	6,400,000.00		500,000.00	2,800,000.00	HL	January
Performance	21.33333		800,000.00	2,000,000.00	AL	February
Shorfall	23600000		300,000.00	1,070,000.00	PL	March
			1,200,000.00	6,600,000.00	HL	March
				430,000.00	PL	April
				700,000.00	PL	June
				2,000,000.00	PL	July
				1,000,000.00	PL	August
Target (January to December 24)	60,000,000.00			2,575,000.00	AL	September
Achievement	27,675,000.00			2,000,000.00	PL	September
Performance: 2024 Jan to December	46.125					
Shorfall	32325000					
			6,400,000.00	27,675,000.00		

Plagiarism Report

ORIGINALITY REPORT			
4%	4%	0%	3%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS
PRIMARY SOURCES			
1	www.slideshare.net Internet Source	2%	
2	www.stratfordwoods.net Internet Source	1%	
3	Submitted to University of Dhaka Student Paper	1%	
4	go.gale.com Internet Source	<1%	
5	hdl.handle.net Internet Source	<1%	
6	www.mutualtrustbank.com Internet Source	<1%	
7	www.ncbi.nlm.nih.gov Internet Source	<1%	
Exclude quotes Off			
Exclude matches Off			
Exclude bibliography Off			



মিউচুয়াল ট্রাস্ট ব্যাংক পিএলসি

Mutual Trust Bank PLC

you can bank on us

MTB Group Human Resources

MTB/CHO/GHR/630/2024

March 12, 2024

Ms. Ummay Humayara Rahman
38 6/A Enayet Gong Lane Pikhana
Hazaribagh, Dhaka

Dear Ms. Humayara:

Internship placement in MTB

Please accept best compliments from Mutual Trust Bank PLC (MTB).

In response to your application, this is to inform you that the management of MTB has accepted your prayer to pursue internship for a period of three (03) months under the supervision of the Branch Manager, MTB Dhanmondi Road 2 Branch with immediate effect.

Hope your association with MTB will be an excellent learning experience for you.

Best wishes.

MOHAMMAD ABDUS SALAM
UNIT HEAD, GHR 12 MAR 2024
salam@mutualtrustbank.com

INTERN ASSESSMENT FORM
(To be filled up by Internship Organization)

ULAB ID: 201011104 Name of Host Organization Supervisor: SHAHEKH AFROZA BASHIR
Name of Intern: Ummy Humayra Rahman Designation: Junior Asst. Vice President
Semester (Spring/Summer/Fall): _____ Organization: Mutual Trust Bank PLC

Using the following scale please assess the intern on the criteria listed below:

KEY: 5 = Excellent 4 = Very Good 3 = Good 2 = Satisfactory 1 = Not Satisfactory

Performance Criteria	5	4	3	2	1	Unable to Assess
Time Management	✓					
Communication Skills	✓					
Ability to Work in Team	✓					
Ability to Work Independently	✓					
Leadership Skills		✓				
Self-Motivation	✓					
Commitment to the Task Assigned	✓					
Creativity	✓					

Comments on where the intern can improve: She is very efficient & hard worker.
Wishing her success in future.

Shahekh Afroza Bashir
Associate Relationship Manager
Mutual Trust Bank Limited
Dhanmondi Road-2 Branch, Dhaka



Office seal

Shahekh Afroza Bashir
07/08/2024

Signature of Host Organization Supervisor & Date:

Please send the completed form in a sealed envelope to:

Career Services Office, University of Liberal Arts Bangladesh
Nandan Kanon, House # 84, Road # 7/A, Dhanmondi, Dhaka – 1209, Bangladesh Tel: 9665686, 9661255, 01711298916