General Banking Practices at "Mutual Trust Bank PLC": An Internship Experience

Quazi Sharmin Nahar Shammi

This report is submitted to the School of Business and Economics, United International University, as a partial requirement for the degree fulfillment of Bachelor of Business Administration.

General Banking Practices at "Mutual Trust Bank PLC" :
An Internship Experience

School of Business and Economics
United International University

<u>Submitted to</u>

Dr. Khandoker Mahmudur Rahman
Professor
School of Business & Economics (SoBE)
United International University

<u>Submitted by</u>

Quazi Sharmin Nahar Shammi
ID: 111201014
Program: BBA
Major: Marketing

Date of Submission: 02 August, 2025

Letter of Transmittal

02 August, 2025

Dr. Khandoker Mahmudur Rahman
Professor
School of Business & Economics (SoBE)
United International University

Subject: **Submission of the Internship Report**

Dear Sir:

I would like to express my heartfelt gratitude for your continuous guidance and support throughout the preparation of this internship report. The knowledge and insight I gained during my internship at 'Mutual Trust Bank PLC' have been truly enriching, and your encouragement played a vital role in shaping this report.

I also collected insights from my colleagues and consulted secondary sources to support the analysis presented in the report. While I have made every effort to ensure the accuracy and quality of this report, I humbly acknowledge that there may be some inadvertent errors or areas for improvement.

I look forward to your kind feedback and thoughts on the report.

Sincerely,

Quazi Sharmin Nahar Shammi
ID: 111201014
BBA Program

Declaration of Studentship

I, Quazi Sharmin Nahar Shammi (ID-111201014), a student of the School of Business and Economics of United International University, declare that the following internship report on the banking process at “Mutual Trust Bank PLC” has been based on work done by me and is written based on the knowledge I have gained during my internship duration. This report is then prepared as part of the requirement of the Bachelor of Business Administration (BBA). This report reflects my practical experience and observations during my internship in the relevant department of Mutual Trust Bank PLC.

I ensure that this report is written using original and recent information and based on appropriate research and analysis. The report cites any references or information that it has drawn from outside sources, giving appropriate credit to the sources in the reference section of the report. I hereby confirm that the report has not been presented to any other organization or agency in fulfillment of an academic or professional requirement.

Declaration of Similarity Index

I, Quazi Sharmin Nahar Shammi (111201014) completed the internship report titled “General Banking Practices at Mutual Trust Bank PLC” in fulfillment of a requirement for a partial Bachelor of Business Administration (BBA) degree from the School of Business & Economics. The report complies with all requirements set forth by the university authorities regarding similarity index and plagiarism policy currently at force.

Corporate Evidence

Corporate Head Office: MTB Centre
26 Gulshan Avenue, Gulshan 1, Dhaka 1212
Phone: +880 (2) 5881 2298, 222 283 966, Fax: +880 (2) 222 264 303
SWIFT: MTBLBDDH, E-mail: info@mutualtrustbank.com,
www.mutualtrustbank.com

Mutual Trust Bank PLC
মিউচুয়াল ট্রাস্ট ব্যাংক পিএলসি
you can bank on us

MTB Group Human Resources

MTB/CHO/GHR/887/2025

April 21, 2025

Ms. Quazi Sharmin Nahar Shammi
Road: Avenue 2, Block D
Chandrima Model Town
Mohammadpur, Dhaka

Dear Ms. Sharmin:

Internship placement in MTB

Please accept best compliments from Mutual Trust Bank PLC (MTB).

In response to your application, this is to inform you that the management of MTB has accepted your prayer to pursue internship for a period of three (03) months under the supervision of the Branch Manager, MTB Mohammadpur Branch with immediate effect.

Hope your association with MTB will be an excellent learning experience for you.

Best wishes.

Sd/-

MOHAMMAD ABDUS SALAM
UNIT HEAD, GHR
salam@mutualtrustbank.com

Copy to:

01) Directorate of Career Counseling & Students Affairs, United International University.
02) The Branch Manager, MTB Mohammadpur Branch, is requested to provide all possible co-operation for the Internship.
03) Office file

MOHAMMAD ABDUS SALAM
UNIT HEAD, GHR
salam@mutualtrustbank.com

Acknowledgement

I would first like to extend my gratitude to the Almighty for giving me the strength, patience, and clarity of mind to successfully complete this internship report within the timeline allotted.

This is a priceless internship of mine to conduct a real banking experience and environment at Mutual Trust Bank PLC. My sincere gratitude goes to the whole team of Mutual Trust Bank for bringing me on board in their activity and for providing me a learning journey through experience.

My special thanks and gratitude go to Dr. Khandoker Mahmudur Rahman, United International University, for being supportive and always providing me with insightful feedback and guidance as my academic supervisor. His feedback and encouragement were essential in establishing the direction and quality of this report. I am grateful for the time, effort, and support of my on-site supervisor and all others who worked at Mutual Trust Bank PLC. Their readiness to impart knowledge along with their feedback made me understand the practicality of the banking industry. In particular, to officers and employees who welcomed me, answered my questions patiently, and empowered me with meaningful work, I thank you.

This report has been done with the help of many who have supported me in this undertaking, and I will always be thankful for getting this internship experience at Mutual Trust Bank PLC to learn and grow.

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Executive Summary

I have got the opportunity to visit the internal department of a modern financial institution that cooperated in my internship at Mutual Trust Bank PLC. During my time there, I was able to interact with many different departments, which provided exposure to both conventional banking services and Shariah-compliant Islamic banking services. Early interactive exposure—this factor helped me a lot in theory and practice, mixing together ahead that made my career. I started my internship in general banking, where I observed and assisted with day-to-day operations such as cash transactions and cheque processing. This underscored the need for things such as precision, timeliness, and customer faith in banking practices.

Most of my time spent there was in support of the Account Opening department. I was exposed to putting together customer application documents, checking documents, and ensuring a complete KYC (Know Your Customer) process. This familiarized me with the different accounts and the processes for opening savings accounts, current accounts, fixed deposit accounts, and Islamic banking accounts. One of the most important things I learned during my internship was being a part of the Islamic Banking unit. I learned the fundamentals of interest-free banking and found out how the bank organizes its services according to profit-sharing terms such as Mudarabah and Murabaha. I gained an understanding of ethical financial practices and inclusivity in banking through this experience.

During this time, I also participated in various procurement work, such as checking and correcting vouchers, which included checking of transaction records for vouchers and rectifying discrepancies as well. In this role, attention to detail and accountability are critical, as financial records accurately documenting every transaction are the lifeblood of the bank. Furthermore, I assisted operations at the Front Desk, working closely with clients and watching how professionals engaged with questions, client service problems, and client correspondence. This experience made me more proficient in interpersonal relations and gave me formal exposure on how to provide prompt and effective customer service.

This experience contained many lessons and will contribute towards the journey of my maturity, both in school and in life. Banking operations provided me with the confidence to handle real-life situations and to understand the operations of banking, and also helped me to learn lessons of professionalism, teamwork, and service excellence that I will take with me into my career.

CHAPTER-1
INTRODUCTION

1.1: Introduction

The internship is one of the most important components of the BBA program, as it serves as a link between academic education and the actual work environment. As a student of BBA, I feel that experience is the only way to prepare myself for the challenges of a professional life that await me. The classroom theories alone are of no use until they are part of real life. And this is why experiential learning is extremely valuable. This was a three-month internship that allowed me the opportunity to get outside of the classroom and understand how a real-world organization operates. This period has been one of the most pivotal and enlightening ones of my experience over the past four years. This report is a reflection of the experience that I gained in my internship period and the knowledge that I published during my internship at Mutual Trust Bank PLC.

1.2: Origin of the Study

This report is prepared as a part of the internship that is a requirement of completing the Bachelor of Business Administration (BBA) program of the United International University. All students must complete a 12-week internship program. The main objective that an internship hold is the ability to expose students to real-world jobs and allow them to apply their conceptual knowledge in practice. This involves students being incorporated to real businesses, organizations, research centers, and development projects. So, this study has been executed after 12 weeks of organizational attachment in Mutual Trust Bank PLC.

1.3: Objectives of the Study

The primary aim of this study is to learn more about how a commercial bank operates on a day-to-day basis and to develop an understanding of the practical aspects of theoretical concepts in real-time banking. This internship program at

Mutual Trust Bank PLC has a wide area to observe and learn from departments like general banking, account opening, Islamic banking, customer service, etc. It aimed at bridging the gap between academic learning and the actual practice of required skills of the field, while also preparing me for the future challenges of the banking sector.

1.4: Scope of the Study

This report is prepared based on practical experience learned during my internship at Mutual Trust Bank PLC. This report is mainly limited to the general banking activities like account opening, dealing with & correction of vouchers, front desk activities & basic concepts of Islamic banking products. This internship allowed me to experience the hands-on application of my studies in the classroom to the real world of banking! I got an insight into the internal workings of things, met their clients, and believed it really gave me perspective as to why each detail matters—accuracy, customer service, and the whole discipline of it. The opinions and observations expressed in the report are based on my personal experience and direct observation during my short period at the bank.

1.5: Methodology

This study comes with a key section dedicated to methodology. It has been built in a very specific manner to ensure that the objectives of the study are met. Data from primary and secondary sources was harnessed for every data point mentioned in this research paper. This information is formatted, computed, and presented in a relatively orderly fashion. Both qualitative and quantitative knowledge was used for performing these studies. This report has been organized through the following procedure. Two procedures I use to collect data are

Primary data:

- Dialogue with all employees and officers of the company
- Customer consultation
- Experience on the ground from different departments of the organization

Method of collecting data: This is about collecting data directly from the people. Branch banking officers were my implement for data collection through the interview method. That's because interviews enable a thorough analysis of subject matter, uncovered with richer, more detailed insights than you get with other techniques, like surveys. This allows you to explore answers in greater depth and tackle tough topics. For in-depth interviews, I employed Bangla, and I followed a systematic interview process. Each interview took 7-12 minutes.

Secondary data:

I collected data from various websites, mainly of Mutual Trust Bank PLC. I learned a lot in part by their app MTB NEO.

1.6: LIMITATIONS OF THE STUDY

In having written this report, I have faced challenges that have impacted the depth and breadth of this study. With my utmost effort, the following caveats must be noted:

- **Restricted Access to Information:** Some internal data and documents were again not accessible due to the nature of banking operations and the fact that it is a confidential, regulated environment. Data privacy policies of the organization ensured that some of the relevant information that emerged in this study was not available.

- **Busy Schedules for Bank Workers:** Since a majority of Mutual Trust Bank PLC employees had hectic schedules, limited time hindered having proper conversations with bank personnel or collecting detailed insights during office hours.

- **Workload During the Internship:** The workload assigned during your internship and the preparation of the report must be balanced, as it seemed to me a tough task. The two had to be juggled, so I ranked priorities, meaning I sometimes could not spend as much time on deep dives.

- **Limited Scope of Research:** The internship report had to be written within an impenetrable academic deadline; hence, it left out considerable details that had the potential of engaging a broader exploration of many topics.

Despite these limitations, I have done my utmost to ensure the report is factually accurate, relevant to the requirements of the assignment, and a true reflection of my working experience at Mutual Trust Bank PLC.

CHAPTER 2
COMPANY ANALYSIS

2.1: Company Overview

Mutual Trust Bank PLC (MTB) is one of the most innovative, digital, and customer-centric private commercial banks in Bangladesh. Formed in 1999, MTB has since developed into a full-service universal bank, providing retail, wholesale, SME, and digital banking services while maintaining a strong commitment to sustainable and inclusive finance. MTB (Mutual Trust Bank Ltd) is a third-generation private commercial bank of Bangladesh. It has three sub-branches and 119 branches. We've centered our vision on something that is not an unfamiliar philosophy to us, MTB3V.

Key Aspects of MTB:

Established and Recognized:

MTB is a third-generation private commercial bank operating in Bangladesh since 1999.

Focus on Sustainability:

Bangladesh Bank described MTB as a pioneer of sustainable banking practices and has been steadfast in demonstrating sustainable banking methods through sound environmental management, social responsibility, and good corporate governance.

Comprehensive Banking Services:

MTB provides a diverse range of services such as retail banking, SME financing, digital banking solutions like MTB Neo, and international trade financing.

Extensive Network:

MTB has an extensive reach across the country, comprising branches, sub-branches, agent banking centers, ATMs, and POS machines.

Customer-Centric Approach:

MTB comprises a customer-first culture with a focus on developing original solutions to meet their particular financial needs.

Digital Transformation:

MTB is investing aggressively in digital banking, starting from the launching of MTB Neo, an upgraded and enhanced digital banking platform.

2.2: Core Values of MTB

- **Accountability.**
- **Commitment.**
- **Trust.**
- **Agility.**
- **Respect.**
- **Integrity.**

2.3: Our Vision

That is the vision: to be the most trusted bank per expectations of customers evolving in each segment to deliver excellence through innovation and sustainable banking solutions.

2.4: Our Mission

Helps their customer to lives and livelihoods through innovative and sustainable solutions, supported by a contributing and efficient workforce.

2.5: MTB Corporate Structure

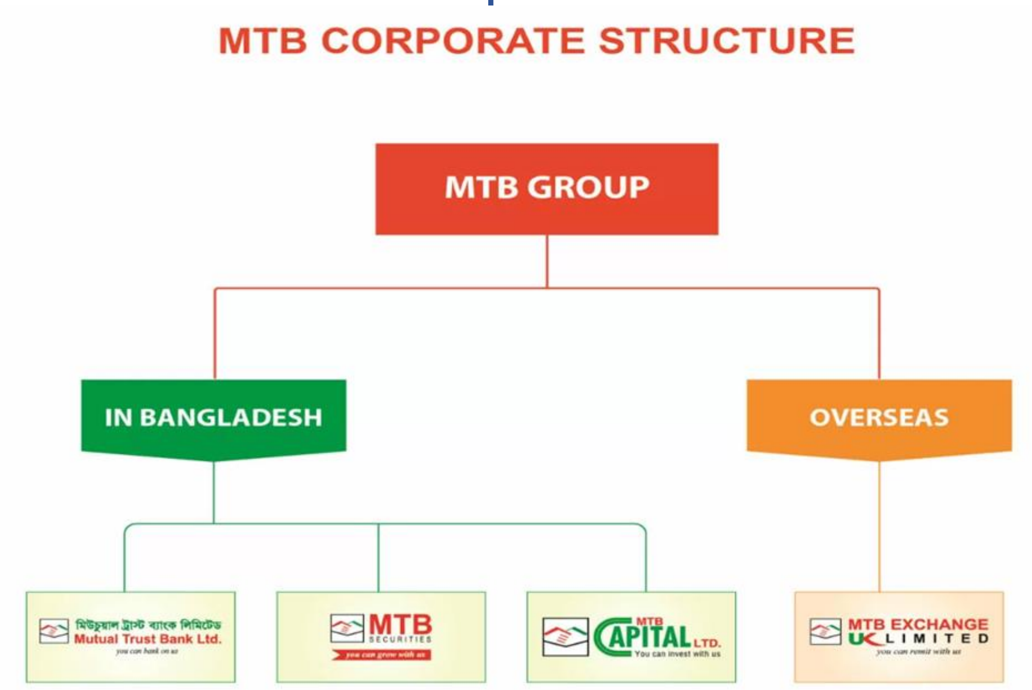


Figure 1: MTB Corporate Structure

2.6: Organizational Structure

The bank is well governed by an efficient Board of Directors who give strategic directions and policy making. The managing director and CEO is the chief executive officer of the bank under the direction of the board and is responsible for the day-to-day operation of the bank and for executive control of the bank. In addition, the bank is managed by a well-qualified and passionate team of professionals, each working in their own area of expertise. Their combined commitment and professionalism are critical to the continued growth and success of this bank.

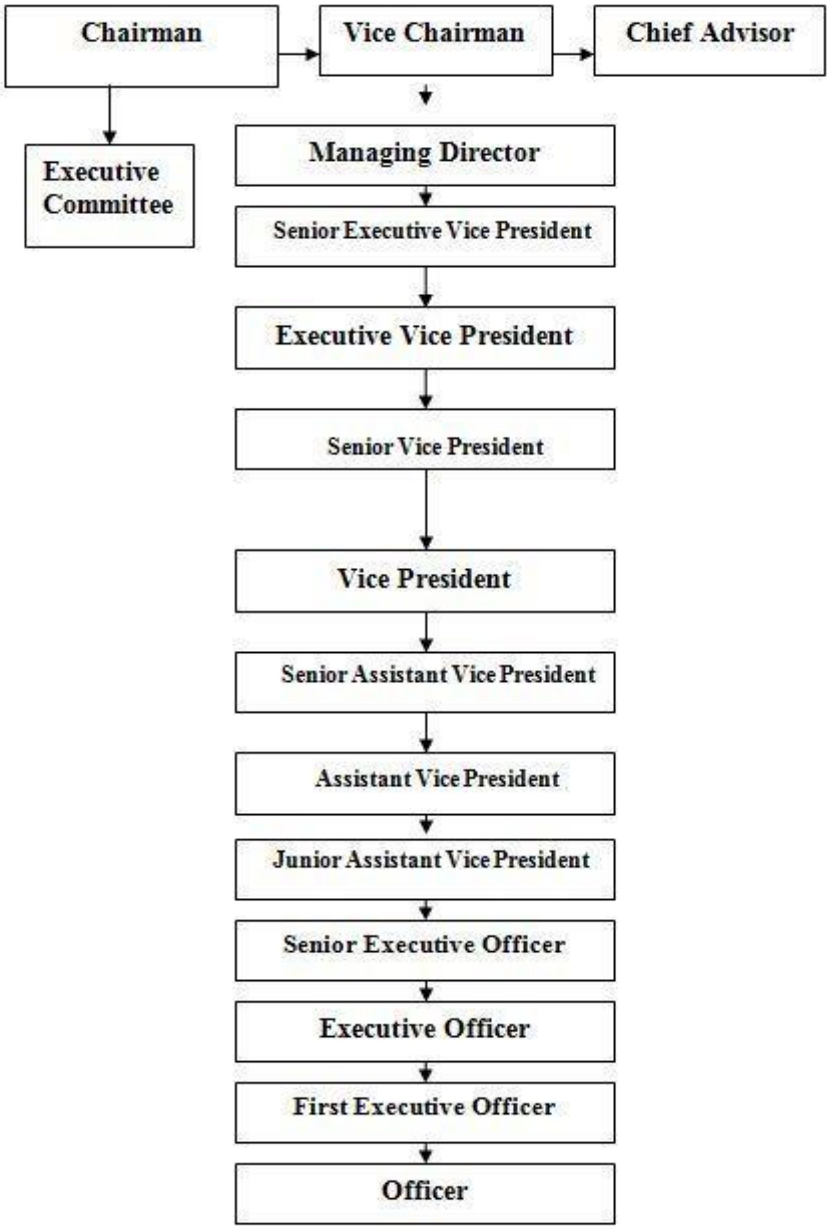


Figure 2: Organizational Structure

2.6.1: Branch Network of Mutual Trust Bank Limited

Over the years, Mutual Trust Bank Limited has become one of the leading commercial banks in Bangladesh and is growing its presence in each part of the country. The bank has built and continues to build a strong and growing branch network to ensure accessibility and customer service. Currently, the bank has 62 branches across all divisions of the country:

- Dhaka Division – 35 branches
- Chattogram Division – 12 branches
- Sylhet Division – 6 branches
- Rajshahi Division – 5 branches
- Barisal Division – 4 branches

The wide network represents banks efforts to reach more and more people and providing easy banking services across Bangladesh.

2.6.2: Corporate Information

Mutual Trust Bank Ltd.

Corporate office: 26, Gulshan Ave., Plot 5, Block SE(D), Gulshan 1, Dhaka-1212

- SWIFT- MTBLBDDH
- Telex: 632173 MTB HO BJ
- E-mail: mtbl@bangta.net

2.7: MTB Internet Banking Service

MTB Neo is free and available to all MTB customers, providing access to a convenient, secure banking service on iOS and Android smartphones. This facility will enable customers to start MFS transfers, transfer funds between MTB and other bank accounts, and check the balance available on this account via MTB Neo. The site also allows remittance of card bills, utilities, tuition, insurance premiums, and pension plans, among other payments. DPS and FDR accounts can also be opened instantly from anywhere, including the service of adding or removing beneficiaries from the account or recharging your mobile phone and much more check services. MTB Neo also offers the option to create virtual cards and download certificates and statements, in addition to international e-commerce transactions and online ticket payments.

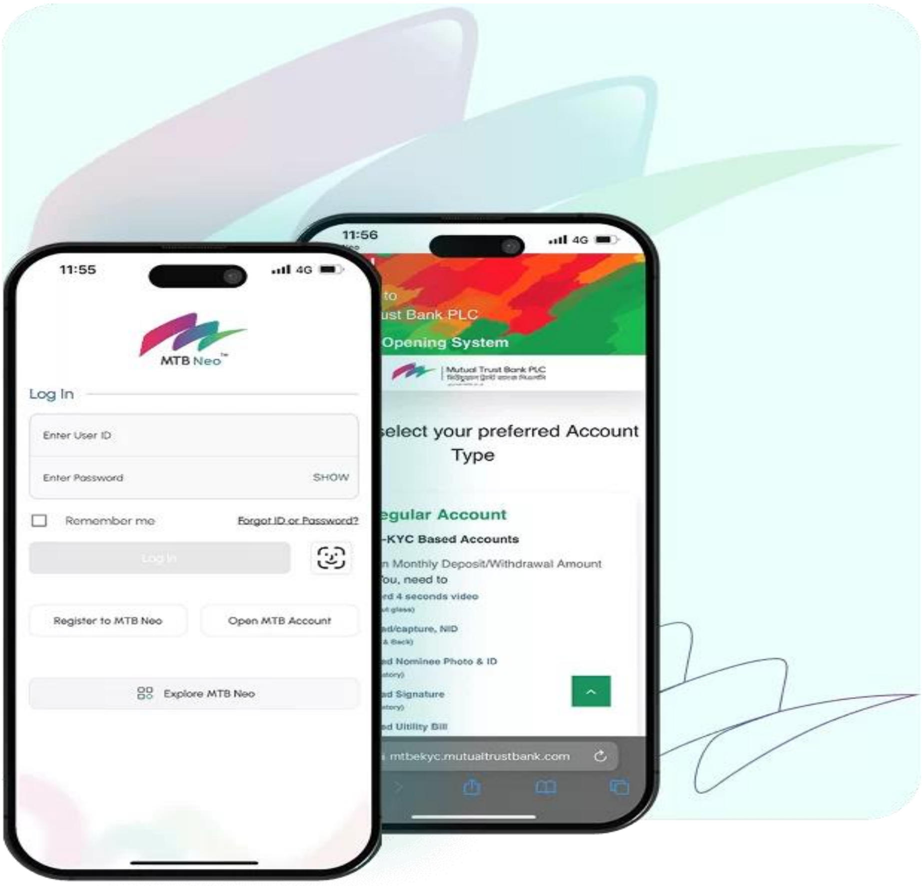


Figure 3: MTB NEO Service

Chapter 3
INTERNSHIP EXPERIENCE

3.1: My role in the organization

Currently, my internship is going on in the MTB Mohammadpur branch. The branch manager suggested that I work under the branch's junior officer, one Sultana Afrin. Currently, I am serving primarily in the general banking division, where I work under junior officer Sultana Afrin, who serves as my supervisor at the branch. She is helpful and teaches me nicely. To assist her through the entry is to help her with a checkbook, debit card, opening an Islamic savings account (MTB YAQEEN), a conventional savings account, an MTDR, a DPS, an FDR, etc. When a customer arrives to open an account, then my role is to ask him for which account he/she wants to open and then ask him for 2 copies of the account holder photo, 1 copy of the nominee photo, NID, job ID, pay slip, utilities bill, etc. Then after collecting them, I verify the NID and then screen the customer (partial matches found/not found) through MTB Mnet. My supervisor shared it with me. Then I generate a CPV (Contact Point Verification) on MS Word. After that, I fill the form to open the account. Then when I finish, I request my supervisor to sign and then go to the manager to sign it. Once I signed it, I scanned it well. Once this form is filled out, my supervisor forwards the PDF to the Liabilities Operations Department (LOD), if there is anything missing or any wrong information in this form, then LOD sends a query back to us. I captured the query, and when I approached my supervisor, she asked me to rescan the same page and send it through Outlook. She has a couple of desktops, and she lets me in on one of them. The task is easy. But still, during peak workloads, she is so supportive and lets me take a rest and have some humorous talk to uplift my mind. I sometimes check the GL supplementary, as part of my job is to remember the biggest transaction of the transaction slip. Additionally, I also assisted in voucher checking and correction tasks by verifying transaction activity and correcting discrepancies. Attention to detail and a sense of control were also important, and this is accurate, as proper documentation of bank accounts is essential for the bank's operations.

3.1.1: Responsibility of Cheque book & Card Sector

In my internship period at Mutual Trust Bank PLC, I have been allocated in Cheque Book and card delivery section. Not just this, it has a vital role in ensuring the great delivery of services to clients. My duties in this domain included

- **Receiving Cheque Books and Cards:** I had to check and enter incoming cheque books and debit/credit cards received from the central department. Many of those had been cleaned up through rigorous cross-checking against internal records to prevent any mismatch for each item.
- **Sort and Stash:** The cheque books and cards were sorted as per customer names and account numbers and then stashed away such that they could be quickly availed of when the customer arrived.

- **Customer Handover:** Whenever a customer comes to collect cheque book or card, I help in identifying them through documents like account number, mobile number, signature, etc. The items were then delivered to the rightful account holder only following adequate verification.

- **Tracking of Delivery:** I maintained the internal logbook after each handover for proper tracking while ensuring secure and traceable delivery.

- **Customer Calling:** To call the customers and inform them that their cheque book or card has reached our branch and can be collected.

Through this role, I learned to pay close attention to detail, to keep the information in the vault, and to make sure every deal is handled with care.

3.2: Specific things I've learned

The first thing that I have learned is how to behave with customers and make good relations with customers. Second, among the most important things that I learned is that at a small or big level, when you are doing group work, then there is a chance of misunderstanding, so effective communication is required. Good communication helps us to prevent misunderstanding. Every day, I have learned a little something about time management. I am getting in before 10 am and I am always trying to finish my work before the time. I have learned about teamwork. Grabbing a couple of other Hops and Hay boppers—and sometimes you just need a crew, right? In difficult files, my supervisors tell us to work in a group and be the first to finish the file. Meanwhile, I have learned to tackle the blunders and how to make amends in a calm way. The single biggest lesson that I have learned about corporate culture.

3.3: Work environment

All the people from MTB Mohammadpur Branch are very helpful. In the absence of my supervisor, if I have a problem with a file, then I approach the senior officer, who explains it to me very well. They give me the freedom to ask any question I want the answer to. They are very professional as massage therapists towards a customer. They are super supportive of one another and always do their best to help each other out. At other times, employees may collaborate on a project and set of tasks. MTB provides numerous opportunities for flourishing in a career, such as employee training and development programs and job rotation. MTB is famous for its better work-life balance. Hence, I consider MTB a great workplace.

3.4: Opening Accounts in Conventional and Islamic Banking

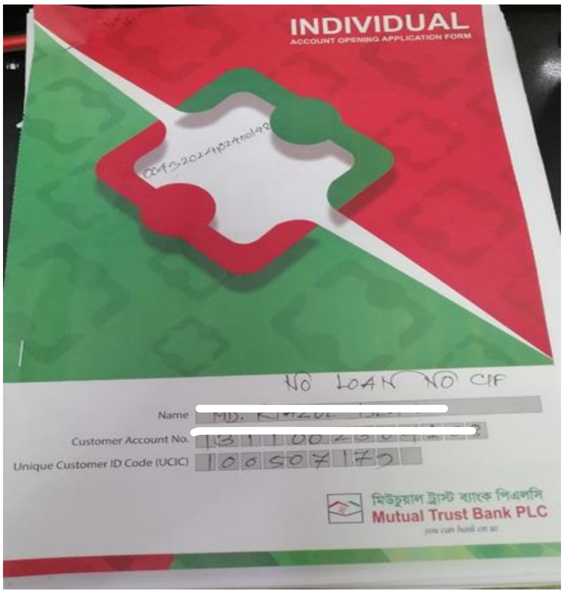
I was exposed to the procedures to follow during the account opening of both conventional banking and Islamic banking services during my internship at Mutual Trust Bank PLC. The process is built to be easy on the customer while also meeting the requirements of regulators and internal policy. Nobody gave any long arms to keep the customer away from the desk, and instead customers willing to open any type of account (conventional or Islamic) were initially directed to the Customer Service Desk, where they were provided the forms and brief instructions on filling them. Part of my role was to guide them on the different accounts available (savings, current, fixed deposit) and elaborate on the differences between conventional and Islamic banking.

Common documents that are needed for both systems are as follows:

- A national ID or passport (and nominee passport, if applicable) of the account holder.
- Newly taken passport-size photographs (2 for the holder, 1 for the nominee).
- TIN certificate (if applicable).
- Source of income/employment details.

As the documents were collected and checked, I assisted with recording the customer data into the system of the bank, ensuring that all information is recorded properly and completely. This included signature validation, checking for initial deposits, and passing the form to authorized officers for signature before final approval.

Particular emphasis on Islamic banking customers was placed on their understanding of Shariah compliance in the products, or profit-sharing arrangements in lieu of interest-based returns. I developed a deeper understanding of how customers are boarded and the significance of compliance, procedures, accuracy, and care in banking.



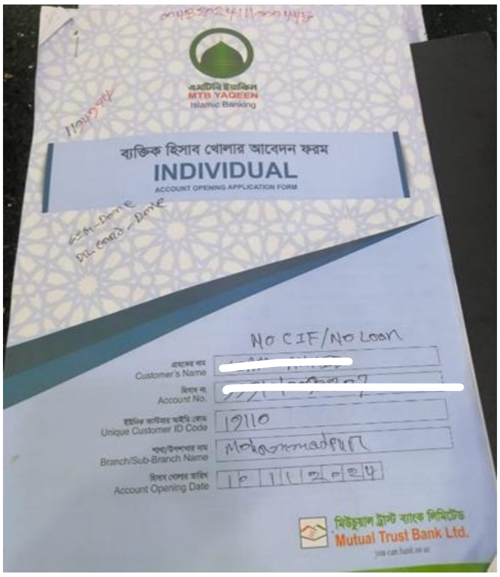


Figure 4: Opening Accounts in Conventional and Islamic Banking Forms

3.5: Voucher Checking

During my internship at Mutual Trust Bank PLC, I observed voucher checking, which is one of the most important processes of the bank during day-to-day operations. I was responsible for checking all sorts of transaction vouchers from cash deposits, withdrawals, fund transfers, and other transactions to ensure all the details were valid and properly recorded. Related documents/supporting documents attached to each of the invoices were also verified to observe relevant details such as account numbers, transactions, customer signatures, and stamps from the accounts department of approval. During this entire short period, I was also responsive—where I identified an error or data entry inconsistency, I highlighted these to the respective officer quickly—errors such as missing data, data entry mismatch, and so on. I learned the need for accuracy, attention to detail, and personal responsibility to keep the bank running smoothly.

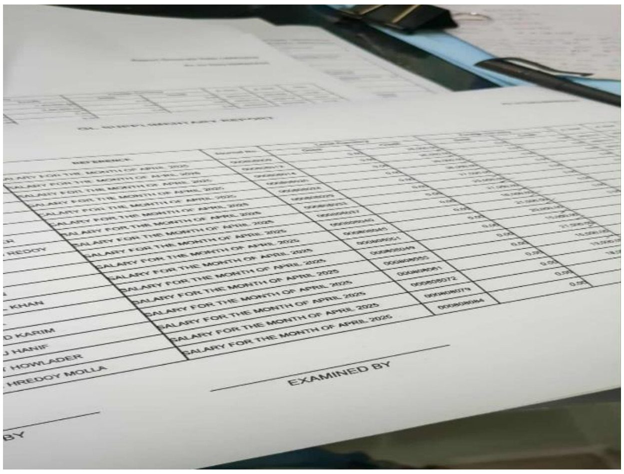


Figure 5: Voucher Checking

Chapter 4:
Analysis & Findings

4.1: What I Got to See and Do

My internship at Mutual Trust Bank PLC for about 10 weeks, at their Mohammadpur Branch, proved for me a perfect platform to observe the practical banking activities that I studied in theory only. Primarily, I was assigned to the General Banking Division, where most customer interactions happen and most frontline operations take place. I performed my tasks with greater precision under my supervisor, whom I helped to open various account types, including savings, current, DPS, FDR, and Islamic accounts, including MTB Yaqeen. I managed paperwork to be submitted, validated customer information, screened NIDs, and helped fill up the CPV (Contact Point Verification) forms. Also, I assisted in receiving and delivering cheque books and debit/credit cards. This encompassed capturing, arranging, authenticating, and supplying them to clients after recognizing their identity; I was also associated with voucher checking. I used to go through transaction slips to compare them with the slips of the bank. This made me realize the importance of accuracy in banking.

In addition, I went to work with GL supplementary sheets of marking high-value deals. They were perfect learning activities for me.

4.1.1: What I Learned

In my internship, I gained insight into more than just banking processes. Perhaps the most important thing I learned was communication—how employees talked with customers, listened to their problems, and offered solutions in a calm and respectful manner. It also taught to always remain organized and focused, especially when you have to deal with money, sensitive information, and customer identities. Life has taught us that a tiny mistake in a bank can lead to huge problems, so we started double-checking everything. This led to another important lesson about how to work together as a team. I witnessed staff supporting each other when the branch gets particularly busy.

They stand by each other, distribute the work, and ensure the work gets done at a quicker pace. This camaraderie builds the workflow and ambiance.
Finally, I learned about the basic principles of Islamic banking, particularly the mechanics of interest-free systems such as Mudarabah and Murabaha. I liked this, as it was all new to me and expanded my perspective on inclusive banking.

4.1.2: What Was My Benefit

To approach this internship, this brought relevant value into the career ride. Here are a few personal and professionally related ways I benefited:

- I gained confidence in a professional office context.
- I practiced skills such as document handling, account processing, and internal bank systems.
- Daily conversation with customers and with co-workers improved my communication ability.
- I learned problem-solving skills; for instance, how to deal with minor errors with confidence.
- How to deal with pressure and how to perform perfectly when there are many customers at the branch or when the customers are getting impatient.
- Most importantly, this internship has given me the reassurance of my future. It made me understand that I like the bank-type environment where everything is structured and service-oriented.

4.1.3: Feedback I Received

I was very lucky to receive positive and constructive feedback on my work from my supervisor and other officers at the branch. My supervisor, Miss Afrin, liked the fact that I never missed a deadline, was willing to learn, and had an eye for detail. The mere fact that she gave me access to internal tools gave on her level of confidence in her then. The officers behind the wheel were never rude and always encouraged any questions. They explained calmly whenever I made mistakes or did not understand. I slowly improved myself day to day, and they always encouraged me to ask more and observe more so I could learn faster.

4.2: What I Disliked and Suggestions for Improvement

Although my internship experience at Mutual Trust Bank PLC was very positive and
valuable, there are still some areas of improvement I would recommend for future interns and for the company:

No Seamless Process for Interns

What I disliked:

The lack of a proper initial orientation or training session regarding the internship. That first day, I did not yet comprehend the responsibilities or what position I would be taking up.

What they should do:

The bank can conduct a brief orientation or familiarization program to orient interns about the branch, the jobs they are expected to do, and the internal systems used in the bank. This would bolster the confidence AND preparedness of new interns.

Restricted Access to Education

What I disliked:

My experience was primarily in general banking; I never ventured out to loans, credit cards, or foreign trade.

What they can do:

Even a one-day introduction and tour for the interns of each department in the bank if
possible. This would spice up the internship and allow us to see which area we like the most in banking.

Too Much Repetition in Tasks

What I disliked:

The repetition of sorts of tasks, such as sorting cheque books and scanning forms, began to set in once a few weeks had passed. It brought down the buzz and the learning curve.

What they can do:

This could allow for interns to rotate every 1–2 weeks in different roles. A little variety in the way we learn would keep the spirit fresh and enable us to enhance more skills in shorter span of time.

To clarify, these are not complaints, this is honest feedback from someone looking to learn, grow and develop. Everyone at MTB was very nice and welcoming, but I think if there were a bit more structure and learning to this internship it could have been an even more effective experience. I wish future interns would have the opportunity to not only explore and learn but also be able to have a larger breeding ground of the banking process.

Chapter 5
Recommendations & Conclusion

5.1: Recommendation

- **Open more branches in the rural areas:**

Lots of folks in rural areas outside the cities are still unbanked. Opening branches in that area can allow more people to access the bank's services.

- **Improve Digital Banking Services:**

Simplify and speed up mobile apps and Internet banking. This will appeal to young customers who like to do everything on their phones.

- **Provide Additional Training to Customer Support Staff:**

Regular training to staff members to deal with customer queries and complaints. The staff helps a lot when they are friendly and helpful.

- **Increase Financial Education Efforts:**

The bank can arrange sessions or movements to make people understand savings, loans, and advantages of banking. All of this can accumulate trust and raise the number of customers.

- **Speed Up Loan Approvals:**

Develop a simplified and expedited loan application process for small businesses. By doing so, we will help stimulate loans from more customers and put their businesses on the path of growth.

- **Enhance Cybersecurity:**

As digital banking continues to boom, safeguarding customer data becomes paramount. Bank now must invest in a strong security system and customer education about online security.

- **Expand ATM Network:**

An increase of ATMs, particularly in busy areas and in smaller towns, will satisfy consumer demand for cash while reducing long lines.

- ✓ **Introduce More Flexible Products:**

Design banking products that are suited for different types of customers, such as flexible savings accounts, personalized loans, etc

- ✓ **Use Customer Feedback Actively:**

Get customer feedback often and respond to their recommendations. This should enhance the underlying services to what the public is looking for.

- ✓ **Promote Green Banking:**

Promote paperless banking and eco-friendly banking solutions for associating with sustainable solutions and generating eco-friendly customers.

5.2: Conclusion

My internship at Mutual Trust Bank PLC was an amazing learning experience, which allowed me to view the practical operations of a bank on a day-to-day basis. I did not just passively watch; I participated in everyday duties, asked questions, and chiseled away at constructing my understanding of how each department complements one another to operate the foundation of life as I know it. This exposed me to more than just banking processes. This experience taught me much more than banking processes. It helped me improve my communication, learn how to be responsible and professional, and build confidence in working with all kinds of people. The MTB environment was supportive, and I cannot thank everybody enough for all the help I had during this period. Whilst the bank is performing extremely well, I observed few areas where it could scale further, for example, in areas such as digital banking and rural accessibility. But beyond our issues, MTB is a solid, customer-focused bank, and I am proud to have been a small part of it.

Not only did this internship give me a hands-on experience that was applicable to what I studied, but this experience has also set me in the right direction for the career I wish to have in the future. It will forever represent an important point in my life.

5.3 References

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