



Inspiring Excellence

**Internship Report: Training and Development process of
Mutual Trust Bank Ltd.**

Submitted to

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Submitted by

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Date of Submission: April 30, 2019

*Serving the people of Bangladesh
since October 1999 with our proud
and capable manpower all over our
motherland.*



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
Mutual Trust Bank Ltd.

you can bank on us

Letter of Transmittal

30 April 2019,
MAHREEN MAMOON,
Assistant Professor,
BRAC Business School,
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Dhaka-1212.

Subject: Submission of internship report on Training and Development of Mutual Trust Bank Ltd.

Dear Ma'am,

I am exceptionally delighted to submit my internship report on "Training and Development program of Mutual Trust Bank Ltd.". I consider this as a great accomplishment to operate my internship course and preparing the report under your knowledgeable supervision. I would like to get this opportunity to thank you for the advice and guidance you provided me to complete the course with this report. With profound appreciation, I also recognize the assistance given by Fahmida Afroz (Manager of MTB Mohammadpur Branch) and Rashna Sharmin (HR Division official) who have held my hand in this journey with MTB and granted me with all the necessary information to form my report as expository and solid as conceivable. I would truly be thankful on the off chance that you edify me along with your considerations.

Moreover, on the off chance that you want to investigate around a viewpoint of my report, I will gladly answer your queries. Appreciate your support and patience.

Yours sincerely,
MAHMUDA KABIR
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Acknowledgement

I would like to convey my significant appreciation to all those who have been instrumental within the preparation of this internship report. I am obliged to an entire part of individuals for their kind suggestions, accommodation, course, co-operation and their collaboration. I would like to be grateful to Farmida Afroz (Manager, MTB Mohammadpur Branch), Abu Mayeen Palash (Deputy Manager, MTB Mohammadpur Branch) Abdus Saqur (JAVP), Zannatul Ferdous (AO) and Sadia Islam (JO) for their warm welcome within the bank and for assisting me to arrange this report with their esteemed knowledge and cooperation. It is my delight to appreciate the cooperation of MTB HR division at their head office to allow me to attain some necessary information for my internship report. I need to expand my profound sense of appreciation to my internship supervisor Fahmida Afroz ma'am, for her persuading motivation, kind rules, important recommendations and exhortation amid my internship period to arrange this report. I would like to thank deeply from my heart to all the honorable teachers of BRAC Business School, my beloved department for their valuable supports, inspirations and proper guidance throughout my five year journey with them. In conclusion, I committedly thank my respected supervisor Mahreen Mamoon, Assistant Professor of BRAC Business School for her enormous appreciation and cooperation on my report preparation.

Executive Summary

This report provides a study and collected information on Training and Development process of Mutual Trust Bank Ltd. Method of findings and analysis process in this report include both primary and secondary data. The primary data were collected by face to face interview with bank officials and clients and secondary data was collected from company's annual reports, website and other yearly reports. This report also includes information about the product and services of Mutual Trust Bank Ltd., my experience of working with them as an intern and some detailed information about their training and development programs designed for this year. Mutual Trust Bank has expanded their business process towards different categories of banking system like- wholesale banking, retail banking, privilege banking, treasury operations and agent banking. In terms of core values, Mutual Trust Bank does not compromise with their ever reflecting commitments with their employees, shareholders, clients and community. Mutual Trust Bank is confirming a hospitable working environment, where MTB can move forward and are capable of ensuring their shareholders and make people trust them with their capitals by presenting organizational excellence. : I was assigned as an intern at MTB Mohammadpur Branch where I learned a lot about banking and how a entire bank shots their daily money transaction procedure, opening fixed deposit, savings accounts. For operating their training and development process, almost all the supervisors/managers are involved with the planning course, they are provided enough support to highlight their recommendations to plan the training package each year. HR division sends a draft of training and development program to the concerned manages or supervisors of the bank to attain their opinions and suggestions. To ensure maximum positive output and to help their employees gain excellence and learn professionalism, MTB designs their training program mainly by circulating around these training categories- Foundation level training, regular training, orientational training, outreach training and on the job training program. Network enabled e-learning is being taken under consideration of the highest officials of MTBTI to be familiarized in their training program. They accommodate with a devoted HR team who are orchestrating trainings for the employees of MTB ltd. including their operating branches. MTB admits that their employees must give way better welfares for enriched future. The GHR attempts their best to assure a well-devoted group of MTB representatives who can serve the clients as well as the bank by their expertise.

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Overview of the Study

Introduction

Origin of the report

It is exceptionally vital that all BBA understudies to lock in any organization for at least three months as an intern to pick up down to earth information, and after three months he/she has to convey an internship report. The report is the result of the doled out internship recommend by the supervisor faculty. The theme of my internship report is "Training and Development process of Mutual Trust Bank Ltd. and I have completed my internship at Mohammadpur Branch of the esteemed bank.

Scope of the report

Mutual Trust Bank Ltd. is presently well known and it contains 113 branches in 33 district. The scope of the report will be restricted to the organizational setup, work and operation of MTB in Bangladesh uncommonly concentrating on Mutual Trust Bank Training Institute where they prepare all of their workforce to conquer the financial institution's competition. As I was assigned as an intern at Mutual Trust Bank Mohammadpur Branch, I was fortunate enough to observe their daily activities and assist them. They also helped me at the end of the internship season to gather all the necessary information from Mutual Trust Bank Head Office so that I can present an excellent report on their organization.

Objectives of the study

The objective of conducting is study is to gather some relevant and representable information about the training and development process MTB undergo to prepare and sharpen their human resources. By collecting those important data, I have taken a responsibility of preparing a report and present it on behalf of the organization.

Methodology

Data Collection

Methodology means the methods, problems and techniques to collect the data. In the broad sense, methodology means the underlying principles and philosophical system of conducting a research process. This report is mainly prepared by collecting primary data.

The sources are:

- **Primary Data:**
Face to confront discussion with the officials.
Face to confront discussion with the clients.
- **Secondary Data:**
Yearly reports and other materials, website of the bank, periodical articulation of the bank brochures etc.

Limitations of the study

I have encountered some confinements while preparing this report. The present ponder was not out of impediments. It is a fact to be appreciated that within only three months I have got an awesome opportunity to gather an overall knowledge about how a bank runs their operation in a developing country like ours. It was an overall yet non-detailed knowledge about the organization. The limitations encountered by me are:

- 1.** One of the major confinement is that three months is not enough to know detail information about an organization so I couldn't include all the detailed information about their training program.
- 2.** As Mohammadpur branch is a busy branch of MTB, I assisted them with various kinds of work every day and worked for 10am to 6pm almost every day. All of them were very busy to handle the clients and to do their own official work. So it was little scope for me to ask them questions related with my report frequently.
- 3.** At first, the authority did not want to disclose that much of detailed information about their training process as it is against their bank's policy.
- 4.** For the first time, since I was conducting the whole study alone, I felt that lack of experience is one of my limitations to prepare a huge report like this.

Banking Industry of Bangladesh

Banking Industry of Bangladesh

In Bangladesh the banking sector has travelled through a journey where the division has experienced a few ups and downs. Subsequently, changes have been attempted such as expanding the capital amplexness of banks, streamlining the rules for rescheduling of different sorts of advances, fixing arrangements for non-performing credits, reinforcing revelation necessities and moving forward bookkeeping frameworks have without a doubt progressed the soundness of the segments over a long period of time. Be that as it may, the managing an account division within the later past has not been palatable. At show, key performing use proportion, return on resources and return on value in spite of few measures taken by the central bank.

Currently, maximum banks are holding substantial idle money, as the private sector is still unable to absorb funds on offer for investments. The growth of deposits is also adding to this problem, in reality banks are getting returns from said funds. Instead, interest is to be paid against them. In the best case scenario, some of the banks are getting some nominal returns by getting their funds invested in government bills and bonds. This avenue has also become limited, as the government has virtually stopped borrowing from the banking system due to huge sales of national savings certificates. The central banks has advised the banks to invest in the SMEs, with a view to improving the position. Maintaining cyber security has become another challenge for the overall banking industry in the midst of some recent developments all over the globe. Due to integration of technology, it has become easier now a days to transfer funds online. Hence, the sector is now more concerned with providing their clients with strong cyber security system.

Types of Banks in Bangladesh

As Bangladesh is now becoming a developing country, many new banks under different operating categories are joining the banking field. Under the supervision of central bank, there are following categories of banks are operating in Bangladesh:

- Central Bank
- State-owned Commercial Bank
- Private Commercial Bank
- Islamic Commercial Private Bank
- Foreign Commercial Bank
- Non Scheduled Bank/Specialized Bank

our central Bank is Bangladesh Bank as they control all the financial and administrative Processes of all other banks of Bangladesh. Among these categories, Mutual Trust Bank Ltd. is considered as a private commercial bank.

Organizational Overview

Company Profile

Mutual Trust Bank Limited has started their journey as a private commercial bank on October 5, 1991 under the supervision of Bangladesh Bank in accordance with the Keeping money company Act 1991 and began their managing an account operation on October, 1999. The company also had to issue Certificate of Graduation of Commerce on 29 September, 1999, beneath the Company Act 1994. This certification was issued with an authorized share capital of BDT 1, 0000,000,000 isolated into BDT 10, 00,000 standard offers of BDT 100 each.

For shaping their operations according to Bangladesh Bank's given private banking framework, there are three advancement stages: Nationalization, Privatization and Financial Sector Reform. MTB is consolidated in Dhaka city which is a sister concern of MTB bunch. They have situated their corporate office at the heart of Dhaka city's Gulshan-1 area and they have 113 operating branches.

Vision

Mutual Trust Bank has quite simple yet challenging to achieve visions for operating their esteemed company in an economically developing country like Bangladesh. They are:

1. one of the best performing banks in Bangladesh
2. The Bank of choice
3. A truly world-class bank.

Mission

they have a mission of being the most admired financial institution within the nation by representing them as energetic, inventive and client centered organization that provides a bunch of offers to their clients and administrative facilities by reflecting their excellence in operating such flourishing financial association.

Core Values

In terms of core values, Mutual Trust Bank does not compromise with their ever reflecting commitments with their :

Shareholders- Create sustainable economic value for their shareholders by utilizing an honest and efficient business methodology.

Community- MTB is committed to serve our country by creating employment for talented youths, they provide community projects and events respecting all diversities and they also have respected our community by performing many useful CSR activities.

Customers- Rendering state-of-the-art service to their customers by offering diversified

product by aspiring to fulfill their banking facilities at the maximum level of their abilities.

Employees- Mutual Trust Bank supremely appreciates the merit of their employees and respects them and their rights as a part of the MTB family. They highly encourage their employees to put something new and unique every time on the table whenever they are facing any changes in their operating environment.

Different Banking Process of MTB

MTB has started their journey on banking business of Bangladesh abiding by the Banking Companies Act of 1991 provided by Bangladesh Bank which also authorized them the reminder of affiliation.

1. Wholesale Banking
2. Retail Banking
3. Privilege Banking
4. Treasury Operation
5. Agent Banking

Wholesale Banking

the wholesale banking process is operated under the supervision of specialized corporate business unit. The wholesale banking process of MTB runs through a decentralized system by their strategically situated branches across the country. Their corporate business unit calls the corporate clients to allocate them with the branches that are most convenient for those corporate clients. Branch corporate business is catered Branch Business Support in World Business Dialogue.

Retail Banking

Bangladesh is considered to be one of the emerging markets for financial institutions worldwide. By concentrating more on the retail banking industry, MTB is actually contributing towards the economic growth of the country. MTB has always promised the secure lending of capital. In 2016, they began to penetrate the home loans as well. As the construction industry is considered one of the fastest growing industries in a developing country like Bangladesh, the blooming of real estate sector is considered to be a reason for the construction growth.

Privilege Banking

MTB Corporate Head Office owns a state of art privilege banking. They have started their journey of providing privilege banking to their high net worth clients due to an interest in it. MTB privilege banking has started their privilege banking in October 2010. By restructuring

the unit, MTB has started seven new units: Six in Dhaka and one in Chottogram. Currently, there are eight privilege banking division of them are located in Dhaka and Chottogram metro areas within the close proximity of premium segment clients.

Treasury Operation

MTB treasury operations are responsible for the overall management of treasury functions comprising regulatory compliance, liquidity management, asset liability management and most importantly risk mitigation. They managed to stay one step ahead of the market by proper forecasting and efficient strategy formulation among surplus liquidity in the local market and unbalanced international market through BREXIT and declining crude oil price. MTB Group treasury has to perform an array of functions in different risk areas to minimize risks to obtain their organizational success.

Agent Banking

With a view to providing banking and financial facilities, MTB prefers their agent banking network services to the unbanked population across the country. MTB started their agent banking operation on June 6, 2016 with the first agent banking center in Jahapur Bazaar, Mugdanagar, Cumilla agent banking offers limited scale banking and financial services to underserved population by engaging agents under agency agreements. An agent, who is the owner of the center, facilitates banking transactions on behalf of MTB. Agent banking is an additional delivery channel, which offers convenience and extends the outreach of quality and affordable financial services.

Within December 2016, MTB has launched 10 agent banking centers in Dhaka, Pabna, Cumilla, Feni and Tangail districts. MTB agent banking has opened 2523 accounts till December 2016 with a total deposit of BDT 36.52 million.

Human Resource Division of MTB

The Human Resources division of Mutual Trust Bank Ltd. plays a contributory role in inspiring their employees to fortify the future success of their esteemed organization. This contributory function is led by their home grown philosophy. Mutual Trust Bank is ensuring a hospitable working environment, where MTB can move forward and are capable of ensuring their shareholders and make people trust them with their capitals by displaying organizational excellence.

Strategic priorities of MTB:

1. to contribute to sustainable organizational performance.
2. To apply MTB's human capital expertise more vigorously to support the business divisions and operational functions.

3. To be a successful provider to the control function of MTB for handling human capital risks.
4. To communicate and create a more transparent environment.
5. To foster reward culture based on performance and merit.

Performance Management System of MTB:

Just like the other progressive organizations of our country, MTB is inspiring their employees to operate their work by following their performance management system. They are contributing to make their performance management system a SMART one. (S=Sustainable, M=Measurable, A=Applicable, R=Realistic, T=Time bound) Their projects and policies for every single movement any branch across the country follow strict rules and regulations from appointing a person to any small transaction.

Internship Roles and Responsibilities:

I was assigned as an intern at MTB Mohammadpur Branch where I learned a lot about banking and how a whole bank runs their daily money transaction process, opening fixed deposit, savings accounts. I got to learn about their foreign money exchange processes via western union money transfer for those who transact their money abroad. I helped their clients to open their accounts by following all the processes. I worked under the supervision of the branch manager but I mostly worked with their Assistant Vice President, Junior Officer and Assistant Officer in the front desk. I helped them while submitting their audit of March 2019 by collecting all the account numbers on Excel and completed almost half of the total process with the Assistant Vice President himself. I also assisted them to update the daily cheque book incomings and delivery and I contacted with the cheque book and debit card applicants to receive their property almost every day.

Literature Review

Literature Review

Human Asset management respects training and development as a work concerned with organizational action pointed at improving the work execution of employees and their branches across the country in organizational settings. Training and development can be represented as “an instructive preparation which includes the grooming of attitudes, concepts, changing of behavior a picking up more information to improve the performance of employees.

Training and development process increments the performance of the whole origination and prepare them as the authoritative part by following the goal of achieving the organizational behavioral benchmark which will lead to their prime objective and interface of their workforce.

Theoretical Framework

To execute consider streaming subordinate and autonomous sans appeared within the hypothetical popularity admirable training and development as the free variable and organizational implementation within the secondary variable. These two factors have been chosen to see the relationship between their training and development and organizational implementation. The hypothetical connected work can too be seen from the taking after diagram.



Training and Development

Training more often not include informative or motivational exercises outlined to practice information, ability and execution of the personal level. Employee orientation of training program is the procedure by which employees learn important organizational processes, qualities and standards, set up working relationship and figure out how to work inside their employments. Skills and technical training programs are crucial to organize for building an efficient, skillful, dependable workforce for ensuring organizational success.

Importance of Training and Development process

To sharpen the working abilities of the employees, a training program is essential as it reinforces most aptitudes that each representative of that organization ought to make strides. An improvement program assist all the employees to develop comparable skills and knowledge about their organization and working department.

- To keep up with industry changes.
- Be in touch with all the recent innovation and development.
- To be able to see shortcoming and lack of abilities in workforce.
- Maintain information and skills.
- Provide a motivating force to learn.
- Increase work accomplishment levels.
- Provide inner development opportunities.
- Attract modern talents.

Five Steps of Training and Development program

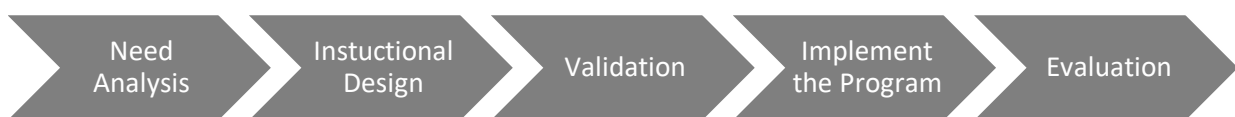


Figure: Steps of Training and Development

Need Analysis

The very first step of raining and development process is to identify the need of it. The employees working for an organization, often display the signs of need of a polish to their aptitudes, skills and knowledge which the organization considers as a prime concern for operating a training and development program. So by analyzing their attitude, working outcome and overall performance of the employees by observing, collecting questionnaires and arranging consultations etc. the organization gets the report of training need for their workforce.

Instructional Design

After need analysis, the organization identifies the design for their training and development program. They assign some senior employees or sometimes outside experts to design the instruction process of their training program. After collecting reports and opinions from different experts and previous reports, the organization finally decides the instructional design.

Validation

After sorting out the instructional design, the organization arranges a discussion session of experts to present their opinions about the validations of the design. After making sure that this instructional design will be a valid process to run with, the company finally proceeds to act according to the design.

Implement the Program

Organization arranges several steps according to the need to employees throughout different time schedules to train their workforce. They function on the job training, off the job training, consultations, seminars etc. to sharpen the knowledge, skills and attitudes of each of their employees who are enthusiastic to learn from the training program.

Evaluation

After running this whole process of training and development, at last the company gets on the stage of evaluating their program. They test their employees working skills to know whether this training program really helped them or not.

They can get these types of result –

- Positive implementation: when the employees show development,
- Negative implementation: when the employees show demotion in their working skills and
- Neutral implementation: when the employees don't show any changes in their working abilities.

Methods of Training

For operating the process of training and development, an organization needs to implement two types of strategies. Cognitive and Behavioral strategies.

Cognitive strategies are about giving hypothetical concepts to the learners. These kinds of strategies help an organization to train their employees about verbal data, changes in information etc. Training process like – 1. On the job training, 2. Apprenticeship training, 3. Information learning, 4. Job instruction training, 5. Lectures, 6. Audiovisual based training, 7. Simulated learning.

Behavioral strategies are best for utilizing expertise development. The different strategies beneath behavioral approach permit the learners to shape their attributes in a genuine mold. Training process like – 1. Games and simulations, 2. Behavior-modeling, 3. Business games, 4. Case studies.

Some of the job trainings are – Job rotation, Coaching, Action Learning.

Off the job training are – Management games, outside seminars, university related programs, role playing.

Findings and Analysis

Training and Development program of MTB

The Human Resource Division of Mutual Trust Bank emphasizes on accomplishing their company goals by providing proper training and development facilities to their employees. They have given accentuation on need-based training for their employees. They tend to analyze their employee's performance appraisal to examine their outcomes and discover whether they need any training or grooming or not. Since almost all the supervisors/managers are involved with the planning process, they are provided enough support to highlight their recommendations to plan the training program each year. HR division sends a draft of training and development program to the concerned managers or supervisors of the bank to obtain their opinions and suggestions.

According to previous managerial interviews, the HR division of MTB mainly found out that their employees show frequent performance gap on managerial skill, leadership skill, decision making skill, communication skill etc.

Outlines for proposed training courses/workshops for the year 2019

On the basis of consulting last years' experience and in view of cost effective training, following training strategies have been proposed for the year 2019 -

1. Foundation Training Program: Bank recruits executives and officials from various disciplines. But bank job relates with specified authority and discipline. Taking these into consideration, this year also MTB has introduced large portfolio of foundation training on banking courses, which might provide credit, finances trade and investment, raises capital, transfers risk provides liquidity raises awareness on cyber security etc. Objective of this training program of 2019 is to expand knowledge and management skills of the new joiners up to a standard with different modules of learning solutions. Foundation training program to be held at MTB this year is as follows:

Course no.	Training/Workshop/Seminar	Duration	Frequency	Date	Venue
1.	Foundation training for MTB management trainees (MTO)	90 working days (Excluding internship)	As to be requested by GHRD	Jan 13, 2019- April 18, 2019	MTBTI

2.	Foundation Training for cash officers (In service/newly joined)	15 working days	01	Jan 15- Feb 4 2019	MTBTI
3.	Foundation Training for Agent Banker/Agent Users	5 days	As per request of Agent Banking department	Jan 14- 21,2019	MTBTI
4.	Foundation Training Course for the executives of privilege banking	5 Days	01	May 12- 16, 2019	MTBTI
5.	Foundation Training for In-services officers and executives	28 working days	01	April 1- May 9,2019	MTBTI

2. Orientational Training for Newcomers of 2019:

Effectively orienting new employees regarding functions of MTB and making them successful on productive working affairs is challenging. Through the training program MTB interacts with the newly joined employees and would create a positive on MTB 3V would greatly increase the opportunity for an enthusiastic start. The agenda of the program includes introducing participant with –

1. MTB's history, vision, mission, opportunities and challenges.
2. MTB winning strategy and MTB code of conduct.
3. Providing highlights on financial system of Bangladesh.
4. Policy issues on Real sector, Monetary sector, Fiscal sector, External sector.
5. MTB products and services.
6. Techniques of mobilizing low cost and no cost funds like – CASA account.
7. Payment card industries and settlement systems.
8. Agent Banking, Privileged Banking, SME and Retail Banking.
9. Business communications.
10. Organizational and corporate etiquette etc.

They introduce their newcomers with these factors. On the basis of last years' experience MTBTI is expecting their year's orientation program as follows:

Course no.	Training/Workshop/Seminar	Duration	Frequency	Date	Venue
6.	Orientation course	Based on HR request	75 (approx.)	HR request	MTBTI

3. Regular Program (Off the Job Training) of 2019: Bank would employ various professionals, including office and administrative support staff, bank teller, loan officers, auditor, managers etc. Off the job training is the act of increasing the knowledge and skills of an employee for doing a particular job at off the job site. The organized procedure is by which people learn knowledge, skills and enhance expertise for performing a specific job in a class room technique. Before formulating these organized training program Training Need analysis (TNA) of different departments, divisions and branches has been duly assessed. Recent TNA done by MTBTI talks about: Regulatory requirement, Compliance requirement, Application and Process requirement, Leadership and personal skill development etc. Designing training programs also followed consultative approach. Regular program (off the job training) for the year 2019 is estimated to be as follows:

Course no.	Training/Workshop/Seminar	Duration	Frequency	Date	Venue
7.	Credit Risk Management	3 days	3	Feb 10-11, 2019 Jun 4-5, 2019 Nov 17-18, 2019	MTBTI
8.	Workshop on Risk Management	2 days	1	April 17-18, 2019	MTBTI
9.	Workshop on “Internal Control and Compliance (ICC) Practice and Regulatory Requirements”	1 day	1	Sept 22-23, 2019	MTBTI
10.	Workshop on “Integrated Supervision System (ISS) and Reporting to Bangladesh Bank”	1 day	2	Mar-14,2019 Aug-25,2019	MTBTI
11.	Credit Appraisal and Financing	5 days	1	Jul 14-18,2019	MTBTI
12.	Cash Operation	2 days	2	Mar 24-25, 2019 Jul 10-11, 2019	MTBTI

13.	Foreign Exchange Finance of Foreign Trade (FOFT)	5 days	1	April 24-25, 2019	MTBTI
14.	Workshop on Money Laundering and Terrorist Financing Risk Management	1day	10	Jan 13, 2019 Jan 15, 2019 Jan 24, 2019 Feb 20, 2019 May 5, 2019 Jun 30, 2019 Jul 7, 2019 Sept 5, 2019 Sept24, 2019 Nov 8, 2019	MTBTI
15.	General Banking, Law and Practice Banking	5day	1	May 19-23, 2019	MTBTI
16.	Information and Cyber Security Awareness Program	1day	3	Feb 17,2019 Apr 22,2019 Jul 11,2019	MTBTI
17.	Workshop on Student File Processing and Student Banking	1day	1	Jun 11,2019	MTBTI
18.	Retail Lending Products Refreshment and RM Skill Development	2days	2	Feb 14-15,2019 Aug 4-5,2019	MTBTI
19.	Retail Products (Both Assets and Liabilities) and Process	2days	2	Mar 11-12,2019 Sept 26-27,2019	MTBTI
20.	Retail Credit Risk Management	2days	1	May 8-9,2019	MTBTI
21.	Workshop on Retail Liability Products and Student File Processing	1day	1	Jul 7,2019	MTBTI

22.	Business Etiquette and Communicative English	3,10days	5	Jan 6-8,2019 Feb 4-15,2019 May 29-31, 2019 Aug 6-8, 2019	MTBTI
23.	Trade Based Money Laundering	1day	1	Aug 6, 2019	MTBTI
24.	Foreign Exchange Transactions and Online Reporting to BB	1day	1	Aug 1, 2019	MTBTI
25.	Management, Supervisory Skill and Leadership Development	3days	1	Aug 12-14,2019	MTBTI
26.	Firefighting, First Aid, Earthquake, and CCTV	2days	2	Apr 17-18,2019 Oct 10-11,2019	MTBTI
27.	Green Banking, Environment and Social Risk Management	1day	1	Oct 18,2019	MTBTI
28.	Training on Negotiation Skills and Cross Selling	1day	1	Oct25,2019	MTBTI
29.	Card Products and Features	1day	1	Apr 19,2019	MTBTI
30.	Workshop on NPL Management	1day	1	Mar 29,2019	MTBTI

31.	Workshop on “Implementation on Electric Load Documentation Checklist, E-Sanction Letter and Loan Classification and Provisioning	1day	1	Jul 26,2019	MTBTI
32.	Export Credit Agency Covered Financing	1day	1	Jan 17,2019	MTBTI
33.	SWIFT Infrastructure Security	1day	1	Mar 3,2019	MTBTI
34.	Specialized Training on Account Opening and Operating Overview	1day	3	Mar 18,2019 Apr 3,2019 Apr12,2019	MTBTI
35.	UCPDC: Alternative Dispute Resolution	1day	1	Mar 21, 2019	MTBTI

Outreach Training Program at suitable district/divisional town:

Outreach training program has been designed to bring training courses near to bank branches where people live or spend time. It is similar to class room venue of Divisional/District/Upozilla place nearer to bank branches. These training programs also include large number of participants as well as cost effective. Recent TNA shows following Training courses may be taken place outreach of Dhaka:

1. Workshop on "Internal Control and Compliance (ICC) Practice and Regulatory Requirements."
2. Workshop on Integrated Supervision System (ISS) Reporting to Bangladesh Bank
3. Cash Operation
4. Workshop on Money Laundering and Terrorist Financing Risk Management
5. Information and cyber Security Management Program
6. Payment and Settlement system in Bangladesh
7. Foreign Exchange Transactions and Online Reporting to Bangladesh Bank

8. Credit Risk Management

Proposed Outreach Training Program for the year 2019:

Course no.	Training/Workshop/Seminars	Duration	Frequency	Date	Out-reach Venue
1.	Credit Risk Management	3days	3	Mar 17,2019 May18,2019 Nov18,2018	Khulna Chottogrtam Rajshahi
2.	Workshop on Risk Management	2days	3	Feb 24, 2019 Jun23,2019	Chottogram Sylhet Rajshahi
3.	Workshop on “internal Control and Compliance Practice Workshop on Integrated Supervision System (ISS) and Reporting on BB	1day	2	Mar 16,2019 Oct 11,2019	Sylhet jessore
4.	Trainer’s Training on “On the Job Training”	1day	2	May 14,2019 Nov 24,2019	Sylhet
5.	Workshop on Money Laundering and Terrorist Financing Risk Management	1day	6	Mar10,2019 Apr 21,2019 May 12,2019 Oct13,2019 Oct23,2019 Nov24,2019	Jessore Chottogram
6.	Prevention of Frauds and Forgeries in Banks	1day	3	April 16,2019 May 24,2019 June 23,2019	Sylhet Jessore Rajshahi Cumilla Chottogram
7.	BAMLCO Conference	1day	1	Feb10,2019	BRAC CDM

8.	Specialized Training on Account Opening and Opening Procedure	1day	1	Mar 25,2019	Chottogram
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Branch Level Training (On the Job Training):

To develop common knowledge base and to address deficiency in awareness on general banking literacy at branch level, on the job training is essential to be introduced. Off the job or classroom training are target oriented and mainly give focus on expanding the expertise or efficiency of the participants. On a particular area of the bank job. Foundation training for the service officials may resolve the problem but it takes long time and it involves huge cost. To overcome the problem in an immediate way and to count least cost, branch level training or on the job training should be introduced and encouraged.

1. Branch manager should arrange "On the Job Training" on basic banking literature.
2. GHR through issuing an office order could make the "On the Job" training obligatory and it may be included in the periodical performance reporting of the branch.
3. Routine visit of MTBTI should be an encouragement for the branch level employee to practice On the Job training.
4. Some methods of On The Job training at MTBTI are as follows:
 - a. Apprenticeship
 - b. Mentoring
 - c. Presentation and sharing insights achieved from On The Job training
 - d. Critical incident notes
 - e. Job expanding
 - f. 'Stretch' assignments
 - g. Special projects
 - h. Coaching
 - i. Networking and maintaining communication

MTBTI is organizing these On the Job training programs for their employees for quite a long time and their employees have given their opinions in favor of this process. According to their employees, following are the advantages they are receiving from On the Job training:

1. Helps to build up motivation and confidence
2. Least expensive
3. Free from artificial classroom activities
4. It directly follows job context
5. Flexible environment of own office and learned from real life experiences.

Network enabled E-Learning:

Network enabled e-learning is being taken under consideration of the highest officials of MTBTI to be introduced in their training program. As they have realized the need of computer

and software based training for their workforce, MTBTI is ready to support for study and developing content and module regarding this network enabled e-learning process.

Training officers of MTB Training Institute

MTB continuously centers amazing accentuation on training and development of its employees. They have placed their training institution right at their head office at Tejgaon kwon as MTB Square with a devoted HR who are orchestrating trainings for the employees of MTB ltd. including their operating branches. MTB acknowledges that their employees must give way better benefits for enriched future. The GHR needs to assure a well-devoted group of MTB representatives who can serve the clients as well as the bank by their expertise. Each unit of their GHR examines the manpower training needs on annual basis based on the objectives specified in the Annual Operating Plan as well as analyzes the individual training needs defined as the individual operating plans are emerging out of the Annual Performance Appraisal process. Prior to these annual planning exercises, GHR will provide instructions and guidance about how these planning should occur.

Diverse sorts of trainings are advertised to the employees. Most of the training are with respect to keeping finance exercises which are well organized.

Some sectors of their function are given below where trainings are provided to their employees for their skills development as well as to serve their customers better.

1. Foundation Course
2. General Banking
3. Foreign Trade Payment
4. Credit Management
5. Credit Risk Grading SME
6. Retail Banking
7. Treasury Operation
8. Workshop for solving problem as per department
9. Swift Management
- 10 Internal Control Risk Management
11. Foreign Exchange Risk Management
12. Banking Law and Regulation
13. Anti-money Laundering policies
14. Cash Management
15. Customer Service Intelligence
16. IT securities and information
17. Assets Liabilities and Risk
18. Other trainings including Foreign Trading
19. Risk Management Training
20. Foreign Exchange Regulatory Management
21. Loans and Advances Reporting for submission to Bangladesh Bank
22. MTB HR policy and service rules

Findings and Analysis at a glance

whereas working I have picked up a more current count of encounter. After collecting and investigating the data, I have come to some conclusions about the training and development program of Mutual Trust Bank Limited which are underneath:

1. Most of the employees of Mutual Trust bank think that training and development program they receive each year assist a lot in their personal and professional attribute development.
2. In MTB most of their employees think that the training cooperates with their desire for being well-polished banker every year.
3. Their employees have given their opinion in favor of their training program as they understand the employee's training needs. That means they are being successful while performing the need analysis.
4. Most of their employees think that their performance has improved after receiving training each year and they wish for more advanced training on the upcoming year.
5. As they do not conduct software-based training, their employees think that it is very important to cope with advanced world and so they should provide their employees well developed software-based training.
6. The training budget of MTB is increasing gradually. They have given priority to their training program more as they provide training from foundation level of job post to a very senior position.
7. MTB mainly emphasis on providing their training by using multimedia, class lecture or projector. But they need to focus more on providing the training to their employees by using computer software.
8. They run the whole process of training program from need analysis to evaluation quite swiftly. They use need analysis, performance appraisal of past record, recommendation of management administration to nominate their employees for training program.
9. MTB employees think that they need to emphasis more on technological skills of their employees so that they can contribute to their bank's welfare and it will personally qualify their workforce too.
10. The main purpose of arranging all the training and development process of a large figure of employees is to reach their sales target and earn more clients than their competitors. MTB, being one of the best financial institution of the country, appreciates their training programs.

Conclusion and Recommendation

Recommendation

With the knowledge about banking, it could be easy to deliver some opinion about how a bank is functioning. But as I am still a novice, I would like to recommend some ideas to MTB depending on my minor knowledge about banking sector of Bangladesh:

1. To improve their all current marketing strategies, to attract long term and loyal clients. They need to arrange more campaigns, more commercials on TV channels, more offers by collaborating with other companies etc. could be some marketing tactics they can follow.
2. MTB can be a little bit more flexible while delivering compensation benefits to their employees. They can provide paternity leave along with practicing maternity leave process for their employees.
3. They can provide more senior officers on their front line server to handle client especially in the busy branches throughout the country as current frontline officers sometimes faces hazard while handling too many clients.
4. Upgrading the server of the bank is a necessary step for them to be immediately taken. As their server functions quite deliberately it can be very problematic for clients or new job applicants to operate their website.
5. They should upgrade their service of ATM booth as clients sometimes faces problem while transacting money from their ATM and faces error. It is a very common complaint of their debit card holders.
6. MTB should start the system of informing their clients when they are deactivating the savings accounts. As they don't have this process, some of the clients comes to complain to their front desk officer about the deactivation and it becomes very stressful environment to handle those clients. So I think they should permit their officers to inform their clients before deactivating their savings accounts.
7. As they have smooth ratio of employees and clients to deliver their services, they can introduce trend analysis to their HR forecasting process to retain standard customer services.

Conclusion

Banks play vital part within the present day economy. Human Resource Management issues play a vital part within every organization including financial institution like banks. No organization can accomplish its objectives until or unless it fulfil their employees. Organizational employees can play the miraculous role in playing to convert the corporate goals into reality and victory. Within the keeping money segment remarkably taught, the vital workforce are also required to make a competitive position and hold it for a long time. Enlisting, training, guidance of uniformity, job fulfillment and career improvement are important within Mutual Trust Bank Ltd. is performing its best within the industry. They are developing their network and are attempting to get its banking administration to make more modernized day by day. For providing their best services TB has well-arranged preparing sessions each separately and carefully sketched to prepare the most admirable enlisted officers. It as a incredible delight for me to get an opportunity to work as an intern with Mutual Trust Bank Ltd. one of the leading financial intuition for decades. I am quite hopeful that this report is well arranged and serves the best purposes of the reader despite owning some confinements. I wish an extra ordinary victory to Mutual Trust Bank limited for their future journey with the emerging economy of our developing country.

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