

Report On
Retail Banking Activities of Mutual Trust Bank Ltd.

By

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**An internship report submitted to the graduate school of management in partial
fulfillment of the requirements for the degree of
masters of business administration**

Graduate School of Management
Brac University
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Declaration

It is hereby declared that

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

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Letter of Transmittal

Dr. Shilpi Das

Associate professor

Department of Accounting & information system

Jagannath University, Dhaka

Subject: submission of internship report on Mutual Trust Bank Ltd.

Dear ma'am,

I am pleased to submit my internship report on “**RETAIL BANKING ACTIVITIES OF MUTUAL TRUST BANK**” as per your instruction to fulfill the requirement of BUS 699 course. While preparing this report, I have tried my level best to include all the relevant information, explanation, things I learned from the organization, my contribution to the organization to make the report informative and comprehensive. It would not have been possible to complete the report without your assistance, of which I am very thankful. Working for three months at Mutual Trust Bank Limited was amazing and huge learning opportunity for me. Also, it was a great experience to prepare this report and I will be available for any clarification, if required.

Therefore, I pray and hope that you would be kind enough to except my internship report and oblige thereby.

Sincerely yours,

Fatema Khatun

Student ID -19364027

BRAC Business School

BRAC University

7th October, 2021

Non-Disclosure Agreement

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

Acknowledgement

I'd want to convey my heartfelt appreciation to my esteemed professor Dr Shilpi Das for all of the help and guidance he's given me over the last three months; without his help and guidance, completing this report would have been extremely tough. Tanvir Ahmed (Management Trainee), Fayaz Ahmed (Senior Assistant Vice President), and the Branch Manager of gulshan -1 are also to be thanked. He behaved as a helpful figure and gave mental support to me during my internship.

I'd also want to thank Md. Tanim Quddus (Assistant Vice President) of and Md. Arifur Rahman (Operation Manager) of gulshan 1 branch. He was really helpful during my internship and gave me with a variety of guidelines for various activities. Everyone at the office was very cooperative and pleasant, and they were a big help to me on my journey.

Finally, I'd like to express my gratitude to all of my friends who have always stood by my side throughout my undergraduate career, and their support will never be forgotten.

Executive Summary

This paper details my internship experience at Mutual Trust Bank Limited's Gulshan -1 Branch. I've always attempted to please all of the members of that branch with my efforts, and I've included it in my report as well. I've also included an overview of Mutual Trust Bank Limited, including all of the bank's divisions, as well as a sense of how they operate. I am confident that my internship will have a significant impact on my future professional life because I have gained real-world office experience here. I've also attempted to make my internship term as fruitful as possible in order to develop my working skills. During this time, I am always on the lookout for new tasks at work, and I have a strong desire to learn, which I tried to convey in the report. This report is primarily based on the experience I gained throughout my internship, which spanned three months. I am hoping that this internship program will be really beneficial in my professional life.

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Internship Report on Retail Banking activities of Mutual Trust Bank LTD.

Chapter 1

INTRODUCTION

In the contemporary world, a bank is a very old institution that contributes to the growth of any economy and is regarded as an essential service industry. Economic history demonstrates that development begins with the banking system in every country, and the banking system's contribution to a country's financial growth is greatest in the early stages. Modern banks play an essential role in a country's economic growth. The Bank provides essential financing for the implementation of different initiatives in the economic development process. They gather savings from huge groups of individuals spread around the country, which would have remained isolated and unproductive in the absence of banks; these disparate sums are collected, aggregated, and made accessible to trade and industry for satisfying financial requirements. Banks play an important role in the economy by facilitating payment and mobilizing resources. The most significant financial institution is the bank, and the growth of the banking sector determines the economic development of a country. Today's contemporary banks offer a wide range of financial services in addition to conventional banking. In today's world, people's lives are directly impacted by banking, whether conventional or Islamic banking. While banking is not a new idea in Bangladesh, it has been in operation since 1983, and only a small percentage of the population is aware of its existence. Things, though, are changing. In addition, Islamic banking is gaining traction in the country.

BACKGROUND OF THE REPORT

Any educational course of study is worth a lot more when it can be used in real life. Only a little amount of theoretical knowledge will be useful unless it can be used in the real world. As a result, we require the greatest possible application of our understanding in order to derive some benefit from our theoretical knowledge in our daily lives. The concept allows for the creation of a solid foundation of practical knowledge. It is just half of the issue when theoretical information is gained through a course of study. A postulation is a system of practical application that infers the complete application of strategies and methods through richly acquired information on the issue that may be successfully used in our daily lives. My internship report is titled "A Study of Mutual Trust Bank's Retail banking Activities." As an MBA student, this subject would become more important in my professional life. I worked at Mutual Trust Bank Limited's Centre Corporate Branch to complete the internship program that was required as part of my academic requirements.

Objective

The internship's main objective is to gain practical experience with banking systems and operations. This practical focus allows me to combine my theoretical understanding with my practical expertise. The goal of this report is to learn about the operations of the firms and their performances as well as to write it. Reports can cover a wide range of topics, but they generally focus on conveying information to a specified audience with a defined goal. Reports are documents with precise information, objectives, and details. Some of the goals for this bank practical approach are as follows:



- ❖ To use academic knowledge in a practical setting.
- ❖ To learn what type of documents is required to apply for a loan.
- ❖ To comprehend the need of obtaining the appropriate paperwork from the client in order to move to the next stage.
- ❖ To get a sense of what it's like to work at a commercial bank.
- ❖ To investigate the current banker-customer interaction in retail banking.
- ❖ To monitor the bankers' authority, tasks, and obligations.
- ❖ Private commercial banks' laws and
- ❖ To get a sense of how the Branch Office and the Head Office communicate.

- ❖ MTBL's entire achievements and success will be evaluated, and the bank's growth and development will be focused.
- ❖ To gain a better understanding of the bank's work environment and organizational behavior. Experience of the concerned officials from various departments.
- ❖ To know how MTB deals this pandemic situation and sustain their market position.
- ❖ Analyzing the financial market over years.
- ❖ Analyzing the Strength, weakness, opportunity and threats.

Methodology

Some criteria and techniques are required for proper research competition to run well. Any research or study relies heavily on methodology. Sources were located, collected, categorized, evaluated, and presented in a methodical manner in order to complete the study, and important points were discovered. This is the general methodology procedure that was used in the study, as shown below.

To conduct the study following types of data are used. Those are:-

-  Primary Data
-  Secondary Data

Sources of Data:

Primary data



- MTB executives are collaborating with primary data direct.
- Client has a face-to-face chat
- Observation of practical deskwork throughout the internship

Secondary Data



- Mutual trust bank website browsing.
- Some of their guideline reference.
- Annual report of MTB.

Study Location:

The area of the study has been encompassed the operation area of Mutual Trust Bank Limited, Centre Corporate Branch, Dhaka, Bangladesh.

Time of Study:

From June to September of 2021

Scope of the study

Defining the study's scope is a big topic that has to be discussed. Even yet, personnel from Mutual Trust Bank's Centre Corporate Branch assisted me in preparing the report. The study's focus is restricted to the Mutual Trust Bank Ltd central corporate branch. The report includes the bank's organizational structure, background, functions, and performance. Because I've mostly worked in retail banking, my report covers the majority of the retail banking department's operations at the Mutual Trust Bank Ltd Centre corporate branch. I had no constraints when producing my report because the personnel of the Retail Banking department assisted me much, and I used both primary and secondary data that was available to me.

From subject selection through final report production, this report is organized in a methodical manner.

Limitation

Despite making a sincere attempt, there were several restrictions that made it difficult to carry out the program and undertake empirical study. The restrictions were as follows:

- We only had three months to finish our internship. There isn't enough time to do a thorough research study in this amount of time.
- Due to a time limitation, data was solely gathered from clients of Mutual Trust Bank Ltd. Centre Corporate Branch, which may not accurately reflect the real-world scenario of measurable variable relationships.
- I had some difficulties gathering information on MTBL's internet banking because it was not readily available to the general public.

- Respondents were too preoccupied with completing the survey fast to read the questions carefully and tick the appropriate response. As a result, there is no guarantee that the data obtained is 100 percent accurate, and the researcher has taken this into account while evaluating the data.
- Access to needed published materials is unavailable.
- One of the reasons that limited the scope of the investigation was time constraints.
- The company headquarters completed some further study and the procedure.
- Due to covid, the workflow was interrupted.

Chapter 2

The Beginning of MTB

Mutual Trust Bank Limited (MTBL) is a Bangladeshi public limited company with a good track record of operations. MTBL also offers a comprehensive range of commercial banking services, guided by the aim of providing quick and effective services to clients. With its competent and committed management team with lengthy experience, impressive knowledge, and competence in convention with modern banking, the bank has achieved success among its peer group in a short period of time. With all of its resources, the bank's management is certain that it will be able to deal with any issues that arise.

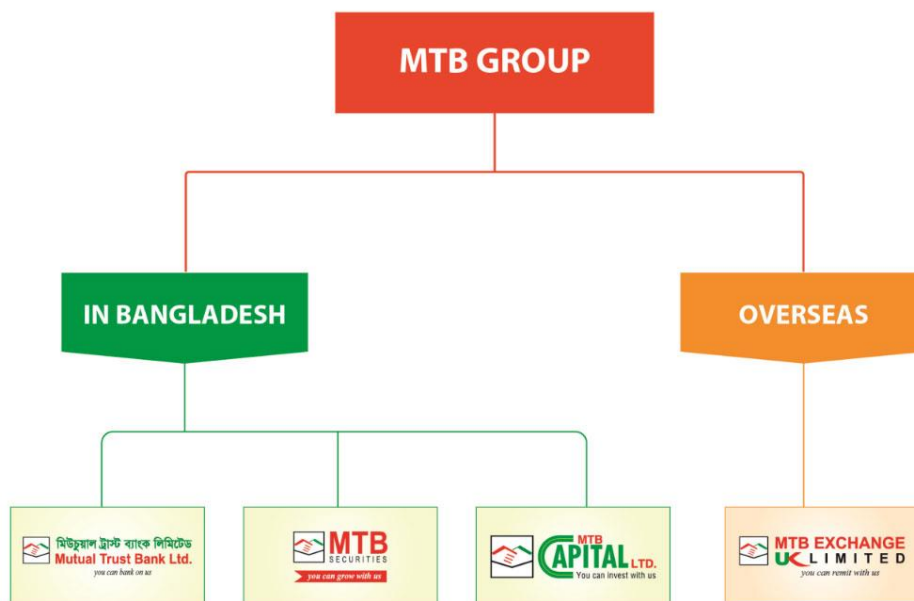
HISTORICAL BACKGROUND:

The Company was established on September 29, 1999 under the Companies Act 1994 as a public company limited by shares for the purpose of carrying out all types of banking operations, with an authorized capital of Tk. 38,00,000,000 divided into 38,000,000 ordinary shares of Tk. 100 each. The board of directors, acting as agents for the shareholders, oversees

the bank's operations, determining if they are being carried out properly and resolving any issues that arise. On the same day, the company received a Certificate for Commencement of Business and was given a license by Bangladesh Bank under the Banking Companies Act 1991 on October 5, 1999, and began banking operations on October 24, 1999. The Company commenced its banking operation and is authorized to carry out the following forms of banking activity as stipulated in the Memorandum of Association and as licensed by Bangladesh Bank under the requirements of the Banking Companies Act 1991.

The Bank's main office is in Dhaka, and it has 161 branches, including 22 Authorized Dealer branches, 27 sub branches, and 108 banking outlets. Through a global network of foreign correspondent banks, the company/bank does worldwide commerce.

MTB CORPORATE STRUCTURE



Vision

Mutual Trust Bank's vision is built on the MTB3V concept. MTB is what we want it to be:

One of Bangladesh's most successful banks.

The preferred financial institution

A really world-class financial institution

Mission

They want to be known as the most appreciated financial institution in the country, a dynamic, innovative, and client-focused organization that provides a diverse range of goods and services in the pursuit of excellence and exceptional economic value.

Core Values of MTB

Commitment:

Shareholders — using an honest and efficient business technique, create long-term economic benefit for our shareholders.

Community - Committed to serving society through creating jobs, supporting community initiatives and activities, and being a good corporate citizen.

Clients — Provide cutting-edge service to our customers by offering a wide range of products and striving to meet their banking needs to the best of our ability.

Employees – they depend on the employee's natural strengths and value our relationship as a member of this prestigious financial organization. They collaborate to recognize and honor individuals with diverse origins, perspectives, talents, and stories.

Accountability:

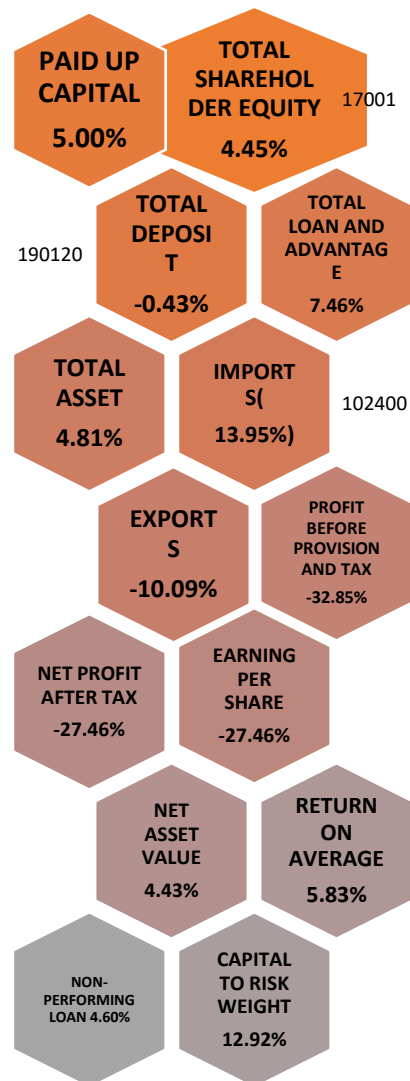
They expect and accept being assessed purely on the basis of the effective execution of our commitments as a bank. They are responsible for offering the best quality of service while also adhering to regulatory standards and following ethical business practices.

Agility:

They are open to change and not constrained by how we have done things in the past; they can see things from new angles. MTB can react quickly and adapt the operations to satisfy stakeholder requirements and fulfill their objectives.

Performance OF 2020

<u>MTB Touchpoint &</u>	<u>Number</u>
<u>Customer Experience</u>	
<u>Branches and Sub-Branches</u>	<u>145</u>
Point of Sale (POS) Machines	3,137
ATM Network	306
Debit Card	373,128
<u>Credit Card</u>	75,071
Customers	981,587
SMS Banking Customers	404,384
Internet Banking Customers	404,384



Awards & Recognitions

- ❖ Core Banking System Initiative Of The Year-Bangladesh
- ❖ Banking For Women Initiative Of The Year-Bangladesh
- ❖ MTB Ranked As One Of The Top Ten Sustainable Banks By Bangladesh Bank



MILESTONE:

2020
MCT Project Team Successfully Implemented the CBS and Performed Go-Live on November 05, 2020 and Subsequently Completed the Year End Process of 2020
2019
Inclusion of Non fund in the MTB equity. Inauguration of MTB Air Lounge, Sylhet Inauguration of 1st Banking Sub-Branch Inauguration of 300th ATM
2018

Inauguration of MTB Air Lounge, Chattogram

2017

Inauguration of MTB Air Lounge, Dhaka

2016

Launching of MasterCard Inauguration of MTB Agent Banking

2015

Winning the 15th DHLThe Daily Star Bangladesh Business Award as the Best Financial Institution of 2014

2014

Inauguration of MTB Tower and 100th branch Recognition as the "SME Bank of the Year" and " Women Entrepreneurs" Friendly Bank of the Year"

2012

Inauguration of MTB 100th ATM Introduction of 1st Green ATM

2011

Inauguration of MTB Exchange (UK) Ltd. Incorporation of MTB Capital Ltd. (MTBCL) Launching of 1st MTB 24/7 ATM Launching of MTB 24/7 Contact Centre

2010

MTB Securities Ltd. (MTBSL) is launched as 1st Subsidiary Inauguration of MTB 50th Branch at MTB Centre

2009

Introductions of Offshore Banking Unit (OBU) and NRB Banking Division Became Primary Dealer of Government Securities

2008

Card products introduced Launching of 1st SME Service Centre

2007

Acquiring 100,000 Customers

2003








Commencement of Real-time Online Banking




























1999

Mutual Trust Bank Ltd. (MTB) is incorporated, Inauguration of 1st Branch

DEPARTMENTS:

It would be very difficult to control the system effectively, if the jobs are not organized considering their interrelationship and are not allocated in a particular department. If the departments are not fitted for the particular works there would be random situation and the performance of a particular department would not be measured. Mutual Trust Bank Limited has done this work very well. There are - •MDs Secretariat •Board Division 14

-  Internal Control & Compliance Division o
-  Audit Department
-  Compliance Unit
-  Monitoring Unit
-  Human resource Division
-  General Services Division
-  Security & Printing Stationery

-  Financial Administration Division
-  Reconciliation Department
-  MIS Department
-  Credit Division a.CIB Department b. Syndication Department
-  Credit Processing & Approval
-  International Division
-  Correspondent Banking Dept.
-  Remittance Department
-  SWIFT Department
-  Merchant Banking Division
-  Card Division
-  SME Division
-  Treasury Department o
-  Asset Liability Mgt. Department
-  Banking Operations Department
-  Anti-Money Laundering
-  Test Key Department
-  Corporate Banking Department
-  Credit Administration Department
-  Credit Monitoring Cell
-  Credit Recovery Cell
-  ID Department
-  Business Development& Marketing
-  Public Relations Department
-  Share Department
-  Engineering Department
-  Training Institute

BANKING SERVICES AND PRODUCTS:

Mutual Trust Bank offers the following financial services and products:

(I).RETAIL BANKING:

MTB strive to meet the needs of all clients, no matter how big or little they may be. Individuals are advised on the most appropriate sort of account for them. MTB has created a variety of retail products to satisfy a variety of needs. The following is a list of our retail banking services.

- 1) Deposit Product
- 2) Loan Product
- 3) MTB Card.



Deposit Product:

1. Savings Account
2. Current Account
3. Brick By Brick
4. Children's Education Plan
5. Fixed Deposit
6. Monthly Benefit Plan
7. MTB Senior
8. MTB Inspire
9. MTB Double Saver Plan.
10. MTB Millionaire Plan.
11. MTB Ruby.
12. MTB JUNIOR
13. MTB EDUCATION PLAN

Loan Product:

1. MTB Personal Loan
2. MTB Auto Loan
3. MTB Home Loan.
4. MTB Home Equity Loan

MTB CARD

1. DEBIT CARD.
2. CREDIT CARD

I. CORPORATE BANKING

The promise of world-class business banking has opened up a fresh window of opportunity to capitalize on our great reputation built over the years. MTB provides a variety of alternatives for obtaining the appropriate financial goods and services, which are tailored to fit specific needs, both personally and professionally. Now we're concentrating on corporate banking.

- 1) Term Loans.
- 2) Finance for working capital.
- 3) Finance for Trade
- 4) Financing from afar.
- 5) Syndication and Structured Finance are two of the most common types of financing.

II. SME BANKING:

SME's have a variety of credit demands, and we've created a variety of loan solutions to match those needs.

MTB Green Energy Loan.

- ❖ MTB Bhagyoboti
- ❖ MTB Krishi
- ❖ MTB Mousumi
- ❖ MTB Revolving Loan
- ❖ MTB Small Business Loan
- ❖ Micro Digoon

Treasury Service:

- ❖ Money Market.
- ❖ DIBOR.
- ❖ Foreign Exchange.
- ❖ Primary Dealers.

MTB Services:

- ❖ Corporate Banking.
- ❖ Institutional Banking
- ❖ Off-Shore Banking.
- ❖ Investment Banking.
- ❖ Merchant Banking
- ❖ Securities Trading and Brokerage Service.

- ❖ SME Banking.
- ❖ Consumer Banking.
- ❖ Card Services.
- ❖ Leasing.
- ❖ Services Non Resident Bangladesh (NRBs).

Chapter 3

Analyzing Different Retail Banking Business Segments

Retail Banking

Individual clients utilize local offices of bigger commercial banks in retail banking, which is a different mass-market banking system. Savings and current accounts, mortgages, personal loans, debit/credit cards, and certificates of deposit are among the services provided. This is a customer-focused banking system in which the company interacts directly with its consumers.

Customers can obtain financial services through retail banking. Retail banking is the branch of a bank that works with retail clients, and it is described as the process of recognizing and meeting individual requirements.

Aims of Retail Banking

- To improve the living standards of specific groups of the consumer by providing collateral-free loans
- To contribute to the country's socioeconomic growth
- To guarantee that the general public has access to credit
- To diversify loan portfolios to reduce risk
- To optimize bank profit while reducing liquidity strain through faster recycling but higher yielding loan operations

Target Market of Retail Banking

- Confirmed Government Officers, Non-Governmental Organizations/Institutions, Semi-Governmental, Autonomous Bodies, and Corporations.
- Professionals, business executives, and self-employed people with a steady monthly income and repayment ability.
- Anyone else whose monthly installments do not exceed one-third of their take-home pay.

MTB Retail Banking Division

Division of Retail Banking Due to the impact of the COVID-19 epidemic, the year 2020 was a once-in-a-lifetime experience for the whole globe. Every aspect of our banking business had to adapt to this shift, and the retail sector was not spared from the consequences. With a new business climate on the horizon, MTB's Retail Banking Division adapted their approach in order to continue contributing to the bank's loan and deposit portfolio. The division achieved long-term development in all business segments, with a focus on technical innovation, inspiring business frontlines to assure optimal business, and providing low-cost deposit mobilization to enhance the Bank's core deposit base. As a result, MTB's Retail Banking Division can now provide a more dynamic customer value proposition, therefore increasing customer experience.

2020's Most Important Features

- M-Easy, a digital onboarding platform for self-onboarding customers, has been launched.
- Country's First Virtual Platform-based "MTB Digital Lifestyle Fair"
- Country's First Insurance-Backed Deposit Product for COVID 19– MTB Shield and MTB Extreme
- Various Customer and Stakeholder Engagement Programs on Social Media Platform during Pandemic • Revamping Student Banking Product Suite with Opt-in based Insurance Coverage

a. Retail Loan

Due to the extraordinary impact of the COVID-19 pandemic throughout the economic and financial spheres, the year 2020 was hard for asset management. Last year, MTB Retail Loan

Unit was able to service a wider range of targeted client categories because to its diverse retail lending product line, dedicated relationship managers, and solid infrastructure. The Retail Banking Segment is a key resource mobilization unit that aids in the balance of asset and liabilities portfolio mix. MTB Retail Lending contributed significantly to the expansion of the Bank's entire portfolio while also diversifying the overall portfolio composition, resulting in revenue maximization last year. Assets rose significantly in both mortgage and car loans in 2020, changing the asset composition of the retail asset portfolio. By the end of 2020, the unsecured vs. secured retail loan portfolio ratio was 46 percent vs. 54 percent. The retail proposal team organized several consumer events and on boarded numerous discount partnerships and partners, ensuring MTB Retail Lending Unit's distinct identity.

RETAIL LOAN PRODUCT FROM MTB

MTB Auto Loan

With a little help from MTB, you can own that automobile you've always wanted. MTB provides enticing interest rates that will pleasantly surprise you. MTB Auto Loans is designed to be as quick and efficient as possible. MTB Auto Loan may be used to finance both new and used vehicles. "Your ideal automobile is closer than you think," says the slogan.

Landscapes:

- MTB Auto Loan can be used to finance brand new, reconditioned (unregistered), or registered (locally used) automobiles.
- There are no hidden fees.
- Financing for brand new, reconditioned (unregistered), and registered (locally used) automobiles.
- Simple documentation and rapid processing .
- Option for early settlement.

Loan Amount:

For brand new and reconditioned (unregistered) cars

- Minimum BDT 400,000/- and maximum BDT 40,00,000/-

For a registered used automobile

- Minimum BDT 400,000/- and maximum BDT 25,00,000/-

Note that BB regulation will determine the maximum loan size.

Repayment Drift:

- Minimum: 06 months
- Maximum: 72 months (72 months for new and 60 months for reconditioned vehicles)
- Maximum: 48 months for locally registered/used vehicles

Aptness:

- Minimum age of 21 and maximum age of 65 at the time of loan maturity, whichever comes first

Experience:

- a) Minimum BDT 40,000 for Salaried Persons/Self-employed Professionals/Landlords/Other Income Individuals
- b) Minimum BDT 40,000 for Salaried Persons/Self-employed Professionals/Landlords/Other Income Individuals
- c) Minimum BDT 40,000 for Salaried Persons/Self-employed Professionals/Landlords/Other Income Individuals
- b) For a businessperson, a minimum of BDT 50,000 is required.

MTB Cash Line

MTB Cash Line now allows you to take out a secured loan against your FDR or DPS. One can use this loan to meet an unexpected need without having to cash his FDR or DPS.

There are two windows in this Cash Line product:

- • MTB Cash Flow An overdraft (revolving) account is a fully secured, revolving account that can be used for any lawful reason. The loan should ideally be secured by MTB FDR/ MTB Deposit Schemes/ FD Schemes. Clients' WEDBs issued by MTB or FDRs issued by other banks/NBFIs may be used to fund the bank.

- • The MTB Cash Line Term Lending is a fully secured, revolving (EMI-based) loan facility that can be used for any lawful purpose. The loan should ideally be secured by MTB FDR/ MTB Deposit Schemes/ FD Schemes. Clients' WEDBs issued by MTB or FDRs issued by other banks/NBFIs may be used to fund the bank.

Product Highlights



MTB Home Equity Loan

Individuals who qualify for an MTB House Equity Loan receive a bundle of financial support to help them realize their ambition of owning a home. It's time to get your dream home with the help of an MTB Home Equity Loan.

Features:

- Loan amounts ranging from BDT 5,00,000 to BDT 2,00,00,000 • Loan amounts ranging from BDT 5,00,000 to BDT 2,00,00,000
- Loan terms ranging from one to twenty-five years
- Amount of loan: up to 70% of the property's value
- Financing at various phases of the building process
- Partial distribution of a loan that has been approved
- Income of co-applicants combined
- Interest rate that is competitive
- Processing and approval times are quick and easy.
- Options for partial or early settlement are available.

Loan Amount:

- Minimum BDT. 500,000/- • Maximum BDT. 20,000,000/- or LTV (as determined by Bangladesh Bank from time to time), whichever is less.
- Renovation BDT 7,500,000/- or maximum LTV 70%, whichever is less.

Aptness:

- Any financially able person
- Min: 25 years
Max: 70 years or retirement age whichever is earlier at the home loan maturity date.
- For 100% cash covered loan: Minimum 21 years, Maximum 70 years. (It is applicable for both applicable for both applicant and co-applicant)
- Minimum Income Range:
 - Minimum BDT 25,000 for Government staff
 - Minimum BDT 40,000 for salaried person
 - Minimum BDT 50,000 for Self-employed
 - Minimum BDT 50,000 for Businessperson/Land lord/Land lady/other income individuals
- Experience:
 - Salaried person : 3 year with 6 months permanent employment status
 - Self employed : 3 year of practice in the profession
 - Businessperson : 3 years of involvement in the same nature of business

Loan Takeover Plan:

An exclusive offer for other bank's credit worthy customers who can now transfer their outstanding Home Loan to MTB with special privileges.

Eligibility:

- Minimum 12 months loan EMI repayment history with existing bank
- Property location and other eligibility criteria of general loan are applicable

Benefits Of Takeover Plan:

- Additional loan amount facility over takeover amount
- No processing fee for takeover loan amount

Required Documents:

- Loan application
- Applicant's National ID/Driving License/Passport copy
- Photographs of applicants (Studio photo)
- Salary certificate for salaried person
- Trade license for businessperson
- Personal and business account statement for last one year

- Applicant's TIN certificate
- Copies of all existing loans' sanction letter and repayment history for last one year
- Rental deed for rental income and ownership deed of rented property
- Deed of agreement/property ownership deed
- Other all property related documents' copy

MTB Home Loan

Planning to own a home is one of life's most rewarding challenges. Whether it is purchasing a new house or a new apartment, MTB has a wide range of home loan options that can be customized to your specific need. An experienced, dedicated team of experts and a complete loan package is in place, to meet all your housing finance needs. MTB Home Loan helps you fulfill your dream.

Features:

- Loan for residential apartment/house purchase
- Loan amounts from BDT 5,00,000 to BDT 2,00,00,000
- Loan tenor from 1 to 25 years
- Loan amount up to 70% of the property value
- Aggregation of co-applicant's income
- Competitive interest rate
- Quick and simple processing and approval time
- Loan for apartment under construction
- Partial or early settlement options available

Eligibility:

- Any person who is financially capable
- Minimum age is 25 years; maximum age is 70 years or retirement age, whichever comes first at the time the house loan matures.
- For a loan with 100% cash coverage, the minimum term is 21 years and the maximum term is 70 years. (It applies to both the applicant and the co-applicant.)

- Income Requirements:
 - Government employees must earn at least BDT 25,000.
 - For salaried people, a minimum of BDT 40,000 is required.
 - For self-employed people, a minimum of BDT 50,000 is required.
 - Minimum BDT 50,000 for businesspersons, land lords, land ladies, and other high-earners
 - Experience:
 - Salaried person: 3 years with 6 months of continuous work
 - Self-employed: 3 years of experience in the field
 - 3 years of experience as a businessperson

Loan Takeover Plan:

A special offer for creditworthy customers of other banks who can now transfer their outstanding Home Loan to MTB with additional benefits.

Aptness:

- Must have a minimum of 12 months of EMI payments history with your current bank.
- The location of the property and other normal loan qualifying conditions apply.

Assistances of Takeover Plan:

- No processing charge for takeover loan amount
- Additional loan amount facility over takeover amount

Essential Documents:

- Loan application
- Copy of applicant's National ID/Driving License/Passport

- Photographs of applicants (studio photo)
- Salary certificate for salaried person
- Trade license for businessperson
- Personal and business account statement for the previous year
- Applicant's TIN certificate
- Copies of all existing loans' sanction letters and repayment history for the previous year.

MTB Neer

The days of deliberating about what to do with your property have passed. MTB provides the chance to construct a semi-pucca house on one's own land. That's not all, though. One could also desire to modify his current semi-pucca house to their specifications.

Aptness:

- Any person who is financially capable
- Age: Must be at least 21 years old and no more than 65 years old at the time of loan maturity, whichever comes first.
- Minimum BDT 25,000 for government employees; o Minimum BDT 40,000 for salaried employees; o Minimum BDT 50,000 for self-employed individuals; o Minimum BDT 50,000 for businesspersons, land lords, and land ladies; o Minimum BDT 50,000 for other income individuals
 - Experience:
- Salaried person: 3 years with 6 months of continuous employment o Self-employed person: 3 years in the field o Businessperson: 3 years in the same line of business

Loan Feature

- Loan amount Tk. 3,00,000 to Maximum Tk. 50,00,000 or allowable LTV, whichever is lower
- Loan amount Tk. 3,00,000 to Maximum Tk. 50,00,000 or allowable LTV, whichever is lower
- Aggregation of co-applicant income
- Competitive interest rate
- Quick and easy application and approval time
- Partial or early settlement alternatives available

- Repayment From 1 to 15 years old.
- The maximum debt equity ratio/LTV is 50% of the land value or 80% of the proposed construction cost, whichever is lower.

MTB Personal Loan

An MTB Personal Loan is your one-stop shop for all of your financial requirements, allowing you to achieve any of your goals. MTB Personal Loan is easy to apply for, handy to use, and quick to process.

Features:

- Loan amounts ranging from Tk. 50,000 to Tk. 20,00,000
- Repayment options ranging from 06 to 60 months
- No hidden fees
- Competitive interest rate
- Simple documentation and rapid processing

Aptness:

- Minimum age of 21 and maximum age of 65 at the time of loan maturity, whichever comes first.
- Experience:
 - Minimum monthly income: o Salaried person: 1 year with 6 months of permanent work status
 - o Self-employed person: 1 year of practice in the field
 - o Businessperson: 2 years of engagement in the same kind of company
- Minimum BDT 18,000 for government employees o Minimum BDT 20,000 for CEPP/Payroll/Salary with MTB o Minimum BDT 20,000 for CEPP/Payroll/Salary with MTB
- Minimum BDT 30,000 for other salaried people o Minimum BDT 50,000 for self-employed people o Minimum BDT 50,000 for businesspeople, land lords, land ladies, and other high-income people

Loan Balance Transfer or Take Over:

Loan Balance Transfer is available to customers who have an EMI-based personal loan with another bank.

Aptness:

- Repayment of a minimum of six loan EMIs with a current bank

- The minimum and maximum takeover loan amounts are Tk. 200,000 and Tk. 20,00,000.

Paybacks of Takeover Plan:

There is no cost for taking over a loan or transferring a debt. The amount of the approved loan may be larger than the amount of the takeover loan.

MTB Professional's Loan

MTB is aware of the various requirements of Bangladeshi professionals. MTB currently provides a unique lending product called MTB Professional's Loan to cater to these individuals. MTB understands that as a Professional, you expect exceptional value and the most efficient use of your funds. MTB Professional's Loan is a multi-purpose cash loan with a set monthly amount and no collateral.

Aptness:

Any creditworthy Bangladeshi working as a self-employed or paid professional in the following fields:

- Doctors or medical experts • Engineers • Architects • Chartered Accountants • Age: o Minimum 22 years old and maximum 65 years old at the time of loan maturity, whichever comes first.
- Minimum monthly income: o BDT 25,000 per month for salaried professional's o BDT 40,000 per month for self-employed professionals • Loan Amounts and Tenor: o BDT 25,000 per month for salaried professionals o BDT 40,000 per month for self-employed professionals

Loan amount: Tk. 50,000–Tk. 20,00,000 o *Repayment Period:* 06–60 months

MTB Care

MTB Care is a savings program for children with special needs, and it is a unique MTB concept. Special needs children will benefit from this program since branches will assist them in creating and keeping an account at a lesser cost than other savings products. MTB is also committed to assisting exceptional children in gaining access to financial services.

Landscapes:

- Interest is computed based on the average monthly balance.
- Monthly interest is credited to the account.
- There is no charge for account maintenance.

Aptness:

- Any Bangladeshi with a picture ID card who wants to open a savings account. When the account holder lacks mental ability to sign, the account will always require a guardian who will run the account alongside the account holder.

-

MTB Care requires a minimum deposit of BDT 500 to open.

Mutual Trust Bank Limited's MTB Extreme Savings Account is the country's first savings account with COVID – 19 insurance coverage. Free Life Insurance, COVID -19 Coverage, and other unique features are all included in the "MTB Extreme" savings account, which is particularly intended to protect your future. When you open this account with MTB, you'll get a double benefit: interest and insurance coverage.

Characteristics

- Free life insurance and COVID-19 protection
- Bank will cover the cost of insurance premiums
- No-hassle insurance enrollment procedure
- Attractive interest rate based on daily balance
- Cheque book and debit card options
- Free internet banking
- Discount on locker charge

The Deposit Amount

BDT 5,000 is the minimum amount required to start an MTB Extreme Savings Account.

Eligibility

- Any individual customer with Bangladeshi citizenship who has a valid picture ID and other necessary documentation for a savings account
- Age 18-59 years

Insurance Protection

BDT 5,00,000 is the maximum insurance coverage for death due to COVID-19/other sickness/accident (Customer needs to maintain BDT 50,000 or above as Monthly Average Balance to be eligible for insurance coverage)

MTB Inspire offers a variety of improved services while also allowing you to take advantage of exclusive perks.

Features:

- Daily interest is computed and paid monthly • Internet Banking is available
- Access to the biggest ATM network and online banking throughout MTB branches
- Customers can opt-in to receive insurance coverage in addition to COVID-19 coverage.

Eligibility

- One must be a Bangladeshi citizen and be at least 18 years old to establish an account with MTB Inspire
- The minimum amount to open an account with MTB Inspire is BDT 10,000.

MTB Savings Account (Regular)

Regular Savings Account provides regular and flexible savings to fulfill all of ones saving needs. One may write checks, draw Demand Drafts, and withdraw cash with MTB's simple savings account. MTB Internet Banking and MTB Digital Channels allow you to check your account balances from the convenience of your own home or workplace.

Strengths and Advantages:

- Access to the country's largest ATM fleet • Bank easily with MTB Internet Banking and MTB Digital Banking • Cheque-book facility • Safe deposit locker application
- Receiving overseas remittances in both T.C. and Taka Draft.
 - Any Bangladeshi citizen is eligible.
 - Must be at least 18 years old

MTB Senior

MTB Senior was created with the understanding that a senior citizen's banking needs are unique and require particular care. We believe in enabling our elderly people so they can do their daily financial activities on their own.

Features include: a free debit card for life, free online banking, a discount on locker fees, and free check books.

- Daily interest is computed and paid monthly.

Eligibility: • Must be a Bangladeshi citizen • Must be at least 60 years old • Minimum amount to open MTB Senior is BDT 10,000.

MTB Current account

A current account is suitable for doing daily commercial activities. You may access your MTB Regular Current Account at any time and from anywhere, pay with payable at par cheques, or deposit a check at any MTB bank location.

Features and Advantages:

- ✓ A large number of branches With Internet Banking and SMS Banking, one may quickly use the country's largest ATM fleet.
- ✓ Cheque-book service is available.
- ✓ Possibility to apply for a secure deposit locker.
- ✓ Collect T.C. and Taka drafts for international remittances.

Demand Draft/Telegraphic Transfer of funds from one branch to another Service for online banking.

MTB DEPOSIT

Brick by brick, MTB

It's a monthly savings plan. This plan is aimed towards those with low and moderate incomes. Anyone may invest in this plan on a monthly basis and receive a nice sum with a higher rate of interest at the end of the time.



Facility for Credit

- ✓ The consumer can borrow up to 90% of the total amount due. A minimum loan amount of BDT 25,000.00 will be required.
- ✓ A credit card limit of up to 80% of the due amount is available to the consumer. A credit card limit of at least BDT 10,000.00 will be required.



Brick By Brick

□ Features and Benefits:

- No initial deposit required
- Monthly installments are Tk. 500/=, 1,000/=, 2,000/=, 5,000/= and thereafter in multiples of Tk. 500
- The savings periods are 3,5, 8 and 10 years
- No hassle of depositing money from long queue, rather option of depositing installment through standing instruction.

□ Monthly installment & Maturity Amount:

Amount in BDT

Monthly Installment	Period	Rate of Interest	Period	Rate of Interest	Period	Rate of Interest	Period	Rate of Interest
	3 Years	6.75%	5 Years	7.00%	8 Years	7.25%	10 Years	7.50%
250.00		9,987.25		17,956.36		32,442.79		44,478.21
500.00		19,974.50		35,912.73		64,885.57		88,956.43
1,000.00		39,949.01		71,825.45		129,771.14		177,912.85
2,000.00		79,898.01		143,650.91		259,542.28		355,825.70
5,000.00		199,745.03		359,127.27		648,855.70		889,564.26



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MTB Kotipati

It is a monthly deposit program that, after a set length of time, will make a client kotipati. This program will be extremely beneficial in effectively implementing a future plan through tiny saves.

Facility for Credit

The consumer is eligible for a loan of up to 90% of the amount deposited. However, after one year from the date of account opening, this facility will be available.



MTB Kotipati

□ Sample Return Table:

Rate of Interest	Monthly instalment	Period	Amount in BDT
			Maturity Value
7.25%	77,060.00	8 years	10,000,000.00
7.50%	56,208.00	10 years	10,000,000.00
7.75%	42,376.00	12 years	10,000,000.00
8.00%	29,040.00	15 years	10,000,000.00
8.15%	20,655.00	18 years	10,000,000.00
8.25%	16,629.00	20 years	10,000,000.00



Millionaire Plan by MTB

It is a monthly deposit scheme which will make a client millionaire after a certain period. This program will be extremely beneficial in effectively implementing a future plan through tiny saves.

Facility for Credit

- ✓ The consumer is eligible for a loan of up to 90% of the amount deposited. A minimum loan amount of BDT 25,000.00 will be required.
- ✓ The consumer might get a credit card limit of up to 80% of the amount deposited. A credit card limit of at least BDT 10,000.00 will be required.



MTB Millionaire Plan (Cont'd...)

□ Monthly installment & Maturity Amount:

Monthly Installment	Period	Rate of Interest	Amount in BDT
			Maturity Value
11,151.00	6 years	7.10%	1,000,000.00
7,706.00	8 years	7.25%	1,000,000.00
5,621.00	10 years	7.50%	1,000,000.00
4,238.00	12 years	7.75%	1,000,000.00
2,904.00	15 years	8.00%	1,000,000.00
1,663.00	20 years	8.25%	1,000,000.00



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Fixed Deposit MTB

If you believe in long-term investing and want to achieve a better rate of return on your funds, NOW is the time to do so. It's time to put your money into one of our Fixed Deposit Schemes.

Features and Advantages:

Automatic renewals: Unless you specify otherwise, your deposit will be automatically renewed for the same tenor at the current interest rate at maturity.

Overdraft facility: You can apply for a competitive overdraft facility using your Fixed Deposit as collateral.

Besides these there are some other deposit scheme. They are

- ✓ MTB Double Saver
- ✓ MTB FDR in days

- ✓ MTB Instant
- ✓ MTB Monthly Benefit Plan
- ✓ MTB Quarterly Benefit Plan
- ✓ MTB Shield

I have put the details of those , which I had get the chance to work.

MTB Privilege Banking

Privilege Banking played a key role in guaranteeing deposit growth in 2020, contributing a substantial 261 contribution to the Bank's overall retail deposit portfolio while also increasing the Privilege deposit portfolio by about 11%. The adoption of MTB Privilege Banking among the clients was expedited by a well-trained and committed industry leading relationship manager and 7 state-of-the-art Privilege centers, resulting in a phenomenal 16 percent expansion of the Bank's privilege customer base. This one-of-a-kind value offer aided us much in sustaining a larger asset and liability portfolio with fewer employees and reduced operating costs.

Privilege Banking benefits

- ✓ Exclusive Privilege Banking Lounges provide prioritized and specialized services.
- ✓ One-on-one Relationship Manager
- ✓ All-in-one banking services
- ✓ Debit Card & Cheque Book with Privileges
- ✓ Credit Card That Has Been Pre-Approved
- ✓ Increased Cash Access Limits at ATMs and Point-of-Sale Terminals
- ✓ Locker Service Discount
- ✓ SMS Banking, Internet Banking, and Phone Banking are all available for free.

Banking on Payroll

Through varied products and propositions to its devoted payroll based secured clients, MTB Payroll Banking Unit has achieved sustained growth in nearly every component of the portfolio in 2020. MTB effectively maintained a promising portfolio to assist corporate to mid-range enterprises efficiently for employee wage and benefits throughout the COVID-19 pandemic last year. Our specialized Banking facility guarantees the Bank's continued growth while onboarding famous local major corporations, MNCs, health-care facilities, RMGs, and other prominent institutions and organizations.

	<i>Payroll Premium</i>	<i>Payroll Savers</i>	<i>Payroll e-Savers</i>
Salary Segment	Employees having salary BDT 100,000 and above	Employees having salary BDT 20,000 and less than BDT 100,000	Employees having salary less than BDT 20,000

Eligibility

- Employees of MTB Payroll's corporate entities who are paid a salary.
- Citizens of Bangladesh.
- Must be at least 18 years old

MTB Student Banking

In order to serve this specialized sector of clients, the Student Banking Unit offers a wide range of customized products and services. The product shelf provides all conceivable banking options for students, assisting them in developing a savings habit for a secure future from an early age. MTB successfully organized the "School Banking Conference 2020" in Cox's Bazar in

2020 to raise student knowledge about the importance of saving and its contribution to the country's economy.

MTB Graduate	MTB Junior	MTB Simple Account
<ul style="list-style-type: none"> •• FREE LIFE INSURANCE WITH COVID-19 COVERAGE •• FREE LIFE INSURANCE WITH COVID-19 COVERAGE •• Attractive interest rat •• Attractive interest rate •• Discount for Lifestyle Benefits •• Debit Card Facility •• Free Internet Banking •• No account maintenance charge •No minimum balance requirement •Interest paid monthly 	<ul style="list-style-type: none"> •Features: •• Free Life Insurance Coverage along with COVID-19 Coverage •• Paying Parent can additionally avail Insurance Coverage as Opt-in basis •• Attractive interest rate •• Discount for life style benefits •• Free Debit Card for the Junior •• Free Internet Banking •• Debit card facility for paying parents/legal guardian •• No account Maintenance fee •No minimum balance fee 	<ul style="list-style-type: none"> •• Account opening in real time via a safe digital process. There's no need to go to a branch or an agent banking center. •• There is no need for an introducer to establish this account. •• The customer's account number will be sent to them through SMS and email straight away.

Angona

MTB aspires to be the country's most trusted financial institution, known as a dynamic, innovative, and client-focused organization dedicated to attaining service excellence in the banking industry while contributing to the country's outstanding economic progress. MTB thinks that this progress, along with adequate female empowerment, would help to lift society to new heights. MTB announces MTB Angona, the country's finest segmented approach with an exclusive variety of goods, services, and unique value propositions, in order to respond to the particular needs of women as well as to address each of their strengths.

It works to ensure the financial inclusion of all women in our society by assisting them in improving their decision-making abilities, achieving strong leadership qualities, and empowering them to dream larger each day than the day before.

Our major goal is to not only guarantee that they have access to the required financial updates and information, but also to boost their confidence so that they can speak up when and when it is needed.

Financial analysis of Retail banking of MTB

Financial evaluation

A comparison of important functional performance over the last year and the previous four years.

MTB Consolidate funds under management

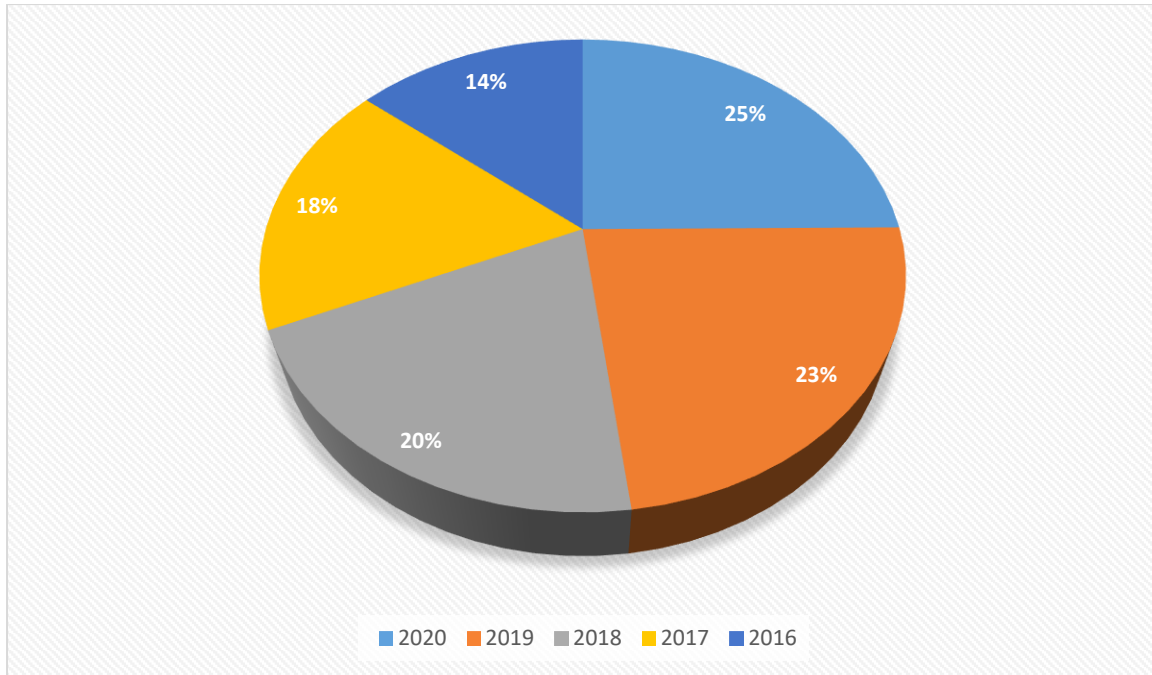
Particulars	2020	2021	Growth
Deposits	190.12	19.95	-0.43%
Advances	203.89	189.73	7.46%
Fund under management	394.01	380.68	3.50%

Fund under management growth is 3.50%.

Risk assessment

MTB consolidate loans and advances

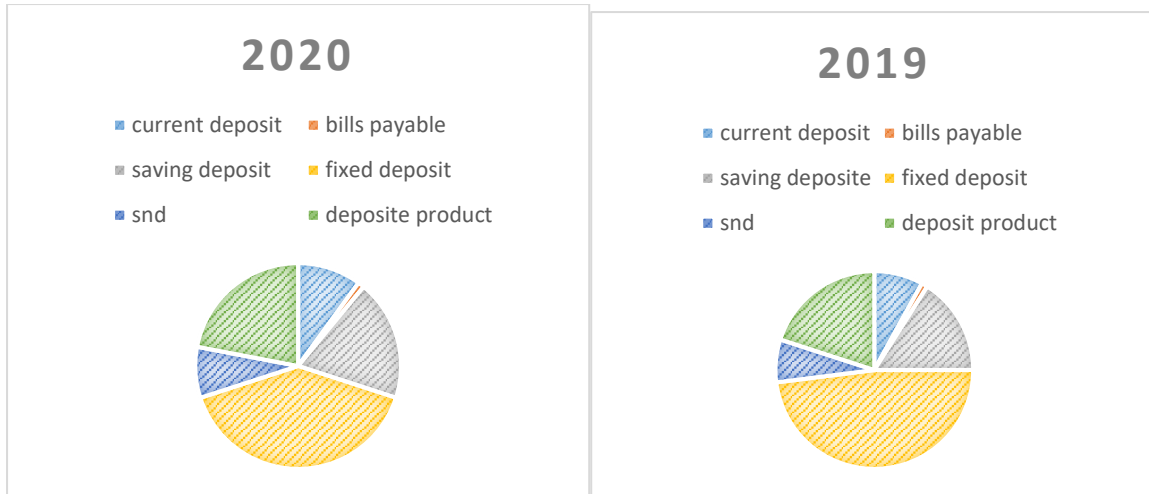
The growth of loans and advances are below:



Deposit & other account	2020	2019	Growth
Current deposit	19.21	16.35	17.47%
Bills payable	1.99	1.64	20.96%
Saving deposit	36.21	29.88	21.18%
Fixed deposit	76.66	91.06	-15.81%
Special notice deposit	15.37	12.93	18.84%
Deposit product	40.68	39.07	4.11%
Total diposit	190.12	190.95	-0.43%

With 118 branches and 315 ATMs, MTB aggregate deposits dropped by 0.43 percent to bdt 190.12 billion in 2020.

Deposit mix of 2020 & 2019



4.CHAPTER 4

My Job at MTBL (MUTUAL TRUST LTD CENTRE CORPORATE Branch)

Preface

To finish my internship program, I was sent to Mutual Trust Bank Limited's CENTRE CORPORATE Branch. I loved working at the bank throughout my internship, but most significantly, I learnt how to work under pressure and with tremendous responsibility. This practical orientation is required for graduating students to enhance their abilities while also assisting students in their preparation for entering the corporate sector. The following are some of the things I've learned while working at Mutual Trust Bank Ltd.

The importance of punctuality and regularity. The meaning of duty. The necessity of dedication. Capacity to engage with a variety of individuals. Internship students at Mutual Trust Bank Limited have access to a guide line that provides guidance while they are working inside the bank.

In these 3 month , I rotated all the department to see how they worked ,however my main focus was retail banking activity which includes retail deposit, loan and cards.

Job nature

The role of retail banking is to assist individual consumers in managing their money, obtaining credit, and securely depositing their funds. Checking and savings accounts, mortgages, personal loans, credit cards, and certificates of deposit are all available through retail banks (CDs). The role of retail banking is to assist individual consumers in managing their money, obtaining credit, and securely depositing their funds. Checking and savings accounts, mortgages, personal loans, credit cards, and certificates of deposit are all available through retail banks (CDs).as retail banking is mainly focus the area what individual customers wants. So customer dealing was one of the main area of work in there. As a result, satisfying all of the clients in a short period of time is a challenging task because each client has a unique set of requirements. Customers also had a lot of complaints, which I had to listen to. I had trouble interacting with clients at first, but I eventually learned how to deal with them.

Responsibilities and Literacy

As an intern at Mutual Trust Bank Ltd (MTBL), I was involved in a variety of tasks. The following are the activities: Checks and pay order vouchers are accepted.

- ❖ Getting Ready to Know Your Customer (KYC).
- ❖ Updating the Inward, Clearing,
- ❖ Fixed Deposit Receipt (FDR),
- ❖ Foreign Documents record books.
- ❖ Administrative tasks such as preparing letters or other documents.
- ❖ Providing vital information to clients.
- ❖ Prepare the saving account with necessary documentation with proper seal was one of my main job there.
- ❖ After the approval of BOM of branch , my job was to scan both deposit and saving account and upload it in Docudesk and send it to LOD to get the approval of account and get the account number.
- ❖ Query meet up was needed if required.
- ❖ Necessary document collection from customer for prepare card, loan, deposit, saving account prepare.

Other responsibilities relating to general banking activities were assigned to me in addition to these activities. So, while working in the retail banking department, I've learnt a lot. The working pressure was tremendous, yet it was enjoyable. My employment at MTBL requires the use of software called Docu Desk for all computer-related operations within the bank.

Reflection

Working at The Mutual Trust Bank Ltd was both a hard and fascinating experience for me. The personnel at the bank were really kind and cooperative. So, while working at the bank, I noticed and observed the following: Work is never left pending for the next day unless it is absolutely necessary. Bank employees' work can be made faster with the help of a better operating system. Good job performance is always praised, which motivates the employees. The number of transactions was high since there was constantly a rush of customers entering the branch. Working activities are always planned and assigned to each employee. Every employee is assigned a set of tasks. Throughout the day, he or she fulfills those tasks. It's also simple to allocate responsibilities this way. Furthermore, I frequently observed everyone working at the bank assisting one another while going about their regular tasks.

Despite the external difficulties created by the COVID-19 pandemic, MTB Retail Banking Division performed well in 2020 by maintaining its deposit flow. MTB Retail Banking Division was able to secure a significant CASA purchase in order to expand the deposit portfolio and change the deposit composition, resulting in a lower cost of deposit for the bank. Throughout last year, a variety of internet initiatives, promotional events, and webinars were specifically designed for certain client categories in order to grow the low-cost retail deposit base. MTB succeeded in all metrics in terms of retail deposit portfolio with a CASA and TD (FD & RD) ratio of 33 percent: 67 percent by the end of 2020 by driving deposit acquisition via product and service innovation, customer service quality, and compliance. MTB introduced two new deposit products in 2020, dubbed "MTB Shield" and "MTB Extreme Account," to encourage customers to set aside a portion of their liquid assets while earning a monetary return amidst the economic downturn. Retail customers can get free Life Insurance Coverage, including

COVID -19 death coverage. MTB was able to develop new income streams with this dynamic and relevant product when the rest of the globe was suffering.

Chapter-5

SWOT Analysis & Findings

SWOT analysis

One may deduce the current state of MTBL from the SWOT analysis. It is feasible to determine the Strengths, Weaknesses, Opportunities, and Threats of MTBL by conducting a SWOT analysis. I conducted a SWOT analysis in order to have a better understanding of MTBL's current business practices. Two factors are used in SWOT analysis: •Internal factors, which include the company's or banks internal variables, such as Strength and Weakness; and external elements, which operate as an Opportunity and Threats.

Strengths:

- ✓ Very excellent profit margin obtained in recent years;
- ✓ bank personnel are extremely courteous and helpful to customers;
- ✓ Strong capital back up provides accessible liquidity.
- ✓ Management staff that is both efficient and experienced.
- ✓ The bank's directors frequently do not overrule the management team's decisions.
- ✓ The bank offers a variety of deposit schemes and financial products, allowing customers to pick the plan or product that best matches their needs when it comes to investing their money.
- ✓ Bank is rapidly extending its operations across the country.

Weakness

- ✓ The marketing department's performance isn't up to standard.

- ✓ The top level management does not provide much in the way of workshops and training for bank workers.
- ✓ In comparison to other banks, online banking services are not up to pace. A limited number of ATM booths are available for deposit and withdraw.

Opportunity

- ✓ The client's trust in MTBL is rising by the day.
- ✓ Diversification. Computerization and modern amenities.
- ✓ Branches in Motion Corporate culture that is interactive.
- ✓ The bank's development has accelerated since it began offering online services
- ✓ Different scheme and product are brought to customer by MTB in considering for Covid situation which is appreciable.

Threats

- ✓ The market is extremely competitive.
- ✓ Our political unrest frequently impacts the financial industry.
- ✓ The Central Bank's policies are not always in the best interests of private commercial banks.
- ✓ Competitors have larger deposits than you do.
- ✓ Competitors provide a wider range of products and services.
- ✓ Poor economic decision.

Findings

To enhance performance and mitigate the issues mentioned in the preceding paragraphs, MTBL should take the following steps:

- ✓ First, MTBL (Centre Corporate Branch) can expand their advertising and social activities. They must respond to the needs and desires of the people. They must publicize their bank's name in order for it to become a household name in banking and for everyone to be aware of Mutual Trust Bank Ltd. (Centre Corporate Branch).
- ✓ Second, the branch should show some initiative so that higher authorities would enable them to approve a specific limit of loan amount when clients want the loan in a short period of time, earning the clients' confidence and dependability. These

devoted customers may be able to undertake significant business with the bank in the future.

- ✓ Third, bank officials' communication skills must be enhanced further in order for them to maintain an effective communication flow with clients. More training for their personnel is required.
- ✓ Fourth, the branch should take steps to reduce needless office expenditures. Finally, in order to provide quality services, staff satisfaction must be assured. If the staff are unmotivated and dissatisfied, the branch will struggle to compete with other financial institutions.
- ✓ Sixth, they should come up with additional inventive ideas to compensate for the financial loss experienced during Covid period.
- ✓ Seventh, additional ATMs for deposit should be installed, and more employees should be hired.
- ✓ Finally, Bank should expand its internship program. The intern's sitting arrangements and working facilities should be enhanced so that the intern can contribute more to MTBL's banking activities.

Recommendations

After finishing my internship at Mutual Trust Bank Ltd, I discovered that the bank is extremely well structured and dedicated to providing the best possible service to its consumers. Nonetheless, the bank still has a few small issues that MTBL management has to address in order to assist them become one of the country's leading banks in the future. Otherwise, they may result in significant losses or constitute a barrier to future prospecting. I trust that the Mutual Trust Bank Ltd would benefit from these suggestions. The following are some suggestions: The bank's higher authorities should authorize its branches to sanction loans up to a specific sum to customers. In recent years, the bank has consistently earned a high profit margin, although this is insufficient in comparison to other banks. As a result, the bank must boost its earnings in order to remain competitive. To establish a brand image for the bank, MTBL has to boost their advertising and social activities. MTBL management should constantly motivate its workers to encourage them to work harder. Bank officials' communication skills must be enhanced so that workers can interact more effectively with clients in order to satisfy them. Because MTBL has a very solid capital base, the bank's management should exercise

greater caution in terms of capital usage. To increase profits, MTBL needs to reduce needless office expenditures. MTBL provides clients with a variety of deposit plans and financial solutions, but they should focus on the quality of the goods rather than the number. MTBL is growing its operations, but additional branches in rural regions of the country are needed so that the largest number of people may benefit from their services. The bank authorities should organize more workshops and training sessions for bank personnel so that they may enhance their abilities. To make banking easier for its customers, MTBL should strengthen their online offerings. MTBL should open additional ATM booths around the country so that bank customers may use their ATM cards more easily. The banking sector is extremely competitive, as many new banks are opening to provide financial services. As a result, the management and marketing departments of MTBL should work harder to stay afloat in this banking industry and to help the bank develop. Because political instability frequently impacts the banking industry, bank directors should take the initiative to speak with political leaders about the problem and try to find a solution. Some Central Bank policies are unfavorable to commercial banks like MTBL, thus the Bank Association should discuss these policies with the Central Bank and work to resolve these issues. To better service the clients, the authority needs hire additional staff. They may hire both seasoned and recent graduates, and they should take steps to strengthen their investing knowledge in order to be more responsive. Mutual Trust Bank Ltd (MTBL) should engage precisely in mobilization and utilization of local resources, such as investing in NGO activities, educational, health service expansion activities, and poverty alleviation, to maintain the bank's reputation and image in the banking sector and among the general public.

Conclusion

I've been looking forward to doing my internship at Mutual Trust Bank Limited for the past three months (Centre Corporate Branch). I learnt about the realities of working in a professional setting. The internship program at Mutual Trust Bank Ltd is designed in such a way that an intern will have the opportunity to learn about practical banking and compare that knowledge to theoretical knowledge. However, due to time constraints, an intern will not be able to go into detail about each branch's activities, and bank officials will do so. Nonetheless, I put forth my best effort to meet the internship program's objectives. The importance of

general banking cannot be overstated. It is both the primary instrument and the foundation of banking. This department is heavily reliant on the other departments of a bank. To the bank's clients, Mutual Trust Bank Ltd (MTBL) has created a dependable retail banking departmental image. In virtually every situation, it satisfies the demands of the customer with respect and integrity. The bank as a whole, as well as its executives, are extremely well-organized. To compete with other banks, MTBL is expanding its offerings. It is not going with Veni, Vidi, Vici, according to MTBL (I came, I saw, I conquered). In reality, MTBL aspires to be in the forefront of Bangladesh's private banking market.

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