

MUTUAL TRUST BANK LIMITED

REPORT ON TRAINING AND DEVELOPMENT OF MUTUAL TRUST BANK LIMITED



Submitted By

Md. Tanjumul Azad

111-131-469

June 3, 2018



INTERNSHIP REPORT
ON
TRAINING AND DEVELOPMENT OF MUTUAL TRUST
BANK LIMITED

Submitted by

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Submitted to:

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Submission Date: 2th June, 2018



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Letter of Transmittal

6/3/2018

FAHIM TASNEEMA AZAD

Assistant Professor

School of Business and Economics

United International University

Subject: Submission of Internship Report.

Dear Madam,

I am exceptionally happy to yield my internship report on “Training and Development strategy that taken after and connected by Mutual Trust Bank Limited (MTB)” which could be a portion of the BBA Program course of think about. It may be a great accomplishment to piece of work beneath your dynamic supervision. I would like to require this opportunity to thank you for the directing and backup you've got given me amid the course of this report. With profound appreciation, I too recognize the assistance given by K.M. Abdul Wadood, EVP & Principle of MTB Training Institute (MTB Training Institute, MTB Square, 5th floor, 210/A/1, Tejgaon, Dhaka-1208, Bangladesh) for giving me most extreme bolster amid my internship within the framework. To get ready the report I have collected what I accept to be most relevant information to form my report as expository and solid as conceivable. I would truly be thankful on the off chance that you edify me along with your considerations and sees with respect to the report. Moreover, on the off chance that you want to investigate around a viewpoint of my report, I would gladly answer your quarries. Thank you again for your support and patience.

Yours Sincerely,

MD. Tanjimul Azad, ID: 111131469, Program: BBA

Major in Human Resource Management

United International University

Acknowledgment

I would like to convey my significant appreciation to all those who have been instrumental within the preparation of this internship report. Much obliged to All-powerful Almighty for favoring to complete the report within the plan time. I am obligated to a entirety part of individuals for their kind suggestion, accommodation, course, co-operation and their collaboration would like to thank Mr. K. M. Abdul Wadood (EVP & Principal), Sayed Nazmul Haque (JAVP) & Md. Abdul Hannan (JO) sir for their warm welcome within the bank and kind exhortation. It is my delight to them and my thankful appreciation goes to Mutual Trust Bank Training Institute (MTBTI) specialist for rendering me their ability, information and giving me the opportunity of having a down to earth encounter through this internship program. I need to expand my profound sense of appreciation to my supervisor K. M. Abdul Wadood sir Internship supervisor, for his persuading motivation, kind rules, important recommendations & exhortation amid my internship period to prepare this report.

I shall remain ever grateful to my organizational supervisor K. M. Abdul Wadood sir, EVP & Principal of MTBTI. Moreover, Sayed Nazmul Haque (Junior Assistant Vice President), Md. Abdul Hannan (Junior Officer) of MTB Training Institute, MTB Square, 5th floor, 210/A/1, Tejgaon, Dhaka-1208, Bangladesh, for their continuous guidance and valuable suggestion from time to time.

I would like to thank all the honorable teachers of the United International University Business School, for their valuable supports, inspirations and proper advice during this study. Finally, I would like to thank Fahim Tasneema Azad, Asst. Professor – MIS, United International University for enormous help and feedbacks on the report procedure.

Executive Summary

This report provides a study and collected information on “Training practices & procedure that is followed and applied by Mutual Trust Bank Limited (MTB)”. Method of findings and analysis include both primary and secondary data. The method of analysis includes frequency distribution of the collected data. The primary data was collected by face to face conversation with officers and customers and the secondary data was collected from company’s annual reports, website and other yearly reports. This report also includes overview of Mutual Trust Bank Limited (MTBL), services and products, working experience during the internship period and operation of foreign exchange department of MTBL. The report also includes the fact that the analysis conducted has limitations. Based on the data, this report finds that most of the customers are satisfied with quality of service provided by the foreign trade department of MTBL. However, in case of overall environment, service charges, and timeliness, some of the customers were dissatisfied with the service quality of the Foreign Exchange department and but due to some networking error some card holding customers are dissatisfied to MTBL. MTBL should focus on these issues in order to improve their quality of service in Foreign Exchange department and card divisions. A bank’s performance and profit largely depends on its divisions.

I have completed my internship at MTBTI because I have preferred to work in this area and I think MTBTI is the best training institution for all sectors because of its good accommodation, providing best speakers to the trainees, and it also has a sophisticated management system.

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CHAPTER –ONE

OVERVIEW OF THE STUDY

Introduction

Origin of the Report

It is exceptionally vital that all BBA understudies to lock in any organization for least three months as an internship to pick up down to earth information, and after three months he/she has to yield an internship report. The report is the result of the doled out internship recommended by the direct teacher. The theme of my internship report is “Training and Development of Mutual Trust Bank Ltd.” And I have completed my Three months internship on Mutual Trust Bank Training Institute, Tejgaon-Branch, Dhaka.

Scope of the Report

Mutual Trust Bank Ltd. is presently well known and it’s containing 113 branches, in 33 districts. The scope of the report will be restricted to the organizational setup, work and operation of the MTB Ltd. in the Bangladesh uncommonly concentrating on MTB Ltd. operations in Mutual Trust Bank Training Institute, Tejgaon Department but not the whole domain of the MTB Ltd. As I was sent to Mutual Trust Bank Training Institute Ltd. Tejgaon Branch, the scope of ponders is as it were constrained of this department. The report covers the Training And Development of Mutual Trust Bank Ltd. The report moreover covers the subtle elements around Mutual Trust Bank Ltd.

Objectives of the Study

The primary objective of the study is to show our assembled commonsense information on managing an account framework and operation amid introduction period. This viable introduction gives us a chance to Co-ordinate out hypothetical information with the viable encounter. The taking after are of objective for this down to earth introduction in bank. The common objective of this think about is to fulfill the prerequisite of internship report.

Broad Objectives

The broad objective is-

- To achieve overall understanding of MTB Ltd.
- To know the different types of product and services of MTB Ltd.
- Identify the Training and Development of MTB Ltd.

Specific Objectives

- To enrich my knowledge in banking sector.
- To analyze general banking practice of the bank.
- To get practical knowledge about money transaction.
- To know about the employee satisfaction as well as customer satisfaction.

Methodology

Data collection

Methodology means the methods, problems and techniques to collect the data. In the broad sense, Methodology means the underlying principles and of the organization of a philosophical system or equity. The report mainly prepared based on primary data. Both structured and not-structured questionnaire and informal interviews are the main source of the collected data. The sources are:

a) **Primary Data**

Face to confront discussion with the officers, Practical observation,
Face to confront discussion with the customers.

b) **Secondary Data**

Yearly Reports and other materials, Site of the Bank, Periodical articulation of the bank brochures, booklets etc.

Limitations of the Study

I had a few confinements at the time of planning this report. The present ponder was not out of impediments. But as an understudy it was an awesome opportunity for me to know the managing an account exercises of Bangladesh particularly MTB Ltd. A few limitations are as follows:

- ✓ One of the major confinements is the deficiency of internship period. Since three month isn't sufficient to know everything of the bank, so this report does not contain all the range of MTBL.
- ✓ The head-office always remains busy as it has to deal with walk in customers from 10 am to 6pm, therefore the officers are in a rush and get occupied with their own work as a result had very few chances to talk to them properly.
- ✓ At first, the authority did not want to disclose much about their training process as it does not fall under any bank's policy.
- ✓ For the first time, since I was conducting the whole study alone so lack of experience is one of the factor that constituted the limitation of the study.



CHAPTER – TWO

BANKING INDUSTRY OF BANGLADESH

Banking Sector Scenario in Bangladesh

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

Currently, maximum banks are holding substantial idle money, as the private sector is still unable to absorb funds on offer for investment. The growth of deposits is also adding to this problem, Banks are in reality getting return from the said funds. Instead, interest is to be paid against them. In the best case scenario some of the banks are getting some nominal return by getting their funds invested in government bills and bonds. This avenue has also become limited, of late, as the Government has virtually stopped borrowing from the banking system due to huge sales of national savings certificates. The central bank has advised the banks to invest in the SMEs, with a view to improving the position.

Maintaining cyber security has become another challenge for the overall banking industry in the midst of some recent developments all over the globe. Due to integration of technology, it has become easier now days to transfer funds online. Hence, the sector is now more concerned for providing its customers greater cyber security protection.

Banks' Deposits

Total deposit of the scheduled banks has increased by BDT 952,451 million (12.78%) at the end of December 2016 from that of December 2015. Time deposits registered a growth of BDT 154,325 million or 11.92% and demand deposits also registered a strong growth of BDT 798,126 million or 20.51% in December 2016 over December 2015.

MTB s deposits registered an increase of BDT 12,868 million or 10.87% from BDT 118,405 million in December 2015 BDT 131,272 million in December 2016.

Banks Advances

Banks' advances recorded an increase of BDT 956,395 million or 15.49% at the end of December compared to the same of December 2015 Whereas, MTB's advances registered an increase of BDT 16,767 million or 17.18% from BDT 97,589 million in December 2015 to BDT 114,356 million in December 2016.

Banks' Profitability

Profit of most of the private commercial banks rose considerably in 2016, despite a sharp cut in the lending rates and presence of excess liquidity in the banking system.

Most of the banks operating profit experienced higher growth during 2016 compared to the same of previous year. However, profit after tax for PCBs were reported to be below expectations due to higher provisioning required against default loans MTB's operating profit stood at BDT 3,209 million during 2016 experiencing an impressive growth of 20% compared to BDT 2,672 million in 2015. Whereas, the consolidated operating profit for MTB at the end of 2016 was reported to be BDT 3.408 million that is 21% more than what it achieved during 2015.

Money Market

Since the banks are having excess liquidity, the interbank call money rate in the banking sector experienced a downward adjustment. At the end of November 2016, deals were getting settled at 3.54 percent, whereas during the initial months of the year the same deals were getting settled at 3.90 percent. Interest rates on treasury bills and bonds fluctuated significantly throughout the entire 2016. 91 days cut off got hit to as low as 2.69 percent during February 2016 to rise as high as 4.72 percent during July 2016. The Repo and Reverse Repo rates have been re-fired at 6.75% (from 5.25%) respectively, with effect from January 2016.

Money market and its instruments are being adjusted downwards simply due to the lack of investment opportunities. Banks are slashing interest rates on deposits to adjust themselves with the prevailing market scenario. The declining trend of BGTB cut off has created more pressure on banks to cut their interest rate.

Interest Rate Spread

The spread between the weighted normal propels and the deposit rates of all banks diminished amid 2016 with small variances. The spread between weighted average advances and deposit rates came down to 4.71% in December 2016 from 4.84% of December 2015. On a year on year premise, both interest expenses on deposit and interest income on progresses dropped altogether. Interest on deposit decreased by 1.02% point to 5.22% in December 2016 from 6.30% of December 2015, while, interest on advances diminished to 9.93% amid December 2016 from 11.18% of December 2015.

Primary Dealer Operation

Primary dealers operate in an attempt to establish a sound, efficient and vibrant secondary market for the government securities by active participation of market makers, operators and the market participants. A total of 12 leading commercial and three non-banking financing institutions (NBFIs) are working as primary dealers in treasury bills and government bonds while other banks and NBFIs did not require to involve their funds in related operations. However, during 2016, interest rates on the government treasury bills and bonds decreased as a whole as most of the scheduled banks rushed to invest their excess liquidity in the government tools and a sluggish business situation in the country.

Types of Banks

❖ Central Bank

- Bangladesh Bank.

❖ State-owned Commercial Banks

Sonali Bank Ltd, Janata Bank Ltd, Agrani Bank Ltd, Rupali Bank Ltd, Bangladesh Krishi Bank, Bangladesh Development Bank Limited, Basic Bank Limited

❖ Private Commercial Banks

AB Bank Limited, Bangladesh Commerce Bank Limited, Bank Asia Limited, Bengal Bank Limited, BRAC Bank Limited, City Bank Limited, Dhaka Bank Limited,

Dutch-Bangla Bank Limited, Eastern Bank Limited, IFIC Bank Limited, Jamuna Bank Limited, Meghna Bank Limited, Mercantile Bank Limited, Midland Bank, Modhumoti Bank Limited, Mutual Trust Bank Limited, National Bank Limited, National Credit & Commerce Bank Limited, NRB Bank Limited, NRB Commercial Bank Limited, One Bank Limited, Premier Bank Limited, Prime Bank Limited, Pubali Bank Limited, South Bangla Agriculture & Commerce Bank Limited, Southeast Bank Limited, Standard Bank Limited, The Farmers Bank Limited, Trust Bank Limited, United Commercial Bank Limited, Uttara Bank Limited, Shimanto Bank Ltd.

❖ **Islamic Commercial Private Banks**

Islami Somaz Bank Limited, Al-Arafah Islami Bank Limited, EXIM Bank Limited, First Security Islami Bank Limited, ICB Islamic Bank Limited, Islami Bank Bangladesh Limited, Shahjalal Islami Bank Limited, Social Islami Bank Limited, Union Bank Limited.

❖ **Foreign Commercial Banks**

Bank Al-Falah Limited, Citibank N.A, Commercial Bank of Ceylon PLC, Habib Bank Limited, National Bank of Pakistan, Standard Chartered Bank, State Bank of India, Punjab National Bank, Woori Bank, HSBC.

❖ **Non Scheduled Banks/ Specialized Banks.**

Ansar VDP Unnayan Bank, Karmashangosthan Bank, Probashi Kollyan Bank, Grameen Bank, Jubilee Bank, Palli Sanchay Bank.

Source: <https://www.bb.org.bd/links/links.php>

<https://www.bb.org.bd/fnansys/bankfi.php>



CHAPTER – THREE

ORGANIZATION OVERVIEW

Company profile

MTBL has begun its travel as a private commercial bank and was allowed permit on October 05, 1999 by Bangladesh Bank beneath the Keeping money Company Act 1991 and begun its managing an account operation on October 24, 1999. The company was too issued Certificate for Graduation of Commerce on the day of 29 September, 1999, beneath the Company Act 1994, with an Authorized Share Capital of BDT 1,000,000,000 isolated into 10,000,000 standard offers of BDT 100 each. At display, the Authorized Share Capital of the company is 10,000,000,000 partitioned into 1,000,000,000 conventional share of BDT 10 each.

Beneath Bangladesh banking framework, there are three advancement stages- Nationalization, Privatization, and Financial Sector Reform. MTB is consolidated in Dhaka and is a sister concern of MTB bunch. The Bank's head office is found at Gulshan-1, Dhaka and it has 113 branches.

Vision

MTB has 3 visions known as MTB3V! They are:

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

Mission

They aim to be the foremost admired financial institution within the nation, recognized as an energetic, inventive and client centered company that gives a cluster of items and administrations within the look for fabulousness and to make a noteworthy financial esteem.

Core Values

Commitment:

- Shareholders – Create sustainable economic value for our shareholders by utilizing an honest and efficient business methodology.
- Community- Committed to serve the society through employment creation, support community projects and events and be a responsible corporate citizen.

- Customers- Render state-of-the-art service to their customers by offering diversified products and by aspiring to fulfill their banking needs to the best of their abilities.
- Employees – They rely on the inherent merits of the employee and honor our relation as a part of this renowned financial institution. They work together to celebrate and reward unique backgrounds, viewpoints, skills and talents of everyone at the workplace, no matter what their job is.

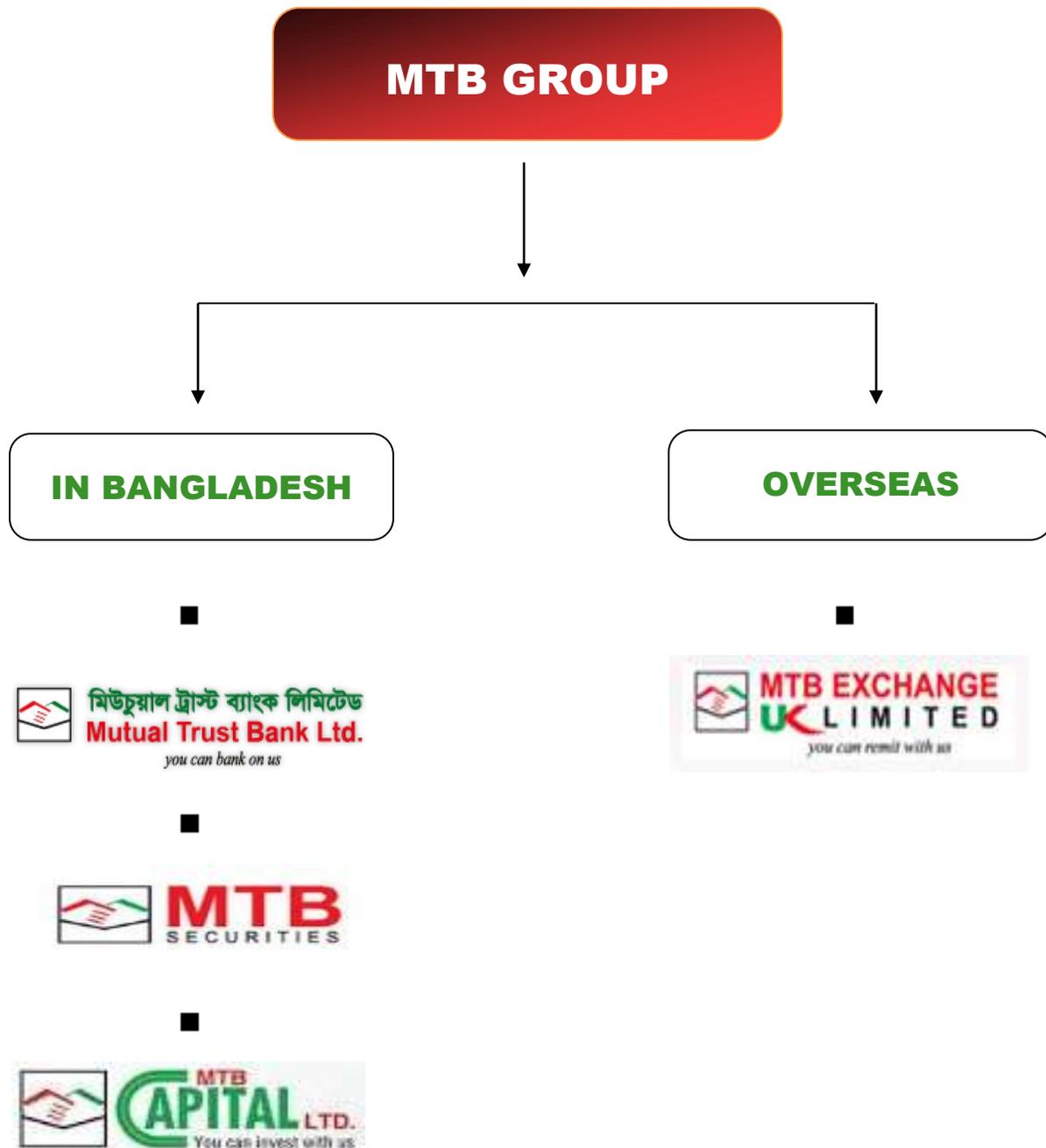
Growth of MTB in terms of Capital, Assets and Liability

BDT Million

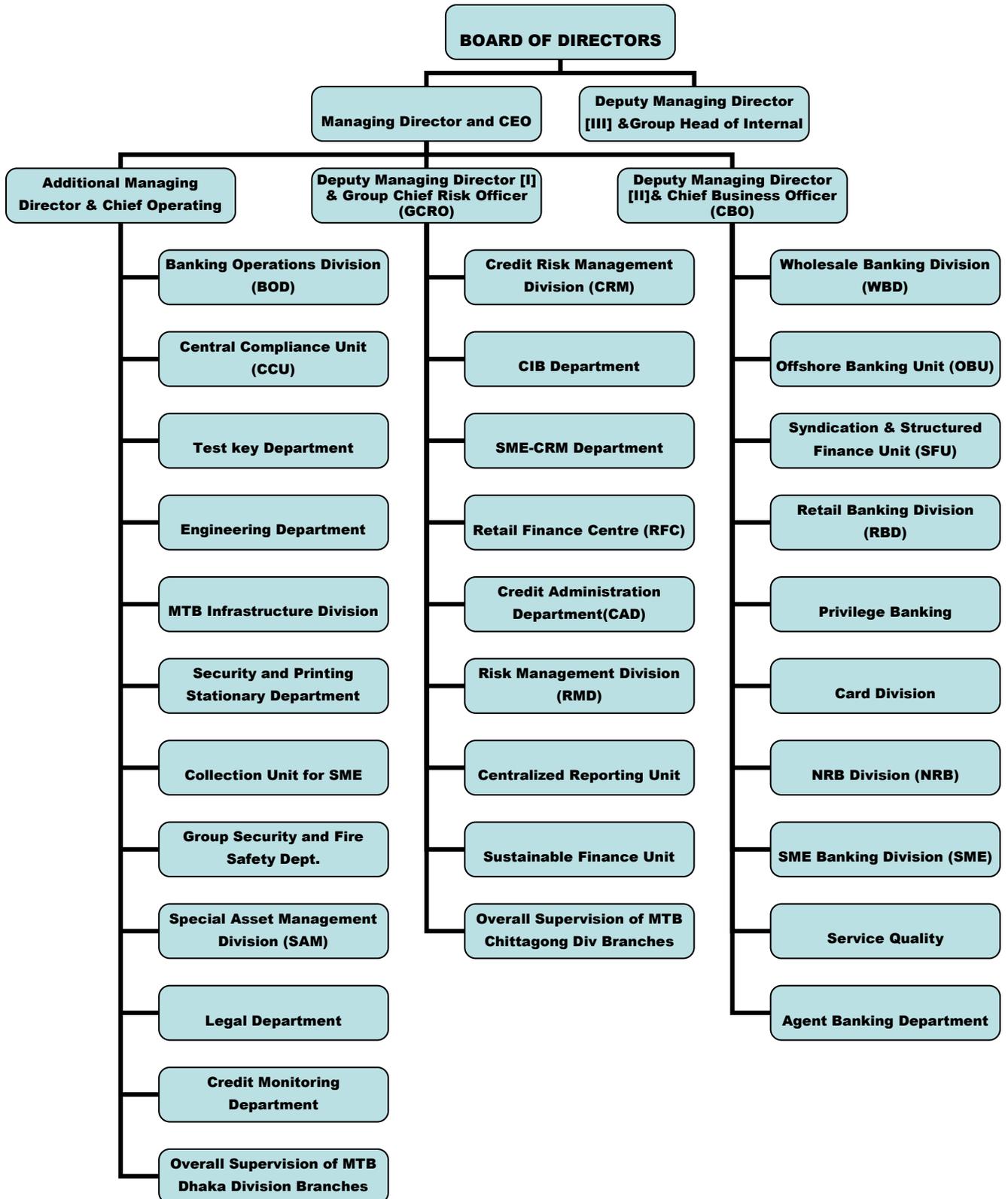
SL	Items	2016	2015	2014	2013
1	Authorized Capital	10,000	10,000	10,000	10,000
2	Paid up Capital	4,432	3,693	3,078	2,798
3	Shareholder's Equity	9,818	8,929	6,770	5,449
4	Total Capital	13,725	12,413	8,712	8,137
5	Total Asset	165,371	146,059	116,301	101,173
6	Total Liability	155,552	137,130	109,530	95,723
7	Total Deposits	131,272	118,405	96,065	84,373

Slogan: *“You can bank on us”*

Corporate structure



Organogram



Types of banking business

As imagined within the Reminder of Affiliation and as authorized by Bangladesh Bank beneath the arrangements of the Banking Companies Act 1991, the Company begun its banking operation and entitled to carry out the taking after sorts of banking business.

- Wholesale Banking
- Retail Banking
- Privilege Banking
- Treasury Operation
- Agent Banking

Wholesale Banking

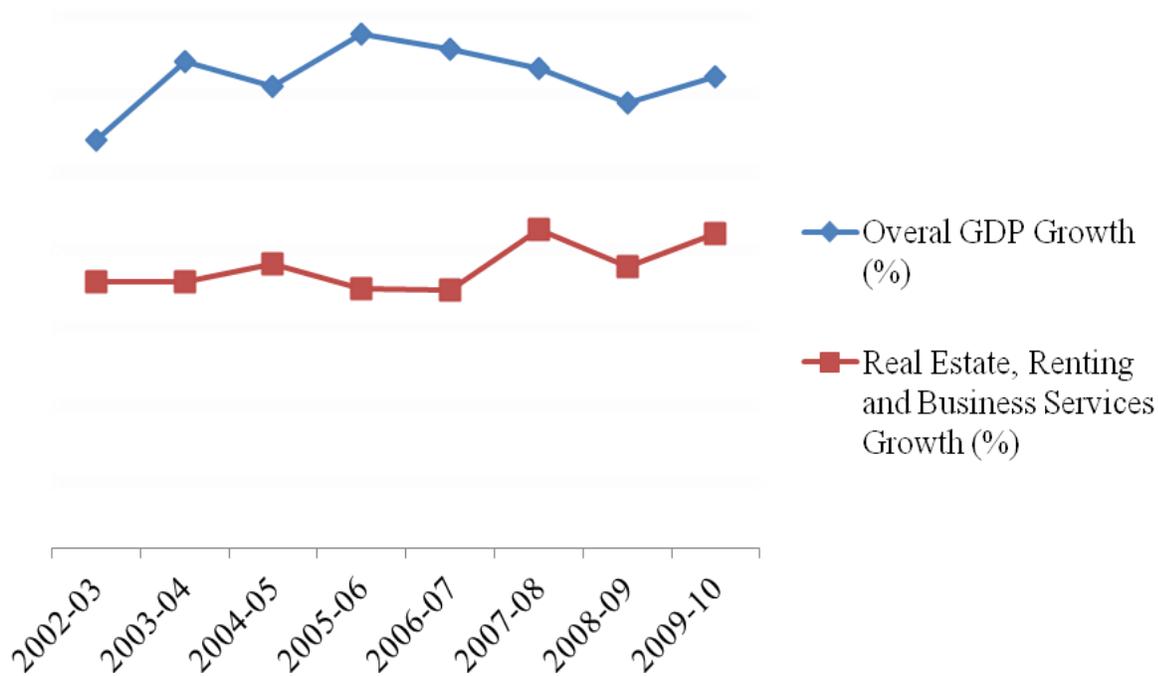
While the wholesale banking business team operates in a centralized system through the specialized corporate business unit, it operates in a decentralized system through the strategically located MTB branches across the country. The Corporate Business Unit calls corporate and emerging corporate clients and allocate them to branches that are convenient for business transactions of those clients. Branch Corporate Business is catered by the Branch Business Support Unit in WBD.

As on December 31, 2016, the total lending portfolio of the bank stood at BDT 114,356 million, out of which the Wholesale Banking Division contribute BDT 91,944 million, which constitute 80.40% of the entire lending portfolio of the bank.

Retail Banking

Bangladesh is one of the fastest growing financial markets worldwide. A recent research conducted by Boston Consulting Group (BCG) which involved 2.000 Bangladeshis, shows that Bangladeshi consumers now have a higher purchasing power for buying a broad variety of consumer goods. The middle and affluent class (MOA) of Bangladesh now share 18.9% of the total population and it can be hopped that Bangladesh will soon reach even the percentage captured by Thailand and Indonesia.

By penetrating more deeply in retail banking industry, MTB is actually contributing towards the economic growth of the country. As a prudent leader, the bank has always focused on secured lending. In 2016, MTB, slowly but gradually, started penetrating in Home Loan sector as well. Growth in construction sector is a byproduct of the growth in real estate sector which will only blossom through the growth in Home loan industry. The building Construction Industry is considered as one of the fastest growing and largest sectors in Bangladesh. Real Estate Development in private sectors in this country started in pre-liberation days. Concurring to Bangladesh Bureau of Statistics, the development sector accounted for a record 9.1% of GDP. The taking after chart appears the comparison between overall GDP development and development of Real Estate, leasing and commerce administrations.

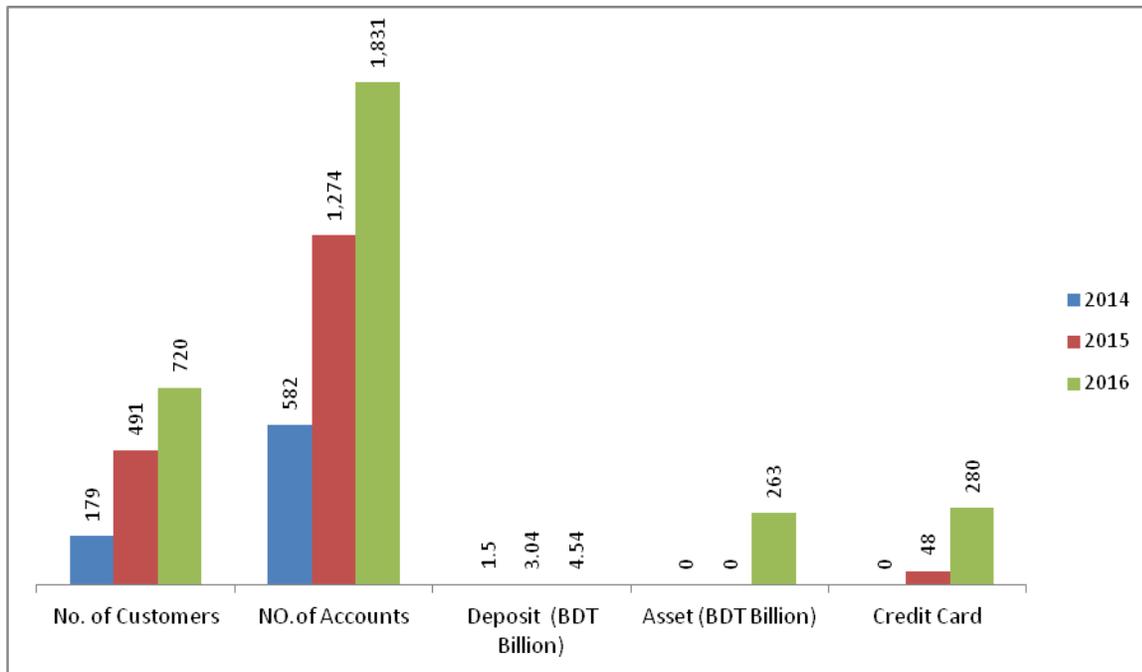


Privilege Banking

With a view to serving the ever increasing need of the Bank's high net worth clients, MTB Privilege Banking commenced its operation in October 2010 with a modern and state of art Privilege Banking Centre located inside the MTB Corporate Head Office. MTB Privilege Banking aims to cater to the needs of the high net worth segment of the society providing them 360 degree solutions. MTB Privilege Banking was to structure in 2014 to make it a time befitting

unit to serve the need of the ever demanding clientele, and since then, it is aspiring to become the top premium banking service provider in the country.

Post restructuring of the unit, MTB Privilege Banking added seven new centers, with six in Dhaka and one in Chittagong. Currently, there are eight Privilege banking center's strategically located in Dhaka and Chittagong metro areas and these are located within the close proximity of premium segment clients.



Treasury Operation

MTB Group Treasury is responsible for the overall management of treasury functions comprising regulatory compliance, liquidity management, asset liability management, and most importantly, risk mitigation, both in treasury activities and balance sheet of the bank. It managed to stay ahead of the market through accurate forecasting and efficient strategy formulation amid surplus liquidity in the local market and unstable international market due to BREXIT and declining crude oil price. MTB Group treasury has to perform an array of functions in different risk areas to manage and mitigate risks to achieve its organizational goals.

Agent Banking

With a view to providing banking and financial MTB aims to expand its agent banking network services to the un-banked population across the country, Mutual Trust Bank started its agent banking operation on June 6, 2016 with the first MTB Agent Banking Centre in Jahapur Baza, Muradnagar, Comila Agent banking offers limited scale banking and financial services to the underserved population by engaging agents under agency agreements. An agent, who is the owner of a center, facilitates banking transactions on behalf of MTB. Agent banking is an additional delivery channel, which offers convenience and extends the outreach of quality and affordable financial services, particularly to the underserved in a cost efficient manner and in places where a financial institution does not have sufficient incentive to establish a full-fledged branch.

As of December 2016, MTB has launched 10 MTB Agent Banking Centers in Comilla Feni, Tangail, Pabna and Dhaka districts. Till December 31, 2016, MTB Agent Banking has opened 2,523 accounts with a total deposit of BOT 36.52 million and the cash disbursement figure against foreign remittance during the period was BDT 124 million. The year 2017 will be the 'Year of Agent Banking', as we plan to increase the number of centers from 10 to at least 50 by December 2017.

Human resources division

MTB Group Human Resources (GHR) plays a contributory role in fortifying the future success of MTB. This contributory function is led by MTB's home grown philosophy. MTB3V ensuring a congenial working environment, where MTBians can surge and are capable of delivering sustainable organizational performance.

Strategic Priorities of MTB GHR (Group of HR)

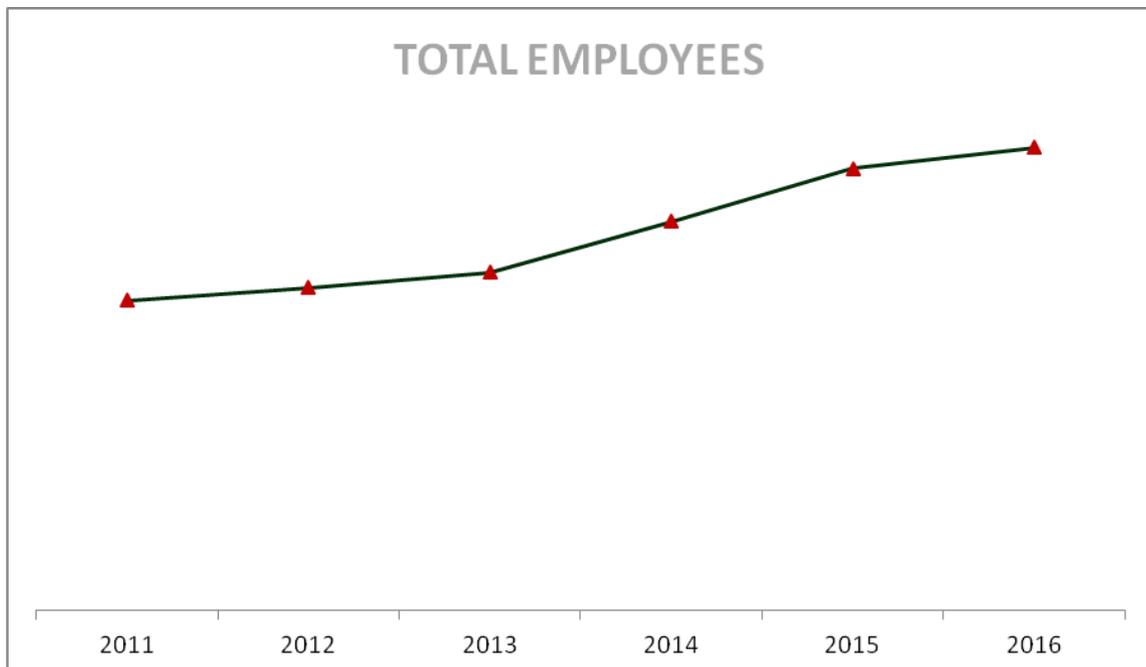
1. To contribute to sustainable organizational performance;
2. To apply MTB's human capital expertise more vigorously to support the business divisions and operational functions;

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

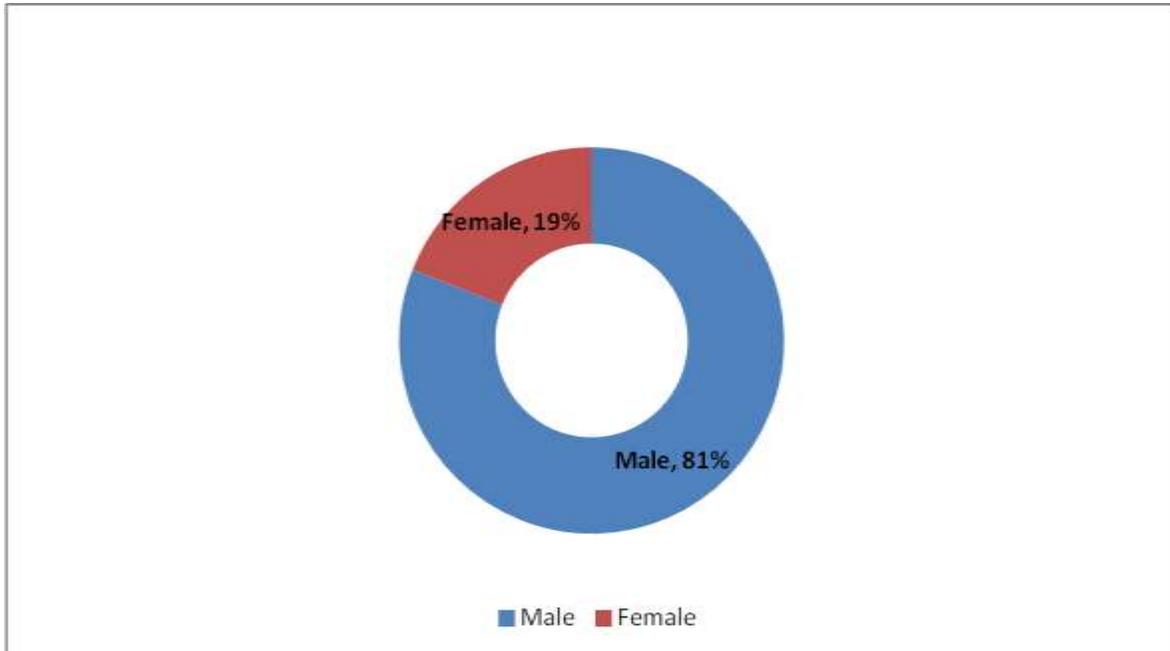
Performance Management Process

Performance management is about getting the things done well and effectively. It is the way one keeps track of SMART (Stretching, Measurable, Agreed-upon, Realistic, Time bound) objectives that are the heart of the Performance Management System (PMS), GHR categorically focuses on ongoing job requirements, projects and assignments, people development, and self-development for performance management.

Total Human Resources (2011-2016)



Gender position as on 31st December, 2016



Internship Roles and Responsibilities:

I was welcomed by the all officers at the bank with a brief introduction of them day one. Then from day 2, I was assigned a train desk with no task. I was asked to observe the whole environment and was given enough time to settle in. The officers delivered very clear instruction about which Job is done by whom as a result in a short period of time I understood which whom to report for certain issues. My daily activities used to updating the register cheque books and making sure up all the desired client information correctly in right place. I also used to keep a record on the number of choose region comes a day and then updating those again in the register.



CHAPTER – FOUR

LITERATURE REVIEW

Literature Review

Human Asset management respects training and development as a work concerned with organizational action pointed at bettering the work execution of people and bunches in organizational settings. Training and development can be portrayed as “an instructive prepare which includes the honing of aptitudes, concepts, changing of demeanor and picking up more information to improve the execution of employees”.

It appears that it increments the whole organizational performance and Preparing has the imperative part within the accomplishment of an organizational objective which relates to the interface of the organization and the workforce (Stone RJ. Human Asset Administration 2002).

Theoretical framework

To execute consider streaming subordinate and autonomous sans appeared within the hypothetical popularity commendable training & development is the free variable and organizational execution within the subordinate variable. These two factors have been chosen to see the relationship between these factors to the effect of Training & development on the organization execution. The hypothetical outline work can too be seen from the taking after chart.

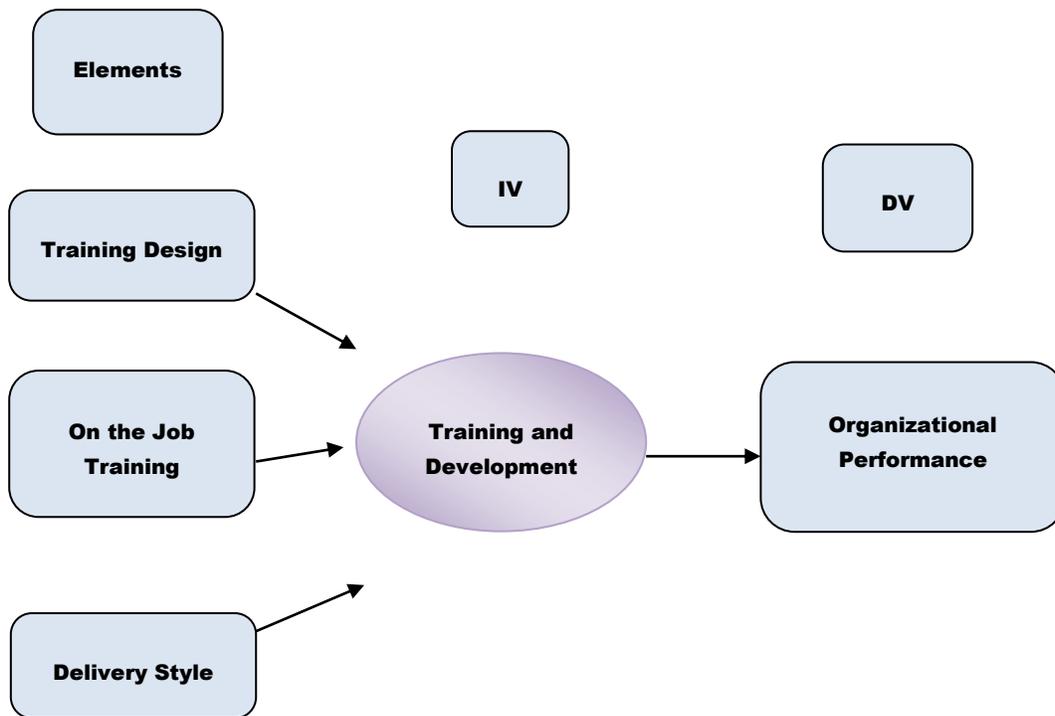


Figure: Theoretical framework of training and development.

Training and Development:

Training could be a learning encounter in that looks for a generally changeless alter in a person that will progress the capacity to perform on the work. We regularly say training can include the changing of abilities, information, states of mind, or behavior. It may cruel changing what representatives know, how they work, their states of mind towards their work or their interaction with their associates administrator. For our purposes, we'll separate between employee training and development for one specific reason. In spite of the fact that both are comparable within the strategies utilized to influence Learning, their time outlines contrast. Training is more show day situated; its center is on people 'current employments, upgrading those particular aptitudes and capacities to promptly perform their employments. For illustration, assume you enter the work showcase amid your senior year of college. Bring showcasing agent. In spite of the fact that

you've got a degree in showcasing, once you are enlisted, a few training is in arranged. Particularly, you'll get to learn the company's arrangements and practices, item data, and other germane offering hones. This, by definition, is job-specific training, or preparing that's planned to create you more successful in your current work.

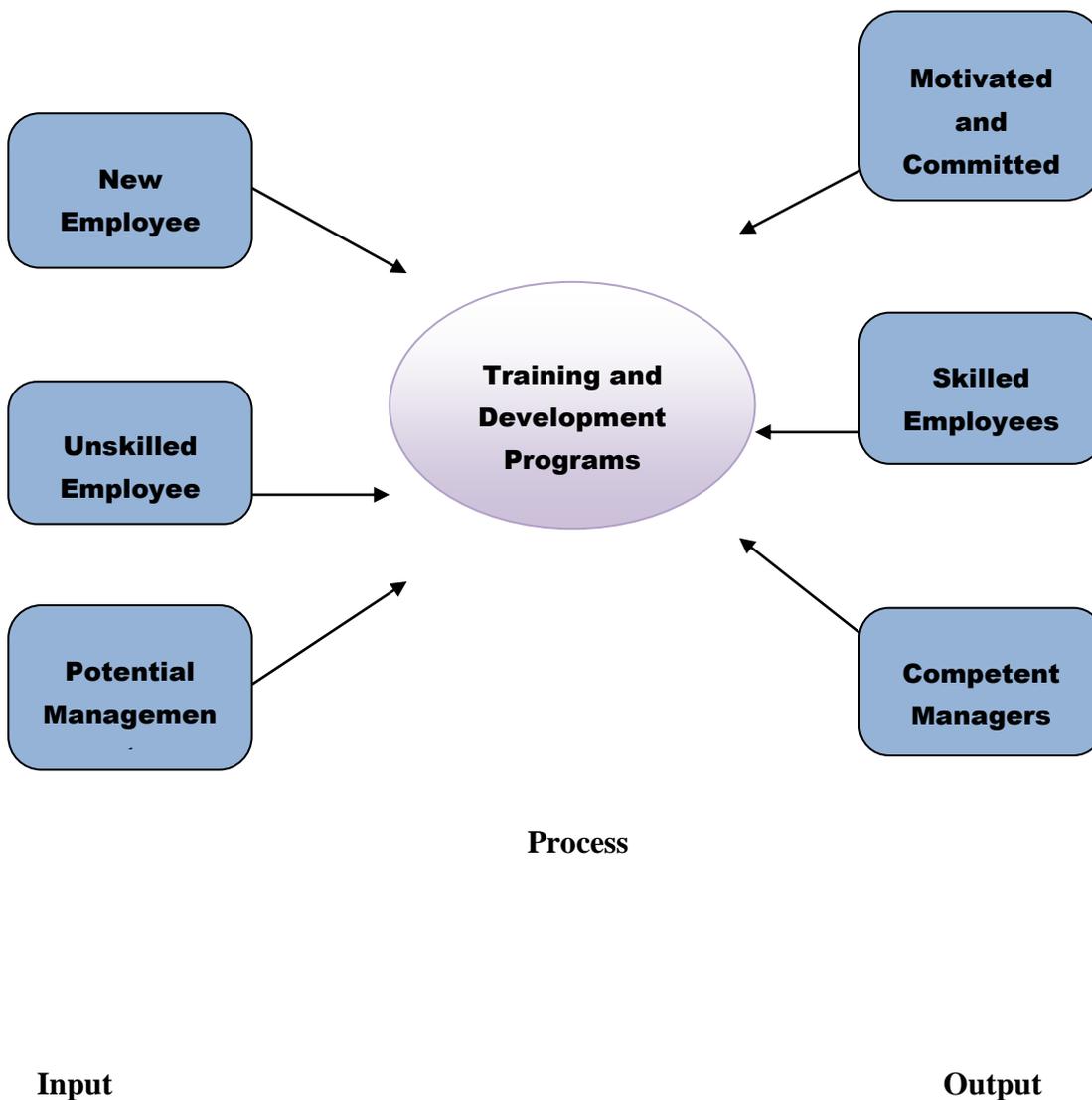


Figure: Training and development Process.

Training

Training more often than not includes instructive or motivational exercises outlined to progress information, ability, and execution of the person level. Training essentially alludes to an arranged exertion by a company encourage representatives" learning of job-related competencies. The competencies incorporate information aptitudes or behaviors that are basic for effective work execution.

Development:

Development could be a prepare by which the workers create their aptitudes, behaviors, demeanors, activities, and other capacities with nonstop training or learning, that are required to perform in an organization viably and easily. A fruitful advancement prepare conveys fitting alter in person behavior, state of mind and movement specifically related to organizational objectives and quantifiable comes about.

According to Griffin, "Development refers to teaching managers and professionals the skill needed for both present and future jobs." [Complete training Evaluation; The Comprehensive Guide to Measuring Return on Investment, page 53,3rd Edition, Published: 2014.

Importance of employee training and development:

Most workers have a few shortcomings in their working environment aptitudes. A training program permits to reinforce most aptitudes that each representative ought to make strides. An improvement program brings all workers to the next level so they all have comparable abilities and knowledge. • Keep up with industry changes. • Be in touch with all the most recent innovation development. • Be able to see shortcomings and abilities gaps. • Maintain information and skill. • Advance representative skills. • Provide a motivating force to learn. • Increase work fulfillment levels. • Provide inner advancement opportunities. • Attract modern talent.

The Five-Steps of Training and Development:

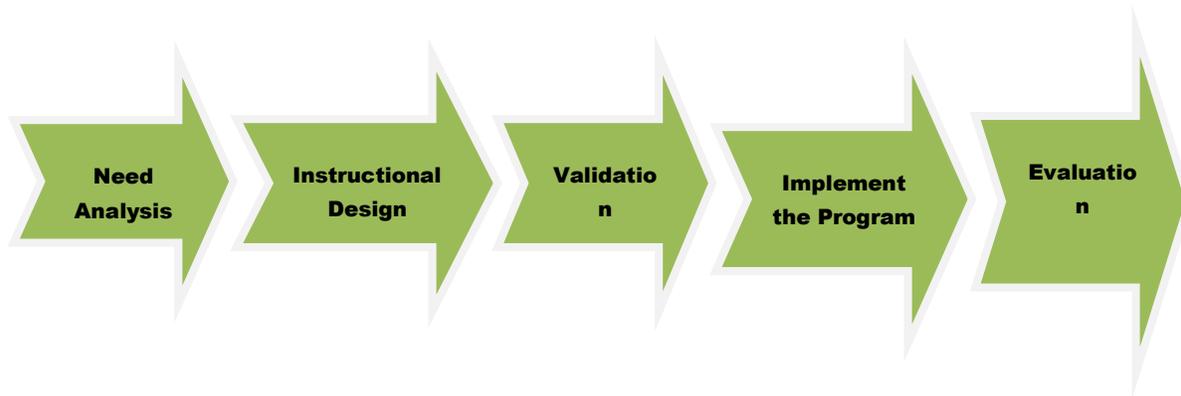


Figure: Steps of Training and Development.

- 1. Need Analysis-** Needs analysis is the primary step of the preparing handle. It recognizes the particular work execution abilities required, gets to the planned trainer's aptitudes and creates particular quantifiable information and execution goals based on any deficiencies.
- 2. Instructional Design-** within the moment step instruction design people choose on compile and create the preparing program substance counting work books exercises.
- 3. Validation-** validation is the third step in which the bugs are socked out of the preparing program by introduction it to a little agent audience.
- 4. Implement the program-** The Fourth step's to execute the program by really preparing the focused on workers group.
- 5. Evaluation-** Fifth is an assessment step in which administration evaluates the program's victory or failures.

Methods of Training

There are different strategies of preparing which can be partitioned into Cognitive & Behavioral strategies. Trainers got to get it the masters & cons of each strategies too its effect on learners keeping their foundation and aptitudes in intellect some time recently giving training.

A. Cognitive Strategies: This strategy is more of giving hypothetical preparing to the learners. The different strategies beneath cognitive approach give the rules for how to do something, or verbal data, illustrate, connections among concepts, etc., these strategies are related with changes

in information and demeanor by fortifying learning.

The different strategies that come beneath the cognitive strategies are: -

1. On the job training, 2. Apprenticeship training. 3. Information Learning. 4. Job instruction training. 5. Lectures 6. Audiovisual based training. 7. Simulated training.

B. Behavioral Strategies: This strategy is more of giving commonsense preparing to the learners. The different strategies beneath behavioral approach permit the learner to behavior in a genuine mold. These strategies are best utilized for expertise development.

The different strategies that come beneath behavioral approach are, 1. Games & simulation. 2. Behavior-modeling 3. Business games 4. Case studies

C. On the job training:

1. Job rotation 2. Coaching, 3. Action Learning

Off-the-job administration preparing development:

1. The case think about method. 2. Management games. 3. Outside seminars. 4. University-related programs. 5. Role playing.



CHAPTER – FIVE

FINDINGS AND ANALYSIS

Training & development at MTBTI:

Human Resource Development exercises point at satisfying the banks mission. One of MTB Ltd. four major missions is to: "Supply benefit to their clients with the assistance of a gifted and committed workforce whose inventive gifts, inventive activity and competitive edge make their position special in giving quality benefit to all institutions and individuals that they care for".

They have given accentuation on need-based training. Amid the advancement meet, they attempted to distinguish the shortcoming and the person require for training and development. Other than that, they have net numbers of representatives and met them training need. From the employees, yearly performance appraisal of report they have taken the data and information on training need. Since most of the supervisors/ managers are involved with the planning, therefore, in this regard they have given due importance to their recommendations, HR Division sent a draft Training & Development proposal to all concerned of the bank and obtained their comments/ suggestions.

From the different level interview and management interview, it has been found that their potential managers need development on different skills (i.e. managerial skill, leadership skill, decision making skill, communication skill etc.)

Training Program Schedule & Practices in MTBTI:

MTB Training Institute

MTB Square

210/A/1 Tejgaon, Dhaka 1208.

Performance in 2017

Training Courses/Workshop/Seminar arranged by MTBTI

Training Courses/Workshop/Seminar		How many Courses	Frequencies	At MTBTI	Outside Dhaka (Out-reach)	No of participants of different target groups
Need based Training (excluding AML&CFT, Agent Banking, Foundation & Orientation)	For in-service officials	39	63	57	6	2151
Foundation Training	Foundation for MMTs 2016	1	1	1	-	14
	Foundation for in-service officials	1	2	2	-	72
Orientation	For new recruit	1	73	73	-	161



Training	officials					
AML & CFT Risk Management	Workshop /Conference	4	26	14	12	1663
Agent Bankers & Agent employees	Training/Workshop	4	12	12	-	324
Total		51	177	159	18	4385

Manpower of MTB Training Institution (04 in number)

Principal (EVP) -01

Faculty & Course Coordinator (SVP) -01

Administrative officer& Course Coordinator (JAVP)- 01

Librarian cum Office Asstt (JO) -01

MTB Training Institute

MTB Square

210/A/1 Tejgaon, Dhaka 1208.

Outlines of proposed Training Courses/ Workshops for the year 2018

Introduction

On the basis of consulting last years' experience and in view of cost effective training, following training strategies have been proposed for the year 2018:

- Foundation Training Program
- Orientation Training for new joiner
- Regular Program at MTBTI (Off the job Training)
- Outreach Training Programs at divisional/district level
- Network enabled E- Learning
- Branch level training (On the job Training)

Proposed for 2018

Training Courses/Workshop/Seminar to be arranged by MTBTI

Training Courses/Workshop/Seminar		How many Courses	Frequencies	At MTBTI	Outside Dhaka (Out-reach)	Expected no. of participants of different target groups
Need based	For in-service	32	76	53	23	3000

Training (excluding AML&CFT , Agent Banking, Foundation & Orientation)	officials					
Foundation Training for	MMTs 2017 & MMTs 2018	1	2	2	-	40
	In-service officials	1	3	3	-	100
Orientation Training	For newly recruit officials	1	60	60	-	150
AML & CFT Risk Management	Workshop /Conference	4	22	13	9	1500
Agent Bankers & Agent employees	Training/workshop	4	12	12	-	324
Total		43	175	143	32	5114

Manpower of MTB Training Institution (04 in number)

Principal (EVP) -01

Guest Faculty & Course Coordinator - 01

Administrative officer& Course Coordinator (JAVP)- 01

Librarian cum Office Asstt (JO)- 01

Foundation Training Program to be held at MTBTI for the year 2018

Banks recruit executives & officials from various disciplines. But bank jobs relates with specified authority & discipline. Taking these into cognizance MTBTI has introduced large

portfolio of foundation training on banking courses, which might provide the understanding of how the banking system runs, provides credit, finances trade and investment, raises capital, transfers risk, provides liquidity raise awareness on cyber security, etc. Objectives of this training program will expand knowledge and management skills to develop of new joiners to a standard with different modules of Learning Solutions' on financial training courses. Foundation Training Program to be held at MTBTI for the year 2018 is as follows:

Course No.	Name of Training Courses/Workshop/Seminar	Duration	Frequency	Date	Venue
01	Foundation Training for MTB Management Trainees (MMTs)	90 working days (Excluding internship)	(As to be requested by GHRD)	Jan 04 2018 – Jun 28, 2018	MTBTI
02	Foundation Training for Cash Officers (In-service/ Newly Joined)	15 working days	01	Jan 02-18, 2018	MTBTI
03	Foundation Training for Agent Banker/ Agent Users	05	(As per request of Agent Banking Department)	Jan 14-18, 2018	MTBTI
04	Foundation Training Course for the Executives of Privilege Banking	05	01	May 13-17, 2018	MTBTI
05	Foundation Training for In-services officers & executives	28 working days	01	April 01 – 26, 2018	MTBTI

Orientation Training for 2018 for up-coming new joiners:

Effectively orienting new employees regarding functions of MTB and making them successful on productive working affairs is challenging. Through the training program MTBTI interacts with the newly joined employee's and would create a positive impression to them on MTB 3V would greatly increase the opportunity for a successful start .During orientation program. The agenda of the program includes introducing participants with a) MTB's organization structure, vision, mission, opportunities and Challenges, b) MTB Winning Strategy & MTB Code of Conduct, c) Providing highlights on financial system of Bangladesh, d) Policy issues on Real sector, Monetary sector, Fiscal sector & External sectors, e) MTB Products & services, d), Techniques of mobilizing low cost and no cost fund like CASA account, e) Payment card industries & settlement systems like EFT, ACPS, RTGS, MFS, e) Agent Banking, Privileged Banking, SME & Retail banking, f) Business communication & etiquette etc. On the basis of last years' experience MTBTI is expecting 75 orientation courses as follows:

Course No.	Name of Training Courses/Workshop/Seminar	Duration	Frequency	Date	Venue
06	Orientation Course	HR request	60 (approx.)	As per HR request	MTBTI

Regular Program (Off the job Training) to be held for the year 2018 at MTBTI:

Banks would employ various professionals, including office and administrative support staff, bank tellers, loan officers, auditors, managers etc. Off the job training is the *act of increasing the knowledge and skill* of an employee for doing a particular job at off the job site. The *organised procedure* is by which people learn knowledge, skill and enhance expertise for performing a specific job in a class room technique. Before formulating these organised training programs, training need (TNA) of different departments, division & branches has been is duly assessed. Recent TNA done by MTBTI speaks about: Regulatory Requirement, Compliance Requirement, Application & Process requirement, Leadership & personal skill development etc. Designing

training programs also followed consultative approach. Regular Program (Off the job Training) proposed to be held for the year 2018 at MTBTI are as follows:

Proposed Regular Program (Off the job Training) for 2018 at MTBTI:

Course No.	Name of Training Courses/Workshop/Seminar	Duration	Frequency	Date	Venue
07	Credit Risk Management	03	3	Feb 07-08, 2018 Jun04-05, 2018 Nov 11-12, 2018	MTBTI
08	Workshop on Risk Management	02	1	April 15-16, 2017	MTBTI
09	Workshop on “Internal Control and Compliance (ICC) Practice & Regulatory Requirements”.	01	1	Sept 20, 2018	MTBTI
10	Workshop on Integrated Supervision System (ISS) & Reporting To Bangladesh Bank	01	2	Mar 15,2018 Aug 28,2018	MTBTI
12	Credit Appraisal & Financing	05	1	Jul 15- 19, 2018	MTBTI
13	Cash Operation	02	2	Mar 21-22, 2018 Jul 04-05, 2018	MTBTI



14	Foreign Exchange Finance of Foreign Trade (FOFT)	05	1	Apr 22-26, 2018	MTBTI
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Course No.	Name of Training Courses/Workshop/Seminar	Duration	Frequency	Date	Venue
15	Workshop on Money Laundering and Terrorist Financing Risk Management	01	10	Jan 14, 2018 Jan 16, 2018 Jan 25, 2018 Feb 19, 2019 May 07, 2018 Jun 24, 2018 Jul 26, 2018 Sept 5, 2018 Sept 24, 2018 Nov 8, 2018	MTBTI
16	General Banking, Law & Practice in Banking	05	1	May 20-24, 2018	MTBTI
17	Information & Cyber Security Awareness Program	01	3	Feb 17, 2018 Apr 21, 2018	MTBTI



				Jul 12, 2018	
18	Workshop on Student File Processing & Student Banking	01	1	Jun 11, 2018	MTBTI
19	Retail Lending Products Refreshment and RM Skill Development	02	2	Feb 14-15, 2018 Aug 05-06, 2018	
20	Retail Products (Both Assets & Liabilities) & Process	02	2	Mar 11-12, 2018 Sept 26-27, 2018	
21	Retail Credit Risk Management	02	1	May 08-09, 2018	
22	Workshop on Retail Liability products & Student file processing	01	1	Jul 08, 2018	
23	Business Etiquettes & Communicative English	03, 10	5	Jan 02-04, 2018 Feb 04-15, 2018 May 29-31, 2018 Aug07-09, 2018	MTBTI



				Nov 13-15, 2018	
24	Trade Based Money Laundering	01	1	Aug 06, 2018	MTBTI
25	Foreign Exchange Transactions & on line reporting to BB	01	1	Aug 01, 2018	MTBTI
26	Management , Supervisory- skill & Leadership Development	03	1	Aug 12-14, 2018	MTBTI
27	Firefighting, First aid, Earthquake and CCTV	02	2	April 17-18, 2018 Oct 10-11, 2018	MTBTI
28	Green Banking, Environmental & Social Risk Management	01	1	Oct 18, 2018	MTBTI
29	Training on negotiation skill and cross selling	01	1	Oct 25, 2018	MTBTI
30	“Card Products & Features”	01	1	April 19, 2018	MTBTI
31	Workshop 0n “NPL Management”	01	1	March 29, 2018	MTBTI

Course No.	Name of Training Courses/Workshop/Seminar	Duration	Frequency	Date	Venue
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32	Workshop on “Implementation of Electronic Loan Documentation Check List (E-LDCL), E-Sanction Letter and Loan Classification (CL) and Provisioning.”	01	1	July, 26, 2018	MTBTI
33	Export Credit Agency Covered Financing	01	1	January 17, 2018	MTBTI
40	SWIFT Infrastructure Security	01	01	Mar 03, 2018	MTBTI
42	Specialized Training on Account Opening and Operating Procedure	01	3	Mar 18,2018 Apr 3, 2018 Apr 12, 2018	MTBTI
43	UCPDC: Alternative Dispute Resolution	01	01	Mar 21, 2018	MTBTI

Outreach Training Programs at suitable divisional/district town:

Outreach training program has been designed to bring training courses near to bank branches people where they live or spend time. It is similar to classroom training at a suitable venue of Divisional/ District/Up-zilla place nearer to the point of bank branches. These training programs also include large number of participants as well as cost effective. Recent TNA shows following Training Courses may be arranged at outreach of Dhaka:

- Workshop on “Internal Control and Compliance (ICC) Practice & Regulatory Requirements”.
- Workshop on Integrated Supervision System (ISS) & Reporting To Bangladesh Bank

- Cash Operation
- Workshop on Money Laundering and Terrorist Financing Risk Management
- Information & Cyber Security Awareness Program
- Payment & Settlement System of Bangladesh
- Foreign Exchange Transactions & on line reporting to Bangladesh Bank Reporting
- Credit Risk Management, etc.

Proposed Out-reach Training Programs for the year 2018

Course No.	Name of Training Courses/Workshop/Seminar	Duration	Frequency	Date	Out-reach Venue
07	Credit Risk Management	03	3	Mar 17, 2018 May 18, 2018 Nov 23, 2018	Khulna Chittagong Rajshahi
08	Workshop on Risk Management	02	3	February, 24, 2018 Jun 23, 2018 June 02, 2018	Chittagong Shylhet Rajshahi

Course No.	Name of Training Courses/Workshop/Seminar	Duration	Frequency	Date	Out-reach Venue
09	Workshop on “Internal Control and Compliance (ICC) Practice & Regulatory Requirements”.	01	2	March16,2018 Oct12, 2018	Sylhet Jessor
10	Workshop on Integrated	01	3	March17,201	Sylhet

	Supervision System (ISS) & Reporting To Bangladesh Bank			8 Oct13, 2018 Nov 17, 2018	Jessor Chittagon g
38	Training of Trainers “ On the Job Training”	01	2	Apr 14, 2018 Nov 24, 2018	Jessore Rajshahi
15	Workshop on Money Laundering and Terrorist Financing Risk Management	01	6	Mar 10, 2018 Apr 21, 2018 May12, 2018 Oct 13,2018 Oct 27, 2018 Nov 24, 2018	Sylhet Jessore Rajshahi Comilla Chittagon g Chittagon g
17	Information & Cyber Security Awareness Program	01	6	Jan20, 2018 Apr 20, 2018 Mar 09, 2018 Oct 12,2018 Oct 26, 2018 Nov 23, 2018	Rajshahi Jessore Sylhet Comilla Chittagon g Chittagon g

11	Prevention of Frauds and Forgeries in Banks	01	3	Apr 14, 2018 May19, 2018	Jessore Chittagon g
25	Foreign Exchange Transactions & Online Reporting to BB	01	2	Nov 03, 2018	Chittagon g
41	BAMLCO Conference	01	1	Feb 10, 2018	BRACK CDM SAVAR
42	Specialized Training on Account Opening and Operating Procedure	01	1	Mar 24, 2018	Chittagon g

1) Branch level training (On the job Training) :

To develop common knowledge base and to address deficiency in awareness on general banking literacy at branch level “On the job training”, is extremely essential to be introduced. “Off the job training” or classroom based trainings are target oriented and mainly would give focus to expand expertise & efficiency of the participants on a particular area of the bank job. Foundation training for the in service officials may resolve the problem but it takes long duration and it involves huge cost. To overcome the situation in quick way and at less cost branch level training / on the job training (OJT) could be encouraged and introduced:

1. Branch Manager could arrange “On the Job training (OJT)” regularly on basic banking literature.
2. GHR through issuing an office order could make the “On the Job training” obligatory and it may be included in the periodical performance reporting of the branch.

3. MTBTI through routine visiting MTB branches may encourage for OJT at the branch.

4. Methods for “On the job training” at minimum would be as follows:

- i. Apprenticeship:
- ii. Mentoring:
- iii. Presentation and sharing insights achieved from Off the Job training
- iv. Critical incident notes
- v. Job expanding
- vi. 'Stretch' assignments
- vii. Special projects
- viii. Coaching
- ix. Networking & Maintaining Communication

2) **MTBTI Class room connecting to branch level meeting room:** MTBTI classroom training & lectures could be shared with branch level participants through connecting to branch level meeting room. In this case each branch need to have audio-video capture able, display supported & net connected meeting room. This learning procedure would be followed by branch level officials as per their need.

3) Advantages of On-the-Job Training are -

- It is least expensive
- Trainees becomes highly motivated
- It is free from artificial classroom situations
- It is directly in the context of job
- It is often informal
- It is most effective because it is learning by experience

Network enabled E- Learning:

Network enabled e-learning could transfer skills and knowledge to a large number of bank officials at the same or different times. With the rapid progress in technology and the advancement in learning systems is now much popular. Instead of books electronic educational materials those can also be shared via the Internet, which will be accessible 24/7, anywhere, anytime. MTBTI need manpower support for study & developing Content & Module regarding this Network enabled E- Learning process.

Training Offers in MTBTI

MTBL continuously centers awesome accentuation on training and development of its employees. That's why this bank claim its training institution in their head office known as MTBTI at Tejgaon, MTB Square with a devoted HR who are orchestrating trainings for the employees of MTB ltd. and all of its branches. MTB accepts that as it were workers must give way better benefit in the event that they are prepared well. The GHR (Gather of HR) needs to guarantee a devoted group of well-trained representatives who can serve the clients as well as the bank by their expertise. Diverse sorts of trainings are advertised to the workers concurring to the bank disturb. Most of the trainings are with respect to keeping money exercises and the trainings are well organized.

Some product categories are given bellow where trainings are provided to the employees for their skill development as well as serve a better service to their customers.



Functions of GHR Section

a) Assessing Training needs

Each unit will assess its Manpower's training needs on an annual basis based on the objectives specified in the Annual Operating Plan as well as the analysis of individual training needs defined in Individual Operating Plans emerging out of the Annual Performance Appraisal process. Prior to these annual planning exercises, GHR will provide instructions and guidance about how this planning should occur.

b) Responsibilities:

The responsibility for assessing training needs is shared:

- i. Employees together with their supervisors will discuss competencies and areas that need development as part of the annual appraisal process.
- ii. Supervisors will negotiate with their employees about which areas can be feasibly developed. The supervisor and coordination unit must provide the required support (financial, time, Logistics) needed to make the training happen.
- iii. Department need to assess their future directions and needs. Out of this planning process will emerge training priorities are set for the employees. It is important that senior managers are sincere and transparent with information sharing about planned training events and approaches.
- iv. GHR must play a coordinating role. Besides compiling training plans, its role is to match needs with planned initiatives.

Findings on Analysis in a summary:

Whereas working I have picked up a more current kind of encounter. After collecting and investigation information, I have got a few thoughts about the training and development practice of Mutual Trust Bank which is given underneath:

- * The analysis shows that most of the employees of Mutual Trust Bank Ltd. think that training and development is a way to achieve the organization's goals.

- * In Mutual Trust Bank Ltd most of the employees think that the training plays an important role to develop their carrier as well as bank's development.
- * Most of the employees of these banks think that their bank understands the training needs for employees.
- * Almost all employees strongly agreed that their skill of being detail oriented have been enhanced by the training.
- * Most of the employees of these banks think that their performance has become well after receiving training,
- * These banks do not conduct adequate software-based training for their employees. But to cope with the modern banking system software-based training is very essential for the employees of the bank.
- * The training budget of Mutual Trust Bank is increasing gradually. That means they are giving more importance on training to achieve the organization's goals.
- * These Banks use different training methods to provide training to their employees. Most of the time they use Class lecture for the training purpose of their employees. They use multimedia and projector to give training to the employees. But they do not more emphasize on arranging computer based training and movie or film based training to their employees.
- * The training department of these Banks basically centers on the needs examination of employees for the determination of employees for training. They too utilize performance, appraisal analyze the past record, recommendation of beat administration to choose the candidates for training.
- * The analysis shows that the purpose of providing training of these Banks varies from one to another. But the main purpose is to increase the sales target of the bank, motivate the employees and increase the employee's skills. But all banks do not more focus on to increase the technological knowledge of the employees.

- * The main purpose of training of these banks is to increase their profit. But they do not arrange training to motivate their employees. But without motivation the employee's productivity will not increase.



CHAPTER – SIX

CONCLUSION AND RECOMMENDATION

Recommendations

With the knowledge about banking, it is an easy job to find out the difficulties of the bank:

Rather than recommending would like to give my opinion to improve the employee development by giving proper training and the banking service and make the customer more satisfied.

- To improve its all current marketing strategies to attract more long term and loyal clients for the bank.
- MTB ltd. needs to focus more on priority banking.
- Increasing the compensation for the employees.
- Allocating more frontline officers in the branch offices.
- Upgrading the bank server.
- Redecorating the interiors of the bank.
- Increase the concentration on advertising and promotion.
- Upgrading the services for the ATM booth.
- Work more on the bank activities visibility.
- MTB ltd. should offer international credit card to its clients.
- Monthly training programs for the officers for improving their performance level.

Human is most dynamic resource for organization. Getting the best person is a critical issue. The knowledge, skills, Experience and Job specific competences assessment framework currently discriminatory, transparent, promote equality of opportunity and be objective.

So, if the training for recruitment and selection process is properly done then other criteria of the training will be easier for training institution's employee.

Comment:

The bank has an integrated HR plan. Their manpower ratio is satisfactory for smooth and quality services to the potential customers. In spite of good HR plan, the bank should follow trend analysis for forecasting HR needs to retain standard customer services.

Conclusion:

Banks play vital part within the present day economy. Human Resource Management (HRM) issues play a critical part in every organization and within the banks as well. No organization can accomplish its objective or can be great until or unless it fulfills workers. Organizational individuals can play the part of team who convert the corporate objectives into reality and victory. Within the keeping money segment exceedingly taught and vital work force are required to make a competitive position and to hold it for a long time. Enlisting, Training, Guideline of uniformity, job fulfillment and career improvement are important within the bank. Mutual Trust Bank Limited is performing its best within the banking industry. They are developing their network and are attempting to get its banking administrations more modernized day by day. They esteem their clients in each conceivable way and serve to each lesson of individuals within the society for their reason. The number of clients for the bank is expanding than compared to other within the industry for its quality administrations. And for giving its great services MTB has well-arranged preparing sessions each separately and carefully outlined to prepare the most excellent enlisted officer.

It was an incredible delight for me to total my internship program at Mutual Trust Bank Limited, one of the driving banks of the nation. My generally encounter was great. And I trust, in spite of the a few confinements the report is well arranged and serves the reason of the reader. I accept the encounter will offer assistance me a parcel within the proficient world. At last, I wish extraordinary victories of Mutual Trust Bank Limited within the coming a long time.

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