



Daffodil
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Deposit Mobilization Practices of Mutual Trust Bank PLC

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Date of Submission: 17th November 2025

Letter of Transmittal

Ms. Sabrina Akhter
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Subject: Submission of Internship Report on “**Deposit Mobilization Practices of Mutual Trust Bank PLC**”

Dear Madam,

With due respect, the undersigned hereby submits the internship report entitled “**Deposit Mobilization Practices of Mutual Trust Bank PLC**”, prepared based on the three-month internship completed at Mutual Trust Bank PLC, Mirpur-2 Branch. The report has been prepared in fulfillment of the requirements for the BBA program, majoring in Finance, at Daffodil International University.

The report provides an overview of deposit mobilization activities observed in the General Banking / Customer Service section, details of tasks performed during the internship, key learnings, reflections, and recommendations to strengthen deposit mobilization practices. The candidate is grateful for your guidance and constructive feedback during the report preparation.

The candidate hopes that the report will meet academic expectations and will be of use to both the Department and the host organization.

Respectfully submitted,

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Acknowledgement

The author expresses sincere gratitude to all those who provided support and guidance throughout the internship program and the preparation of this report.

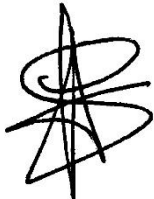
Special thanks are due to Ms. Sabrina Akhter, Assistant Professor, Department of Business Administration, Daffodil International University, for her continuous academic supervision and valuable suggestions. The author also thanks the officers and staff of Mutual Trust Bank PLC, Mirpur-2 Branch, especially the Customer Service Officers, for permitting the internship, providing guidance, and giving access to practical work that formed the basis of this report. Finally, the author is grateful to family and friends for their encouragement during the internship and report writing.



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Certificate of Approval

This is to certify that the internship report entitled “**Deposit Mobilization Practices of Mutual Trust Bank PLC**” submitted by **Abdullah Al Mueed Pranto** (ID: 221-11-1496) in partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA), Faculty of Business & Entrepreneurship, Daffodil International University, has been accepted and approved.



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Declaration

I, **Abdullah Al Mueed Pranto** (ID: 221-11-1496), hereby declare that this internship report titled “**Deposit Mobilization Practices of Mutual Trust Bank PLC**” submitted to the Department of Business Administration, Daffodil International University, is the result of my own work and has not been submitted previously for any degree or diploma at any institution. All sources used have been duly acknowledged and referenced.



Yours sincerely,
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Executive Summary

This internship report gives a report of the three months practical training in the General Banking Department of Mutual Trust Bank PLC, Mirpur-2 Branch. The internship was supposed to close the gap between the academic knowledge and the actual banking practice especially in the field of deposit mobilization.

The organizational profile suggests history, mission, vision, core values, and significant functions of MTB with a high level of customer-focused banking model and diversified financial services. It also brings out the branch structure and departmental functions that apply to the daily operations.

Chapter on job responsibilities outlines the daily work of the intern which involves support in opening accounts, checking documents, verifying KYC and offering customer guidance and handing out of debit cards and cheque books. These assignments were practical in learning customer service processes and regulatory compliance processes.

The analytical chapter analyses the deposit mobilization practices of MTB focusing on the manner in which the deposits are raised using a number of products like Savings Accounts, Current Accounts, FDRs and term-based schemes. It also analyses the contribution of customer service officers, marketing practice and operational practices which helps in the growth of deposits.

The results show that the branch has a strong quality of its services, product structure of the deposits, and proper management of customer relations as the strengths of this branch. Nevertheless, system delays, small working areas, little marketing efforts and absence of well-organized intern orientation were cited as operational problems.

The recommendations include the need to enhance digital marketing, improve IT infrastructure, organize formal training of interns and increase workspace to facilitate the smoother operations. These gains would be used to make the process of deposit mobilization more efficient, provide more satisfaction to the customers and the quality of service.

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Chapter 1

Introduction

1.1 Background of the Study

Deposit mobilization is the basis of all the operations of any commercial bank in the present-day financial systems. The capacity of a bank to take deposits of various types of customers defines the capacity of the bank to give credit, maintain liquidity as well as financial stability. Mutual Trust Bank PLC (MTB), which is one of the biggest banks in the private sector in Bangladesh, is an influential player in the economic development process of the country due to its effective deposit gathering, and customer-based banking services.

General Banking Department of MTB undertakes the general deposit related services, such as the opening of savings, current and fixed deposit accounts, remittance processing, and compliance with the Bangladesh bank regulations. The intern was placed in this department in the Mirpur-2 Branch of the Master of business administration (MBA) program as a part of the Bachelor of Business Administration (BBA) program to have a practical exposure to the deposit mobilization practices and also to know the operational process involved in the daily transactions with the customers.

The student was able to see how the banking professionals deal with clients, how they work with documentation, and use banking software to facilitate effective deposit services through this internship. The experience helped to bridge the gap between theoretical knowledge on financial management and the actual knowledge of working in the retail banking business, service delivery and customer relationship management.

1.2 Rationale of the Study

The idea behind choosing the Deposit Mobilization Practices within the General Banking Department is the fact that deposits are in the center stage of the financial viability of a bank.

In case of a major in finance, it is crucial to understand how deposits are collected, the policies regarding interest rates and customer engagement to understand the complex nature of the entire banking system.

The General Banking Department at Mutual Trust Bank would provide the opportunity to have first-hand experience on the operations of account opening, account verification and account maintenance-processes that determine the success of the deposit attracting and retaining process.

The experience that the intern gained in this department thus offered a perfect chance to examine the role that deposit related services play in bank in enhancement of profitability and customer confidence.

1.3 Objectives of the Study

Broad Objective

To investigate the process and method of mobilization of deposits and the workings of the General Banking Department of the Mutual Trust Bank PLC. Mirpur-2 Branch.

Specific Objectives

- To know the key deposit products and services being provided by MTB.
- To learn the account opening process, document the required procedures, and understand how customer service officers contribute to mobilizing deposits in the General Banking Department.
- Findings and suggestions.

1.4 Scope of the Study

The paper is dedicated solely to the topic of deposit mobilization practices in Mutual Trust Bank PLC, Mirpur-2 Branch.

It entails an account opening observation, customer service activities, documentation, and data entry activities using software, which took place in the internship period, July to October 2025.

Credit operations, investor banking or external audits are other areas that will not be covered by this report.

Analysis will be restricted to day-to-day operations in the General Banking Department, with the focus on front-desk worker handling deposits, communicating with the customers, and keeping track of transactions.

1.5 Methodology of the Study

The report is predominantly founded on the qualitative observation and secondary data collection according to an internship reporting guideline of DIU.

Data sources included:

- On-the-job observation of the day-to-day banking practices throughout the internship period.
- Interview with Customer Service Officers and branch officials.
- Internal forms, circulars and manuals offered by MTB.
- Appropriate textbooks, Internet Banking reports, and deposit mobilization research.

No survey or quantitative study was carried out as it would have violated confidentiality and limitations on operations.

1.6 Limitations of the Study

A number of constraints influenced the scope of this investigation:

- The privacy limitation did not allow access to a lot of financial information and customer data.
- The three months of internship did not expose much to seasonal changes in the inflows of deposits.
- Certain activities of deposit-related software were also limited to permanent employees.
- There were occasional delays in the system and limited workspace that influenced the observation of real-time processes.

Nonwithstanding these shortcomings, the internship offered significant experience on what goes on in the deposit mobilization efforts of a major privately-owned commercial bank and it was possible to learn more about customer service business in a practical financial environment.

Chapter 2

Company / Organization Overview

2.1 Overview of Mutual Trust Bank PLC (MTB)

Mutual Trust Bank PLC (also referred to as MTB) is one of the most popular and prosperous private commercial banks of Bangladesh, which provides a full spectrum of banking products and other financial services.

Grounded in 1999, MTB is functioning in the Companies Act 1994 and the Bank Companies Act 1991 and its head office is situated in Dhaka.

The bank has continued to expand over the years with its vision being to be a world-class financial institution, which offers innovative and customer-centered banking solutions.

The bank offers a broad range of services such as corporate, SME, retail and consumer banking services.

The branch network, ATM and digital banking facilities have enabled MTF to have a great presence in the urban and rural regions.

It operates within the full limits of the rules and regulations of the Bangladesh Bank and has been listed on the Dhaka and Chittagon Stock Exchanges.

Mutual Trust Bank has gained a good reputation of being financially inclusive, ethical and corporate social responsibility (CSR).

The bank has paid attention to modern banking practices and technological innovation by doing so the bank is guaranteed of offering fast, secure and reliable financial services to its customers.

2.2 History and Development of the Bank

Mutual Trust Bank PLC started its operations on 24 October 1999 and its vision is to build a powerful, customer-focused and technologically superior financial institution.

In a period of over 20 years, MTB has become an active entity and has over 100 branches in Bangladesh.

The bank started with the provision of traditional banking services like deposits, loans and remittances but over time it has diversified its offerings to credit card, mobile banking and online financial services.

The bank also realized client convenience with the launch of "MTB Smart Banking" which combined the ability of online access to account, electronic transfer of funds and requests of services.

The key factors that have contributed to the continued development of MTV are the focus on innovation, effective corporate governance, and well-trained employees.

The technological advancements that it has constantly gone through especially in the banking systems and ATM networks have made it one of the most efficient and customer friendly banks in Bangladesh.

2.3 Vision, Mission, and Core Values

Vision

The vision is to become the most preferred financial institution in Bangladesh; where customers feel that the services provided to them are excellent, well governed and sustainable.

Mission

- To provide effective, creative, and technological based financial solutions to each group of customers.
- To create responsible banking in order to encourage entrepreneurship and economic development.
- In order to achieve a better customer satisfaction through transparency and integrity in all its operations.
- To offer a comprehensive work environment that fosters employee development and career excellence.

Core Values

- **Integrity:** Honesty and observance of banking practices.
- **Customer Focus:** Forging long term relationships founded on trust and satisfaction.
- **Transparency:** being accountable and transparent in its financial operations.

- **Innovation:** Promoting betterment and use of emerging technologies.
- **Teamwork:** Influencing all employees to work in a team and be responsible.
- **Social Commitment:** Giving back to the society by undertaking CSR and sustainable business practices.

2.4 Organizational Structure

Mutual Trust Bank PLC is hierarchically structured, which is an efficient and accountable organizational structure.

Board of Directors offers the strategic direction and Managing Director and CEO are in charge of daily operations.

The support team is provided with professional divisions, including:

- Corporate Banking Division
- Retail and SME Banking Division
- International Trade Division
- Treasury and Investment Division
- Information Technology Division
- Human Resources Division
- General Banking and Operations

The branches are headed by a branch manager who is the head of department heads in the General Banking, Credit and Foreign Exchange. The branch that the intern was assigned to was Mirpur-2 Branch, which is a branch largely run under the general banking department which handles customer transactions, handling deposits and offering services on daily basis.

2.5 Branch Profile Mirpur-2 Branch

The internship was undertaken in Mutual Trust Bank PLC, Branch Jawad Tower, House # 74, Road # 2, Block-D, Mirpur-2, Dhaka-1216.

- Phone: 01708808406, 01911576324

- Email: mirpur.br@mutualtrustbank.com
- ATM Booth: Same address (Jawad Tower)
- Operating Hours: Sunday to Thursday, 10:00 AM – 4:00 PM

The branch is also a complete functioning branch of the mutual trust bank PLC, which provides services in customer service, cash and deposit, and loan section. The intern was posted at Customer Service / General Banking Department where the opening of accounts, issuing cheques, and deposit operations are handled.

2.6 Departmental Overview General Banking Department

The General Banking Department (which is commonly known as the core of the branch) deals with the deposits of the customers, and also most of the banking relationships start with the same department.

It is important in mobilizing deposits with numerous services and schemes. The main functions of the department entail:

Account Opening:

- **New Accounts:** Savings, Current, and Fixed Deposit Receipts (FDR).
- **Cash Operations:** Cash deposit and withdrawal.
- **Cheque and Card Delivery:** Checkbook, debit card and credit card issuance and distribution.
- **Remittance Services:** This involves the transfer of funds and their clearing.
- **Deposit Record Management:** Management of digital and manual records of customers.
- **Customer Query Resolution:** This involves offering help and information to customers as it relates to banking products and services.

As part of the internship, the intern was working in the account opening and deposit services department where the officer directly helped in customer service in relation to effective deposit mobilization and customer retention.

2.7 Technology and Banking Software

The MTB operates on a strong core banking software that allows it to store the data of deposit and transactions safely and effectively. The branch also has the operation of the MTB Smart Banking which is an online banking platform and the internal data management system that updates the account, verifies KYC and archives documents.

Through the internship, the intern was exposed to fundamental data entry processes in the form of MS Excel and the internal deposit management applications and learnt the role of digital applications in streamlining customer service and increasing the accuracy of banking processes.

2.8 Corporate Social Responsibility (CSR)

The company focuses on its Corporate Social Responsibility (CSR). With the help of social responsibility, MTB will be able to contribute to the growth of the nation. The bank gives donations to education, healthcare, environmental and community welfare projects. The alignment of CSR activities with the business strategy of the company helps MTB to create social and economic value.

2.9 Summary

Mutual Trust Bank PLC is a technologically advanced services based financial institution that has a firm focus on customer satisfaction and sustainable development. The branch where the internship was undertaken (Mirpur-2 Branch) can be seen as an example of this commitment in terms of efficient general bank operations and their orientation on relationships with clients.

The organization, mission and departmental activities of the bank would help in understanding the appropriate context in which deposit mobilization practices are discussed in later chapters.

Chapter 3

Internship Role and Responsibilities

3.1 Overview of Internship Placement

The internship took place at the Mirpur-2 Branch of the Mutual Trust Bank PLC (MTB) between July 2025 and October 2025 as a part of the degree program titled Bachelor of Business Administration (BBA) offered at Daffodil International University.

The intern would be based at the General Banking Department that mainly deals with customer deposits, opening accounts, cheques and card delivery, and other customer service functions.

The internship was meant to get first-hand experience of the deposit mobilization practices as well as to know the operations that were used to facilitate the customer services and the financial expansion of the bank.

The internship gave an insight into the working operations of banks under the supervision of the seasoned officers and served to match the academic theories in finance and banking with the real-life practice.

3.2 Organizational Department Structure

The Mirpur-2 Branch, General Banking Department is further broken down into three major sections:

- 1. Customer Service Section (CSO Section):** The customer service section deals with opening of accounts, documentation, delivering cheques book and debit cards, and customer communication.
- 2. Cash and Deposit Section:** It deals with cash receipt, deposit and withdrawal processing and ensuring cash balances.
- 3. Loan Division:** Personal and business loans, credit facilities linked on FDR, mortgage documents.

- **First Month (July 2025):**

The intern was familiarized with the basics of account opening documentation and customer service process. Account forms were filled manually and checked by officers before processing under supervision.

- **Second Month (August 2025):**

The duties were increased to receive cheque books and cards at the head office as well as making calls to the customers to come in and collect the cards and also helping the officers with endorsements and form checking.

- **Third Month (September–October 2025):**

The intern was more responsible in data entry in the Excel and internal systems, and was also training new interns in simple operation duties. This repeated practice of important functions contributed to the enhancement of learning and accuracy.

3.3 Relationship Between Duties and Deposit Mobilization

Every activity done by the intern was relevant to deposit mobilization in the branch directly or indirectly.

The opening of accounts was done efficiently to maintain a high flow of new deposit clients, and the customers were motivated to stay and be satisfied through prompt communication. The intern helped in the documentation and record management that facilitated the operational accuracy needed to keep the clients in trust- this is important in the mobilization of deposits.

Customer Service Section: The General Banking Department, and in this specific case, the Customer Service Section is on the frontline in attracting and retaining deposits. The department maintains the image of the bank and enhances its capacity to increase the deposit volumes through the level of service quality, transparency, and responsiveness.

3.4 Skills and Knowledge Applied

The internship gave the intern opportunity to put in action classroom knowledge on finance and banking, which includes:

- Financial Intermediation and Banking Operations Principles.
- Customer Relationship Management.
- Financial Accounting and Record keeping.
- In Deposit Accounts and Interest Calculation, there are fundamental aspects related to this field.

Real world experience on the concepts further enhanced knowledge on the role of deposit mobilization in the liquidity management of the bank as well as its financial performance.

3.5 Summary

The internship experience in General Banking Department of the Mutual Trust Bank PLC, Mirpur-2 Branch, gave the intern an excellent idea on the operations and processes of deposit mobilization. Through opening of accounts, documentations and interacting with the customers, the intern had an opportunity to see how the academic knowledge can be put into practice in the banking and finance industry. The duties undertaken enhanced practical skills, improved communication skills, and prepared a background on how to further develop professionally in the financial industry.

Chapter 4

Key Learnings and Experiences

4.1 Introduction

The internship experience in Mutual trust bank PLC (MTB), Mirpur-2 Branch offered the intern a very relevant exposure to what real banking entails and how the financial theories can be applied practically. The experience served as a bridge between the studies and the organizational practice especially in mobilization of deposits and customer service. The chapter recalls the major technical, analytical, and interpersonal skills that were obtained throughout the internship and how they relate to the academic background of the intern in the field of finance.

4.2 Technical and Functional Learning

4.2.1 Knowledge of Deposit Mobilization

One of the basic operations of a commercial bank is the deposit mobilization because deposit is the major source of funds that are used to loan out or to invest and even to manage liquidity. Throughout the internship, the intern was presented with a wide perspective of the ways the Mutual Trust Bank PLC (MTB) attracts deposits by providing customer-focused services, regulatory, and appealing financial services.

The intern paid close attention to the operations that are entailed in opening and sustaining Savings Accounts, Current Accounts and Fixed Deposit Receipts (FDRs), which make part of the totality of the deposit portfolio of the bank. It is through this exposure that the intern was able to understand how banks develop various deposit products to satisfy the requirements of people, companies, and organizations and how interest rates, the benefits of the products, and the quality of services affect customer choices.

Other important lessons learned were:

- Knowledge of Interest Rate Structure: The intern got to know the difference among the interest rate on savings, current, and fixed deposit accounts and competitive interest rates to attract and maintain depositors.
- Accuracy and Compliance of the documentation: The daily verification of the NID, photographs, source-of-fund declaration, the information about the nominee, and other KYC elements made the intern realize the significance of the appropriate documentation in the avoidance of the regulatory compliance and mitigation of the risks to the operations.

- Role of Customer Trust in Deposit Growth: The intern understood that effective communication, proper guidance and punctuality have a great effect upon a customer's desire to continue depositing money in the bank or even to open more accounts.
- Account Activation and Verification Process: Signature verification, which is done by observing officers, checking specimen cards and checking customer information, helped the intern understand how the bank authenticates and defrauds.

In general, these experiences gave the intern a hands-on idea of the combination of operational precision, customer relationship management, and compliance regulation in enhancing the activities of a bank in mobilizing deposits.

4.2.2 Exposure to Core Banking Operations

The internship provided me with practical skills in documentation, data entry and record maintenance- important roles of the General Banking Department.

- Office software like MS Word and MS Excel were used by the intern to prepare data sheets and records of clients.
- The simplest exposure to the internal software of MTB enhanced the interpretation of the digital transaction systems and data management.
- Having witnessed cheques issuance, card delivery and cash deposit procedures, there was an increased awareness of the efficiency of operations in the banking business.

4.2.3 Understanding of Customer Relationship Management (CRM)

Deposit mobilization is based on customer service. The intern discovered that it directly affects retention of clients through polite communication, clarity and responsiveness.

- The intern was exposed to personal contacts with customers that create trust by receiving their phone calls and responding to their inquiries.
- Adequate product orientation, benefits of the accounts, and documentation requirements are critical in maintaining customer satisfaction.

4.3 Analytical and Problem-Solving Skills

The intern gained an analytical skill in problem identification and solution of small operational issues during the internship.

- Training on how to detect incomplete or wrong forms would avoid delays in opening of accounts.
- The cross validation of the customer information contributed to attention to detail and precision.
- Dealing with small deviations in records enhanced ability to resolve problems and flexibility in stressful circumstances.

I also reinforced the intern with the skills to analyze the banking data and understand the trends associated with the deposit trends and bottlenecks in the service delivery, like software or restricted system access.

4.4 Interpersonal and Communication Skills

The direct interaction with the customers and the colleagues helped the intern to improve his/her interpersonal and communication skills significantly.

- The intern was taught to be professional and polite towards the customers of different backgrounds.
- Working with officers, tellers, and other interns increased the ability to work as a team and coordinate.
- Active listening and responsiveness to the needs of the customers helped increase the quality of delivered services and minimized the cases of misunderstanding.

Such communication skills would be vital to anyone who would wish to work in the field of finance and banking where client relations and credibility are key to success.

4.5 Personal and Professional Development

The internship resulted in personal development and better perception of professional ethics:

- Time Management: The intern became accustomed to the rigorous office routines and specifically got to know how to prioritize various tasks effectively.
- Responsibility and Discipline: Meeting the expected workload met is what enhanced accountability and reliability.

- Flexibility: The flexibility to accommodate a corporate setting enhanced flexibility and confidence at work.
- Ethical Consciousness: The fact that one had to observe confidentiality policies and protocols in documentation supported the significance of professional integrity.

These individual abilities, which are acquired in everyday life, are crucial in the establishment of a good career in the financial field.

4.6 Academic Connection and Practical Application

The internship experience showed how theoretical knowledge gained within the university course can be implemented in actual organizational practice:

- Financial Accounting and Auditing: Made the intern realize the significance of proper record-keeping and internal control tools.
- Bank Management and Financial Institutions: This has offered a guideline of how deposits are used to determine the lending capacity and the management of liquidity by the bank.
- Business Communication: Aided good correspondence and dealing with clients in a corporate setting.
- Financial Services and Markets: Provides background information on the way banks mediate between depositors and borrowers.

This alignment allowed the intern to be able to translate the academic lessons into practical skills and have a holistic understanding of the banking system.

4.7 Summary

Comprehensively, the internship experience in the Mutual trust Bank PLC was a priceless learning experience. The course helped gain technical knowledge on how to mobilize a deposit, sharpened communication and analytical abilities, and became imbued with professional values which would help in a future career in the financial industry. It showed the interrelation between theory and practice that proved that the main theme of successful deposit management and the performance of any bank is customer-oriented services and operational discipline.

Chapter 5

Critique and Reflection of Internship Experience

5.1 Critique on Deposit Mobilization Practices at MTB

The deposits mobilization is the main activity of any commercial bank that guarantees the financial stability, loan-making abilities and profitability of a bank. Through the internship, the intern followed the deposit mobilization process of the Mutual Trust Bank PLC (MTB), Mirpur-2 Branch, and came up with a number of the strengths and suggestions on how the process can be improved. The below criticism is founded on the experience of actual operations, activities involving customer care, and organizational behavior in terms of growing the deposits.

5.2 How Deposit Is Mobilized by MTB

The mobilization of the deposits is mainly done by providing a variety of account products offered by the organization, customer confidence and efficiency of service delivery by the organization. The bank focuses on relationship banking whereby the frontline officers interact with the customers face to face to clarify the benefits, help in documentation, and answer questions. There are however delays in the system in mobilizing deposits, lack of space where the interns can work and even a lack of promotional programs done in the branch level.

5.3 Description of Deposit Products and Services

The internship gave a good insight into the deposit products of MTB which are:

- **Savings Accounts:** The accounts that are targeted at general customers with good interests and easy withdrawal amenities.
- **Current Accounts:** Intended to serve companies and professionals, which need to conduct frequent transactions, yet not to earn any interest.
- **Fixed Deposit Receipts (FDRs):** Long-run deposit systems which have better returns, which are usually connected with a loan or credit facility.
- **Term Deposits and Monthly Savings Schemes:** These are aimed at assisting in systematic savings and planning.
- Other deposits related services like issuance of cheques books, card delivery, maintenance of accounts and enrolment of digital banking.

Though these products are very varied and friendly to customers, the branch can even consolidate more on the deposit growth by our marketing the digital deposit schemes and the cross-sale products even more vigorously.

5.4 Account Opening Process

The process of opening an account is a very important role in the deposit mobilization process because it is the direct cause of customer satisfaction and trust. The intern noted that the process is comprised of:

1. Customer enquiry and product description by a Customer Service Officer (CSO).
2. Documents (such as NID, photographs, nominee information and source-of-fund statement) submission.
3. Checking of forms and identity of customers by the officer.
4. Enhancing data into the internal system, scanning documents, and creating account numbers.
5. Friendly authority by the Branch Operations Manager (BOM) or nominated officer.
6. Issuing of cheque book and debit card and then alerting of customers.

Although the workflow is systematically organized, in some cases, the slow system operation and the lack of access to interns disrupt the workflow, which influences the efficiency of the operations.

5.5 Marketing Strategies for Collecting Deposits

MTB does not use aggressive promotional campaigns instead of the relationship-based one. The acquisition of customers takes place in:

- Personal interactions with walk-in customers.
- Referral networks, which is bringing in new account holders through satisfied customers.
- Follow-up calls on the delivery of the card or cheque books which in most cases results to cross-selling opportunities.
- Minor outreach activities in the surrounding local community of the branch.

Nonetheless, the branch does not have well-organized online marketing or specific deposit campaigns, which restricts its potential to appeal to the younger generation, which is more inclined to online interactions.

5.6 Role of Customer Service Officers in Mobilizing Deposits

CSOs are the most significant in the mobilization of customers in terms of deposits. They have the following roles:

- Demonstration of types of accounts, advantages, and documentation required.
- Counseling the customers during the process of opening an account.
- Ensuring a friendly atmosphere in the reception.
- Making sure that communication is made in time particularly on discrepancies or follow-ups.
- Developing trust by being transparent, being polite and being accurate in service.

On a critical perspective, CSOs are good and experienced, however the workload is usually too much during peak hours, which might influence the quality of services and customer satisfaction.

5.7 Overall Critique

The deposit mobilization activities at MTB are organized and reinforced with the customer-oriented officers and diversified deposit products. Nonetheless, the branch can make further progress in increasing the deposits by:

- Improving online marketing,
- Speeding up accessibility of internal systems,
- Giving well-organized training to interns, and
- Increasing the workspace and resources to enhance efficiency in operations.

This criticism emphasizes the fact that, although MTB has good principles in its deposit mobilization, strategic considerations may bring great improvements in customer experience and increases in deposits.

5.8 Recommendations for Future Internships

The following recommendations may be proposed on the basis of observations and experience to improve the internship programs at the future of the financial institutions like MTB:

1. **Organized Orientation:** Introduce a brief training program to interns on how to deal with the deposits, clients and internal regulations.
2. **Digital Access to Learning:** Implement demo software of banking software to allow the interns to practice working with data entry.
3. **Defined Learning Objectives:** Have certain weekly learning objectives to monitor the progress of the intern.

4. **Feedback Mechanism:** Have regular evaluation meetings between the supervisors and the interns.
5. **Improved Workspaces:** Provide interns with special desks or common electronic work stations.
6. **Mentorship Program:** Each intern will have a mentor officer assigned to them to provide their guidance and feedback regularly.

5.9 Summary

In short, the internship experience in the Mirpur-2 Branch of the Mutual Trust Bank of Pakistan was a major milestone in the learning and career growth of the intern. The experience was enriching, educative, and life-changing, despite the operational and infrastructural huddles. The taught lessons were more than technical knowledge to patience, professionalism, and flexibility-things that are necessary in being successful in the finance and banking field.

Chapter 6

Conclusion

6.1 Summary of the Internship Experience

The internship experience at the Mirpur-2 Branch, Mutual Trust bank PLC (MTB) acted as a transition between the academic life and the practical life in the banking industry. In the process, the intern had an exposure of 3 months (July to October 2025) to the General Banking Department especially in deposit mobilization and customer service operations.

The intern engaged in the key banking operations during the internship period including account opening, documentation, verification, communication with the customer and card delivery. Both tasks offered a chance to see the processes that are interrelated to allow a commercial bank to attract, manage, and retain deposits effectively. The internship also showed how technology, human interaction and internal control systems combined together can help in ensuring trust and transparency in financial services.

Having been trained by the more senior officers, the intern was able to understand how to be professional, act ethically and correctly in the handling of customer information. The coordination between the departments also showed me how teamwork improves the overall efficiency and the quality of service offered by the bank.

6.2 Reflection on Learning Outcomes

The internship enabled the intern to learn the theoretical knowledge in the BBA Finance curriculum and translate this knowledge into practice. The topics that were of particular interest were Financial Institutions and Markets, Bank Management, Financial Accounting and Business Communication.

Key learning outcomes included:

- **Technical Skills:** Learners need to know how to mobilize a deposit and the documents that they need when operating various types of accounts.
- **Analytical Skills:** Focusing on the inefficiencies in the workflow and suggesting some viable solutions.
- **Interpersonal Skills:** Ability to effectively communicate with the customers and colleagues and remain professional.

- **Personal Development:** Learning to be disciplined, time conscious and flexible within a business setting.

Such results are in correspondence with the program objectives of Daffodil International University that also focuses on industry preparedness and experiential learning.

6.3 Organizational Insight and Professional Growth

The internship helped to get a good idea of how a commercial bank operates internally. The General Banking Department being the front line to the customers is quite important in gathering the deposits and enhancing customer relationships. The intern noticed that the quality of services, transparency, and technological efficiency offered by Mutual Trust Bank are some of the aspects that make customers satisfied and provide a sustainable growth.

It was also an experience that made the intern understand the challenges that the banking professional can go through such as the ability to remain accurate under time pressure and also adhering to strict financial regulations. The experience in these real-life situations instilled the attitude of a professional and equipped the intern to work in the financial field in the future.

6.4 Concluding Remarks

To sum up, the internship experience at a bank, Mutual Trust Bank PLC, was a precious experience in the studies and career life of the intern. It was able to merge both practical learning and theoretical knowledge, which achieved the aims of the BBA internship program.

The intern now has a better understanding of how deposit mobilization helps a bank to be liquid and profitable as a whole and the role of customer-oriented service in the long-term sustainability. The experience has strengthened the vision of the intern in establishing a career in the financial and banking field with a sense of operational efficiency and management of clients.

On balance, this internship was not only a learning process but a platform to future professional journey, as it proved that an outstanding performance in the banking field is not only about being educated and certified but also dedicated and ethical in serving the community.

Chapter 7

Implications

7.1 Findings

Upon the experience of the internship at Mutual Trust Bank PLC (MTB), Mirpur- 2 Branch, a number of significant discoveries were coming out about the deposit mobilization practices, the efficiency of operations, customer service operations and the general branch operations:

1. MTB Has a Framework structure of deposit mobilization:

The bank mobilizes deposits in various forms of accounts like Savings Accounts, Current Accounts, Fixed Deposit Receipts (FDR), Term Deposits and Monthly Savings Schemes. These products will be able to attract a diverse customer base and offer a stable deposit base to the branch.

2. Customer Service Officer: The Machine of Deposit Growth:

Customer Service Officers (CSOs) are very important in dealing with customers, clarifying the features of accounts, proper documentation, and dealing with queries. Their practice directly affects customer confidence and desire to keep deposits or add them.

3. Opening Account Process Provides Compliance and develops Trust:

The process of opening an account checks document verification/KYC/AML checks data entry, approval and issuance of cheque books/cards makes sure that the process is safe, compliant with regulations and transparent. This careful approach builds up customer trust.

4. The Relationship-Based Marketing Is the Major Strategy:

Hyper-communicative is one of the most important aspects in attracting deposits to MTB as it extensively uses personal communication, referrals, follow-up calls, and client networks. Although it is effective, the strategy lacks online and modern marketing.

5. The Customer Trust is a Major Determiner of Deposit Retention:

The manner of being polite, effective communication, fast service, and proper documentation are highly influential on customer satisfaction. It was discovered that trust-building was a significant determinant of mobilization of deposits at MTB.

7.2 Recommendations

According to the observations and findings, the recommendations that could be made to enhance the practice of deposit mobilization and the overall operational efficiencies in the position of MTB are as following:

1. Enhance Branch and Digital Level Marketing:

MTB should introduce structured promotional activities for deposit schemes, including:

- Social media campaigns
- SMS/email marketing
- Advertisement flyers and posts.
- Deposit promotions SME- and student-oriented.

This will assist in attracting technology-driven and younger customers that turn on to online information.

2. Improve System Speed and Expand IT Infrastructure:

Processing delays can be reduced and customer satisfaction can be improved significantly by enhancing the core banking system, improving server capacity and offering additional terminals.

3. Introduce a Formal Orientation Program for Interns:

A short orientation session should be arranged to explain:

- Deposit products
- Account opening rules
- KYC/AML guidelines
- Customer service protocol
- Work routine and hierarchy.

This will reduce confusion and allow interns to contribute more effectively from the beginning.

4. Customer Service Officer Trainers:

Frequent practice of communicating with customers, deposit plans, and handling complaints will also be beneficial to enhance service quality and promote an increase in deposits.

5. Increase Work Area and Supply dedicated Intern Desks:

Assigning a specific work station to the interns will help improve productivity and minimize congestion particularly during peak times.

7.3 Implications for the Student

The implications of the internship experience on the academic and professional growth of the intern were as follows:

1. **Practical Implementation of the Academic Knowledge:** The internship enabled the intern to put the theories of finance that are related like liquidity management, interest rate policy and financial intermediation in a practical banking environment. This enhanced the relationship between the classroom learning and the workplace practices.
2. **Skill Enhancement:** The technical, analytical and communication skills of the intern were enhanced because of exposure to banking operations. Response to customer inquiries and documentation led to precision, patience and professionalism which are vital in a career in finance.
3. **Career Orientation:** The experience allowed the intern to have a good insight into the operational structure of the banking industry and the career path that can be pursued. The experience of watching officers handle accounts, deposits and relationships with clients was the motivation to join the banking and financial services industry.
4. **Ethics and Professionalism consciousness:** By studying the privacy policies, discipline, and internal compliance process, the intern gained a profound sense of respect to the ethical principles in the banking industry.

To conclude, the internship played a part in professional identity as well as practical competency of the intern, which formed a foundation of future employability.

7.4 Implications for the Academic Institution

The internship was also informative to the Daffodil International University (DIU) in the process of matching its curriculum to the needs of the industry:

1. **Enhancing Industry-Academia Connection:** The partnership with Mutual Trust Bank PLC indicated the value of exposure to the practical part of the financial students. It enhances the focus of DIU on practical education and industry-based learning.
2. **Curriculum Improvement:** Experiences during this internship indicate that future study of banking operations, digital finance, and compliance management could be more focused in courses to help students gain a more realistic understanding of the issues they should anticipate.
3. **Fostering Research and Field Research:** The experience showed that field-based learning could result in significant research topics, e.g., customer behavior, deposit growth, or digital transformation in banks.
4. **Development of Professional Networks:** The collaboration with the internship with MTB increases the online of corporate partners of DIU, which may bring new employment opportunities and internships in the future, as well as collaborative research.

7.5 Implications for the Organization

In the case of mutually trust bank PLC, the internship program has both short term and long-term benefits:

1. **Support in Daily Operations:** Interns are aids in daily paperwork, customer service and administration that ease part of the work burden on the officers.
2. **Talent Pipeline Creation:** The internships serve as pre-recruitment, whereby the organization finds potential employees in form of able students who can join it in the future.
3. **Knowledge Exchange:** Interns introduce new academic expertise and online competencies, which may be used as an addition to the bank practices. The intern, on the other hand, applied Excel and the practices of the contemporary data management, which proved efficient in record management.

4. **Reputation Enhancement:** By interacting with the reputable universities such as DIU, it would strengthen the image of the organization as a socially responsible institution that encourages the development and education of the youth.
5. **Improvement Feedback Loop:** Intern reflections and observations would be a good source of feedback that could assist MTB to improve on its orientation process, workspace management and a better system of organizing the internship program.

7.6 Broader Implications for the Banking Industry

The experience of the internship is also representative of the bigger trends and implications on the banking industry in Bangladesh:

- Customer service and deposit mobilization practice is being reshaped in digital transformation.
- The banks must go ahead and invest in training programs to produce digitally skilled professionals.
- The young interns, with the exposure to the modern systems, will be in a position to introduce innovation and efficiency in the future banking operations.
- Customer relationship management is the key to the sustainable deposit growth in traditional as well as digital space.

These lessons confirm that there is still a necessity of a synergy between academic institutions and financial organizations to equip future professionals to operate in a fast-changing banking environment.

7.7 Summary

The internship experience in the bank Mutual Trust Bank PLC, which is located in Mirpur-2 Branch, had significant implications on various levels. It enhanced the technical and interpersonal competencies of the intern, explained the practical learning objectives of DIU, and facilitated the organizational operational and social objectives.

To the intern, it was a life changing experience, as it involved a hands-on experience as well as learning at school about the financial systems. In the case of the university, it reinstated the

importance of applied education. To the organization, it showed the mutuality of the benefits of investing in the development of human capital.

In sum, the internship confirmed that university cooperation with students and industry is one of the key factors in developing qualified professionals who can succeed in the expansion of the financial sector in Bangladesh.

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