Internship Report

On



Execution of Privilege Banking in Mutual Trust Bank Limited





**Internship Report**

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**Execution of Privilege banking in Mutual Trust Bank Limited**

**Submitted To:**

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**Submitted By:**

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**Date of Submission:** August 08, 2018

**Letter of Transmittal**

August 08, 2018

Md. Shariful Alam

Associate Professor

School of Business & Economics

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**Subject: Submission of Internship Report**

Dear Sir,

I am very glad to submit you my **intern report on “Execution of Privilege banking in Mutual Trust Bank Limited”**. It is been a great journey in a field where I applied my educational experiences into real corporate world. The theoretical knowledge is worth of when it is applied .I tried my best to complete the report with source information and thereby. In some cases some lack of professionalism can be arisen in this report due to my first experience about making a report. For any insufficiency in the report, your thoughtful thought would be profoundly valued.

I, sincerely expect that you would be kind enough to accept my report for evaluation and oblige thereby.

Sincerely,

----------------------

Moudud Hossain bony

ID: 111 121 459

School of Business & Economics

United International University

**Declaration**

I, Moudud Hossain Bony, a student of Bachelor of Business Administration (BBA) major in marketing of School of Business & Economics hereby declare that the project report on **“Execution of Privilege banking in Mutual Trust Bank Limited”** Is my own and authentic work and has not been presented by me or another person before for any degree, certificate title or acknowledgment. It is completed under the supervision of Dr. Md. Shariful Alam; Assistant Professor; School of Business &Economics; UIU.

Yours Sincerely,

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Moudud Hossain Bony

ID: 111 121 459

School of Business & Economics

United International University

**Certification of Supervisor**

This is to certify that, Moudud Hossain Bony is a student of Bachelor of Business Administration (BBA) bearing ID-111 121 459 of United International University, major in Marketing under school of Business and Economics has successfully completed project report on “Execution of Privilege banking in Mutual Trust Bank Limited” I have gone through the report and found it to be a well written report. He has completed the report by himself under my supervision.

----------------------------------

Md. Shariful Alam

Assistant Professor

School of Business & Economics

United International University

**Acknowledgement:**

Finally the internship has come to an end and my report as well. The internship has been a very good experience for me in the way that it has given me the chance to understand the real world outside the classroom. First and foremost, I would like to give my all gratitude to the almighty Allah for giving me the ability to work hard.

I could not get thisexperience if I didn’t have the support of our Centre manager and FAVP- Habiba Dilruba and Officer – Mirza Md.Manzurul Hoque. Last but not the least, SEVP of privilege banking division -Irfan Islam gave me the utmost opportunity and chance to know the entire system and environment of privilege banking. As a matter of first importance, I might want to pay my appreciation to the all-powerful Allah for giving me capacity to work harder. I am likewise thankful to my parents who furnished me with the essential necessities of life since my initial adolescence. I would like to thank Md. Shariful Alam*;* Associate Professor; SOBE; United International University, for supervising me throughout this work. Then at last I shall be grateful to those persons who read this report and who shall get benefit from this report at present and future.

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**Executive Summary**

My internship program began at Mutual trust bank limited on 20th November, 2017 and ended on 30th April, 2018. Mutual trust bank limited is basically a 3rd generation bank. It has continued a progressive journey from 29th September, 1999 as a private commercial bank. I was recruited as an intern after several interviews with HR head and SEVP. I have worked in the priority banking division which is called Privilege banking. I have successfully completed my internship period of 6 months from privilege banking Tejgaon branch. Clearly, I need to confront some confinement all through my paper and one of the greatest factors is legitimate issues on sharing data. My responsibility of privilege banking in this bank was satisfactory. Yet at the same time I have attempted my best to present my paper as clear as could reasonably be expected. I have learned in the privilege banking about how they provide special services to their customers. As a whole the privilege section is the division where a privilege customer can get the special services than the average customers. The relationship managers are very responsible to give these services to the priority customers. This division also gives the special discount to privilege customer while taking services from luxuries hotel, restaurants, shopping centers etc. While preparing this report I have also learned about how the banking system does work in the real world and how an economy is quite dependent on money market. I have also learned the privilege banking process and how transaction does work. This division is progressing on their card uses. Finally this division has finest relationship managers to provide services to privilege customers. In light of these discoveries, the accompanying routes for building client steadfastness are proposed: improvement of customization and personalization procedure, building network around the brand, making a constructive and helpful picture in the market contrasted with contenders, and expanding consumer loyalty by enhancing client benefit.

Subject Keywords: Privilege banking, clients benefit, educating customers.

Introduction

1. [Introduction](#page11):

## 1.1[**Objectives of the Study**:](#page13)

The principal motivation behind this report is to discover the client benefit fulfillment level toward the items and administrations given by Mutual Trust Bank, Tejgaon Branch. In this report I will give brief description on the Priority managing an account and discover the fulfillment level of need client administration of the bank. Likewise discover the elements on which the Priority clients benefit fulfillment level depends. At last recognize issues and restrictions of need managing an account and propose methods for enhancing the administration standard and fulfillment level of the clients.

## 1.2 [**Broad Objectives:**](#page13)

The real target of the report is to satisfy the necessities of my entry level position and accomplishing scholarly and reasonable learning. I needed to figure out how benefits are prepared inside banks, and how banks interface with their customers to offer the most ideal administration. Achieving these goals would empower me to apply the abilities learned in my future life.

## 1.3 [Specific Objectives:](#page13)

•To know the authentic foundation of the association including its central goal, targets and techniques.

•To know the administration of the Mutual trust Bank Limited.

•To clarify my duty as an internee.

•To assess and examine the administration procedure of MTBL.

•To know how business function is identified with the administrations.

•A general portrayal of the conventional branch of a bank.

•To distinguish the issues related amid execution of the undertaking.

•Fulfilling the prerequisites of the BBA program.

•To prescribe a few rules to conquer the issues and give a few recommendations in the matter of how, bitterly, the administration framework can be produced in future

•To examine the item Priority banking money.

•To discover the fulfillment level of need clients of MTBL and distinctive questions with respect to items and administrations.

•To discover the elements on which the need clients' fulfillment level depends.

•To distinguish issues and confinements of need saving money.

•To propose methods for enhancing the administration standard and fulfillment level of the clients.

 1.4 [Data Collection Process:](#page13)

Data collection processes are divided in two sectors.

### 1.4.1 [Primary Sources:](#page13)

•Practical work area

•Interviewing chiefs, administrator, AVP (Assistant Vice President)

•Informal discussions with associates

•Relevant records as given by the concerned officers

•Informal discussion with customers

###  [1.4.2 Secondary Sources:](#page13)

* Website of MTBL
* Annual report of MTBL 2016
* MTBLiz (Monthly magazine of MTBL)
* Several information from paper etc.
* Annual report of MTBL 2017

## [1.5 Limitations:](#page13)

### 1.5.1 TIME CONSTRAINTs:

3 months is a significant brief period to comprehend the inward workings of a bank. There are an excessive number of factors engaged with the keeping money process, particularly while considering that administration must be taken into account every individual client, and that clients have diverse requirements at various circumstances. Becoming acquainted with the representatives was likewise an issue, as it was my first time in a keeping money condition, and I couldn't make sense of the corporate culture or how to incorporate myself into it inside this measure of time.

### 1.5.2 Absence OF INFORMATION OR DATA:

Sufficient and top to bottom, efficient writing was not accessible in light of the fact that not very many analysts tried to deal with such task before. Since this is a budgetary establishment, benefit data was less promptly accessible. Despite the fact that the authorities attempted to help, in some cases the weight they were under couldn't enable them to give me the best possible help which I required. There is some data which required uncommon consent from the best level of administration, which I couldn't get. There was likewise absence of chance to increase enough data from the head office of MTBLL where most promoting endeavors happen.

### 1.5.3 Correlation STATUS:

I have had no chance to look at benefit preparing arrangement of the Mutual Trust Bank Ltd. with that of other contemporary and comparative measured banks. It was chiefly a direct result of the deficiency of time and Internship nature.

Regardless of the considerable number of disadvantages confronted, everything has been overseen well toward the end. I trust the report is a quality give an account of the Service Processing of Mutual Trust Bank Ltd.

Organizational Background and Industry Perspective

# 2. Priority Banking

Priority banking an account is an individual keeping money of an exceptionally specialty fragment of Mutual Trust Bank, which is for the most part taken into account offer to the exclusive class of the general public who needs unique care and treatment.

Priority banking was first propelled in the year 1999, with just a single focus in Bangladesh. The inside was situated in Dhanmondi. After the securing of ANZ Grind lays Bank in 2001, ANZ Premium Banking Centers likewise changed over to Priority Banking. At first three-need focuses began activity in 2001 situated in Gulshan, Dhanmondi, and Agrabad, Chittagong. In the year 2003, another inside opened in Uttara.

This piece of Mutual Trust Bank is taken into account the very specialty portion of the bank. It offers extensive variety of selective administrations and benefits to its exceptionally esteemed clients. The principle subject of Priority banking money is giving clients committed relationship chiefs who will direct the clients and give data and help with this sort of managing an account. The fundamental contender of MTBL`s Priority banking is the head keeping money of HSBC bank.

This report endeavors to completely depict the idea of need Priority banking presented in Bangladesh by Mutual Trust Bank. It concentrated on the items and administrations that are offered by this sort of keeping money, SWOT examination and the Porters Five Model and. Its fundamental goal is to give a careful comprehension of what need saving money is, the means by which it works, what kind of items and administrations it offers, its qualities and shortcoming, and its possibilities in the coming years. At last the investigation of "Priority Banking" distinguished a few issues and confinements of Priority Banking Service and gave an arrangement of proposal to conquer the recognized issues. It is trusted that need managing an account will reduce time utilization for saving money administrations and carefully need suits will be accommodated the clients as a major aspect of the casual keeping money framework by need saving money. It is unequivocally trusted that Priority Banking will make saving money straightforward and less demanding for its clients.

## 2.1 Mutual Trust Bank

The Company was consolidated as a Public Limited Company in 1999, under the Companies Act 1994, with an Authorized Share Capital of BDT 1,000,000,000 partitioned into 10,000,000 common offers of BDT 100 each. At show, the Authorized Share Capital of the organization is BDT 10,000,000,000 isolated into 1,000,000,000 standard offers of BDT 10 each.

The Company was likewise issued Certificate for Commencement of Business around the same time and was conceded permit on October 05, 1999 by Bangladesh Bank under the Banking Companies Act 1991 and began its managing an account task on October 24, 1999. As imagined in the Memorandum of Association and as authorized by Bangladesh Bank under the arrangements of the Banking Companies Act 1991, the Company began its managing an account task and qualified for complete the accompanying sorts of keeping money business:
-Wholesale Banking

-Retail Banking

-International Trade Financing

-Small and Medium Enterprises (SME) Banking

-NRB Banking

-Privilege Banking

-Card Services

-Treasury Operations

The Company (Bank) works through its Head Office at Dhaka and 95 branches. The Company/Bank brings out worldwide business through a Global Network of Foreign Correspondent Banks.

With its one of a kind position as a universal manage an account with solid establishment, Standard Chartered joins a top to bottom information of nearby markets with worldwide item mastery to offer viable money related arrangements. The bank benefits from its inland nearness crosswise over Asia, Africa, and the Middle East to offer clients advantageous and solid access to the most stretched out scope of cash markets, to date nearby market data, nation particular worldwide hazard administration techniques, and modified capital raising and liquidity administration arrangements.

With 150 years of developing business sector encounter, our inside and out comprehension of the nearby market is unrivaled by most other money related establishments, particularly in the monetary standards of Asia, the Middle East and Africa. We can address the issues of neighborhood corporate, multinational organizations, advancement associations, speculation and money related establishments, and national banks far and wide. Mutual Trust Bank (MTBL) is a multinational bank, which basically centers its exercises in Asia, Africa, and Middle East. This bank assumes a stimulating part in connecting the world's created economies with developing markets and gives individual saving money, corporate managing an account, institutional keeping money, purchaser fund, and custodial administrations. The demonstration of the bank is to give the most proficient, reliable and up and coming administrations and to be the bank of decision in its central domains.

MTBL is a multinational bank and monetary administrations bunch that is joined in the U.K. with a one of a kind universal system. It now traverses in the created and developing economies of the world, in the wake of having been in presence for a long time now.

## 2.2 Mutual Trust Bank, Bangladesh at a Glance

Since freedom, Bangladesh has gone through delicate periods of advancement in the keeping money division. The nationalization of banks in the post freedom period was proposed to spare the foundations and the enthusiasm of the contributors. Notwithstanding, the execution of people in general part administration left some contrary impacts in the economy. Consequently, the approval of private banks was intended to make rivalry among the banks. Presently, as it has gone to the discourse of private banks in Bangladesh, the as a matter of first importance name that strikes a chord is the Mutual Trust Bank.

Mutual Trust Bank Limited began its business in Bangladesh in 1948, opening its first branch in the port city of Chittagong. The branch was opened chiefly to encourage the post-world war re-foundation and development of South and South East Asia. The Bank opened its first branch in Dhaka in 1966 and moved it’s headquartering from Chittagong to Dhaka after the introduction of the Republic of Bangladesh in 1971.

The bank progressively put resources into individuals, innovation and premises as its business developed in connection to the nation's flourishing economy. At display, the bank has six workplaces in Dhaka, Chittagong, and Sylhet, including the nation's just seaward managing an account unit inside the Dhaka Export Processing Zone at Savar.

Broad learning of the market and fundamental aptitude in an extensive variety of budgetary administrations underline their quality to assemble business open doors for corporate and institutional customers at home and abroad. Constant overhauling of innovation and control frameworks has empowered the bank to offer new administrations, which incorporate remarkable ATMs and Phone managing an account.

MTBL administrations in Bangladesh extend from Personal and Corporate Banking to Institutional Banking, Treasury, and Custodial Services. MTBL offers premium retail keeping money administrations to singular clients with a vast assortment of store and credit items. MTBL`s Consumer Banking division consistently addresses the difficulty of growing new items and administrations to coordinate the particular necessities of its clients. In Bangladesh MTBL offers 24 hour saving money benefits through its Money connects ATM system and Call Center. To improve client comfort, Standard Chartered has spearheaded off-site Money connect ATMs in Dhaka and Chittagong. Their point is to offer amazing administration on 24-hour premise.

MTBL is exceedingly legitimate in giving adaptable and creative budgetary administrations arrangement. Their skill is in corporate and institutional saving money incorporates money administration, exchange fund and custodial administration, buyer managing an account and treasury activities. They receive a proactive approach in fitting altered bundle to meet their client's consistently evolving needs. They apply cutting edge innovation to robotize their day by day tasks and electronic conveyance framework has been set up to guarantee that exchanges are dealt with quickly and productively. Their devoted Customer Service Centers are staffed with experienced items authority to guarantee that every one of their clients are very much served.

## 2.3Principles & Values of MTBL

### 2.3.1 Our Vision

Mutual Trust Bank’s vision is based on a philosophy known as MTB3V. We envision MTB to be:

* One of the best performing banks in Bangladesh
* The bank of choice
* A truly world-class bank

### 2.3.2 Our Mission

We aspire to be the most admired financial institution in the country, recognized as a dynamic, innovative and client focused company that offers an array of products and services in the search for excellence and to create an impressive economic value.

## 2.4 MTB Core Values

### 2.4.1 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 our customers by offering diversified products and by aspiring to fulfill their banking needs to the best of our abilities.
* **Employees –** We rely on the inherent merits of the employee and honor our relation as a part of this renowned financial institution. We work together to celebrate and reward unique backgrounds, viewpoints, skills and talents of everyone at the work place, no matter what their job is.

### 2.4.2 Accountability:

As a bank, we are judged solely by the successful execution of our commitments; we expect and embrace this form of judgment. We are accountable for providing the highest level of service along with meeting the strict requirements of regulatory standards and ethical business practices.

### 2.4.3 Agility:

We can see things from different perspectives; we are open to change and not bound by how we have done things in the past. We can respond rapidly and adjust our mode of operation to meet stakeholder needs and achieve our goals.

### 2.4.4 Trust:

We value mutual trust, which encompasses transparent and candid communications among all parties.

# 3. Operational activities of the Organization

In this part about to discuss about the internal operational programs of MTBL, Organogram, Profit margins of MTBL along with privilege banking etc.

**Slogan: “You can bank on us”**

## 3.1 Corporate structure

**MTB GROUP**

OVERSEAS

IN BANGLADESH

  



 

## 3.2 Company organogram

## 3.3 Growth of MTBL in terms of Capital, Assets and Liability

Here shown a chart of capital, assets and liability of 2013-2016

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 |

## 3.4 Privilege Banking

Privilege Banking is a specific, organized and die hard loyalty giving channel to the first class clients of Mutual Trust Bank Limited (MTB). In this type of keeping money, the bank recognizes Privilege clients to whom exceptional advantages and benefits are rendered by the bank. The reason for this portion of saving money is to give astounding, bother free and better managing an account understanding than the benefit clients and consequently meet their monetary needs. Each Privilege client is managed by devoted Relationship Manager who fills in as their money related envoy.

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.

Privilege Banking client will have the entrance to elite 'Privilege Banking Lounges' uniquely intended for their benefit. This will enable the clients to lead money related exchanges in most extreme solace and by keeping up the secrecy through their committed Relationship Manager. MTB Privilege focuses are situated in:

* Gulshan, Dhaka
* Banani, Dhaka
* Tejgaon, Dhaka
* Baridhara, Dhaka
* Panthapath, Dhaka
* Uttara, Dhaka
* Motijheel, Dhaka
* Agrabad, Chittagong

MTB dependably tries to give its clients a chance to encounter the best administrations in the managing an account industry. Since initiation in 2010, MTB Privilege Banking Department, as an outskirts of retail keeping money, endeavors to give a 360 degree saving money answer for its high total assets (HNW) customers with its very much prepared and committed industry best relationship directors. The feeling of the very much enhanced, outfitted and jazzy business suite of each benefit focus is a demonstration of the watchful consideration, which has been given in making these cutting edge workplaces with best in class innovations for our esteemed clients. For better client encounter, MTB Privilege Banking Department takes after a key choice arrangement while picking area for benefit saving money focuses keeping in mind the end goal to guarantee nearness in closeness to the profoundly esteemed customers. As the bank tries to end up the best among the excellent saving money specialist co-ops, it rebuilt its benefit managing an account in 2014 and included 8 new cutting edge benefit focuses to give an alleviating knowledge to the high total assets clients. Among them 7 are situated in Dhaka and 1 in Chittagong.

The effective relationship administrators guarantee exclusive requirement of administrations that empowers the exceptionally organized customers to assemble a long haul helpful association with MTB. Any Bangladeshi subject keeping up at least BDT 4 Million with MTB is qualified for benefit administrations. MTB Privilege Banking Department works having confidence in 6 (six) center qualities Customer Focus, Quality, Teamwork, Integrity, Respect for the Individual and Respectable Citizen. Also they go about as the individual money related counselors, who help accomplish high total assets customers' monetary objectives. Through custom-made items and administrations, MTB Privilege Banking Department guarantees focused budgetary profit for the speculation of the special clients for their keeping money relationship.

MTB Privilege Banking Department offers its clients appealing arrangements during the time on shopping, feasting, travel and stimulation. To guarantee premium client benefit for prosperous clients, MTB has come to concurrences with various key accomplices The Westin Dhaka, Amari Dhaka, Sayeman Beach Resort, The Peninsula Chittagong, Royal Tulip Luxury Hotel, Amin Jewelers, Purobi Jewelers, Spitfire, Saltz, Absolute Thai, UMAI, Tastebud, Bulls n Barrels, Asgar Ali Hospital, Apollo Hospitals, United Hospitals, Vibes, Biman Bangladesh, Air Asia, USBangla Airlines and some more. Aside from these, MTB, through banding together with in excess of 105 premium brands, has been putting forth appealing rebates and offices of a few design houses, clinics and specialist organizations like eateries, lodging, resorts and carriers. Complimentary Airport Pick-Drop Limousine Service from Europcar, complimentary access and complimentary nourishment at MTB Air Lounge, complimentary Airport Protocol Assistance Service/Meet and Greet Service, altered Health-Care Support at top doctor's facilities of Bangladesh and abroad, commending extraordinary days with customized wishes, blessings and specific cakes, welcome in celebrations and welcome to selective Privilege Banking occasions and classes. To engage the esteemed clients, other non-money related offices incorporate, yet not restricted to, free platinum cards with higher withdrawal limits, Preapproved MasterCard World and VISA Signature Card, rebate on locker administration, SMS and Internet Banking Services with committed all day, every day call focus.

Execution of MTB Privilege Banking Department at a Glance:

MTB Privilege Banking Department with its remarkable target showcasing procedure has been cooking rich customers for MTB. Since 2014, subsequent to confronting a considerable measure of difficulties and conquering different obstacles, MTB Privilege Banking Department through MTB Privilege Centers has been attempting its best to give industry best premium administrations and win clients' fulfillment. The accompanying numeric information and charts feature the relative execution of MTB Privilege Banking Department: In 2017, MTB Privilege Banking Department encountered a development of 15.53% in the quantity of clients contrasted with that of the most recent year and it is right around 4.74 times more prominent than what the number was in 2014 as a positive effect of redoing the then Privilege Banking System. Notwithstanding that, the aggregate sum of store has been expanded from the BDT 4,620 Million of every 2016 to BDT 5,300 Million, enlisting around 14.72% development.

Alongside the store, MTB Privilege Banking Department began to procure resources since 2016. It was demonstrated as an extraordinary activity, as, in 2017, the MTB Privilege Banking Department booked resources summing BDT 1,014.57 Million, which is 3.67 times higher than what the figure was in 2016. The quantity of Mastercards has expanded to 783 and appears around 156.72% expansion from 305 of every 2016. It has caused an incredible impact on the benefit of MTB Card Division for the year 2017.

### Accomplishment in 2017

A sumptuous MTB Air Lounge has been set up at Hazrat Shahjalal International Airport with a view to furnishing MTB clients with more prominent solace and accommodation when going all through the nation. Credit office has been stretched out at an expansive scale with a few retail loaning items to the presumed high total assets clients evaluating their money related necessities.

### Plan for 2018

To improve modified items and administrations to give the clients a chance to have better understanding. To expand the client base and also the piece of the overall industry. To build loaning business alongside store items. MTB Privilege Banking Department is encountering developing interest for benefit keeping money and the accomplishment of the most recent few years has been moving to think of more benefit managing an account focuses, which will expand the accessibility of such sort of need saving money administrations. Also, Privilege Banking Department of MTB endeavors to hold the customer development through procuring new clients to expand its customer base while proceeding to give the top notch administrations to the current customers too. From its experience throughout the years, MTB Privilege Banking Department is presently sufficiently certain to seize a critical piece of the overall industry and drive to investigate roads, which it can advance for economic development and improvement while keeping up world class benefit quality to be The Bank of Choice.

## 3.5 Products and Services Offered by Privilege banking of Mutual Trust Bank

Mutual Trust Bank has a full scope of money related, outside trade, and hazard administration answers for address the issues of customers over the world.

(1) Phone banking

Mutual Trust Bank is the principal bank in the nation to offer computerized 24-hour Phone keeping money benefit. Our telephone keeping money administrations incorporate adjust enquiry, subsidize exchange, change of TIN, checkbook ask for, explanation ask for, outside cash swapping scale and so forth., which are accessible through phones from the solace of home, office, or auto.

Different administrations accessible amid the working hours incorporate record opening data, settlement inquiry, stop installment direction, ask for draft, recharging of settled store, change of address and so forth.

Phone link benefit is offered to all clients gratis.

(2) Safe Deposit Locker

Our protected store locker benefit offered from chose branches gives you a cutting edge office for supervision of valuable things, secret records and different resources. Different highlights: Personalized administration from a devoted locker officer

Accessible to any clients (for a yearly charge, which relies upon locker estimate)

(3) Debit Card (Money link Card)

Mutual Trust Bank presented Money link ATM in 1994,It is the first bank to offer this service in Bangladesh. Money link ATM service is free of cost, offering the following features:

• Cash Withdrawal and store

• Cheque store

• Chequebook ask

• Change of PIN

• Printing of smaller than expected explanation

• Payment of service bills.

(4) iBanking:-Mutual Trust Bank’s online banking service.

iBanking offers you the accommodation of overseeing and controlling you’re managing an account and funds – at whatever point you need to, wherever it's required. iBanking is advantageous, basic and secure.

Who can use iBanking?

To appreciate this office, you should be a client of Mutual Trust Bank, Bangladesh. Your current association with us can be as a record or a MasterCard.

Why iBanking?

Mutual Trust Bank's iBanking office is basic and secure. What's more, it is totally FREE of charge! With iBanking, you can get to any of the essential keeping money administrations you require, 24 hours per day, 7 days seven days, 365 days a year.

What does iBanking offer?

iBanking offers the accompanying scope of online administrations. This makes your managing an account open whenever and from anyplace.

• Account Services

View your record data, download and print your record articulation, ask for a checkbook, ask for a record explanation via mail and discover the status of checks you have issued.

• Fund transfers

Exchange subsidizes between your own records. You can likewise set-up standing requests to influence the store to exchange process more straightforward and spare time.

• Payments

Influence your credit to card installments from your Mutual Trust Bank account.

• Card services

With iBanking you can see your entire Credit Card points of interest. You can see your Credit Card proclamation, decide the base sum due, ask for a credit restrains increment and even make an online card installment.

• Personal update

Change your password any time customer wants.

(5) Managing Your Needs

Standard Chartered offers premium retail managing an account administration to singular clients with a vast assortment of store and credit items. Its Consumer Banking business constantly addresses the difficulties of growing new items and administrations to coordinate the particular necessities of clients.

To offer its clients a more prominent managing an account comfort, Mutual Trust Bank has presented numerous cutting edge keeping money offices that include:

– Evening Banking

– Saturday Banking

– Largest 24-hour ATM Network

– VISA – State-of-the-workmanship 24-hour Call Center

– Internet Banking

– E-Statements

– SMS Banking

– Auto Bills Pay Service

– 24-hour bills Pay Services

– Debit Card

Priority Banking: An Exclusive Service Offering

Priority Banking – an advantaged benefit offered to the chose clients. The Mutual Trust Bank guarantees its high esteemed clients’ benefits that are close to home, proficient, favored, private and gainful.

Key highlights of need saving money:

• Serves the specialty high total assets fragment of clients of the Bank

• Offers extensive variety of selective administrations and benefits.

• Aims to bring Experience and Expertise.

• Provides extraordinary 'Plan, Grow and ensure' philosophy to the Customers for amplifying their money related development.

• Valued need client given restrictive individual consideration.

• Ensuring the sort of office and administrations that the esteemed need clients merit.

• Elegantly outfitted Priority Banking suits.

• Dedicated relationship administrator for guaranteeing unrivaled level of administration.

• Offering data and help with master guidance by committed relationship administrators.

• Ensuring less time utilization for keeping money administrations.

This special administration, offered by just Mutual Trust Bank in Bangladesh, accompanies a scope of appealing advantages, for example,

• Personal committed Relationship Managers.

• Separate Priority Suites for furnishing customized managing an account administrations and exchanges with most extreme secrecy.

• Free Priority banking enrollment

• Preferential rate of enthusiasm on store and advances (at the caution of the administration)

Without

• Commission Foreign Currency underwriting and issuance of Traveler's Checks.

• Free Traveler's Check encashment.

• Entitlement of Priority Banking Privileges past Bangladesh domain (International acknowledgment as a Priority Banking client in Mutual Trust Bank everywhere throughout the world)

• Access to the VIP relax (Balaka Business class relax) of Dhaka Sheraton Hotel at Zia International Airport (counting close relatives going with) independent of the carriers or the class the client is flying.

• A 20% rebate on sustenance and delicate refreshments at Balaka eatery (inverse to the Balaka Business class relax).

• Priority Suites in Dhanmondi, Gulshan, and Uttara in Dhaka and Nasirabad in Chittagong.

• Swifter benefit in clearing checks and in-house checks exchanges.

• Issuance of customized Priority Checkbook – Free.

• Free access to 24 hour call focus

• Debit card substitution charge – Free

• Higher withdrawal breaking point of BDT 50,000/ - on Money link/ATM/Debit Card

• Full Waivers on charges of Pay Order and Demand Draft issuance up to BDT 100,000/ -

• 25% Discounts in Locker charges.

• Full waivers on issuance of Bank declarations – Balance Confirmation Certificate, Certificate of Interest, Solvency Certificate) in Priority Banking letterheads.

• Duplicate articulation (current and earlier year) – Free.

• Provision for Car Parking.

• Ability and adaptability to lead managing an account exchange over telephone through Call Center.

• Full waiver on the web (one city to another city) exchanges

• Full waiver on Student File Maintenance (i.e.BDT 4000/ -)

• Discount for the buy of plot and/or level with AMIN MOHAMMED FOUNDATION (Real Estate)

• Exclusive way of life benefits in the accompanying GIFTS and Jewelry shops:

• Naba Rupa

• Oriental Pearl

• New Augnibeena Jewelers

• Special benefit (Business class check) in the accompanying AIRLINES:

• Malaysian Airlines

• EV

• Silk Air

• Discounts in the accompanying HEALTH CLUBS:

• Pan Pacific Sonargaon Hotel

• Dhaka Sheraton Hotel

• Club Amazon

• Exclusive way of life benefits in the accompanying SHOPS:

• Sports World

• Pick and Pay Supermarket Chain

• Agora (Separate Billing counter)

• Rajeshwary (Chittagong)

• Exclusive lifestyle privileges in the following RESTAURANTS:

Criteria for Becoming Priority Customer

• Minimum Threshold is BDT 4.0 million

• Social Status and Value.

• Future Prospects and probability.

• Under family managing an account suggestion.

Priority and Consumer Banking

Deposits:

• Consumer Banking

• Priority Banking

Assets:

• Consumer Banking

• Priority Banking

Priority Propositions

• Recognize Priority customer in each and every touch points by differentiating them from the normal customer

• Relationship (50%)

• Privileges (10%)

• Waiver, discounts, special rates etc.

• Recognition (40%)

• Creating an emotional bondage with each and every

• Priority Customer

Value Propositions and Lifestyle Privileges

• Tie Ups were made recently with various organizations to create distinctive privileges for Priority customers

• Gold’s GYM

• Farzana Shakil’s Makeover Salon

• Apollo Hospitals Dhaka

• Baton Rouge Restaurant

Other Privileges

• PrB Privileges beyond Bangladesh territory

• Separate PrB suites for Personalized Banking Services

• Preferential int. rate (Management Discretion)

• Access to VIP lounge at Dhaka International Airport

• Swifter service in clearing & in-house cheques

• Separate Car Parking for PrB customers

Future Plans

• New Products and administrations – VIP Savers Club

• Ultimate re dispatch of Priority managing an account

• Introducing free deals channel

• Working on Family Banking Proposition

Finding and analysis of the study

# 4. SWOT Analysis of MTBL Priority Banking

The SWOT examination involves the association's inner quality and shortcomings and outside circumstances and dangers. SWOT investigation gives an association an understanding of what they can do in future and how they can rival their current rivals. This investigation is a device for evaluating an association and its condition.

## 4.1 Strengths

(1)Market leader: MTBL's Banking Experience for over 50 years in Bangladesh gives MTBL the quality of being the market pioneer in the outside managing an account division. This quality of MTBL is, all things considered, unmatched by some other multinational bank in Bangladesh, as the long haul accomplishment of a bank vigorously relies upon the notoriety that has been worked throughout the years while managing extremely touchy ware like cash.

(2)Favorable Brand Image: MTBL's persistent and sound productivity track record made a decent brand picture among at all level. In their history they never confronted any enormous calamity which affected client intrigue.

(3)First bank in Bangladesh to issue money link: MTBL is the principal bank in Bangladesh to issue Money connect (ATM) card. As the market pioneer, they demonstrated the most significant corporate quality among the outside banks by snatching the open door that exists in the market.

(4)Devoted HR: MTBL has a main part of qualified, experienced and devoted HR.

(5)Wide customer base: Among the remote banks, MTBL is the special case which has possessed the capacity to catch a wide client base at a brief span through its broad advertising endeavors.

(6)24 hour service: MTBL is exceptionally committed to give the best telephone managing an account benefits nearby, and to give unmatched and moment 24 hour saving money benefit.

(7)Evening banking services: MTBL gives evening managing account administrations at some chose branches, which helps the clients a ton. This lessens the slack and bother for the client who needs to keep his exchanges ceased for 18 hours until the point that the following managing an account hour arrives. (Kotler and Keller, 2012)

(8)Innovative multiple products: MTBL tries to be imaginative and innovative by thinking of clients, managing an account issues and illuminating them.

## 4.2 Weaknesses

(1)Few branches: MTBL has fewer branches than its domestic competitors.

(2)High fees and charges: MTBL has more and high fees and charges compared to its rivals. Such as minimum balance fee, ledger fee etc. As a result MTBL is losing its customers.

(3)Inadequate management structure: MTBL is more hierarchy-driven compared to other multi-national banks. Despite restructuring, the organization is yet to achieve flat-management structure.

(4)Lengthy service procedure: Procedure of availing service from MTBL is quit lengthy and costly other than the competitors. It restricts the flexibility of the service at some extent and hampers customer satisfaction.

(5)Incompetent ATM: Customers often complain that the ATMs are out of order

(6)Inadequate facility: Some branches of MTBL situated in commercial area do not have adequate facility to serve the rush and thus creating dissatisfaction among a major portion of the customer group. (Kotler and Keller, 2012)

(7)Conservative or defensive strategies: Marketing and the promotional strategies of MTBL are rather reactive and defensive. And as most of them are designed globally, those fail to attract consumers entirely.

(8)Weaker distribution channel: MTBL weaker conveyance channel then that of different contenders. Though other national private bank like The City Bank have branches in the vast majority of the area urban areas.

## 4.3 Opportunities

(1)Increased potential customers: The number of inhabitants in Bangladesh is persistently expanding. The nation's developing populace is progressively and progressively figuring out how to adjustment of purchaser fund. (Kotler and Keller, 2012) As the greater part of our populace is white collar class, diverse sorts of items have huge and effortlessly pregnable market.

(2)Utilization of idle cash: In the present economy, considerable measures of investment funds are staying inactive. At present outside direct interest in the nation is low. Banks can profit this chance to give advances to the neighborhood business people to set up organizations and use the sit still money.

(3)Huge consumer base: Bangladesh has a gigantic purchaser base for keeping up a few records. So MTBL has the chance to keep these clients by lessening its present expenses and charges and situating appealingly in white collar class fragment.

(4)New businesses with existing customers: Notwithstanding making new business with new clients, MTBL likewise has the chance to make new organizations with existing clients too. MTBL can offer lower loan fees; can bring down the base adjusts qualified for intrigue. Thusly the bank can pull in a considerable measure of the old clients who are profiting administrations of different banks.

(5)Growth in export, import and remittance: Development in fare, import and settlement will expand the business open door for MTBL.

(6)Emergence of techno based products: Development of techno based item and administrations will make more space to give quality administration, as they are master around there.

(7)Growing higher class consumer group: Recently focused on showcase for MTBL is the upper higher class part, which is developing as of late. Again this part is more mindful about money related administrations and comprehends the importance better.

## 4.4 Threats

(1)Increased competition: Expanded rivalry by other outside banks one of the dangers to MTBL. At introduce HSBC and CITI Corp are posturing huge dangers to MTBL with respect to retail and business managing an account separately. Besides, the new comers in private area Prime Bank, Dutch Bangla Bank, EXIM Bank, BRAC Bank, Southeast Bank, Mercantile Bank, Social Investment Bank, Islami Bank and Bank Asia are additionally thinking of extremely aggressive items.

(2)Govt. instruction towards foreign banks: Expanded provisioning necessity and expanded paid up capital support prerequisite have ended up being the expanded dangers toward the private banks.

(3)Customer being interest conscious: Clients now days are exceptionally intrigued cognizant and are not easily tolerating the purposes behind expanded intrigue and different charges. (Kotler and Keller, 2012)

(4)Market pressure for lowering of lending rate: Clients now days are exceptionally intrigued cognizant and are not easily tolerating the purposes behind expanded intrigue and different charges.

(5)More effective advertisement of competitors: Contenders are giving more regular and compelling commercial than Mutual Trust Bank.

(6)Fluctuation of exchange rate: Profound and visit conversion scale vacillation contrarily affecting on import and fare business of the considerable number of customers, which thus impacts MTBL.

(7)Political instability of the country: Political bitterness and incessant strike and unavoidable nature of defilement are huge dangers for MTBL. Additionally the legitimate arrangement of the nation is exceptionally wasteful and unstructured, which is a major risk for MTBL to work easily.

# 5. Porters five forces

## 5.1 Rivalry among Existing Firms

### 5.1.1 Competitors:

As the market is looked by loads of banks, nearby as well as remote banks, this has turned out to be relatively immersed. Subsequently the opposition among the current player is high. That implies the competition is high.

Price competition:

Financing cost and different charges of banks impact clients seriously in choosing from whom they will take the administration or not. What's more, as the loan fees and different charges choose a definitive benefit of the banks this builds competition among the business.

### 5.1.2 Economic growth:

Developing financial exercises, expansive populace, quick urbanization, and relocation of provincial individuals to the urban region, people groups expanding moderateness, changes in higher class individuals testicles and decision, accessibility of shopper solitary and rent back office and, individuals' higher utilization and burning through propensity have expanded the contention among the organizations.

### 5.1.3 Product Differentiation:

Item separation isn't that high, rather one might say that the separation is direct to some degree in this industry. Pretty many similar sorts of items are offered by various banks. What's more, as the separation is low, competition in the business is high.

### 5.1.4 Exit cost:

Leave cost isn't high in this industry. Banks need to decrease their capacities first and furthermore need to pay immense remuneration to its workers. Along these lines, contenders endeavor to abstain from leaving the business which expands the contention among the players.

## 5.2 Bargaining Power of Buyers

### 5.2.1 Buyer concentration:

Buyers of managing an account industry generally involve singular purchasers. In any case, singular clients have no bartering power as their individual store isn't that critical for the banks. In any case, situation is distinctive for the corporate customers. As, a portion of the corporate customers have huge offer of the corporate store they request extraordinary rates from the banks and banks attempt to gain those couple of corporate as they end up being productive for the bank. One might say that the weight from corporate customers is available yet that does not qualities purchasers dealing power. Along these lines, general the dealing power is absent in the business and consequently expands the engaging quality of the business.

## 5.2.2 Substitute product available:

As it is told before, there are very little substitute items accessible in the business. Same items are being sold at various names through various banks. Thus dealing energy of purchasers is low.

### 5.2.3 Switching cost:

When exchanging expense of purchaser is high, deal energy of purchaser is low. Be that as it may, in some cases it relies upon mark to-brand and friends to-organization. For instance if a client needs to change from MTBL, at that point its exchanging cost is high. Then again in the event that it is any neighborhood bank, at that point the exchanging cost is low. Accordingly the exchanging expense of purchaser is low to direct.

## 5.3 Bargaining Power of Suppliers

### 5.3.1 Supplier concentration:

There are a large number of contributors in this industry. As there is an expanded populace, fast urbanization so the providers of the assets are additionally expanding. Thus the dealing energy of provider isn't that high.

### 5.3.2 Switching cost:

The exchanging expense of providers is direct, as they need to trade off some of their cash or asset when they change starting with one bank then onto the next.

Threat of new Entrants

### 5.3.3 Economies of scale:

Foundation of banks needs enormous speculation and it is difficult to accomplish economies of scale overnight. It takes an impressive period to obtain a pack of clients, which will guarantee economies of scale (bring down settled cost per item). So economies of scale play as hindrance to new contestant from effectively entering the business which brings down the risk of new participants. (David and David, n.d.)

### 5.3.4 Brand preference and customer loyalty:

Customers of this industry are not that much brand steadfast. It has been watched that, purchasers change to various banks because of adaptability in the administration offered by different banks. Along these lines mark inclination of the buyer does not make any passage hindrances for new comers.

### 5.3.5 Capital requirements:

The capital necessity for entering in the keeping money industry is very high. Again in late year the present government has given a roof of starting capital speculation capital of BDT 100 crores, which confines new banks to enter the market. Therefore, capital is making section hindrances for the new players.

### 5.3.6 Access to distribution channel:

Branches of the banks assume the part of conveyance channel. Bank, which has more branches in helpful spots, are allowed with more access to the client. So for banks obtaining more outlets are vital. In any case, this is troublesome for another participant to set up at the lead position. For So trouble in getting to the dispersion channel makes a section hindrance for the new contestants.

### 5.3.7 Government Policy:

Every one of the banks is nearly observed by the Bangladesh Bank and they will undoubtedly take after the rule made by them. In general interim Bangladesh change their rules and this brings new test for the banks. (David and David, n.d.) For instance, freshest expansion to the rule is banks need to nearly screen the exchanges of the considerable number of clients and need to address unusual exchange. This administer is profited washing yet this is making client disappointment at incredible level for the banks. I late days Bangladesh bank wanted to expand the loaning rate which will diminish the propensity of taking credits, which will to be sure reason damage to the matter of the considerable number of banks. (David and David, n.d.) However, gigantic issuance of permit to huge measure of private banks to work made the life of new participant less demanding to enter the market in the most recent decade has been confined. In this way, government strategies are going about as passage hindrances for the new participants.

## 5.4 Threat of Substitute Products or Services

### 5.4.1Functional similarity:

As of late, some money related foundations like renting organizations are thinking of comparative administrations that typically business banks offer. These administrations can go about as substitute of managing an account administration. Yet at the same time the nearness isn't that solid and quantities of such monetary organizations are not very many. Along these lines nonattendance of weight from substitute item expands the allure of keeping money industry.

### 5.4.2 Price performance trend:

Regarding expense of store thus the value factors, the saving money part is preferable put over the rent segment. Around 15% of the stores of the managing an account segment is accounted for to be request stores which are without intrigue while 35% constitute minimal effort sparing stores. Therefore one might say that the risk of substitute item is low.

Dissecting the whole circumstances, one might say that the business is decently appealing for the current players.

Conclusion

# 6. Recommendation and Conclusion

The reality of the matter is that the greater part of the clients doesn’t falter to Mutual Trust Bank. Shared Trust Bank has possessed the capacity to gain loads of clients and as I have done the examination on need account holder's fulfillment level; I should state heaps of record holders. However, just getting the clients won't pay them. Presently, it is the hard time that MTBL should ring a chime to its own particular point, which was to give the best support of its customers. According to Tejgaon Branch, it has been seen that in spite of the fact that the Priority Banking division has begun just a couple of years back, it is attempting its best to fulfill their clients in control.

MTBL Tejgaon Branch has considerably more potential to investigate the current circumstance. The primary clients of this branch hold a solid foundation, which is a positive fixation for this branch. In any case, from this report it came to realize that there are numerous components to which clients are particularly disappointed. With a specific end goal to reallocate, this disappointment it would be better if this branch gets livelier in each viewpoint in their administration.

It ought to be viewed as that the clients have not very many options of saves money with which they can really look at the great need benefit. Be that as it may, the nearby banks have as of late concentrated to client administration, fulfillment and Mastercard benefit. Additionally, there are a decent number of private banks that are in the opposition. Hence, it is better for the bank not to give the circumstance a chance to be more awful, and starting now and into the foreseeable future MTBL ought to accentuate on serving clients all the more adequately and proficiently.

## Recommendation:

It is obvious that MTBL Tejgaon Branch– Priority division has neglected to serve their clients suitably in a few regions. So as to enhance in these regions, I have attempted to make a few proposals for MTBL Tejgaon Branch.

Increase interest rates:. A portion of the neighborhood banks, for example, Brac Bank, Dhaka Bank, wanted to offer their clients comparative sort of item with a higher loan cost. MTBL should take prudent steps to keep their items reasonable to clients both new and old. In this manner, the recommendation to MTBL is set accuses steady of contender's charges design.

Lessen monthly and other related charges: Reducing existing charges can effectively pull in countless to MTBL. On the off chance that charges are made significant, MTBL can catch a major part of white collar class society who can be ended up being preferable client over some other class of the general public. MTBL should bring down their charges instantly to keep the loss of clients.

Make hassle-free procedure: People of our nation ordinarily would prefer not to venture in those frameworks that are precarious and multifaceted. In addition, it has been seen that clients of MTBL for the most part grumble about their strategy. To clutch countless MTBL ought to comprehend that they need to make their administration profiting systems, as to get a card; to seal it and different others related methods, less demanding and peaceful.

Raise the number of qualified customers another administration, where MTBL should turn their eyes on is the quantity of qualified clients accessible who acknowledge their administrations. All things considered MTBL may orchestrate workshops with the clients and influence them to persuade about their installment framework and advantages.

Increase RM to avoid long queue: Tejgaon Branch has just a single RM. What's more, now and again it turns out to be difficult for him to control excessively numerous clients at once. More often than not the client weight isn't cap high. By the by, now and again, as in any celebration it ends up being unimaginable for the RM to deal with an excessive number of clients. What's more, that was likewise the protestations of numerous respondents. In this manner, it is hard time that Tejgaon Branch builds the quantity of their RM.

Educate customers more about Priority products: from the examination, it came to realize that numerous clients don't comprehend numerous terms and techniques of items in spite of the fact that they are utilizing them. Thus, for this situation MTBL all in all or in the event that it impractical than it would a plan to just Tejgaon branch to organize a workshop for the record holders with the goal that they turn out to be more taught and in that way MTBL can get more clients.

Train the RMs more: Recruit or prepare the current workforce. MTBL should enlist more qualified, gifted, and more quick witted sales representatives, will's identity ready to convince qualified clients to have a keeping money association with MTBL. The present deals constrain does not appear to do not have the quality, but rather still, to keep pace with the expanded rivalry, it is encouraged to MTBL to raise the ability level of the RMs. All things considered representative trainings and workshops ought to be regulated keeping in mind the end goal to give them learning and polished skill in client communications. Alongside that, MTBL senior authorities ought to be more agreeable to their subordinates and mastermind workshops to keep them persuaded in their work.

Reduce system error: As I have worked in the MTBL Tejgaon Branch, so I confronted some issue in the PC. Along these lines, I realize that client taking care of gets late on account of the framework mistake. It would be my recommendation to MTBL that they endeavor to take care of this issue as quickly as time permits, so that there are no a short time later in giving support of the clients.

Provide service on time: in the information investigation, it is seen that RM tells precisely when administrations will be performed by the respondents. Be that as it may, this thoroughly repudiates with the genuine situation. The vast majority of the clients said that, administrations are not executed as when it is being told. RMs ought to be more prepared concerning the genuine handling and catching time of the head office, so that there is no correspondence hole amongst them and the clients.

Raise the standard of telephone call responses: Customers are exceptionally disappointed with the phone availability. Restricted telephone line and administration time with unverifiable access, quite a while holding up time to get the administration is tedious and exorbitant to the clients. So keeping in mind the end goal to enhance this circumstance telephone line ought to be expanded with the expansion of different assets. Once more, it has been griped that RM in the branch don't go to and answer the questions with complete consideration. Here, RMs ought to be more prepared according to how to fulfill the clients over telephone.

Provide special attention and Priority account holders: Every client needs their concern to be taken care of with exceptional care, they need singular consideration. Individuals pick a private manage an account with the desire that they will be dealt with far over the ground. Along these lines, clients won't be fulfilled just getting their issues settled. RMs ought to comprehend that record holders are the general population who get cards having all out confidence in the bank. Thus, just perceiving and taking care of the issue won't be sufficient; RMs ought to be thoughtful with the record holders. At exactly that point, it will pay to the bank and eventually increment the bank's benefit.

Build loyal relationship with priority customers: Priority clients are the general population who acquire the bank premium thus benefit. Along these lines, the bank should concentrate more on existing card holders keeping in mind the end goal to assemble solid and steadfast association with them as most fulfilled clients prescribes the bank to companions and relatives. Along these lines, the energy of relationship will advance positive verbal correspondence and will draw in new clients.

Explore the branch situation: The administration of Tejgaon Branch can consider completing a broad showcasing research without anyone else to comprehend the need account holder's observation and desire. This is crucial for them to convey expected administration quality and accordingly to close the client hole they have been looking for so long. As client desires and fulfillment are not static figures, customary research at adequate interims ought to be directed.

Quality Assessment Week: MTBL ought to nearly screen the nature of the administration and persistently adjust it. By doing this, they may give incite arrangement of those issues to facilitate the prerequisites of the client.

Additional facility to loyal priority accounts holders: Priority clients those holders who are keeping up the limit of the records and furthermore satisfying the various vital systems for advances ought to be given benefits, for example, giving them bring down financing costs with respect to the credits. Additionally, sending them little presents and blooms on their uncommon events, for example, commemorations and birthday events. They ought to likewise welcome them to different projects sorted out MTBL, for example, The MTBL NIGHT to influence them to feel that they are extremely extraordinary and vital to the association .This will influence the clients to feel that MTBL esteem their benefit, time and the relationship; which make the clients more faithful to the bank.

Promotion of the priority products and services: Last yet not the minimum, it has been seen that numerous clients were unbiased about numerous highlights of need keeping money. Along these lines, the bank should focus more on advancement of different highlights of the item. Need account holders were dubious about numerous highlights. These advancements must give insights with respect to the highlights of the item and the method to benefit it. These designs should likewise give data with respect to the helpfulness of the highlights and the prerequisites of the item to be benefited by the client. The RM ought to likewise mindful about the advancements that, what really went there, what offers are given et cetera. They ought to be completely arranged to answer a wide range of questions of the clients, which will help the branch to fulfill the clients totally.

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