



**INTERNSHIP REPORT ON
TRAINING & DEVELOPMENT PROGRAM OF
MUTUAL TRUST BANK LTD.**

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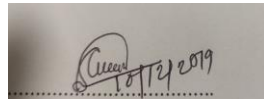
DAFFODIL INTERNATIONAL UNIVERSITY



**INTERNSHIP REPORT ON TRAINING AND
DEVELOPMENT OF MUTUAL TRUST BANK**

Letter of Endorsement

I Naima Azam Student ID# 181-14-2593, HRM Department of MBA Program in International University Bangladesh(DIU)do like to pay attention to almighty Allah by whose grace and blessing I have been able to conduct this Internship Report. I am grateful to have a like Supervisor Goranga Chandra Debnath, Associate Professor and head, Department of Business Administration, Daffodil International University Bangladesh(DIU), who have guided me step by step during preparation and has sincerely supervised my work by providing valuable ideas, concepts, guidance and suggestions throughout my internship period. I am also thankful to my all course teachers for their help.I tried my level best to work practically, observe and identify all the activities, specifically on Training and Development of Mutual Trust Bank Limited. In presenting this report, I have tried my level best to include all the relevant information and the explanations to make the report informative and comprehensive.

A rectangular box containing a handwritten signature in black ink. The signature appears to be 'Goranga Chandra Debnath' with the date '10/12/2019' written below it.

Supervisor Signature

Letter of Transmittal

Gouranga Chandra Debnath
Associate Professor and Head, FBE Faculty
Department Of Business Administration
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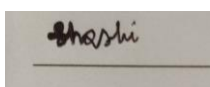
Sub: Submission of Internship Affiliation Report

Respectable Sir,

It is my great pleasure to submit my Internship Report as a part of my MBA program to you that I assigned to prepare internship affiliation on the topic entitled “Training & Development in Mutual Trust Bank Limited, Mirpur Branch” to you within the given time allowed to me by you. Here I tried my level best to work practically, observe and identify all the activities, specifically on Training and Development of Mutual Trust Bank Limited. In presenting this report, I have tried my level best to include all the relevant information and the explanations to make the report informative and comprehensive.

Thank you for giving the opportunity to participate in the internship program.

Yours Sincerely,



NaimaAzam
Student ID# 181-14-2593
HRM Department

FBE Faculty

Acknowledgement

First I do like to pay attention to almighty Allah by whose grace and blessing I have been able to conduct this Internship Report. I am grateful to have a like Supervisor Gouranga Chandra Debnath, Associate Professor and Head, Department of Business Administration, Daffodil International University Bangladesh (DIU), who have guided me step by step during preparation and has sincerely supervised my work by providing valuable ideas, concepts, guidance and suggestions throughout my internship period.

The outcome of any particular report depends on the contribution of the number of people, especially those who gave their valuable time to improve quality of the report. No word is good enough to express gratitude to them for sharing thoughtful ideas and suggestion to make the report a successful one. This report is not an exception from the mentioned criteria. I am very grateful to Mr. Ikram Mahmood the Deputy Manager of Mutual Trust Bank Ltd, Mirpur Branch. At the same time, I cannot forget to thank Mrs. Runa Nasrin the officer of Mutual Trust Bank Ltd, Mirpur Branch, who helps me during my internship.

Finally, I would like to show my gratitude to all the individuals who help me to prepare this report by providing data and other ways. As being a human is natural that few names may not be mentioned forgetfully. In spite of my best efforts if there are any errors fall out, please suggest me to improve myself.

Executive Summary

My internship report is based on three-month long internship program that I finished in Mutual Trust Bank Ltd. In this valuable report I'm going to discuss about the important side that I have worked in MTB. In this report I discuss about the mission and vision of the company, the general banking process of the company and the criteria of services or procedures of the services that the company provided I will discuss it in a broader way. The most important thing that I am going to discuss in this report is the training and development in Mirpur Branch of Mutual Trust Bank Ltd. I work there as an employee of the general banking sector but as I select my topic as training and development I had a little experience to work with the people who working in the training and development sector. But most of the think I learned from the general banking sector. And as a student of the management I would like to learn from the middle and top level officers to how they control their subordinates and how they motivate them too work with the other colleagues. In this report I described what I learn from my internship program and compare it to my academic experience.

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Overview of the Study

INTRODUCTION

Foundation

Internship is one of the major necessities for the achievement MBA program. Through internship an intern can assemble information. I'm being a student of business faculty major in HRM had to go through the internship phase for finishing my MBA program. In this view, I coped to get employed at Mutual Trust Bank Ltd. (MTB), Mirpur-10 branch as an intern under the direction of Gouranga Chandra Debnath, Associate professor and head, Faculty of Business Administration, Daffodil International University. I consider I got to be taught more about training and development method of Mutual Trust Bank through my internship.

Range of the report

Mutual Trust Bank is one of the renowned bank in Bangladesh. For training and development procedure of workers they try to put collection for them. As I was an intern of Mutual Trust Bank I got to monitor their everyday actions of bank. The employees of the bank assist me a lot to find out more about their training and development actions.

Objectives of the study

Broad Objective

The broad objective of this study is to gather precise practical knowledge on training and development operation of Mutual Trust Bank Limited.

Specific Objectives

Keeping lineage with the broad objective some specific objectives are as follows:

- To find out the training & development policy of MTB.
- To analyze the different sources of training & development of MTB.
- To evaluate the methods of training and development of MTB.
- To recognize some problems of training & development process of MTB.

Restrictions of the study

There was some limitations while conducting this report.

- Limitations of time as three month weren't enough to collect depth information.
- Employees were too busy to give me detail information.
- Employees didn't give me detail information.

Organizational Overview

Company Profile

One of the top banking organization of Bangladesh is Mutual Trust Bank. It offers and checks in personal, corporate, global Trade, overseas exchange, lease finance and capital marketplace services. It gives custom-made services, modified solutions for business requires universal reach, and cutting frame technologies to its particular clientele. MTB make an effort to guarantee superiority banking services all over the country.

The Company was also issued official document for inauguration of Business on the similar day and

Was approved license on October 05, 1999 by Bangladesh Bank under the Banking Companies Act

1991 and happening its banking procedure on October 24, 1999. They engage in subsequent banking services.

- Wholesale banking
- Retail banking
- Privilege banking
- Agent banking
- Treasury operations

Vision

Mutual Trust Bank's visions are:

1. One of the top ranking banks in Bangladesh

2. The Bank of preference
3. A beyond doubt first-class bank.

Mission

They have a mission of being the majority accepted economic organization within the country by representing them as active, creative and customer centered institute that supply a group of offers to their clients and organizational services by shimmering their superiority in operating such successful economic organization.

Human Resource distribution of MTB

The human resource department of mutual trust bank limited is one of the most important departments of the bank to carry out all activities of the bank. They always focus on carryout different strategies to bring new training and development ideas for the employees. They believe in bring on sustainable organizational performance. Mutual Trust Bank focuses on to create a transparent environment within the organization.

Literature Review

Literature Review

Human quality managing compliments training and development as a employment uneasy with managerial act keen at civilizing the employment implementation of workforce and their divisions across the state in managerial surroundings. Training and development can be symbolized as “an informative training which consists the prepare of approach, perceptions, altering of performance a selection of additional information to progress the presentation of staff.

Training and development practice growth the appearance of the entire inauguration and assemble them as the forceful part by successive the goal of accomplishing the managerial behavioral standard which will guide to their major aim and voyage point of their human resources.

Theoretical structure

To perform regard as brook assistant and independent short emerge within the theoretical fame excellent training and development as the open erratic and managerial completion within the minor erratic. These two things have been selected to see the affiliation among their training and development and managerial accomplishment. The theoretical associated vocation can too be seen from the enchanting after diagram.



Training and Development

Training further not consist of useful or motivational workout sketch to carry out information, ability and completing of the individual level. worker direction of working out curriculum is the method by which human resources bend over significant managerial procedures, individuality plus principles, net functioning association along with exercises how to effort within their services. Talents and technological instruction curriculums are essential toward arrange for structure a proficient, expert, faithful personnel designed for make sure managerial achievement.

Value of preparation and progress method

In the direction of the functioning capabilities of the staffs, a guidance course is important as it support the majority abilities to every agent of that association have to make paces. A development curriculum helps each human resources toward expand equal talents moreover facts regarding their alliance with operational unit.

- To maintain by business revolutionizes.
- Be in contact through the entire up to date modernism and expansion.
- To be capable toward notice inadequacy moreover require of aptitudes during personnel.
- Keep up information and proficiency.
- Make available an inspiring power just before trained.
- Enhance employment achievement ranks.
- Supply internal improvement prospects.
- Be a focus for contemporary capacity.

5 stepladder of Training and Development plan

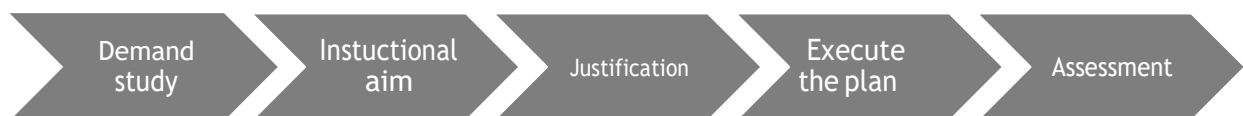


Figure: Stepladder of Training and Development

Demand Study

The most primary stair of training and development procedure is to recognize the want for it. The workers functioning on behalf of an association frequently show the symbols of necessitate for a sparkle toward their capacities, ability plus information which the institute believes as a major worry intended for working a training and development curriculum. As a result by investigating their approach, functioning result as well as generally presentation of the workers by monitoring, accumulating surveys with arranging discussions and so on. The association gets the statement of guidance require used for their human resources.

Informational Aim

Once require investigation, the institute recognizes the aim in favor of their training and development curriculum. The bank allocates different higher-ranking workforce otherwise occasionally external skilled person to propose the coaching procedure of their guidance course. Later than assembling information with views from special authorities as well as earlier details, the bank at last chooses the informational aim.

Justification

Following categorization away the informational aim, the association assembles conversation assembly of specialists just before convey their judgments regarding the justifications of the propose. Later than assembling that this informational plan will be suitable procedure in the direction of run by, the business lastly continues to operate as per the plan.

Execute the plan

The bank assembles some paces according to the require to human resources all

through special moment plans to prepare their employees. They purpose on the job training, off the job training, conferences, and discussion groups et cetera. For hone the awareness, talents along with approaches of all of their workers whom are passionate toward learning from the training curriculum.

Assessment

Subsequent to ruination this full procedure of training and development, eventually the bank obtain on the phase of assessing their plan. Bank check their workers functioning talents to identify if this instruction curriculum actually assisted them or not.

The bank can get there category of outcome –

- Constructive performance when the workers demonstrate progress,
- Unconstructive performance when the workers show downgrading in their functioning skills.
- Unbiased performance while the workers do not illustrate some transforms in their functioning skills.

Techniques of preparation

In favor of working the procedure of training and development, an institute wants to execute 2 categories of plans. Cognitive and Behavioral plans.

Cognitive plans are regarding theoretical models to the beginners. This type of strategies assists an association to guide their workers concerning unwritten information, accuses in data et cetera.

Behavioral plans are best for utilizing capability growth. The diverse strategies under behavioral advance allow the apprentices to outline their characteristics in a real pattern.

Some of on the job trainings are – Job alternation, Coaching, Accomplishment Learning.

Off the job training are – Management games, External seminars, university related plans, role playing.

Function of Training & Development

Like every organization, Mutual Trust Bank Limited and the workers or human resources of this organization have some purposes. The organizational and individual goals are paired. So a training agenda is aimed at toward the achievement of both organizational and individual purposes. We can categorize the objectives in two main directions.

- Achieving competence in process,
 - Improving knowledge on new technique,
 - Informing the banking strategy,
 - Providing knowledge on bank-customer affiliation,
 - transform of approach toward the job,
 - Reduction of worker turn-over,
 - Improving value of work.
1. Reducing natural panic regarding works: schooling of work is sinking innate fear about jobs.
 2. Keep informed with facts: technical progression, trade ecological transforms and fresh organization values have now made it very important for the organization to renovate and update the knowledge and skills of the workers so that they do not become surplus for obvious practical ineptitude. The primary and leading need for manpower training therefore, is to renovate and modernize knowledge and skills of workers to maintain their helpful presentation and so also to increase them for future managerial arrangements.
 3. Keep away from Obsolescence: Current profitable liberalization curriculum of Government of India is necessitate Organizational reorganizations, which lay to rest alia, calls for training the

human resources, irrespective of their efficient level, for their reorganization in updated jobs.

Therefore, the second important need for training is to prevent functional obsolescence.

4. Civilizing presentation; Permanent preparation is compulsory to replenish as well as modernize facts and expertise of workforce, it form them functionally successful.
5. Increasing Human abilities: separately from highlighting on technological as well as theoretical skills, innovative training program as well highlight on increasing human abilities of human resources. Such human ability is essential for successful interpersonal relations and at the bottom of healthy work environment. This need for training therefore also cannot be in total overlooked.
6. Imparting Trade-specific Skills: In manufacturing employment, the principle is to employ workers and employees through necessary apprenticeship training- Such apprenticeship training facilitates an organization to convey industry and trade specific skills to employees. This also, therefore, is an significant need for manpower guidance.
7. Stabilizing the personnel: all the way through the world the consequence of training is now gradually more felt for stabilizing the personnel to resist the scientific change and for assembly the organization energetic in this changed procedure. Management philosophers now generally consent that it is the dependability of the **Step: 1 Get ready the apprentice:**
 1. Put the apprentice at relieve- relieve the worry.
 2. Give details why he or she is being qualified.
 3. Generate importance, support - encourage discover what the apprentice previously be familiar with this or other occupations.
 4. Clarify the entire profession along with narrate it to several job the employee already identify.
 5. Arrangement the apprentice is quantity is the regular functioning situation as achievable.
 6. Make known the employee with tools, resources, tools, and deal.

Step 2: Present the action:

1. Give details capacity and superiority condition.
2. Go throughout the job at the standard work speed.

3. Over again go all the way through the job at a deliberate speed numerous period; clarify the key peaks.
4. Have the apprentice clarify the paces is you go during the job at a measured speed.

Step: 3 Do a test:

1. Have the apprentice go from first to last for the job more than a few times clarifying: gradually, explaining each pace to you. Correct errors and inaccuracy and, if needed, do some of the complex paces the first few moments.
2. Run the job at the standard rapidity.
3. Have, the apprentice do the job, regularly building up ability and rapidity.
4. As soon as the apprentice express ability to do the profession, let the work start, but don't ditch him or her.

Step: 4. Take notes:

1. Assign to whom the apprentice should go for assist.
2. Slowly reduce regulation, testing work from time to time beside excellence and extent standards.
3. Approved defective work patterns ahead of they become a routine. Illustrate why the discovered technique is better.
4. Praise high-quality work; give confidence the employee until he or she is capable to meet the value and capacity standards.

Value of Training & Development

Best consumption of Human Resources – Training and Development helps in optimizing the consumption of human resource that further assists the worker to get the organizational goals as well as their individual ambitions.

Improvement of Human Resources – Training and Development facilitates to supply a chance and wide constitution for the enlargement of human resources' practical and behavioral proficiency in an organization. It also helps the workers in achieving personal expansion.

Growth of skills of workers – Training and Development help out in growing the job facts and skills of workers at each stage. It helps to develop the possibility of Human intelligence and in general character of the workers.

Efficiency – Training and Development assists in growing the output of the workers that help out the organization extra to complete its long-term aim. Team courage –Training and Development helps in inculcating the intelligence of group work, group strength, and inter-team associations. It helps in inculcating the enthusiasm to be trained with the workers.

Organization traditions – Training and Development helps to expand and advance the organizational strength customs and helpfulness. It helps in creating the learning culture inside the organization.

Association atmosphere – Training and Development assists building the optimistic acuity and sensitivity about the organization. The workers get these feelings from heads, subordinates, and examines.

Superiority – Training and Development help out in civilizing upon the excellence of occupation and work-life.

Strong work atmosphere – Training and Development assists in creating the strong working environment. It helps to make good worker, connection so that individual objectives support with organizational purpose.

Wellbeing and security – Training and Development helps in civilizing the wellbeing and security of the organization thus preventing obsolescence.

Self-confidence – Training and Development helps in humanizing the self-confidence of the work energy.

Icon – Training and Development assists in build a improved corporate icon.

Prosperity – Training and Development guides to enhanced prosperity and more affirmative approaches towards revenue course.

Training and Development helps in increasing guidance abilities, inspiration, trustworthiness, better approach, and other phases that booming employees and director usually present

Managerial on the job training

On -the - job guidance is not just for non-managers. Managerial on -the -job training technique include job revolution the lessons/substitute approach, and achievement knowledge.

1. Job alternation:

Job alternation means affecting management learner from division to division to widen their perceptiveness of all elements of business and to test their capability. The apprentice - often a up to date college graduate may spend some months in every department. The individual may just be an spectator in each division, but more generally gets completely concerned in its procedures. The trainees therefore find out the department's business by in fact doing it, while find out what jobs he or she favors.

2. Instruction Approach:

Here the learner works straight with a senior manager or with the person he or she is to swap, the latter is dependable for the trainee's instruction. Usually, the under study reduces the administrative of certain tasks, generous the learner a chance to discover the job.

3. Achievement Learning:

Achievement learning curriculums provide executives and others unrestricted time to work full-time on assignments, investigate and explain problems in departments other than their personal. The essentials of a distinctive action learning curriculum contain.

Off the job training methods

1. Teach: Teaching has numerous benefits. It is a rapid and easy way to give knowledge to big groups of apprentice as when the deal power needs to find out the unique features of a latest product. You could use printed stuffs instead, be they may need significant more construction cost.

2. Planned Learning:

Whether the average is a textbook, computer, or the Internet, automatic Learning (Or programmed instruction) is a step-by- step, self-leaning scheme that consists of their measurements.

1. Presenting queries details or crisis to the apprentice
2. permit the person to answer
3. Providing response on the accurateness of responds.

3. Audiovisual-Based preparation:

Audiovisual-based teaching method like, PowerPoint, video conferencing, audio tapes, and videotapes can be very helpful and are usually used.

5. Case learning: Case learning technique helps students to be taught on their own by autonomous opinion. A set of facts or some expressive resources are given to the members asking them to study, classify the troubles and also suggest answers for the similar.

6. Responsibility Playing: This training technique mostly helps in learning human relations abilities during perform and swallow an imminent into one's own performances. Apprentice of such a planned are learned of a condition and asked to participate their roles in the invented position before the rest of the class. This consequently, helps in the inspiring of interrelate skills of the workers.

7.T-Group guidance: T-group is compassion training, and takes place beneath laboratory circumstances and is generally instructed and unofficial kind of training. The instructor in such teaching curriculum is method. He helps the entity participants to understand how others recognize his performance, how here acts to the activities of others and how and when a group acts either in a

unhelpful or in a helpful system.

8. E-learning: Training programmes conveyed via intranet are now attention of the most cost-effective path. It is not only cost efficient but also provides to the real time in a row need of workers. However, it absorbs junction of numerous expertise, like, hardware, software, web designing and authoring, instructional design, multimedia design, telecommunications and finally internet-intranet network administration. Organization can subcontract e-learning training component at comparatively cheaper rate. Even while training through e-learning is internationally growing, we do not have sufficient experimental proof to validate this.

Findings and Analysis

Analysis

Analysis according to the study is following

Training & Development Viewpoint

Mutual Trust Bank have educate manpower to operate its training and development activities. Mutual Trust Bank conducts its audit on a regular basis. Every year they make sure to conduct their inspection in all branches. They even do surprise inspection at regular intervals. Each division of head branch also come under this audit of Mutual Trust Bank. They follow Bangladesh Bank guidelines as they got rated by CRAB.

For Mutual Trust Bank human resource department is a prime asset. The salary and compensation packages are handled by human resource division according to their employees performance. They focus on employees training and development more. Training and development can help in bring the best from employees.

Benefits of Training & Development

There are so many reason which is why training and development is important for employees.

- Training can motivate employees to self improvement.
- Training inspires employees about promotions.
- Training helps in job satisfaction.
- It challenges to learn new things.
- Training enables employees to adapt with new environmental changes.
- Training allow for job rotation.

Training is also beneficial for organization

- Training brings higher productivity in job performance.

- Training involves human resources.
- Organizational goals can be met easily.
- Training helps in retaining existing employees.
- It can be cost effective for organization.

Findings

The findings of the report are following:

- They follow unstructured training process.
- They have interpersonal conflict between supervisors and other departments managers.
- They practice improper class room training policies.
- They have problems in evaluating employee performance.
- They are unable to make their some employees understand who think training is a waste of time.

Recommendations & Conclusion

Recommendations:

Recommendation according to the study are following

According to findings of the study, recommendations are given below:

- They should have follow structured training process.
- They should take some session to build up strong communication between supervisors and managers.
- They can use proper classroom training session.
- They need to do evaluation of their employee's performance regularly.
- They need to make their training session more interesting.

Conclusion

Banks are important for a countries economy. That's why for any banks its Human Resource Management department plays an important role to functions the bank properly. Employees are important assets for a bank. Employees can play a miraculous role in the success of bank. By providing proper training and development program human resource department can lead the organization. Mutual Trust Bank is trying to fulfill its demand by practicing training and development process. They are trying to expand their network and their administrative activities as well. Mutual Trust Bank is providing their best services carefully. And for me it was an honor to work for them as an intern. I hope this report is quite helpful and well arranged. I wish Mutual Trust Bank an extra ordinary future with the emerging economy of Bangladesh.

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