

**Internship on General Banking**  
**At**  
**Mutual Trust Bank Ltd. (MTBL) – Tower Branch**

(This Internship Report is written to fulfill a portion of the requirements for the Bachelor of Arts in English degree.)

**Submitted by:**

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Bachelor of Arts in English

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Daffodil International University



**MUTUAL TRUST BANK LTD.**  
**মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড**

Mutual Trust Bank Ltd.

**Date:**

## Declaration

I do hereby that I have completed my 3 months internship program from Mutual Trust Bank (MTBL) and made a report on “General Banking of Mutual Trust Bank Ltd. (MTBL)” which has been carried out by me and has not been previously submitted to any other University/College/Organization for an academic qualifications/certificate/diploma or degree.

The work I have presented does not breach any existing copyright and no portion of this report is copied from any work done earlier for degree or otherwise.

Sincerely,

*Sabrina*

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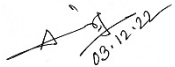
## Certification of the Academic Supervisor

This is to certify that the report entitled “General Banking of Mutual Trust Bank Ltd. (MTBL)” is prepared by Sabrina Alam Supti as a partial fulfillment of the requirement of Bachelor of Arts Honors in English, Daffodil International University.

The report has been prepared under my guidance and is a record of genuine work carried out by Sabrina Alam Supti. In preparing this report, she worked very hard and presented a good picture of subject matter. She possesses a good moral character and pleasing personality.

She is permitted to submit the report. I wish her success at every step of her life.

Sincerely,

A handwritten signature in black ink, appearing to read 'Md. Ariful Islam Laskar', with the date '08.12.22' written below it. The signature is written over a horizontal line.

Md. Ariful Islam Laskar

Assistant Professor

Department of English

Daffodil International University

## Letter of Transmission

Date:

Md. Ariful Islam Laskar

Assistant Professor

Department of English

Daffodil International University

Subject: Application for permission to submit Internship Report.

Respected sir,

With a great pleasure I am informing you that, I have prepared my internship report on General Banking of Mutual Trust Bank. I feel great pleasure for submitting this report to you, which will definitely help me in my future life and to complete the Bachelor of Arts program.

I have tried my best to make use of the opportunity of undergoing my internship in Mutual Trust Bank. During the preparation of this report, I have experienced a lot that will greatly help me in my further studies and career life. It has enlightened my knowledge about the Banking activities. I tried my level best to develop a good report.

I would like to thank you for giving me such an opportunity to do this report on this topic. I really enjoyed preparing this report because it provides me an opportunity to have a real-life orientation beside my academic knowledge in (BA) program and if you have any queries, I will be glad to respond to them.

Sincerely Yours,

Sabrina Alam Supti,

ID- 191-10-1884

46B Batch

Department of English

Daffodil International University

## Acknowledgement

At first, I want to give thanks to Almighty Allah for enabling me to complete my report in time.

Completion of anything requires supports from various sources. I am very much fortunate to get the sincere guidance and supervision from a number of persons.

My sincere gratitude goes to Kazi Azharul Islam, Manager of MTBL Tower branch, for reviewing the whole report so carefully and for giving me valuable advices and suggestions to complete the whole thing in a right manner.

I would also like to thank Md. Tariqul Islam, Deputy Manager and Muktadirul Alam, Junior Officer of MTB, Tower branch. They gave me an in-depth knowledge about the regular activities of MTB. I am also thankful to all other officers and other internship students who helped me during my Internship program. Their co-operation helped me a lot. They provided me every single information I was in need of which helped me to understand all tasks.

Then I would like to express my gratitude to my honorable faculty **Md. Ariful Islam Laskar**, Assistant Professor, Department of English, Daffodil International University for giving me regular feedback and advice for my report. He makes this course as flawless as possible by giving me suggestions. Without his supportive hand and suggestions, it would be difficult for me to complete this report.

Thanks for all from the core of my heart. I hope this report is appreciated.

## **Executive Summary**

Now-a-days banking is modernizing rapidly. It is connected with every sector of Bangladesh. So, the banking process is becoming faster, easier and wider day by day.

Mutual trust bank ltd is a third generation private bank in Bangladesh. It started its operation in 1999. The bank operates its financial activities through its Head Office situated at Gulshan, Dhaka and 83 branches.

Mutual Trust Bank Tower Branch is one of the finest branches of MTB which is structured with General Banking and Advance Department. In this paper, we will find out the overview of Mutual Trust Bank as an organization and the working environment.

This paper also contains my three months internship experience of MTB Tower Branch. So, this paper will also investigate my assigned tasks and the beneficial lessons that I have learned from my co-workers by working with them and my supervisor.

I have explained about my experience of dealing with real clients, difficulties that I have faced during my three months of working and being attended at an organization 4 days of a week. In addition, I have shared my realization about the differences between my expectation and the actual image of working for an organization.

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# CHAPTER 1

## **1.1 Introduction:**

In general sense “Bank” means financial institution that deals with money. It is an economic institution, whose main objective is to earn profit through exchange of money and credit investments.

The bank can influence the money supply through lending and investment. There are different types of banks, such as – Central bank, Co-operative bank, Commercial bank, Saving bank, Investment bank, Merchant bank etc. However, when we use the term “bank”, it generally means “Commercial Bank”.

Commercial bank is the type of bank which is concerned with accepting deposit of money from the public, repaying and withdraw on demand and otherwise and employing the deposit in the form of loan and investment to meet the financial needs of business and other classes of society.

This report describes about the information what I have done in my Internship time in Mutual Trust Bank Limited (MTBL) which is required to complete the BA program, Daffodil International University. This report also contains information about Mutual Trust Bank and their organizational activities. This report will reflect about my experiences collected during the internship program. This working experience is an effective tool to correlate the theoretical knowledge with the pragmatic approach. Doing Internship in Mutual Trust Bank Limited gave me a measureless scope to get an in-depth idea about banking and financial service industry.

## **1.2 Background and Significance of the Project:**

Internship is an agreement between a university and an organization that offers an opportunity for students like us to undertake a temporary work assignment in the organization which enables us to have a realistic exposure to job and organizational conditions. It helps us bridge up the gap between classroom learning and actual job conditions eventually preparing us for a prospective job.

The Internship course known as “Project Paper with Internship (ENG431)” is a credit course for completing the BA program at Daffodil International University. For completing this course, every student needs to take a temporary position at any distinguished organization as an intern and achieve experience and on-the-job training that will obviously help the student for his/her future career.

Although it is not a compulsory in many universities in the country, it is a mandatory course for all in Daffodil International University. In fact it weighs 3 credits out of 129 for completion of BA Program. It has to cover within 3 months under a supervisor assigned by the students’ perspective departments.

Since I am a last semester student, I needed this course to complete my BA program. I worked in the General Banking Division, Tower Branch for about 3 months starting from 28<sup>th</sup> July 2022 to 28<sup>th</sup> October 2022. And as assigned the report I came up with is on “General Banking” of Mutual Trust Bank Ltd.

This internship course has helped me to develop new skills which I can apply in the workplace in future. These skills have enhanced my resume and increase my career options. Through this course, I have explored and participated in the tasks and responsibilities performed daily by professionals. Moreover, I also familiarized myself with the office environment, follow the processes etc.

### **1.3 Objectives:**

The core objectives of my report is -

- To share brief information of Mutual Trust Bank Limited (MTBL), its employees and clients.
- To share about my gaining and contribution to the Bank.
- To share how I interacted with my superiors and co-workers.
- To share the challenges that I faced.
- To share about the differences between expectation vs. reality.
- To share about the influence of internship in my career plan.
- To share if I have to redo my internship program what I would change.

## **1.4 Methodology:**

The internship program is mandatory requirement for the students who wish to be a BA graduation. In the internship program, I was attached to host organization name Mutual Trust Bank Limited (MTBL). This paper is prepared on the given topic (General Banking) by my respected supervisor Md. Ariful Islam Laskar. This paper explores my practical experience on banking activities, real life experiences etc. which was done under close supervision of my internal support as well as my official supervisor.

I have used both primary and secondary sources very thoroughly for information. I could manage the primary source while I worked there physically. Every now and then I tried to talk to different officials to find out relevant facts even in unofficial manners like in tea breaks and lunch breaks. And talking about secondary source I have used to the fullest extent possible.

### **Primary Sources:**

- Practical experience and desk work.
- Personal observation
- Discussion with staff members.
- Interview of different officials including the Deputy Manager of the branch.

### **Secondary Sources:**

- Some annual reports of MTBL.
- CDs from Dhaka Stock Exchange
- Other relevant data from the Internet.

## CHAPTER 2

### 2.1 Organization Details:

<b>NAME</b>	<b>MUTUAL TRUST BANK LIMITED</b>
<b>Head Office</b>	<b>MTB Centre, 26 Gulshan Avenue, Plot-5, Block SE (D, Dhaka 1212)</b>
<b>Status</b>	<b>Private Limited Company</b>
<b>Number of Branches</b>	<b>119 Branches</b>
<b>Present Chairman</b>	<b>Mr. Syed Mahbubur Rahman</b>
<b>Shareholders</b>	<b>Shareholders 13</b>
<b>Manpower</b>	<b>2310 Manpowers</b>
<b>Website</b>	<b><a href="https://www.mutualtrustbank.com/">https://www.mutualtrustbank.com/</a></b>

### 2.2 Historical Background of MTBL:

The Company was incorporated on September 29, 1999 under the Companies Act 1994 as a public company limited by shares for carrying out all kinds of banking activities with Authorized Capital of Tk. 38,00,000,000 divided into 38,000,000 ordinary shares of Tk.10 each.

The bank conducts all types of commercial banking activities including foreign exchange business and other financial services. During the first two years of operations, the bank's main focus was on the delivery of personalized customer services and expansion of its clientele base.

MTBL carries the following types of banking business:

- All types of commercial banking activities including Money Market operations.
- Investment in Merchant Banking activities.
- Investment in Company activities.
- Financiers, Promoters, Capitalists etc.
- Financial Intermediary Services.
- Any related Financial Services.

## **CHAPTER 3**

### **3.1 Vision of MTBL:**

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

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

### **3.2 Mission of MTBL:**

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

### **3.3 Commitment:**

- Shareholders – Create sustainable economic value for our shareholders by utilizing an honest and efficient business methodology.
- Community – Committed to serve the society through employment creation, support community projects and events and be a responsible corporate citizen.
- Customers – Render state-of-the-art service to our customers by offering diversified products and by aspiring to fulfill their banking needs to the best of our abilities.
- Employees – We rely on the inherent merits of the employee and honor our relation as a part of this renowned financial institution. We work together to celebrate and reward unique backgrounds, viewpoints, skills and talents of everyone at the work place, no matter what their job is.” (Mission and Vision)

### **3.4 Bank's Philosophy:**

With the mission to become a dependable client focused financial institution in the country by providing service with trust and integrity.

### **3.5 MTBL's Objectives:**

The main object of the Mutual Trust Bank Limited (MTBL) had been to offer an interest free banking system in the financial market. Apart from that, the bank started its operation in the country with a view to realizing the following objectives:

- To establish a partnership relationship with customers and to eliminate the idea of the debtor-creditor relationship of traditional banks.
- To establish welfare oriented banking system.
- To mobilize savings towards productive sectors.
- To invest on profit and risk sharing basis.
- To accept deposits on profit and loss sharing basis.
- To create employment opportunities by investing savings towards prospective economic sectors.
- To extend banking services towards the poor, helpless and low-income group of people in the society in order to uplift of their standard of living.
- To contribute to establishment of a society by equitable distribution of wealth.
- To establish justice in trade and commerce in the country.
- To render services for the economic development of the nation.

### **3.6 Functions:**

The functions of Mutual Trust Bank Limited are as follows:

- To maintain all types of deposit accounts with online facilities.
- To conduct foreign exchange business.
- To extend other banking services.
- To conduct social welfare activities.



## **CHAPTER 4**

### **4.1 Products and Services:**

Like other Banks Mutual Trust Bank have its own products and services. They are written below:

#### **# Account**

- Individual account (single)
- Joint Account (Two or more individuals)
- Special Notice Deposit (SND)
- Current account (Individual/Non-Individual )

#### **# Schemes**

- MTB Monthly Savings Schemes (Brick By Brick)
- MTB Millionaire Plan and MTB Kotipoti Plan
- MTB Fixed Deposit
- MTB Monthly Benefit Plan
- MTB Double Saver

#### **# Yaqeen Deposits (Islami Wing)**

- Al Wadeah Current Deposit (CD)
- Mudaraba Saving deposit (MSD)
- Mudaraba Term Deposit Receive (MTDR)
- Mudaraba Short Notice Deposit (MSND)

#### **# Online Banking**

- MTB Internet Banking
- MTB Smart Banking App
- MTB SMS Banking and MTB Smart IVR.

**# Loan, Debit Cards, Credit Cards, Prepaid Cards, Pay order transactions etc.**

## **4.2 MTB Tower Branch:**

MTB Tower, 111 Kazi Nazrul Islam Avenue, Dhaka 1000

Phone: 88 02 9344153

Email: mtbtower.br@mutualtrustbank.com

I have completed my internship program at Mutual Trust Bank, MTB Tower Branch. This tower is the corporate building of Mutual trust bank. Inside is nice and clean. One of the finest corporate offices I have visited recently. Due to the construction works outside it would be a bit difficult to locate and come easily but you won't miss it as long as you are near to the Bangla motor area. The facility is very well built and maintained. The security is good and the service in the back office is quick. All the people of this branch are very friendly and they were always ready to teach me. They made sure that I was feeling comfortable from the very first day. I never got any sort of unfair treatment from them. It has more than 22 employees.

## **CHAPTER 5**

### **Departments and People:**

Mutual Trust Bank has three departments. They are “General Banking Department”, “Foreign exchange and Credit Department” and “Cash Department”.

#### **5.1 General Banking Department**

Every bank has some common activities to do in every day. These all are called “General Banking”. General banking is also known as “The Heart of Banking”. Money procedure, accounts opening, accounts closing, foreign remittance and bills etc. are provided from this section. So, this section works like the blood of the body. The activities performed here are - dispatch (inward, outward), accounts transfer, deposit, A/C opening and close, check book issue, payment order, voucher management etc.

#### **5.2 Foreign Exchange and Credit Department:**

Foreign exchange department is basically international department of the bank. In this department export, imports and remittance related works happen. It makes a connection/ bonding between exporter and importer by giving them various kinds of services.

Credit department deals with CIB (Credit Information Bureau) for its clients. It also works for processing loan and do all arrangements to give the customer. This department prepares forwarding for loan to the Head Office. And after getting the head office approval, this section gives loan to the customer. There are various types of loans available in this section, such as - Car loans, Home loans and Business loans etc.

#### **5.3 Cash Department:**

This department mainly works with money for its clients. Anyone who wants to deposit their money they give their money in this section by filling a deposit form. Cash withdrawal also happens in this section. After posting the right cheque someone can withdrawal money from this department. There is also a billing section in this department where government bills and other types of bills are taken by the officer.

## **CHAPTER 6**

### **Management of MTBL:**

For any financial and non-financial organization, management is the most valuable and important aspect. A well-organized management provides the organization to reach its ultimate goal. Management includes planning, organizing, staffing, directing and controlling of all financial and non-financial resources of an organization. Different aspects of management practice in Mutual Trust Bank are discussed below:

#### **6.1 Planning:**

Mutual Trust Bank has a planning division. The department is mainly responsible for the overall planning. Mutual Trust Bank has done its planning within the preview of the corporate plan. Each branch can make plan according to the goal imposed by the corporate level.

#### **6.2 Organizing:**

Mutual Trust Bank is organized as per the existing business locations. It has branches, each of which is a separate entity. Each unit is responsible for own performance. Within each branch it is organized functionally.

#### **6.3 Staffing:**

The recruitment in Mutual Trust Bank is done in two ways. One as “MTO” for the management program and another one is non-management level as Assistant officer.

#### **6.4 Directing and Controlling:**

Works of Mutual Trust Bank are designed beautifully. The sitting arrangement in all office is done in a way that the superior can monitor the subordinate all time. Budgeting, rewarding, punishing, etc are also practiced as control mechanism.

## CHAPTER 7

### **Internship Activities:**

#### **7.1 Actual Task:**

During my internship period at Mutual Trust Bank Ltd. (MTBL) Tower Branch, my observation and responsibilities were in General Banking Department. I have done some of the tasks, such as - opening accounts, managing and sorting vouchers, dealing with cards and cheque books etc.

I started by working with Md. Jakaria for a few days, one of the officers of the front desk. I mainly worked and observed the rules and regulations of the “General Banking Department”.

#### **7.2 Job responsibilities:**

There were several responsibilities carried out by me in GB division of Mutual Trust Bank Limited (Tower Branch). Every day I used to start my job at 9:00am and it ended around 5:00pm. Sometimes, I had to work till 6-7:00 pm also. Within this time different types of job were done by me and those are given below –

##### **7.2.1 Accounts Opening:**

Account opening is the most important issue in general banking. At MTBL Tower Branch, this section is fully taken care by Israt Jahan ma’am and Md. Jakaria sir. It is the first phase of customers who are going to get services from the bank. Before opening of any account it is very important to know the target customers of the bank. It is also important to know why the customer wants to open account at this branch. To reveal customer’s purpose of opening account is pretty tricky. If account opening officer is experienced and intelligent, then he/she can easily expose the purpose for opening account from that particular customer himself.

Mutual Trust Bank Limited (MTBL) offers different types of account for their target groups, such as - Current Account, Savings Account, Fixed Term Deposit account (FDR) etc.

An account is mandatory for every individual and institutional customer. So my responsibility was to give premium quality services and attempt to sustain our customer for a long time with standard.

### **7.2.2 Receive Cheque Requisition:**

This particular section is handled by Farha Abedin Barsha ma'am. In this section, a cheque requisition is received from the customer for giving a new cheque book. Every cheque book contains a specific number of pages mentioned by customer. So, what I have done is, I received the cheque requisitions throughout the day and sent the list to the head office at the end of the day through Billal Hossain (peon). When the cheque books are ready, they are sent to our branch through courier.

### **7.2.3 Pay Order Issue:**

This section is under the responsibility of Jannat Ara Papia ma'am and in her absence by Md. Samsuzzaman sir. Pay order has been issued to serve the customer who wants send money not in cash, rather in cheque. It reduces the cash carrying risk. Several times, I have helped out the customers through the process.

### **7.2.4 CDD Project:**

Every bank in Bangladesh is given the task of "CDD Project" by Bangladesh Bank. The full meaning of CDD is Customer Due Diligence. In this project all the banks are given the task to promote E-KYC (KYC = Know Your Customer). KYC provides an ample scope of quick onboarding of customer by verifying customer identity through digital means. It helps in saving a lot of time and provides ease both for the client and service providers. Additionally, e-KYC can save institutional cost. If E-KYC attempts fail due to any technical reason, the traditional KYC approach should be followed for the natural person.

Every officers of MTBL were given a certain target to complete the KYC of accounts as per the CDD Project by our manager sir Kazi Azharul Islam. I also helped them in completed those accounts and especially by making the list of accounts which are pending and completed for the CDD Project.

## **CHAPTER 8**

### **INTERNSHIP ACTIVITIES:**

#### **8.1 Filing:**

TP, KYC, monthly transaction profile review and update statements etc. are some papers that are need to be preserved for the record of the branch as well as for the monthly audits. I helped several officers in filing these types of documents in particular files every day after the office hours.

#### **8.2 Voucher Sorting:**

Every day there accumulates various types of transaction related vouchers at every desk. Sorting these vouchers systematically is known as “Voucher Sorting”. Different types of fund transfers, cheques, RTGS, BEFTN, debit installment – MTB Capital etc. are various types of transaction which are need to be compiled systematically.

##### **8.2.1 Types of Voucher:**

- Cash voucher
- Clearing voucher
- Transfer voucher

##### **8.2.2 Process of Voucher Management:**

- Collection & shorting of all voucher
- Taking print of daily transaction report
- Checking vouchers necessary seal & marking
- Matching vouchers with transaction report
- Taking necessary corrective measure if any mismatch or mistake found.
- Attach voucher with particular report
- Making voucher top sheet
- Sending for preservation after designated signatures

### **8.2.3 Purpose of Voucher Management:**

- Shorting daily voucher
- Checking the correctness of daily transactions
- Taking corrective measure if any mistake found
- Ensuring necessary seal & marking in voucher
- Preserving voucher for future necessity & audit purpose.

### **8.3 Others:**

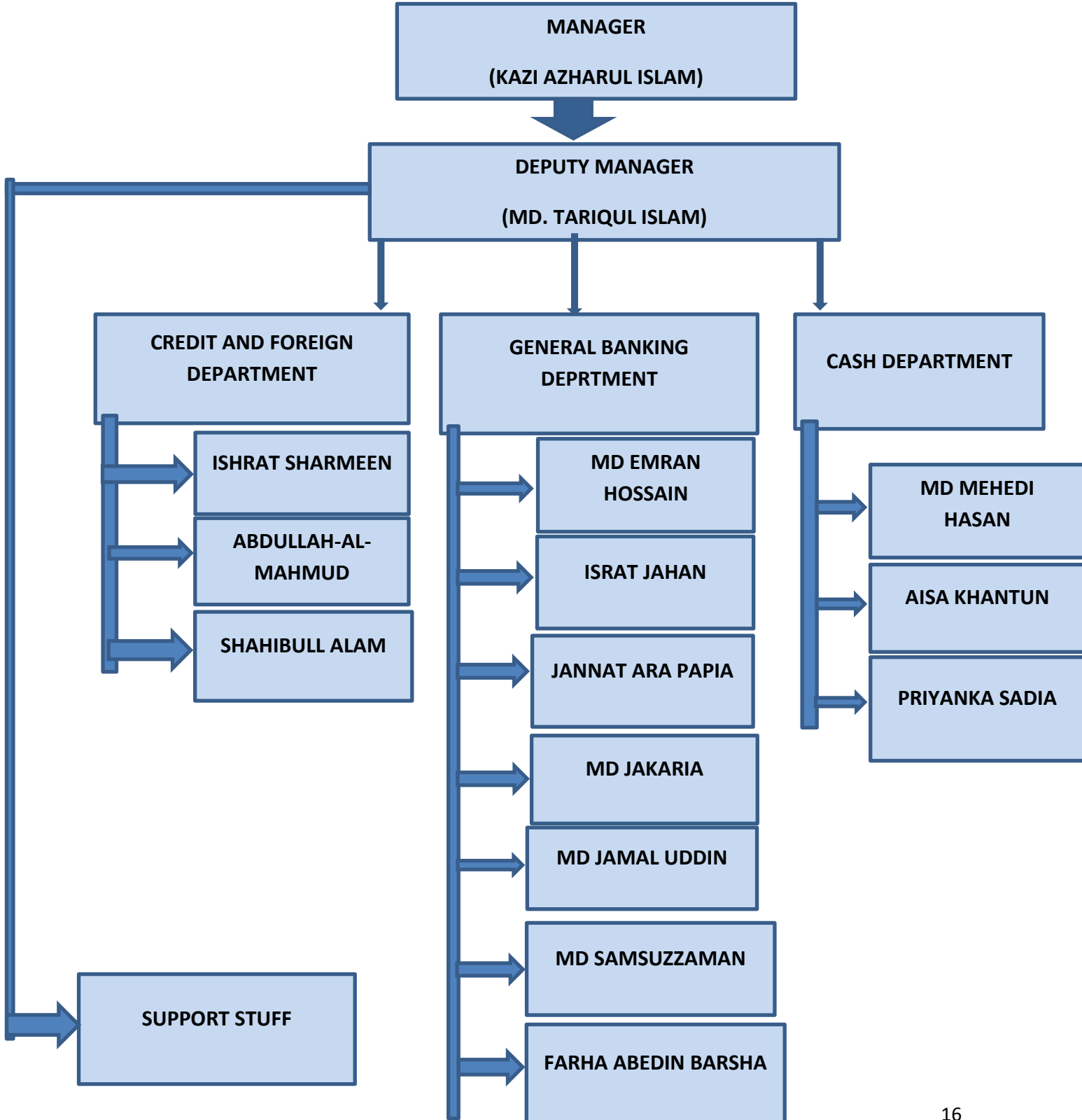
Some other responsibilities that I have done are-

- Credit card forms
- CIB forms
- Calling clients for cheque books and cards
- Inward and outward entry
- Previous vouchers (2021) sorting, completeing and sending for storage
- Excel sheet preparing for cheque books, cards etc.



# CHAPTER 9

## 9.1 Branch Director List:



During my Internship program I have worked under Kazi Azharul Islam sir, manager of MTBL Tower Branch. Every week he decided where I will sit for work and what should I do. He also asked me every week whether I am facing any problem or not. I must say, all people are highly skilled and experts. They are also very friendly. However, second manager sir was strict about rules and regulations of Internship student. Whenever I faced any problem, they made it clear to me with friendly manner. Everyone valued their job and they work very hard. Even our second manager sir, he used to come to the office at 8.30 am in the morning though office starts at 9.00 and he leaves office after leaving the all employees. After finishing the official task, every employee use to stay till 7.00/8.00pm to complete their every task.

## **9.2 Observations:**

It was very interesting working at Mutual Trust Bank. The people there are really nice and talented. The things that I have noticed and observed are:

- Work is never left pending for the next day unless it is absolutely necessary.
- The work process could be made faster with better operating systems and Intra Networking System.
- A good job performance is always praised which motivates the employees.
- There is always a rush of customers on this branch so the number of transaction is high. Thereby, the employees remain very busy throughout the day.
- The work activities are always set and divided for each of the employees. Each and every employee has a certain set of responsibilities. He/she carries out those responsibilities throughout the day. It is also easy to assign duties that way. Moreover, I often saw everyone help each other out.
- Sunday and Thursday are the most busiest working days of a week.

## **CHAPTER 10**

### **Lessons Learned from Internship:**

Mutual Trust Bank has given me some skills which will help me in my corporate life. After doing my internship program in Mutual Trust Bank, I have come to know how it improves people's skills who want to work in office/bank.

#### **10.1 Technical Skill:**

During my internship, I have done many technical skills required tasks. I have used office application software which was as same as MS words. I have worked with that software by using my MS office knowledge. I also learned how to operate banks software "MTB SMART BANKING" and I had come to know that how it works.

#### **10.2 Analytical Skill:**

Having analytical skill is very important to work in corporate sector, especially in bank I have faced many problems in large amount of data analysis and working in different departments in a same day. I also did multiple tasks in several times in bank. It improves my analytical skill to fit me in any kinds of situation to handle the analytical problems.

#### **10.3 Communication skills:**

By doing my internship program I have learned how to communicate with people in corporate sector because I had to face lots of clients in different departments and to serve them, which made my formal communication skills better. I always believed in myself that I had a good interpersonal skill and I got a chance to prove and practice that in bank. Sometimes officers were busy to handle their clients and some clients waiting in the respected place. I used to handle them by using my interpersonal skills and made few connections with different clients in different departments by providing those services.

#### **10.4 Personal development:**

After doing my internship I could feel that I can utilize time properly by practicing time management in bank. To work in different departments helped me to learn how to manage time properly while multitasking. Such as- accounts, clearance, foreign departments, investment departments etc. related tasks. At first, it takes 1-1.5 hours to complete a voucher of that particular day, but now I can do it within 15-20 minutes.

## **CHAPTER 11**

### **11.1 Interaction with Supervisors and Co-Workers:**

I was working directly under supervision of Muktadirul Alam who is the Junior Officer of GB Department at Mutual Trust Bank Limited, Tower Branch. As my working responsibility I had to communicate with him every day. He guided me properly whenever I was in need of help and he was very helpful to me as well as other interns. When I faced any problems, he tried to give me his best solution and always try to help me to develop my working skill as an intern.

After 3 weeks of my internship, he was transferred to a different branch. However, he still helped me by communicating via online. After his transfer, I was working under Jannat Ara Papia mam, who was also an Junior Officer of GB Department at MTBL, Tower Branch. Sometimes I also had to report to the second officer and manager of the MTB. They both are very polite and decent people. The entire department, the workers were very much helpful and professional at their working time. From the very 1st day of my internship, when I used to face any problems, they all helped me a lot, though some problems were very small. All of them are really patient and I learned a lot from all of them.

All the employees of Mutual Trust Bank are very is very friendly in nature and they are also very friendly after office hour. I was a little bit worried that how I will work with these people and how I will handle so many clients, but MTBL employees made these works easy for me.

Other interns were also very friendly in terms of their work. My interactions with them were very flexible and smooth. A good team was made by them with better understanding of each other. We never thought that we would become so close within just few months.

## 11.2 Limitations of Studies:

Internship taught me a lot how to go in the professional life from student life. This transition is not easy. I also faced some difficulties during my internship time.

Coping up with colleagues were not easy for me and it was the very first experience for me in corporate sector. At first it was quite difficult for me to maintain formality and the chain of commands given by upper level.

Handling customer and communicating with them was little bit difficult for me at the beginning. Clients were from different environment, class and religion. So, it was quite difficult to give services for different background people. Because, their expectation level were really different from me. So, I definitely was in need to be more careful in providing services.

My undergraduate life was soon to be over and I had to attend 4 days a week from 9am-5pm, and sometimes till 8pm. So, it was painful for me. And I couldn't do my social and academic activities properly. However, at the end of the day, well and friendly behavior of the employees made me feel happier.

I also faced some difficulties in multitasking. Firstly, I faced some problems in time management. At the beginning of the internship, I couldn't complete my tasks during the allocated time. But after few weeks gone, I started to know how to utilize time properly in multitasking job. I learned how to work under pressure and how to manage them. I believe these challenges and overcoming them will have positive impact in my near future.

### **11.3 Difference between Expectation and Experience:**

I was excited about my internship program. So, I had some expectations. And after completing my internship I got some experience also. When I was about to enter in the bank as an intern, I heard many difficulties about the bank tasks and I was afraid of them. I thought it was just a matter of 3 months matter and I will be able to manage it. I mentally prepared myself, if I needed to face the worst situation, I will handle it politely.

However, working in MTBL was blessings for me. All the employees were helpful to me and they loved me a lot. When I started my internship in MTBL, the first person I interacted with the most was our Deputy Manager Sir, Md. Tariqul Islam. So, he was the one who introduced me in the bank as new intern. And all levels workers started to love me.

I am really happy because my internship period is done but my happiness is not in that level what I was expected. I am already started to missing MTBL and it's working environment.

Internship gave me a chance to experience something in real life beyond my academic learning. As a BA student, I had zero theoretical knowledge in this field. So, the practical knowledge that I have gained during my internship are far different than what I have learned during my BA program. So, real life situations are more practical and person should be prepared to handle any kinds of situation.

## **11.4 Influences in Career:**

Probably this is the last time I am working in Bank. Because, after this I am planning to complete my Masters degree from Daffodil International University and at the same time also will take preparation for B.C.S examination. I do not like desk jobs. And that is why I will try to join in different sector which environment will make me engaged with job.

Internship have affected positively in my life and as well as for my future career. Now I am very clear about my future plan because corporate life has helped me a lot to choose my path. Internship made me more productive and it taught me how to wake up early and stay up at night to study because I had one courses along with my internship. Internship made me better manager for myself which is very important for me.

## **11.5 Redoing Internship:**

One of the most difficult questions is if I get any chance to redo the things again what I have done in the last three months, would I had done this thing differently? I will not go for any Black and white answer; I will go for grey answer. Most of all my friends started their internship from June/July month and I submitted CV in different institutes and none called me before Mutual Trust Bank called. At the end of August, I got a call from Mutual Trust Bank and I joined there at 28<sup>th</sup> June.

After that I started to get call from different institute. However, I thought, since I have already had started my internship here and I had another course along with my internship course; it was easy for me to do work near my hostel. And all the employees were friendly in this place. I do not regret the decision of not joining other institution. I wanted to work with brilliant people and I got it here that was more important for me to learn the work which I understood at the end of my internship.

## **CHAPTER 12**

### **Conclusion:**

In my opinion, the main competitive advantage of MTBL has is the online banking whereas other local commercial banks cannot yet achieve that advantages. However, all banks are now trying to achieve this.

In the bank the employees are highly motivated, especially because of the benefits that MTBL provides. Here, all the employees are very much cooperative with their customers, colleagues, interns and simply visitors.

In this report, I tried to find out all sorts of practical dealings that are conducted in case of handling various type of banking activities in each department.

Internship was very useful experience for me. Though I was confused and afraid of corporate life but after completing my internship course I became excited about corporate life. And by doing internship in this bank I met with new people, gained knowledge and skills.

Moreover, I learned about different facts and the rules and bindings of corporate life. Internship was a great learning experience for me. It has given me an idea of banking sector. I also got opportunity to do something that is totally outside of my academic knowledge and that was to work in this bank in the practical life and to deal with the problems that is common in corporate life. And from this experience, it was easy for me to choose my career.



## **Recommendations:**

My first recommendation for Mutual Trust Bank is to update their system. The system is very slow. It makes the employees and costumers suffer a lot. Sometimes the employees need to stay till 7pm-8pm due to backdated system. And their server system is very slow. There is a user restriction there. At a time, all employees can't access the server. So, when an employee is working in the server other is needed to wait to get access after him.

The working hour for the intern is from 9am to 4 pm. But, sometimes there was so much pressure of work that sometimes I had to stayed at office till 7 or 8pm. So, I think, no matter how much work pressure is there, interns should be let go on time.

Another recommendation for Mutual Trust Bank is to improve their network system inside the bank. Because, I have seen that mobile network does not work properly inside the office. They can also make arrangements for Wi-Fi for the officers of the bank.

Lastly, Mutual Trust Bank should increase their branches and ATM booths. There are very few ATM booth customers might be seen.

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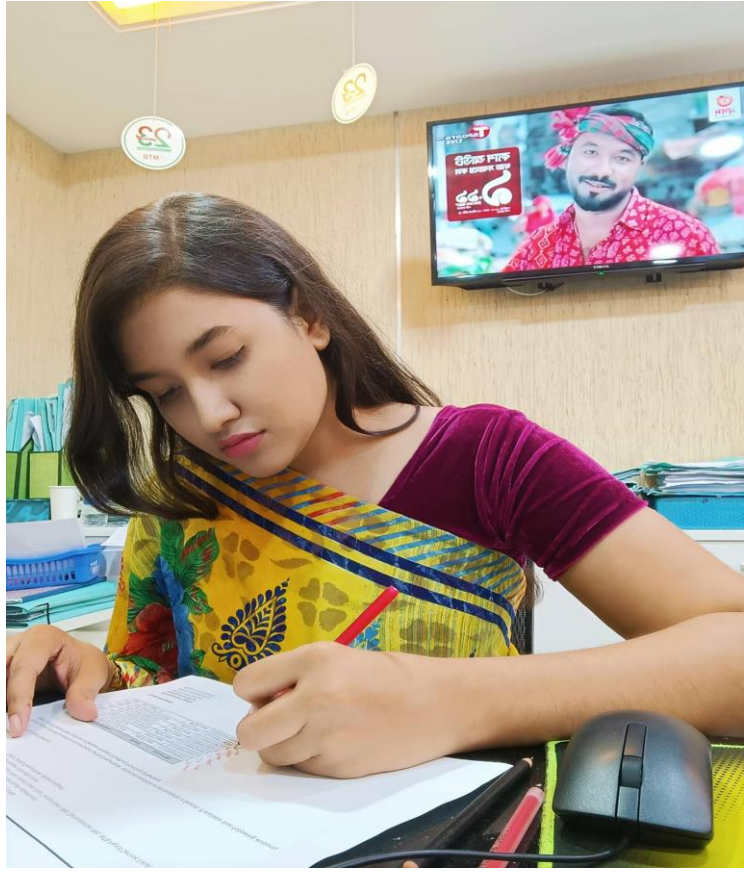
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## Appendices:

<b>Turnitin Originality Report</b>	
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**Mutual Trust Bank Ltd.**  
*you can bank on us*

**MTB Group Human Resources**

MTB/CHO/GHR/1657/2022

July 25, 2022

**Ms. Sabrina Alam Supti**  
Shukrabad, Dhanmondi  
Dhaka

Dear Ms. Supti:


**Internship placement in MTB**

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

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

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

Best wishes.

  
MOHAMMAD ABDUS SALAM  
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**MTB Group Human Resources**

MTB/CHO/GHR/2485/2022  
November 27, 2022

**TO WHOM IT MAY CONCERN**

This is to certify that, Ms. Sabrina Alam Supti, a student of Daffodil International University, has successfully completed her internship program in Mutual Trust Bank Limited (MTB), MTB Tower Branch, Dhaka from July 28, 2022 to October 28, 2022.

We wish her every success in future endeavors.

  
MOHAMMAD ABDUS SALAM  
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