Intern Report

On

An Analysis of the Training and Development Practice of Mutual Trust Bank PLC

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Major in HRM

Program: MBA

Department of Business Administration

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Letter of Transmittal

To

Professor Mohammad Masum Iqbal, PhD

Department of Business Administration

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Daffodil International University

Subject: Submission of Internship Report

Dear Sir,

It is my privilege to submit the internship report titled *"An Analysis of the Training and Development Practices of Mutual Trust Bank PLC"* as a mandatory requirement for the MBA program. During my internship, I had the opportunity to rotate through all the departments at MTBL. I am delighted to share that this experience was enriching, providing valuable insights into the banking sector.

Preparing this report has been an enriching journey, allowing me to deepen my understanding of various functions, including the foreign exchange department, loan/credit department, cash department, accounts department, and overall general banking operations.

I would like to express my heartfelt gratitude for your invaluable guidance and unwavering support throughout the completion of this internship. I sincerely hope you find this report insightful and enjoyable.

Sincerely

Shornaly Sultana

Shornaly Sultana

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Master of Business Administration

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Certificate

This is to certify that the internship report titled *"An Analysis of the Training and Development Practices of Mutual Trust Bank PLC"* has been prepared by Ms. Shornaly Sultana, ID No: 232-14-025, as a requirement for the MBA program under the Department of Business Administration, Faculty of Business & Entrepreneurship, at Daffodil International University.

The report is hereby recommended for submission and acceptance**.**

Professor Mohammad Masum Iqbal, PhD

Department of Business Administration

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Daffodil International University

Acknowledgment

First and foremost, I would like to express my heartfelt gratitude to Almighty Allah for granting me the strength and ability to complete this task within the allotted time. I am deeply thankful for the guidance, valuable suggestions, encouragement, and patience of everyone who supported me throughout this journey and provided me with the opportunity to prepare this internship report.

I extend my sincere appreciation to my academic supervisor, Professor Mohammad Masum Iqbal, PhD (Department of Business Administration), for his continuous support, and insightful guidance, and for giving me the opportunity to bridge the gap between theoretical knowledge and its practical application in real-life scenarios.

I am especially grateful to Md. Atikur Rahman, Assistant Officer (D.P.), for her invaluable support and direction, which played a crucial role in the successful completion of my internship report. I had the privilege of working under her supervision throughout my internship, and her unwavering assistance was instrumental at every step of my office work.

Additionally, I would like to thank Md. Anamul Hoque (Manager) and Md. Abdul Hadi (Assistant Customer Service Manager) for their kind cooperation and assistance in preparing this report. Their guidance and advice were indispensable in completing this challenging task.

Finally, my profound gratitude goes to Azam Khan, Senior Vice President and BATCH Manager of Mutual Trust Bank PLC, for sharing his extensive experience and knowledge. His support enabled me to access reliable information about Mutual Trust Bank PLC, which significantly contributed to the preparation of this report.

Executive Summary

This internship report is based on a three-month hands-on experience at Mutual Trust Bank PLC, focusing on analyzing the organization's training and development practices. The internship provided invaluable insights into the operations of a financial institution and highlighted the critical role of training and development in human resource management. Mutual Trust Bank PLC, a prominent private commercial bank in Bangladesh, operates with a well-established network of 118 branches across the country. The bank offers a wide range of services and functions, catering to individuals, businesses, corporate entities, and multinational organizations.

The report captures real-world experiences gained at the branch level, with a particular emphasis on analyzing the bank's training and development practices and day-to-day banking activities. It examines the training and development strategies employed by Mutual Trust Bank PLC and provides an in-depth evaluation of HR functions related to these areas. Relevant examples are included to demonstrate the practical implementation of training and development programs. The report concludes by identifying key challenges in the current processes and offering actionable recommendations for improvement.

Employee training and development are essential for enhancing skills, introducing innovative concepts, and improving overall organizational performance. These initiatives act as educational tools, enabling employees to achieve professional growth and contribute to the bank's success. Well-designed training and development programs, supported by thorough training needs analysis, play a vital role in fostering both individual and organizational growth.

The major challenges identified in the training and development practices of Mutual Trust Bank PLC include suboptimal program design, inadequate training materials, limited diversity in training methods, and a shortage of skilled trainers. These issues often result in inconsistent training quality and reduced effectiveness in meeting learning objectives. To address these challenges, the report recommends empathetic program design, better resource allocation, and the integration of online training platforms to improve accessibility and efficiency.

In conclusion, this report underscores the importance of structured training and development initiatives in building a skilled and capable workforce, thereby contributing to the sustained growth and success of Mutual Trust Bank PLC.

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Introduction

1.1 Introduction

In the Master of Business Administration (MBA) program, internships play a crucial role in providing students with practical, on-the-job experience. While theoretical knowledge lays the foundation, practical application brings that knowledge to life. The internship bridges the gap between these two by allowing students to apply academic concepts to real-world scenarios. It offers a hands-on learning experience across various professional sectors, making it an essential component of the MBA curriculum at Daffodil International University. This program is conducted in partnership with organizations across the country, ensuring students gain exposure to diverse industries.

As part of this requirement, the internship was completed at Mutual Trust Bank PLC, a leading private bank in Bangladesh with an extensive network of 118 branches nationwide. The bank provides a wide range of services, with training and development being a vital part of its Human Resource Management (HRM) strategies.

Training and development are key systems employed by organizations to enhance employees' skills and overall performance. These initiatives act as educational tools, delivering information and instructions to refine skills, introduce innovative concepts, and expand knowledge. Ultimately, they aim to improve employee effectiveness and productivity. An effective training and development program, grounded in a comprehensive training needs analysis, helps organizations build a more capable workforce, boost efficiency, and support employees through structured programs such as training sessions, apprenticeships, and mentoring.

At Mutual Trust Bank PLC, these initiatives are designed not only to enhance professional growth but also to ensure a safe and efficient working environment. The bank leverages a network of skilled professionals, suppliers, and contractors to implement its training and development strategies effectively. These efforts aim to nurture a skilled and competent workforce while fostering a culture of continuous improvement and organizational success.

1.1.1 Background of the Study

The internship report, titled *"An Analysis of Training and Development Practices of Mutual Trust Bank PLC,"* has been prepared to fulfill the requirements of the MBA internship program under the Department of Business Administration at Daffodil International University. As a mandatory component of the MBA curriculum, the internship requires students to work in a specific organization for a duration of three months.

This report presents the findings of a project assigned by Mutual Trust Bank PLC and is submitted to both the academic supervisor and the organization as part of the program's requirements.

1.1.2 Scope of the Study

Selecting a topic is essential for writing an internship report, as it defines the scope and focus of the discussion. The assigned topic for this report is *"An Analysis of Training and Development Practices of Mutual Trust Bank PLC,"* provided by the academic supervisor.

This report explores the current training and development processes at Mutual Trust Bank (MTB) and examines how these practices can be optimized to enhance the bank's overall performance and effectiveness.

1.1.3 Objectives of the Study

The objectives of this study are as follows:

- To analyze the training and development practices of Mutual Trust Bank Limited.
- To identify the challenges associated with the training and development programs at Mutual Trust Bank Limited.
- To provide recommendations for addressing and resolving these challenges.

1.1.4 Methodology

The methodology for this study was designed to systematically collect and analyze data to achieve the research objectives. The details are as follows:

i. Nature of the Study

This study adopts a qualitative and exploratory approach, focusing on analyzing the training and development practices at Mutual Trust Bank PLC. This approach was chosen to gain a deeper understanding of existing processes and identify potential areas for improvement.

ii. Sources of Data

Both primary and secondary data were utilized:

- Primary Data: Collected through face-to-face interviews, direct observations, and interactions with employees and HR personnel at the bank.
- Secondary Data: Gathered from organizational reports, training manuals, books on human resource development, and relevant online resources, including the bank's official website.

iii. Target Population

The target population included employees and HR personnel of Mutual Trust Bank PLC, particularly those directly involved in training and development activities.

iv. Sample Size

A total of 15 participants were selected for the study, comprising HR officers, managerial staff, and employees who had undergone training programs during the internship period.

v. Sampling Method

Purposive sampling was used to ensure that individuals with relevant knowledge and experience in training and development were included in the study. This method enabled the collection of detailed insights aligned with the study's objectives.

vi. Data Collection Methods

1. Interviews: Structured interviews were conducted with HR personnel and employees to obtain in-depth insights into the training and development practices.
2. Observation: Direct observation of training sessions and daily operations was carried out to understand the practical implementation of training initiatives.
3. Document Analysis: Internal reports, training manuals, and other relevant materials provided by the organization were reviewed to supplement the findings.

1.1.5 Data Collection Sources

Primary Data:

Primary Data has been used for preparing the internship report. Data have been collected from face-to-face discussions with:

- Conversation of Bank Officials & HR personnel
- Personal Observation
- Partial Working Experience

Secondary Data:

- Information from Website
- HR Books
- Training & Development related Books
- Mutual Trust Bank PLC. Website
- Bangladesh Bank Website

1.1.5 Limitations

- Lack of confidential data.
- Lack of time management.
- Every organization has its own secrecy. While collecting the information they did not disclose their internal information & policy.
- Some officers were not helpful in providing information.
- Many officers of the branch were not well informed about their policy.
- Sometimes the officers were unable to provide information due to a busy working schedule.

Chapter-02

Organizational Profile

2.1 History of Mutual Trust Bank PLC

Mutual Trust Bank (MTB) was established as a public limited company on September 29, 1999, under the Companies Act of 1994, with an initial authorized share capital of BDT 1 billion, divided into 10 million ordinary shares of BDT 100 each. The bank officially began its operations on October 24, 1999.

Over the years, MTB has achieved remarkable growth. By the end of 2019, its authorized capital had increased to BDT 10 billion, while its paid-up capital reached BDT 7.386 billion. As of 2019, the bank operated 118 branches and 11 SME centers, supported by a workforce of 2,362 employees.

MTB has garnered numerous awards for its outstanding performance and contributions to the banking sector in Bangladesh, reflecting its dedication to excellence, innovation, and ethical banking practices. Recognized today as one of the most dependable and customer-centric banks in the country, Mutual Trust Bank continues to expand its services, focusing on sustainable growth, financial inclusion, and delivering value to its stakeholders.

2.2 Objectives of Mutual Trust Bank PLC

The primary objectives of Mutual Trust Bank PLC are to maximize profits and enhance customer satisfaction. To achieve these goals, the bank focuses on providing exceptional customer service while ensuring high returns on investments. It also emphasizes conducting interest-free banking, investing on a profit and risk-sharing basis, and accepting deposits.

Additionally, MTB aims to establish a welfare-oriented banking system and consistently meet capital adequacy requirements. The bank strives to achieve a 95% recovery rate on all advances, ensure a satisfied workforce, and focus on generating fee-based income.

2.3 Mission of Mutual Trust Bank PLC.

Mutual Trust Bank PLC is delivering great financial benefits to their communities based on strong client connections. They are giving long-lasting arrangements for their existing clients & partners. Making an organized & friendly environment where clients & their individuals can exceed expectations.

2.4 Vision of Mutual Trust Bank PLC

The goal of Mutual Trust Bank PLC is to become the most admired commercial bank in the country by serving as a dynamic and socially responsible financial institution. The bank aims to bring together credit and commerce to enhance shareholder value and contribute to economic development. Additionally, MTB strives to build a strong and productive organization with highly motivated professionals.

2.5 Core Values of Mutual Trust Bank PLC.

Core values are measures of behavior that represent an organization's most elevated needs, significantly held beliefs & essential driving powers. They're at the heart of what organizations; employees & specialists stand for from an ethical perspective.

Commitment **Accountability** **Professionalism**

Integrity

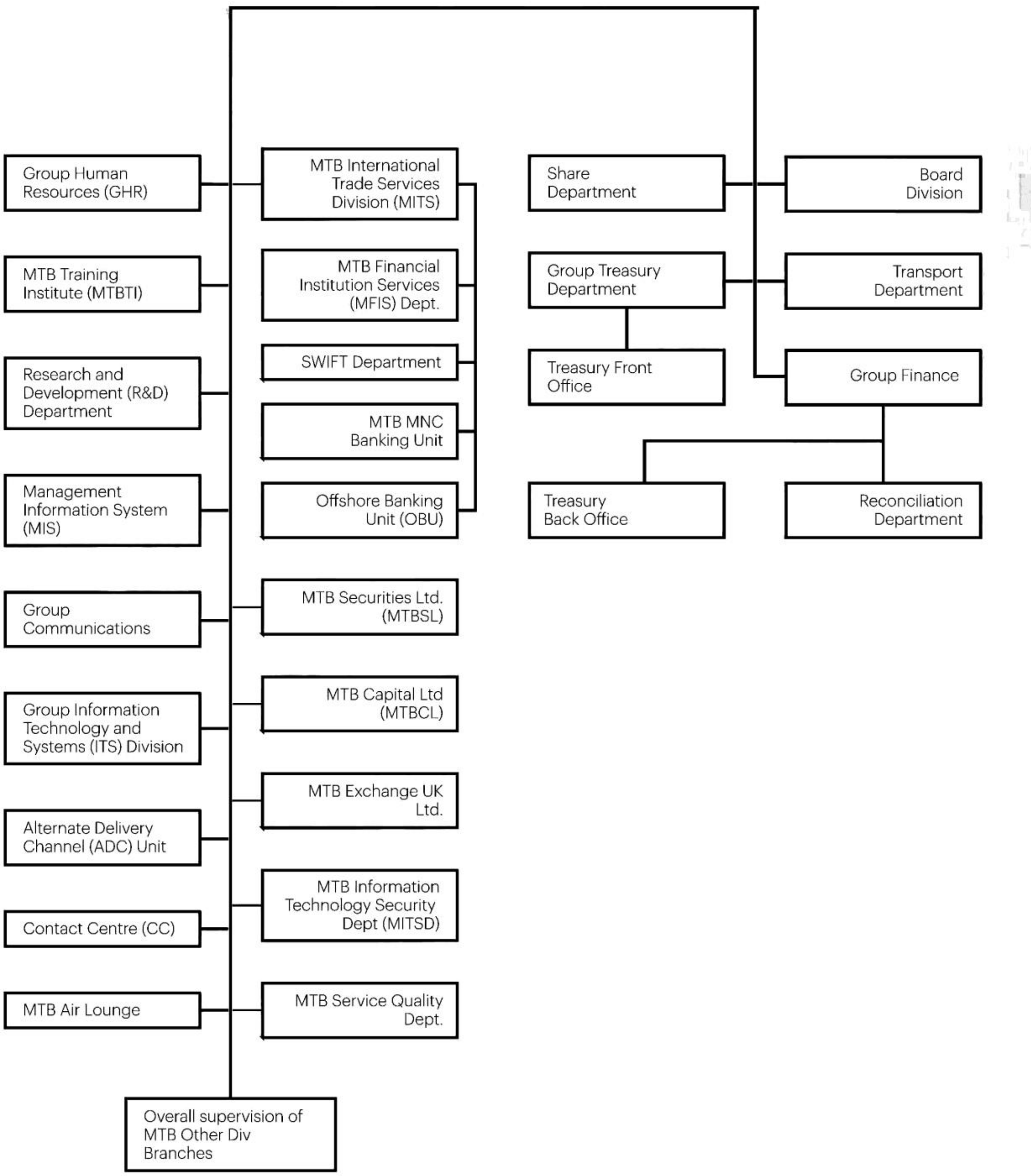
Confidentiality **Respect for Individual** **Respect**

2.6 Corporate Culture of Mutual Trust Bank PLC

Corporate culture refers to the shared guidelines, attitudes, values, and beliefs that define the people within an organization and reflect its nature. It contrasts with the organization's objectives, procedures, structure, and approaches toward employees, workers, clients, investors, and the broader community. A strong corporate culture helps organizations build strong relationships with their stakeholders and fosters employee and client loyalty.

Mutual Trust Bank PLC stands out for its unique and effective corporate culture. The employees view themselves as a community and a family, working together for mutual growth and advancement. Over time, a positive corporate culture can create a competitive advantage and become a valuable asset that contributes to the organization's productivity and success.

2.7 Organogram of Mutual Trust Bank PLC



2.8 Product & Service Information

Products & Services Overview

Deposit Schemes:

- Savings Account (SB A/C)

- Current Deposit Account (CDA)
- MTB Special Savings Scheme (SSS)
- Fixed Deposit (FDR)
- Short-Term Deposit (STD)
- Money Doubling Deposit Plans
- Premium Fixed Deposit
- Interest-Earning Fixed Deposit

Foreign Exchange Services:

- Non-Resident Foreign Currency Deposit Account (NFCD)
- Non-Resident BDT Deposit Account (NRTA)
- Resident Foreign Currency Deposit Account (RFCD)
- Foreign Currency Deposit Accounts
- UAE Exchange Services
- Placid Express
- Arab National Bank (ANB)
- Dhaka Janata
- Habib Qatar
- Al Fardan Exchange

Loan & Financing Options:

- Personal Loan
- Education Loan
- Car Loan Scheme
- House Building Finance
- Home Renovation Loan
- Marriage Loan
- Health Loan
- Professional Loan

Chapter-03

An Analysis of The Training and Development Practices of Mutual Trust Bank PLC

Training:

Training is a structured effort by an organization to facilitate employees' acquisition of job-related skills and competencies. It involves gaining the knowledge and expertise required for performing a specific job function, to improve employees' proficiency in their roles. The primary objective of the training is for employees to master the skills, knowledge, and behaviors outlined in the training programs and apply them effectively in their daily tasks.

Development:

Development refers to formal education, job experiences, relationships, and assessments of personality and capabilities that support employees in performing effectively in their current or future roles. It helps prepare employees for potential future positions within the organization and enhances their capacity to transition into other roles.

Table: 3.1 Difference between Training & Development in an Organization

Criteria	Training	Development
Meaning	Acquiring knowledge & skills for performing a particular job	The growth of an employee in all respect
Purpose	Its purpose is to make the employees efficient in a particular job	Its purpose is to make the employees efficient in all respect
Scope	Its scope is limited	Its scope is broad
Nature	Job oriented process	Career oriented process
Initiative	The trainer takes the initiative for imparting training to his /her subordinates	The individual takes initiative himself/herself for his/her growth & development

PART-A

TRAINING

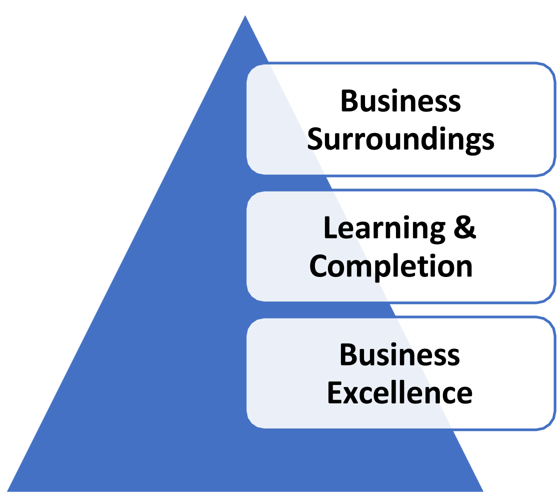
Training refers to a planned effort by a company or organization to promote employees' learning of job-related competencies. These competencies encompass knowledge, skills, or behaviors essential for effective job performance. The purpose of training is to equip employees with the knowledge and skills needed to perform a specific job efficiently. The goal of training is for employees to master the skills, knowledge, and behaviors highlighted in the training programs and apply them effectively in their daily tasks.

An organizational training program involves several activities, including identifying the training needs of the organization, acquiring and preparing resources to address those needs, establishing and maintaining training capabilities, keeping training records, and evaluating the effectiveness of the training programs.

3.2 Objectives of Training

- Imparting new skills & knowledge of employees
- Training leads to promotion & self-growth
- To make the employees handle the situation
- Adaptive
- Make the employees an asset to the organization
- Ensure loyalty

3.3 Role of Training



- **<u>Business Surroundings:</u>** Enhance employee performance, boost employee efficiency, decrease worker turnover & move forward organizational culture. No one business is expansive or effective sufficient to form major changes within the external & internal surroundings. Hence, managers are connectors, instead of specialists of change.

- **<u>Learning & Completion:</u>** Helps organizational gain & retain best talent, it improves productivity & learning & development helps organizational earn more profit.
- **Business Excellence:** Business excellence is defined as a set of proven practices that guide how a business should operate to achieve maximum productivity and become the best it can be. It focuses on enhancing customer feedback and boosting productivity through the organization's core processes.

3.4 Training Needs Analysis

- **Organizational Analysis:** Identify the training needs of the organization based on its long-term goals and set corresponding training objectives.
- **Job Analysis:** Determine training needs based on the job description and job specifications, specifying the skills, knowledge, and behaviors that require development.
- **People Analysis:** Identify individuals who require training and select potential trainees.
- **Instructional Design:** Set clear training goals, decide what to train, identify trainees, select trainers, choose appropriate training materials, determine suitable training methods, and establish a training budget.
- **Validation:** Validate the training program before full implementation by conducting a trial with a small group of trainees to test its effectiveness.
- **Implementation:** Involves executing the training program in groups. Appoint a manager to oversee the training program, develop management guidelines, and ensure the provision of necessary logistics.
- **Evaluation:** Assess the entire training process after its completion to determine its effectiveness and impact.

3.5 Types of Training

Training is the process of teaching new employees the essential skills and knowledge needed to perform their job duties effectively. It involves providing employees with foundational information about the company and its operations. There are various types of training within an organization, including:

- **Orientation Training:** This training introduces new employees to their roles, responsibilities, colleagues, and the workplace environment. It helps them feel comfortable and integrated into their new teams, departments, and organizational culture.
- **Soft Skills Training:** This type of training focuses on developing interpersonal and communication skills, teamwork, and critical thinking abilities, essential for effective collaboration and problem-solving.
- **Technical Training:** Technical training equips new employees with the necessary skills to design, develop, implement, maintain, and operate specific technologies, products, or services within the organization.
- **Professional Training:** Professional training provides employees with opportunities to enhance their existing skills, acquire new abilities, and expand their professional networks.
- **Managerial Training:** Managerial training programs help employees develop leadership and management skills required for taking on leadership roles within the organization. These programs aim to refine their ability to manage teams, projects, and organizational operations effectively.

3.6 Methods of Understanding Who Needs Training

Employee training is a program designed to help individuals acquire specific skills and knowledge to enhance their productivity and performance in their current job roles. It not only improves immediate job performance but also focuses on future growth and development, fostering continuous employee progress. There are so many ways that an organization understands the employee needs training.

- **Observation:** Observing an employee and their work habits is one of the most effective ways for an organization to evaluate their performance. This method provides a clear, unbiased assessment of how the employee performs their tasks and interacts with their work environment.
- **Presentation Skills:** Evaluating employees' presentation skills through their presentations.

- **Communication Skills:** Evaluating employees' communication skills when the employee communicates with colleagues, supervisors & customers.
- **Teamwork:** Accountability, service, growth & learning, sharing & listening are the main focus of evaluating an employee.
- **Job Task:** It's the duties or responsibilities that employees perform in a job sector. An employee can be given some kinds of tough job tasks to observe how much training he/she needs.

3.7 Training Techniques followed by MTB

When the training needs analysis is effectively conducted, Mutual Trust Bank PLC designs tailored training programs for both newly hired and existing employees. Typically, organizations employ two types of training programs: On-the-job training and Off-the-job training. Mutual Trust Bank PLC uses both.

Training techniques are categorized into two main approaches: **Cognitive** and **Behavioral**. The **Cognitive** approach focuses on providing rules, written or verbal information, and demonstrating the connections between concepts. It helps employees understand the theoretical aspects of their roles. On the other hand, the **Behavioral** approach emphasizes practical, hands-on preparation. This approach includes various methods that allow trainees to engage in real-world tasks, focusing on skill development and improving performance in practical situations.

3.7.1 Cognitive Approach

An employee in an organization sets a goal and understands the behaviors necessary to achieve it. The **Cognitive** approach focuses on analyzing units such as perception, personality, attitudes, motivation, behavioral decision-making, and goal setting. This style of training is a powerful alternative to traditional classroom methods. Rather than concentrating on rote memorization, cognitive learning builds upon existing knowledge. New employees learn to make connections with the material, acquiring skills that help them become effective managers.

At Mutual Trust Bank (MTB), the cognitive approach teaches new employees the essential skills they need to succeed. This method helps them develop critical problem-solving and analytical abilities that can be applied across various areas within the organization. Cognitive training encourages employees to build on prior knowledge and concepts, fostering continuous learning and adaptability.

3.7.1 (a) On-the-job Training

On-the-job training refers to training provided to paid employees within a public or private organization while they are actively engaged in productive work. This type of training provides employees with the necessary information and skills to perform their job effectively.

In this training, employees are guided by senior staff, colleagues, or supervisors on what to do, what not to do, and the correct methods for performing their tasks. Mutual Trust Bank (MTB) employs several techniques for on-the-job training, such as job rotation and internships, allowing employees to stay within the organization while being placed in real work situations. This approach helps employees become productive in a short period by immersing them in practical, hands-on work environments.

Table: 3.2 Advantages & Disadvantages of On-the-job Training

Advantages	**Disadvantages**
Trainee learns by experience	Experienced employees may need skill to prepare youngsters
Generally, most cost-effective	Quality depends on capacity of trainer & time accessible
Employees are actually productive	Bad habits might be passed on
Opportunity to learn whilst doing	Learning environment may not be conductive

Training nearby real colleagues	Potential disturbance to production
Trainee is free from the artificial environment	Training is not systematically organized

3.7.1(i) On-the-job Training Methods of MTB

Job Rotation: Job Rotation is a technique where an employee is required to learn and perform various roles in different departments within the organization. This method ensures that if someone is absent from a department for a short period, another employee can step in and perform the task. Mutual Trust Bank PLC uses this technique to make employees more adaptable and versatile. Through job rotation, employees gain a comprehensive understanding of the entire production process, as they experience different roles, providing them with a well-rounded perspective of the organization.

Coaching: There is a need for both theoretical as well as practical development of the employee in any organization. It helps all the employees' career development & prosperous growth of the organization. In this method, Mutual Trust Bank PLC provides the employee with a coach who trains them. Also, the trainer provides their regular feedback. This method increases employee engagement & improves their performance & identifies both organizational & individual strengths & development.

Internship Program: An internship is a professional learning experience that allows students to engage in practical work related to their field of study or future career. It provides students with opportunities for career exploration, skill development, and gaining hands-on experience. In Mutual Trust Bank PLC, interns are assigned to a manager who guides them in performing tasks more efficiently. This is a non-paid training program designed to prepare students for their future careers.

Action Learning: Action learning is a highly effective development approach used at both individual and organizational levels. It is particularly useful for team-based problem-solving and building teamwork within the organization. At Mutual Trust Bank PLC, action learning is utilized to address critical issues by identifying problems, forming teams, asking key questions, finding solutions, and then taking action while reflecting on the results. This method fosters creativity, flexibility, and effective strategies for solving pressing problems.

3.7.1 (b) Off-the-job Training

Off-the-job training occurs when employees are taken away from their workplace to undergo training. One common method is day release, where employees take time off from work to attend seminars or classes at a local organization or training center. This type of training focuses on enhancing communication and social skills, and it is conducted outside of the organization.

At Mutual Trust Bank PLC, there are various methods of off-the-job training employed. This approach allows employees to develop a broader set of skills and knowledge that may not be possible in the daily work environment, thereby contributing to their professional growth and development.

Table: 3.3 Advantages & Disadvantages of Off-the-job Training

Advantages	**Disadvantages**
It's an economical method	Less effective than on-the-job training
A more extensive extend of abilities or capabilities can be obtained	More expensive-e.g. transport & accommodation
Can learn from outside specialists or experts	Lost working time & potential yield from employee
Employees can be more confident when starting job	New employees may still require a few acceptances training
Employees can focus on training & not be diverted	Employees presently have new abilities or capabilities & may leave for better occupations

3.7.1(ii) Off-the-job Training Methods of MTB

a. The Case Study Method: This method helps learners analyze real-life scenarios, think critically, and come up with practical solutions to challenges they may encounter in their work environment. In MTB Bank Ltd. four steps apply for their employees' case study method. Case studies capture an extent of points of view, as restricted to the single see an employee gets with an overview reaction or meet. This method gives the opportunity to pick up a more noteworthy understanding of the subject in hand & decreases the potential for any bias, by weakening the motivation of a specific individual.

b. Management Games: Management games are development techniques where teams of managers compete by making decisions in a computerized environment that simulates realistic situations. These games allow participants to practice decision-making, strategic thinking, and problem-solving in a controlled, competitive setting, helping them enhance their management skills in a dynamic and interactive way. In Mutual Trust Bank PLC. management games help make learning intelligently, pleasant & reasonable with key learning focuses to require back to the working environment for their employees'. Recreations ought to not be played for the purpose of it, or for making the life of a facilitator easier.

c. Outside Seminars: Specialized knowledge from industry experts, focus & intensity, simulations & skills modules, networking opportunities, morale boosts for the MTB Bank employees. MTB Bank outside seminars that are held remotely off-site from the organization. Outside seminars are training that may to permit the employee to communicate & associate with others in comparative & to pick up information & ideas from them.

3.7.2 Behavioral Approach

The behavioral approach recognizes the quality of leadership as a major component in management success. It concentrates on group relationship & recognizes the portion of a person attitude & group behavior in organizational viability. **Behavioral training** focuses on developing employees' interpersonal skills, such as communication, conflict management, empathy, and time management. This type of training aims to enhance emotional intelligence, foster better teamwork, and improve overall workplace interactions, helping employees build stronger relationships and perform more effectively in their roles.

The work environment doesn’t fairly require the employees to be gifted at specialized assignments. But it moreover requires them to be great at association with the individuals around them or appear positive & this training, for one, points to progress in their interpersonal skills.

At Mutual Trust Bank (MTB), the **behavioral approach** focuses on equipping new employees with the essential skills required for success. This method emphasizes practical learning and the development of interpersonal abilities, such as communication and problem-solving, that are vital for their effectiveness in the workplace. This approach helps employers build their communication abilities, time management & conflict management that they can apply in any sector within the organization.

Behavioral Approaches are-

- **Behavior-Modeling**
- **Business Games**
- **Case Studies**

3.7.2(a) Behavioral Approach Training Methods of MTB

Behavioral Modeling**:** Behavioral-Modeling is a widely used training method that focuses on altering employees' behaviors within their job roles. At Mutual Trust Bank (MTB), this technique involves showing trainees effective management practices through a film. Afterward, they are asked to role-play in a simulated scenario and receive feedback from their supervisor. This method emphasizes real-world behaviors rather than theoretical concepts. By modeling positive behaviors, the training helps improve the work environment, enhance individual performance, and contribute to achieving the organization's goals.

Business Games: Business games can be a practical teaching-learning course of action that combines both the normal inclination of the players with arranged & coordinated information acquisition. MTB Bank permits their employees to try securely different models of behavior & interaction, and instantly see & evaluate their viability. Usually how involvement is picked up that the new employees effectively apply in their job sector.

Case Studies: The case method is a discussion-based way of learning where trainees gain skills in critical thinking, communication & group work. It is a type of problem-based learning. The case studies are to make trainees apply what they know, and develop new ideas to manage a situation or solve a problem in the organization. In Mutual Trust Bank PLC adaptability to gather information through different implies & capacity to capture the setting & lives reality of their employees.

3.8 Traditional Training Techniques followed by MTB

Mutual Trust Bank PLC utilizes three main categories of traditional training techniques:

1. Presentation Methods: These methods involve trainees receiving information passively. The information may include facts, processes, and problem-solving techniques. Common presentation methods include lectures and audiovisual aids. MTB often combines various methods such as lectures, videos, and workbooks to effectively engage trainees and facilitate learning.
2. Hands-On Methods: These methods involve active participation from trainees in acquiring knowledge. Examples include on-the-job training, business games, case studies, and behavior modeling. These methods are particularly effective for developing specific skills and understanding how behaviors can be transferred to the workplace. They allow trainees to experience all aspects of performing tasks or handling interpersonal issues at work.
3. Group Building Methods: These methods aim to enhance team or group effectiveness. Training in this category focuses not only on developing individual skills but also on improving group dynamics. Trainees share ideas and experiences, understand interpersonal relationships, and recognize their own strengths and weaknesses, as well as those of their colleagues.

3.9 E-Learning Training Methods of MTB

a. Multimedia Training:

Multimedia training combines audiovisual methods with computer-based training, providing a more interactive and engaging learning experience. Mutual Trust Bank PLC (MTB) currently practices this method, utilizing a combination of videos, audio, and computer-based activities to enhance the learning process for employees.

b. Computer-Based Training:

Computer-based training is an interactive learning experience where the computer serves as the medium to deliver learning stimuli. In this method, the trainee responds to prompts or activities presented by the computer, and the system analyzes the responses, providing feedback. This method is used at MTB Bank to offer tailored training experiences and enhance skill development for employees.

c. Mobile Technology: Mobile technology seeks to utilize the special capabilities of mobile devices to create course materials accessible to trainees of MTB Bank wherever they are.

3.10 Process of Training at MTB

Training is the process of equipping new employees with essential skills and knowledge required to perform their job effectively. It involves providing employees with foundational concepts and background information about the organization to help them understand their role and contribute efficiently to the company's operations.

The stages of the training process at Mutual Trust Bank PLC can be analyzed as follows:

1. **Analyze**: In this stage, existing performance is assessed and compared to desired future performance, with the aim of identifying gaps. MTB may face two types of gaps:
    - **Present performance gap**: Issues that are currently affecting the bank's performance and need immediate resolution.

- **Future performance gap**: Potential problems that may arise in the future and need to be addressed proactively for long-term improvement.

2. **Design**: Based on the analysis stage, a training program is developed to address the identified gaps. The design phase clarifies the objectives of the training, including what needs to be trained and how employees will be prepared. It focuses on determining the training content and methods.
3. **Develop**: The development stage involves creating the training materials, such as manuals, slides, and other resources. It takes the information from the design phase and turns it into actionable training content. This phase ensures that the training methodology, timing, and organization are well-defined and structured.
4. **Implementation**: This stage involves putting the training plan into action to achieve the desired results. Sometimes, even well-designed training programs can fail due to incorrect implementation. To avoid this, MTB may conduct a "dry run" or pilot test to identify any potential issues before rolling out the training program for all employees.
5. **Evaluation**: Evaluation is critical to assess the effectiveness of the training program. MTB evaluates whether the training has achieved its goals and if the improvements are sustainable. The evaluation process includes:
   - **Process evaluation**: Ensures that the training program is being carried out as planned.
   - **Outcome evaluation**: Measures the actual impact of the training on the organization’s performance. Feedback, analysis, and comparison with performance targets are key tools in this phase.

This structured approach ensures that training programs at MTB are well-aligned with organizational goals and can help employees improve their skills and performance effectively.

3.11 Training Evaluation of MTB

Conduct a Needs Analysis:

Step-01: Trainer defines the trainees' needs assessment objectives.

Step-02: Trainer always be practical around the trainees' resources & capacity.

Step-03: Identify the target goal & data sources.

Step-04: Think little & huge when summarizing comes out.

Step-05: Get feedback.

Develop Measurable Learning Outcomes & Analyze Transfer of Training:

The most perfect way to evaluate any change in learning is through appraisal before & after the training. Conduct a pretest before & a posttest after the trainees' preparation & after that compare the result.

Develop Outcome Measures:

This evaluation provides feedback to assist the trainees in recognizing if trainees' training accomplished the trainer planning results & makes a difference when making choices about future training.

Choose an Evaluation Strategy:

The perfect training evaluation strategy informs the trainer's choices & comes about inaction—decisions relating to whether the training was worth the investment along with the productivity & effectiveness of the training itself.

Plan & Execute the Evaluation:

Step-01: Choosing the appropriate model. There are different sorts of training evaluation models accessible & each targets different areas.

Step-02: Determine markers of training effectiveness.

Step-03: Choosing the correct method & collecting data.

Step-04: Analyze Information.

3.12 Training Institute at MTB

The MTB Training Institute, originally known as the MTB Training & Research Institute, was established to focus on training the internal human resources of Mutual Trust Bank PLC. In 2000, with the incorporation of Mutual Trust Bank PLC, the institute was renamed the MTB Bank Training & Research Institute. Initially, the training operations were carried out at Green Road in 1994. The purpose was to enhance the skills of employees for better organizational performance. In 2005, after the formation of the Human Resource Division at the bank's Head Office, the institute was rebranded as the MTB Bank Training Institute and continued its operations under this name, marking the beginning of a new phase in the institute's journey. The institute’s main goal has always been to develop the bank’s internal workforce to meet the evolving challenges of the banking sector.

3.13 Major Training Providers at MTB

- **MTBTI** (Mutual Trust Bank Training Institute)
- **BIBM** (Bangladesh Institute of Bank Management)
- **BBTA** (Bangladesh Bank Training Academy)

3.14 Functions of MTB

The MTB Bank Training Institute has implemented a need-based training program to enhance the skills and competencies of the bank's personnel. Alongside foundational training courses designed for Junior/Assistant Officers and newly recruited Management Trainee Officers, the institute also conducts specialized workshops on specific topics. These workshops aim to further develop the professional abilities and competencies of employees, ensuring they are well-equipped to meet the demands of their roles and contribute effectively to the organization.

3.15 Training Materials at MTB

Training materials are resources utilized by trainers and trainees within a training environment to facilitate learning and skill development. These materials provide essential information, guide activities, and enhance the overall effectiveness of the training process. At Mutual Trust Bank PLC, the following materials are employed during training sessions:

- **Training Manuals:** Comprehensive documents that outline training objectives, content, and procedures, serving as a key reference for both trainers and trainees.
- **Training Equipment:** Tools and devices used to deliver interactive and practical training, ensuring an engaging and effective learning experience.

PART-B

DEVELOPMENT

Development encompasses formal education, work experiences, interpersonal relationships, and evaluations of personality and skills to enhance employees' effectiveness in their current roles and prepare them for future opportunities. It equips employees to take on different positions within the organization and enhances their capacity to transition into new roles.

Development can also be defined as a goal-oriented approach aimed at initiating and driving change within systems in an organization. Organizational development is achieved by transforming communication processes or adjusting the supporting structures, fostering a culture of continuous improvement and adaptability.

3.17 Objectives of Development

- Improve organizational performance
- Better adaptability of the organization
- Willingness of individuals to face & solve problems
- Improvement in internal behavior pattern:
    - Interpersonal Relation
    - Intergroup Relation
    - Level of Trust & Support
    - Proper Communication
- To get it the concept of organizational development
- To consider the issues & challenges of organizational development

3.18 Types of Development

Development is forward-looking and focuses on acquiring knowledge and skills that may not directly apply to an employee's current role but prepare them for future opportunities and responsibilities. In an organization, development is categorized into various forms, with two primary types being:

1. **Employee Development**: This focuses on improving individual employees' skills, knowledge, and abilities to enhance their current performance and prepare them for career advancement within the organization.
2. **Management Development**: This aims to cultivate the competencies and leadership qualities of managers or potential leaders. It equips them with strategic thinking, decision-making, and team management skills to handle higher responsibilities effectively.

Table: 3.4 Difference between Employee Development & Management Development

Criteria	**Employee Development**	**Management Development**
Scope	Includes all parts of organization	Includes training of executives & managers only
Nature	Both qualitative & quantitative development in involved	Only qualitative development takes place
Method	Survey, feedback, grid, confirmation etc.	Case study, discussion, role playing etc.
Duration	Long-Term	Short-Term
Part	It's not part of management development	It's a part of organization development
External Help	It is not difficult to develop without external help	For effective development of managers independent organizations help may be must

3.18.1 Employee Development

Employee Development is the process of enhancing employees' current skills and abilities while fostering the growth of new ones to align with organizational objectives. Organizations utilize four key approaches to facilitate employee development.

Formal Education	**Assessment**
Job Experience	**Interpersonal Relationships**

3.18.1 (a) Methods of Employee Development

Employee development is a process of enhancing employees' existing competencies and abilities while fostering the growth of new skills to align with the organization's objectives. Three key methods of employee development are:

- Employee Training
- Effective Coaching
- Leadership Mentoring

Employee Training: Employee training is the method of planning the organizational employees to fulfill their work obligations. In MTB, employee training impacts maintenance, resolve & efficiency improved decision-making abilities.

Effective Coaching: Effective coaching is about more than just instructing how to do a work. It is additionally instructing somebody how to think & strategize.

Leadership Monitoring: Leadership mentoring is a structured program designed to prepare employees for leadership roles. Instead of placing them directly into new positions and expecting them to develop the necessary skills independently, employers provide guidance through a mentor to offer a more systematic and organized approach to skill development.

3.18.1(b) Benefits & Importance of Employee Development

Performance Improvement: Employee development programs enable organizations to meet or even exceed performance expectations by enhancing the skills and abilities of their workforce.

Better Handling of Unexpected Situations: A well-structured employee development program equips employees to effectively manage unforeseen challenges and adapt to changing circumstances.

Learning Culture Attracts New Employees and Builds Loyalty: Fostering a learning culture within the organization, through methods like personalized development plans, creates an appealing work environment that attracts talent and improves employee retention in MTB.

Cultivating Future Leaders: To ensure long-term growth and sustainability, the bank must develop a pipeline of strong leaders by nurturing promising employees through effective development programs.

Boosting Employee Engagement and Motivation: A robust employee engagement program, including training and skill enhancement initiatives, aligns key motivational factors, leading to a highly driven and productive workforce throughout the organization.

3.18.2 Management Development

An organization's deliberate initiative to offer its managers opportunities for learning, growth, and transformation aims to cultivate a group of skilled managers capable of performing effectively in the long term. This involves a structured process of growth and development through which managers enhance their capabilities to lead and manage the organization efficiently.

Nature of Management Development

3.18.2(a) Methods of Management Development

- **Special Courses**
- **Special Project**
- **Committee Assignment**
- **Case Study**
- **Conference Training**
- **Management Games**

Special Courses: Mutual Trust Bank PLC. always arranges some special courses to develop the management.

Special Project: Mutual Trust Bank PLC. arranges some special projects to develop the management.

Committee Assignment: In this method, the management of Mutual Trust Bank PLC. is asked to solve a real organizational problem. The management has to work together & offer actual solutions to the problems.

Case Study: The case studies are to make the management apply what they know, develop new ideas to manage a situation or solve a problem in the organization.

Conference Training: Conference training may to permit the management to communicate & associate with others in comparative & to pick up information & ideas from them.

Management Games: A training method for managers. The real situation within the administration of the organization, whether it's arranging, choice making, control, communications or management itself.

3.18.2(b) Benefits & Importance of Management Development

- Moved forward communication aptitudes
- Personalized feedback
- Understanding of the role of a manager
- Improvement of change management

3.19 Development Programs at different level of MTB

Mutual Trust Bank PLC believes in offering various types of development programs to employees, which can be created through new initiatives aimed at enhancing their skills and capabilities.

Professional Development

Professional development refers to a series of training programs and activities designed to enhance an employee's skills and knowledge within an organization. It involves acquiring new skills, obtaining certifications, gaining more experience in a particular field, and advancing within the organization.

Customer Care

HR education and development centers are focusing on enhancing employee-customer relationships. The training will address areas such as communication skills, customer relationship management, customer service, transaction banking, and professional behavior and conduct in banking environments.

3.20 Development Practices at MTB

MTB Bank employs a large number of staff to handle various tasks, some of whom require additional knowledge and skills to enhance their job performance. To achieve organizational objectives, MTB Bank recognizes the need for proper training. The integration of modern technology in the organization has introduced new roles that require specialized training. Training is seen as a learning experience that enhances employees' job performance. By explaining how learning occurs, employees can better understand the impact of training on their effectiveness. Training not only updates employees' knowledge but also refines their skills, enabling them to perform their jobs more efficiently. MTB Bank's training is focused on current roles, helping individuals improve their specific skills for immediate job performance. In contrast, employee development is geared towards preparing individuals for future roles within the organization.

Chapter-04

Problems and Recommendations

4.1 Problems Identified

The Problems Identified in the Training and Development Practices of Mutual Trust Bank PLC are outlined below:

1. Training programs are often designed without a thorough assessment of employee needs or organizational goals, leading to a mismatch between the training provided and the actual skills required.
2. Insufficient financial resources allocated for training programs restrict the scope, quality, and innovation of the initiatives, impacting their effectiveness.
3. The reliance on traditional training methods, with limited use of technology or modern approaches such as e-learning, reduces engagement and the relevance of programs in today's digital banking environment.
4. Training modules often lack customization, failing to address the unique requirements of various roles, departments, or the dynamic challenges of the banking industry.
5. Resistance from employees, particularly senior staff, to participate in training programs due to skepticism or workload concerns diminishes participation and program effectiveness.
6. The absence of follow-up mechanisms to reinforce learning results in poor retention of newly acquired skills, which limits the practical application of training outcomes.
7. High workloads and limited time availability for employees make it challenging for them to fully engage in training sessions, reducing the overall impact of the initiatives.
8. The lack of standardized metrics and processes to evaluate training effectiveness prevents the bank from identifying the programs' impact and areas for improvement.
9. Inadequate involvement or encouragement from leadership undermines the perceived importance of training, leading to low prioritization within the organizational culture.
10. High employee turnover rates result in frequent loss of trained personnel, thereby decreasing the return on investment in training and necessitating continuous onboarding efforts.

4.2 Recommendations

Based on the challenges identified in an analysis of the training and development practices of Mutual Trust Bank PLC the following recommendations are proposed:

1. The training programs should be strategically designed to address specific employee needs and align with organizational goals. A needs-based analysis must be conducted regularly to ensure that the content is relevant and impactful.
2. Adequate resources, such as updated training manuals, equipment, and tools, must be provided. Investment in modern and interactive training materials will improve learning outcomes.
3. Recruiting experienced and qualified trainers is essential to ensure the effective delivery of training sessions. Trainers should also undergo periodic refreshers to stay updated with industry trends and best practices.
4. The IT lab should be modernized with advanced software, tools, and high-speed internet. Implementing e-learning platforms and virtual training tools will enable flexible and effective training sessions.
5. Introduce a variety of training topics, such as advanced technical skills, leadership development, and soft skills enhancement. This will help employees stay motivated and engaged.
6. Online training modules should be developed to allow employees to access training anytime, especially during non-working hours. This will cater to those with busy schedules and improve accessibility.
7. A dedicated team should oversee the organization and monitoring of development programs. This includes setting clear objectives, timelines, and success metrics for each program.
8. Create a feedback system to assess the effectiveness of training sessions. Employee feedback, performance improvements, and pre-and post-training assessments should be used to refine future programs.
9. Training sessions should incorporate interactive methods such as group discussions, role-playing, and gamification. Incentives, such as recognition or rewards for active participation, should also be introduced to boost engagement.

Chapter-05

Conclusions &References

Conclusion: In conclusion, Mutual Trust Bank PLC operates successfully while also making significant contributions to the national economy. The bank holds a positive reputation in the business world and effectively manages its training and development processes. The training and development initiatives, along with its banking framework and activities, are yielding impressive outcomes. I believe the bank could achieve even greater success by implementing the recommendations outlined above. By enhancing their training and development programs, Mutual Trust Bank PLC can further improve employee quality and achieve excellent results. Following these recommendations would help the bank attain optimal outcomes.

Reference:

- **https://www.mutualtrustbank.com/**
- **https://www.bb.org.bd**

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