

# General Banking Activities and Brand Building Initiatives of Mutual Trust Bank

Safayet Hossain Sadi



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড  
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This report is submitted to school of business and economic (UIU) for fulfillment of Bachelor of Business Administration



**Internship Report on**  
General Banking Activities and Brand Building Initiatives of Mutual Trust Bank

**Submitted to:**

Sarker Rafij Ahmed Ratan

Assistant Professor

School of Business & Economics



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**Submitted by:**

Safayet Hossain Sadi

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Marketing

School of Business and Economics

**Date of submission: 11-05-2022**

## Letter of transmittal

Date: 11-05-2022

Sarker Rafij Ahmed Ratan

Assistant Professor

School of Business & Economics

United International University

Subject: **Submission of report on “General Banking Activities and Brand Building Initiatives**

Dear Sir,

I would like to notify you with due respect that I am a Student of BBA Program. I am pleased to submit my report on “General Banking Activities and Brand Building Initiatives”. I drafted the report in compliance with the orders of my supervisor. This study allowed me to improve my awareness, which in the future will be of great help to me. I tried my best to present all the things to make the document more concise than normal. I specially gratitude you for your valuable and support. I tried my best to complete this report perfectly as much as possible. I will be grateful to answer you, if you have any query regarding this report.

Sincerely

Safayet Hossain Sadi

ID # 111-163-075

BBA Program

School of Business & Economic

## Student Declaration

I, Safayet Hossain Sadi, a student of Bachelor of Business Administration (BBA) major in marketing of School of Business & Economic hereby declare that the internship report on General Banking Activities and Brand Development initiatives of MTB Bank Limited in my original work and has not been submitted by someone else before any degree, diploma title or recognition. It is completed under the supervision of Sarker Rafij Ahmed Ratan; Assistant professor; school of Business & Economics, UIU.



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Yours Sincerely

Safayet Hossain Sadi

ID- 111-163-075 School of Business and Economics.

## Acknowledgement

With heartiest gratefulness, I would like to acknowledge a few individuals for their immense support and guidance in the completion of my practicum report. At first, I would like to show the gratitude to the almighty ALLAH for giving me the strength and knowledge to do such work and I'm deeply grateful to him.

I like to thanks my internship advisor (Sarker Rafij Ahmed Ratan) who help me preparing this report. He give me proper guide lines and support. Without his help and time I can't prepare this report perfectly. I would like to express my heartiest gratitude to my bank supervisor (Mohammad Jahangir Hessen) for showing me the right path and teaching me how banking activities are done. For his proper guidelines I have gained verity of knowledge which is not possible in academic knowledge. For this internship program I gain a lot of knowledge about banking activities of Bangladesh.



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Finally, my sincere gratitude goes to United International University Authority for arranging this internship program for students. ~~It really makes student capable of doing official tasks before entering the corporate world~~

## Executive summary

This is the report of my internship for which I have worked in Mutual Trust Bank Mohammadpur Branch from 13th January to 13<sup>th</sup> April, 2022 for 3 months as an internee. This report is designed on theoretical knowledge and practical experience. This report endeavors to an examination of General banking activities and brand building initiatives of MTB. For this report, data are taken from the Mutual Trust bank and also other selective banks website, annual report, their clients and the help of senior officials. During my internship, I was involved with different departments of the Branch. I collected as much information as possible regarding the same through personal involvement, observation, and direct interview with the employees and customers involved with the process. On introduction part I have focused on the introduction about the report, objective of the report, Motivation of the report, Scope and limitation of the report and key definition of the report. I have also discussed Bank Information including MTB overview and history, trend and growth, customer mix, product and services, SWOT analysis. Third part has explained Industry information like specification of the industry, size, trend and maturity of the industry, external economic factors, technological factor, barriers of entry, supplier power, buyer power, threat of substitution and industry rivalry. Fourth part I have discussed about my internship position, duties and responsibilities, training, contribution to department functions, evaluation, skills applied, new skills developed, application of academic knowledge. In fifth part I have focused on MTB brand building initiatives. At the end I mentioned recommendation for improving departmental operations, key understanding and conclusion.



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## CHAPTER I

### INTRODUCTION



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### 1.1.1 Background of the Report

Preparing an internship report is very much challenging and it requires intellectual ability as an efficient graduate. Every BBA student has to conduct a particular orientation in any organization for completing the internship program. Now a day's development of a country is very much depends on contribution of a bank. Customers give money to the bank and this bank invest those money in different sectors. There are various kind of bank in our country. In our country banks provide service based customer demands. All bank tries to give best service to the customer. Bangladesh bank is the central bank in Bangladesh. By the rules of Bangladesh bank every bank in Bangladesh operates.

The report contains with the General Banking activities and brand building initiatives of (MTBL). Internship program is very important for, every Business Graduating students because it gives proper guidelines to relate theoretical knowledge with real-life situation. Bank is one of the important financial institution of a country. There are many working opportunity in banking sector that's why I choose banking sector for my internship. MTBL why of preparing this internship program and there proper guideline are very much Impressive.



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### 1.1.2 Objectives of the Report

The objective of this report is to go through all the general activities and customer attract tools of Mutual Trust Bank Ltd and the main objective of this report is to fulfil the requirement of my internship report. There are some objective list given below –

- Determine the overall general activities of Mutual Trust Bank Limited.
- Collecting knowledge about the activities of different departments of Mutual Trust Bank Limited.
- Giving ideas to ways to improve Brand development initiatives.
- Work under pressure and learn how to manage things understand corporate supervisor.



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- Learning banking rules and regulations and more about their customer's service satisfaction.
- How customers attract to various offerings of the bank.
- Having experience in different general banking services of Mutual Trust Bank Limited and its brand development.

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### 1.1.3 Motivation of the Report

Internship is very important part of BBA program. For every BBA student, internship is a great experience to cope up with the real life scenario. In this internship period, I can establish corporate personality and compare my theoretical knowledge with practical example of life. I can also create network with many people from this internship, which will help me to prepare myself for the job market.

In our country, finding a job is very difficult. If you don't have enough contact with people or information about the market, it is very hard to find a job. There is another motivational factor of doing internship that I can use it as reference for getting a job. Sometimes if my performance in the organization is good enough, then the organization will offer me and hire me for permanent job opportunity. That's why, internship is very important motivational factors and critical part in your 4 years BBA program.



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#### 1.1.4 Scope and limitations of the Report

This report covers a brief idea of general banking activities and brand building initiatives of Mutual Trust Bank Limited. I am doing my internship at MTB Mohammadpur branch Dhaka -1207. As an intern my scope of study in this branch is very narrow. I can't discover every part of the banking activity done by different departments of this branch. Though I can't have any excess to their IT software for good knowledge. As an intern I can only focus on the general activities of this branch. That's why I make this report based on general activities and brand building initiatives.

But there is some scope for everyone like there are good customer communication system, form fillips, good working environment, information, network building, learning about corporate lifestyle and many more.

This report consist of general banking activities, relationship building with the customer of the bank, how to attract customers with their brand and performance of Mutual Trust Bank Ltd.



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#### 1.1.5 Limitations of the study

As an intern I face some limitation during my internship period. This limitations consist of lack of time, lack of IT knowledge, lack of information and restricted information. Though my internship time is only for three month that's why I can't go through every banking activities of different department of the bank. Another think that I can't have knowledge about their software because it is highly authorized by the bank officers. There are some banking information's which are very confidential. Most of the time officers are so busy to give us perfect information, which leads me to a limitation of my study.

### 1.1.6 Definition of Key terms

#### **General Banking:**

Activities are the starting point of all banking activities. Its main operation is to give service to the customer. General banking consist of management of –

- ❖ Deposit,
- ❖ Cash,
- ❖ Clearing house,
- ❖ Bills,
- ❖ Account opening,
- ❖ Security instrument handling,
- ❖ Customer service,
- ❖ locker facilities
- ❖ Advance and Foreign Trade

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#### **Brand Development Initiatives:**

Brand refers to a company image. It is a process of making and distinguishing one company's image, product and services from another. Updating your company band, help you to expand your business among vast people.

## CHAPTER II

### COMPANY AND INDUSTRY PREVIEW



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## 2.2.1 Overview and history

Mutual Trust Bank was established as a public limited company in 1999, under company act 1994. The bank has shared capital of BDT 1,000,000,000 divided into 10,000,000 ordinary share<sup>4</sup> of BDT 100 each. At present, the Authorized Share Capital of the company is BDT 10,000,000,000 divided into 1,000,000,000 ordinary shares of BDT 10 each according to (MTB website). There are three development phases for molding their activities in accordance with the Bangladesh Bank's provided private banking framework: nationalization, privatization, and financial sector reform. MTB is headquartered in Dhaka, Bangladesh, and is a sister business of the MTB group. They have 113 active branches and their corporate office is located in the heart of Dhaka's Gulshan-1 district. (Cyrus, 1990)

Mutual Trust Bank Ltd granted its license on October 05, 1999 by Bangladesh Bank under the banking Act 1991 and it starts its banking activities on October 24, 1999 . Mutual Trust Bank Ltd carries out the following banking business:



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- Wholesale Banking
- Retail Banking
- Digital Banking
- International Trade Financing
- Small and Medium Enterprises (SME) Banking
- NRB Banking
- Privilege Banking
- Card Services
- Treasury Operations

### 2.2.2 Mission:

We want to be known as the most admired 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 outstanding economic value.

### 2.2.3 Vision:

Mutual Trust Bank's vision is built on the MTB philosophy. We envision MTB to be:

- ❖ One of Bangladesh's most successful banks
- ❖ The bank of choice,
- ❖ A truly world-class bank.

### **MTB core Values**

Commitment

#### **Community –**

it serves the society through employment and organizing social community events and programs.

#### **Customer –**

Offering different products and maintaining good customer relationship is one of the best abilities of this organization.

#### **Employees-**

Everyone work hand by hand to achieve their goal. In this organization every employee have unique background, viewpoints, skills and talents. Every ones opinion is important to get the job done.

**Accountability:**

As a bank, Mutual Trust Bank Ltd is very serious about their commitments. According to MTB website “we are accountable for providing the highest level of service along with meeting the strict requirements of regulatory standards and ethical business practices.”

**2.2.4 Trend and growth**

On 2019 Mutual Trust Bank Ltd earned 7.46% and -0.43% growth in risk assets and customers’ liability respectively. Because of covid-19 banking sector face a great loose, MTB ended 2020 with a credit- deposit of 83.90%. During covid-19 situation MTB branches increase up to 118 and 27 sub branches and 164 agent banking center. This is a successful growth of a bank.



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MTB 24/7 ATM , POS devices, Kiosks, Internet Banking and SMS banking facilities include on 2021 with the general banking activities. On January MTB lunched its 4<sup>th</sup> Air Lounge at Cox’s Bazar Airport. On 2022 MTB opened a window called MTB yaqeen, which is an Islamic banking operations window. MTBL is moving forward success and centralization.

## 2.2.5 Customer mix



### Who:

In customer mix, we consider who our target customer is. Bank is a service oriented organization. Defining proper customers is the key element of a bank. MTB analysis there customer data to create key customer segment. It is very important for a bank.



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### Why:

Understanding of why helps organization to become more relevant with customer. Why customer want similar or verity of banking product and services. MTB analysis there past product and services and find out why past scheme and products are more attracted for their target customers. After finding out they work accordingly.

### What:

What products and services customers are interested to take? MTB always focus on that segment. According to that segment they creates list of products. Which they offers.

**Where:**

MTB always give their customers the right decision. What to do, where to invest, how much to invest. Customers never gets confused in MTB. Employees make good relationship among customers and guide them with proper guidance.

**When:**

Customers often get confused when then should collect there invested money from bank. What is the proper time? In this case MTB employees give proper guidance to the customers. For this guidance customers are more satisfied doing banking with MTB.

**What's next?**

MTB gives importance to latest features and items, in the field of banking. Because of this customers become more satisfied and willing to do banking with MTB.



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## 2.2.6 Product/service OF MTB:

MTBL strives to serve all of its customers, no matter how big or small they are. Individuals are advised on the optimum types of accounts for them, such as current accounts, savings accounts, short-term deposits, fixed deposits, and consumer asset and liability products. Apart from traditional banking operations, MTB aims to provide a diverse range of products and services, and has already introduced a number of consumer banking products with the goal of popularizing banking and providing a larger return to its clients.

- Retail Banking

When a bank executes transactions directly with its customers rather than corporations or other banks, it is referred to as retail banking. Mutual Trust Bank Ltd (MTBL) has created a variety of retail banking solutions to fulfill the demands of its customers. MTBL has created a variety of retail banking solutions to fulfill the demands of a wide range of customers. The following is a list of retail banking services. The following are the retail banking product lines.



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- Deposit Products

When a bank executes transactions directly with its customers rather than corporations or other banks, it is referred to as retail banking. Mutual Trust Bank Ltd (MTBL) has created a variety of retail banking solutions to fulfill the demands of its customers. MTBL has created a variety of retail banking solutions to fulfill the demands of a wide range of customers. The following is a list of retail banking services. The following are the retail banking product lines:

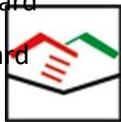
- Current Account
- Regular Savings Account
- Fixed Deposit
- Brick by Brick
- Monthly Benefit Plan
- MTB Senior

- MTB Inspire
- MTB Double Saver
- Children's Education Plan
- MTB Junior
- MTB Graduate
- MTB Ruby
- MTB Millionaire Plan
- MTB Shanchay
- MTB Kotipati
- MTB Care

- MTB Card Products

MTB Cards are of two types

- Credit Card
- Debit Card



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- Privilege Banking

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Privilege Banking is a service provided by MTBL to its most valued customers. This service is designed to make banking more convenient and pleasurable for MTBL's privileged customers.

Benefits in Privilege Banking:

- Fee waivers for a variety of products and services Limit on ATM withdrawals increased
- Access to Internet Banking for Free
- Debit card for free
- Locker service discount
- Special debit card and Cheque Books
- Composite statements
- International Credit cards

- MTB Gift Cheque

The MTB Gift Cheque is a gift that keeps on giving. Users of MTB Gift Cheques have the unique opportunity to select their gift at any time. Purchasers save time, while recipients have the option of purchasing what they need. MTB Gift Cheques can be purchased by anyone who does not have an MTB account. MTB Gift Cheques can be redeemed for cash at any MTB branch in Bangladesh at any time. Aside from all the above-described products, MTBL offers plethora of services to its different customers, such as bank services like, Online Banking Service, MTBL Contract Service, SWIFT Services, Pay Order, Demand Draft (DD) Issue, MTBL SMS Banking, Locker Service, EFTN Service etc. among others.

## 2.2.7 Operations

MTB gather maximum revenue from the main operation segment. MTB operates its banking activities with 36 branches and 5 SME service center in Dhaka. The company running segments, includes all commercial banking activities includes main operation and money market operations. There are different kinds of financial services operations MTB involved in -

- Investment in Merchant Banking Activities
- MTB Securities Ltd
- MTB Capital Ltd,
- Financiers,
- Promoters,
- Capitalists,
- Financial Intermediary Services,
- MTB Exchange (UK) Ltd

## 2.2.8 SWOT analysis



SWAT analysis refers (strengths, weaknesses, opportunities, and threats) of a company. This framework used to evaluate a company's competitive position and

to develop strategic planning. SWAT analysis is very much important for future and present potential of a company. MTB SWOT analysis is given below-

### Strength of MTB.



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- MTB has strong non-Interest earning Base.
- Low infection in loan exposure. *you can bank on us*
- Varsity of product line
- Creating good and loyal relationship with the customers
- For the employees, the work place is very friendly.
- The management team is very skilled
- Giving proper internet banking facilities for the customers betterment
- High growth rate
- Cope up with the changing environment
- Giving the proper for customer satisfaction
- Maintain good network with other branches

**Weakness of MTB:**

- MTB cost of fund is very high.
- MTB exposed to volatile garment business.
- In terms of term of deposit MTBL is dependent.
- Lack of using delegation of power.
- In IT sector MTBL has some lacking for that reason sometimes customers are dissatisfied.
- MTB promotion sector is quite slow, for this reason some of MTB employees are dissatisfied.
- During my internship period at MTB Mohammadpur branch, ATM are not working good perfectly. Because of this reason MTB customers get dissatisfied.
- There are limited facilities in the village area.

**Opportunity of MTB:**

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- Diversification
- Business Banking
- Because of its different products and wide range of banking network, it plays an important role in countries employment sector.

**Threat of MTB:**

- To problems within the agency, risks, and fraud.
- Security systems attack and delay transactions.
- Competitor Banks bring out aggressive campaign to attract clients.
- Lowering interest rate in terms of market share.

## CHAPTER III

### INDUSTRY ANALYSIS



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### 3.3.1 Specification of the industry

MTBL is more favorable banking institute among other banking institution in our country. It is well known because of its well behaved customer service and it variety of product offerings MTB is declared best financial institution of 2014 at DHL-Daily Star Business 2015. MTB also known for its best SME banking and women entrepreneur's friendly banking, SME foundation and Bangladesh bank declared that is very mush reliable bank, and focused to achieve their banking goal. In Category of (ICAB) this banking instated awarded best annual report 2018 award.

#### MTB corporate Group in Bangladesh-



### Award Achieved by MTB

- ❖ 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
- ❖ ICAB Award 2019
- ❖ ICAB Award 2018
- ❖ Award for Excellence
- ❖ TFP Awards
- ❖ Operational Excellence Award
- ❖ Best Employ Brand Award-2017
- ❖ ICAB National Award for Best Published Accounts & Reports 2011, 2013 & 2015
- ❖ ICAB National Award for Best Presented Annual Report & Integrated Reporting 2017 & 2019



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### 3.3.2 Size, trend, and maturity of the industry

Mutual Trust Bank has good reputation in our country, It has –

- ❖ 119 branches
- ❖ 33 sub branches
- ❖ 200 agent banking
- ❖ 18 Kiosks
- ❖ 310 modern ATMS including 6 CRM booth
- ❖ 4 Air lounges

MTB also known for its good online banking, internet and SMS banking service to their clients.

## MTB stock price and growth



### 3.3.3 External economic factors

Any financial organization supports external economic factors to maintain good reputation in the society. MTB has total 119 branches and 33 sub branches which is a great source of employment. By creating this employment system MTB makes contribution to external economic system. They also support and fund money in the pandemic situation (covid-19). Among other external economic factors MTB green banking is more popular. Which is nature friendly and more economically beneficiary among people and society. By this kind of factors MTB creates social awareness and social relationship more unique and strong.



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### 3.3.4 Technological factors

MTB face eventful year of great impact because of covid-19. All banking activities got effected because of this pandemic. Those days banking becoming very difficult for all. Mutual Trust Bank give first priority to give absolute best digital customer experience. MTB focused on technology and digital banking segment for the betterment of its customers. Such as –

- **MEasy:**

MEasy is a well-known platform among MTBL customers. It is a digital transformation platform. Using this platform customers can easily open current and savings account. It is also known as CASA account. It is the one and only customer onboarding platform in Bangladesh.

There are another fracture called loan application feature, where customer can apply for personal load, home loan and auto load. More features like credit card application added will also added in MEasy. To make it more reliable NID verification will integrated with MEasy.



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- **MTB Simple:**

Now a day's people are more like to do banking activities in an easy way. For that reason MTBL lunched MTB simple platform. Which is a account opening platform using eKYC rules and regulations. It is very limited service. Customers can do banking from their home, also all the product and service will be included in this platform.

### • **New features in Smart Banking Platform:**

The improvement of smart banking includes-

- IB Fund transfer
- Money transfer to bKash wallet
- Money transfer through BEFTN
- Payment of DPDC bill
- DESCO Bill
- MTB internet banking and smart banking
- Transferring money to Nagad wallet

### • **New features in Corporate Internet Banking:**

Vast improvements were also made in corporate IB by MTB. "MSolution". This is an IB platform with bKash enabled with bulk fund transfer to Agent Accounts. It has played and is still playing a vital role during pandemic situation, to fulfill corporate Banking needs in the safest and most efficient way.



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### • **Document Management System for Operations:**

MTB DocuDex is an important software for LOD, CAD and for customer service team. Document management system is used in LOD for account opening. CAD used DocuDex for load documents.

- **NESCO Bill Collection System:**

NESCO bill payment system opened by MTB to satisfy their clients.

- **Smart Banking UI/UX update:**

MTB improve their MTB smart banking app from its previous design for boosting customer's knowledge via ungraded UI/UX features.

- **Platform for school fee online payment:**

MTB lunched another online platform where students can pay their school fees without any hesitation.



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- **COVID App:**

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Covid-19 reporting app was lunched MTBians so that it can collect their information and beware about covid-19 prevention.

- **MBOT:**

Another technological features of MTB is MBOT. Where customers can put there question and get answers. Clients can get proper information from is MBOT. It is a virtual assistant for each customer. It is also a unique customized features of MTB.

- **RPA Prototyping:**

RPA full form Robotic Process Automation was established in April 2021. It helps customers to minimize and automate the process of opening accounts. It is a feature of MEasy. It also lower the risk of human error and incompleteness.

MTB digital banking and technology focus to create the best offering the field of digital banking platform. Banking becomes more easy and satisfying though digitalization

- **CPV App:**

CPV also known as contact point verification app, works in mobile application and backend system through loan applications which contact points are verified and digitally updated. It a big step to digitalize manual aspect of MTB operations.



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### 3.3.5 Barriers to new entry

Now a days banking industry become much crowded. Government of Bangladesh has authorized new 11 banks since 2009. Newly lunched banks performance are not satisfied and NBFIs are making the threats of new entrants high. New lunched bank becoming threats because they also targeting the SME and retail sector which is a major issue for existing banking institutions.

- MTB point of view:

In SME and retail sector there are very much competition. Banks major focus on this tow sector. In our country there are many bank, which already established their foot marks in market share of banking sector. MTB provides convenient financial solution and swift service to its customers to grab some part of the industry.



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### 3.3.6 Supplier Power

Main suppliers of financial institutes are provider of fund. Central bank of Bangladesh have more authoritative power over interest rate. For this reason supplier power are different and fluctuate. Most of the banking institution tries to acquire low interest deposit.

- MTB Point of View

MTB emphasize on mobilizing term deposit to reduce dependency from money market which adds supplier.

### 3.3.7 Buyer Power

Day by day banking institutions are increasing more and more because of low switching cost. For that reason buyer power are also increasing. Banks are attracted because of high fixed cost. Customers like retailers and SME customers can switch bank whenever they like. Competition made them exhibit price sensitive.

Corporate customers are very much price sensitive. Though the liquidity crisis and price competitiveness among existing FIs they do bargaining.



- MTB point of View:

MTB gives importance in making relationship management with their existing customers and organizational clients. In 2021 MTB gives importance on “low cost- no cost account” segment to reduce overall cost of fund. MTB main revenue comes from commission income.

### 3.3.8 Threat of Substitutes

NBFIs provides specialized financial solutions easier terms and conditions which is a major threat of substitutes in the banking industry. In addition sometimes threats comes from no financial sector.

- MTB point of View:

MTB is will know for their good customer service and there adaption to new things. There are many substitution threats of MTB. To cope up with the substitution banks MTB adopt different banking segments. They develop themselves by training and motivation. They always one step ahead to avoid any kind of threats. Because of their well behavior and modern facilities customers are well to stay will MTB.



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### 3.3.9 Mutual Trust Bank Ltd rivalry:



Jamuna Bank Limited

943. \$175 Million.



4,356. \$215 Million



Mercantile Bank Limited

2,418. \$155 Million.



Standard Bank Limited

2,076. \$168 Million



2,201. \$225 Million



1,548. \$249 Million



## CHAPTER IV

### INTERNSHIP EXPERIENCE



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#### 4.4.1 Position, duties, and responsibilities

In my three month internship period, I have learn many thinks like corporate behavior, how to deal with the customer, how to work under pressure and how to complete any task in specific time limit.

In MTB my duty was to deal with the customers and satisfy their needs. I was in the first desk at MTB Mohammadpur branch, which is MTB yaqeen window. All kinds of Islamic banking activities was done in this window. I gained both Islamic and conventional banking experience for that reason.

My responsibilities in MTB was specific like –

Deal with the customers

Fill up whole account opening form both conventional and Islamic

Call clients for collecting there Debit and credit card

Give entry of undelivered Cheque Book and debit card

Sending thanks letter to customers. *you can bank on us*



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Name of the supervisor and their position:

- Branch Manager: Fahmeda Afroz
- FAVP: Mohammad Jihad
- Credit Admen: Mohammad Kalam (customer service)
- Islamic Banking Window: Mohammad Jahangir Hossen (customer service)
- General Account opening Officer : Masfiq and Jamil haidar (customer service)

#### 4.4.2 General Banking Activities

Now a days opening a bank account is a part of a general banking activities. I was assigned for, dealing with the customers for opening various bank account like MTB savings account, MTB Non –individual account, MTB Islamic account, MTB ongona FDR AND DPS. For every particular account clients need to submit some documents of their own. The documents includes NID, Nominee NID, Accounts holders photo (if the account holder has a job then his or her photo ID) , recent 3 month utility bill copy. If the account holder is a business man than he or she have to submit their renewed tread license. If the account holder have TIN certificate than they can submit it to because of their own betterment. I fill up all the necessary documents by the help of my supervisor officer. I have learnt how to make network with various customer.



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#### 4.4.3 Training

During my stay at “Mutual Trust Bank Ltd” organized some training programs. I have experience some training program like –

➤ **Communication training:**

Now a day’s communication plays an important role in business sector. MTB organize a communication training section for its employee to achieve maximum customer satisfaction. I have experience this training section which helps me to develop my speaking skills.

➤ **Computer Skill:**

In this modern age, we can’t do anything without computer. In Banking sector computer is very much important tool. MTB is an international organization and all its works are

based on computer. MTB has its own software. All the banking activities are done through this software. So MTB organized a training section for its employees to have proper knowledge about the software and its tasks.

➤ **Customer Service:**

MTB also organized customer service training section to give proper knowledge in how to satisfy their customers.

➤ **Diversity:**

In this trading section I have learnt how to become confident in career development in any working conditions.

➤ **Ethics:**



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Different people have different morality. MTB Training section helps me to become accommodate and combine towards a common point to achieve a common organizational objective.

#### 4.4.4 Contribution to departmental function:

During my internship period I have contribute many important thinks to departmental functions like-

- In account opening department I have gather client information and fill up account opening form also I have deliver debit card and checkbook to the customers.
- In cash section I have to collect cash from the clients than count cash with the counting machine and give entry of daily annual report of cash.

- In load section I gain knowledge about various types of load that MTB provides, like Home load, project load, SME load, Education load. Though my workings were limited in customer service sector, I have no major contribution in this department.

#### 4.4.5 Evaluation

It was a great experience for me to work as an intern at MTB. I am very satisfied with their hospitality with intern. In this three months of internship I have developed myself as a corporate employee. I have developed my skills, my communication skills, convincing skill also my computer skills. If I evaluate MTB, then the list is given below-

- All the employees and the officers of the organization are very friendly.
- Perfect working environment
- Every officer are active towards customers
- All banking systems are up to date
- During covid-19, mask are must for the customers but now covid-19 has reduce but still mask are necessary for every customers entering into the bank for health benefit.
- Every employee have organized work to do so that they don't get confused
- Top management of this organization are well educating. They can manage or handle any kind of pressure quite easily.



मिडल ट्रस्ट बँक लिमिटेड  
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### Computer Skill:

I have to give entry and tip all kinds of information about bank, which my supervisor suggest me. That's why I can work fast on the computer

#### 4.4.8 Application of academic knowledge

Practical work and academic knowledge both are different from other. In academic we go through a course called banking and insurance. Where we learnt all types of banking theory and terms and conditions and overall banking sector. But in internship we can't cover all sector of banking activities. We can only spend 3 month in an internship. This internship is very important for every BBA students for developing their corporate personality, communication skills, networking. Which is essential for getting a job. In practical life everything is different. MTB is a service oriented organization here customers / clients are very important, we have to deal with the customers. Every customers are different from each other. I have learnt very important lesson” how to manage customers? “Which is not taught in academically.

In my four years of BBA program I have learnt a lot of things. In internship I have applied many learnings of my academic knowledge. Which helps me to understand things quite easily for example –

“Because of my academic knowledge I was already know

- ❖ Banks terms and conditions
- ❖ I can calculate maturity rate,
- ❖ I can work through excel power points
- ❖ I can give presentation in any topic of bank”. At first my bank supervisor wants me to prepare a note about SME banking and present in front of him.”

My supervisor guides me continuously. Without his supervision, I was not able to finish my internship report on time. Both academic and practical knowledge is important to become successful in life.



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## CHAPTER V

### BRAND DEVELOPMENT INITIATIVES OF MUTUAL TRUST



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## 5.1 BRAND DEVELOPMENT INITIATIVES OF MUTUAL TRUST BANK

Brand is a creative image of an organization. We can distinguish organization by differencing their brand value. Brand can create value. Development of a brand is very important. MTB maintains their brand perfectly to create a good image among banking industry. MTB creates gpstar card, which is a co-branded credit card to improve their brand among clients. MTB smart banking app is boosting its standards among clients and improving its brand. In Square hospital limited MTB cards are allowed for more convenient checkup. Which also a brand development initiative done by MTB, another brand development initiative is they are ensuring their clients of safe banking through MTB digital solution. Their brand are getting more popular day by day. There most popular brand named “angona” for working women developed by MTB. By launching 4 big air launch MTB spread their brand farther more.



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MTB can develop their brand farther more and can create a good image among clients by doing some steps-

- ❖ MTB can establish creative brand initiatives and guidelines
- ❖ MTB inspire and involve employees for new ideas
- ❖ MTB can expand approach across multiple channels
- ❖ Live stream any events of MTB
- ❖ Apply fun and creativity on MTB campaigns
- ❖ Incentives and show case MTB customers share
- ❖ Maintain reward system for getting ideas

## CHAPTER –VI



### 6.6.1 Recommendations for improving departmental operations

- Though banking is a service oriented organization customers are very important here. Creating customers relations is must. MTB should give more focus in customers, what they need and wants. Because a loyal customer bring more customer. This operations should be developed in MTB.
- In MTB Mohammadpur Branch, ATM are not working accordingly. Because of this reason clients are becoming very much dissatisfied. MTB in to improve their ATM facilities.
- MTB should give remuneration to their intern.
- They should increase training section in SME banking, Angona banking and their TCS software.
- They should maintain and manage proper internet banking system for their customers.
- They should add more features on their MTB mobile banking app.
- They should open more scheme for students, there is a scheme called MTB graduates saving account.



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### 6.6.2 Key understanding:

MTBL (Mutual Trust Bank limited) is very well known bank in our country and it was a good experience for me, becoming a member of MTB family as an intern. In my three months of internship period I gained a lot of knowledge, I developed myself in this time frame for competing with the practical world. In MTB I saw women and male equal empowerment. Both work together hand by hand to achieve banks goal. MTB gives proper customers facilities and they maintain customer's very professional way.

I experienced a good working environment in MTB which motivates me becoming a banker in future. In banking sector I can develop my career quite easily rather than any other corporate sector in our country. In MTB I can freely share my ideas and I have opportunity to talk freely.

6.6.3 Conclusion.  **মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড**  
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MTB is a new generation bank. MTB is doing well and keeping a good percentage of market share banking sector in Bangladesh. MTB assume international best practices in their banking activities. This bank maintain a quality in their services. The general banking operation is very popular to customer and Branding operation kept MTB more profit and also generating corporate brand vale in the banking industry. MTB services like Credit cards, ATM, SWIFT, Air Lounge, loan, SME, CSR facilities payment system are very mush popular to customer. It is told that MTB provide personalize & friendly customer service at their beginning period. The bank has made remarkable progress, practically in every sphere of its activities. MTB also creates good career opportunity for us.

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## Appendix-A:

Acronyms and Abbreviations	
<b>TIN</b>	Taxpayer Identification Number
<b>SOWT</b>	Strength, Opportunity, Weakness, Threat
<b>NBFI</b>	Non-Banking Financial Institution
<b>NGO</b>	Non-Government Organization
<b>PBC</b>	Private Commercial Banks
<b>NPLs</b>	Non-performing loans
<b>ADC</b>	Alternate Delivery Channels
<b>CRM</b>	Customer Relationship Management
<b>POS</b>	Point Of Sales
<b>ATM</b>	Automated Teller Machine
<b>ICAB</b>	Chartered Accountants of Bangladesh
<b>BBB</b>	Brick By Brick
<b>FDR</b>	Fixed Deposit Receipt
<b>SME</b>	Small and Medium Enterprise
<b>NRBs</b>	Non-Resident Bangladeshis
<b>DPS</b>	Deposit Pension Scheme



Alternate Delivery Channels  
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