Internship Report
on
Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC.

Submitted by:

Md Riad Hosen

ID: BBA2203027035

Program: Bachelor of Business Administration

Major: Human Resource Management

Department of Business Administration

Sonargaon University (SU)

Submitted to:

Department of Business Administration

Faculty of Business

Sonargaon University (SU)

Submitted in Partial Fulfillment of the Requirements for the Degree of Bachelor of Business Administration



Sonargaon University (SU)

147/1, Green Road, Panthapath ,Tejgaon, Dhaka

Date of Submission: September 05, 2026

Internship Report
on
Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC.

Submitted by:

Md Riad Hosen

ID: BBA2203027035

Major: Human Resource Management

Program: Bachelor of Business Administration

Department of Business Administration

Sonargaon University (SU)

Supervised by:

Md. Rasel Hawlader

Assistant Professor

Department: Bachelor of Business Administration

Sonargaon University (SU)

Submitted in The Partial Fulfillment Requirement of the Degree of Bachelor of Business Administration



Sonargaon University (SU)

147/1, Green Road, Panthapath, Tejgaon, Dhaka

Date of Submission: September 05, 2026

Letter of Transmittal

Date: 05 Sep 2026
To
Md. Rasel Hawlader
Assistant Professor
Department of Business Administration
Sonargaon University (SU)
Dhaka, Bangladesh

Subject: Submission of internship report on "Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC."

Dear Sir,
With due respect, I am pleased to submit my internship report titled **"Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC."** as a partial requirement for the completion of the Bachelor of Business Administration (BBA) program at Sonargaon University. I completed my three-month internship at **Mutual Trust Bank PLC (MTB), Dania Branch**, where I gained practical exposure to a professional banking environment. The internship provided me with an opportunity to relate my academic knowledge of Human Resource Management with practical organizational activities. I have prepared this report based on my practical experience, organizational information available for academic use, relevant secondary sources, and HRM concepts learned during my BBA program. I have made every effort to maintain accuracy, objectivity, and academic integrity throughout the report. I would like to express my sincere gratitude to my university supervisor and the management and employees of Mutual Trust Bank PLC., Dania Branch, for their guidance and cooperation during my internship.

I respectfully submit this report for your evaluation and consideration.

Sincerely,

Md Riad Hosen
Student ID: BBA2203027035
Program: Bachelor of Business Administration (BBA)
Major: Human Resource Management
Sonargaon University (SU)

Student's Declaration

I, **Md Riad Hosen**, Student ID BBA2203027035, a student of the Bachelor of Business Administration (BBA) program at Sonargaon University (SU), hereby declare that the internship report entitled **" Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC."** has been prepared as part of the academic requirements for the completion of my BBA degree.

I further declare that this report has been prepared based on my practical internship experience at Mutual Trust Bank PLC. (MTB), Dania Branch, together with relevant academic concepts and publicly available organizational information used for academic purposes.

I have made reasonable efforts to ensure that the information presented in this report is accurate and appropriately referenced. I have not knowingly included confidential customer information, account details, transaction information, passwords, or other restricted banking information.

I also declare that this report has not been submitted previously, in whole or in part, to any other university or institution for the purpose of obtaining an academic degree or qualification.
I accept responsibility for the originality and academic integrity of this report.

Sincerely,

Md Riad Hosen
Student ID: BBA2203027035
Program: Bachelor of Business Administration (BBA)
Major: Human Resource Management
Department of Business Administration
Sonargaon University (SU)

Letter of Authorization

This is to certify that **Md Riad Hosen**, Student ID **BBA2203027035**, a student of the Bachelor of Business Administration (BBA) program at **Sonargaon University (SU)**, has successfully completed a three-month internship at **Mutual Trust Bank PLC. (MTB), Dania Branch**.

He has prepared an internship report entitled **" Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC."** as a partial requirement for the completion of the BBA program.

The report has been prepared under the academic guidance of the University Supervisor and with practical exposure gained during the internship period at Mutual Trust Bank PLC., Dania Branch.

To the best of our knowledge, the report represents the student's academic effort and practical learning during the internship period.

Md. Rasel Hawlader
Assistant Professor
Department of Business Administration
Sonargaon University (SU)

Acknowledgement

First of all, I express my sincere gratitude to Almighty Allah for giving me the strength, patience, and ability to complete my internship and prepare this report successfully. I would like to express my sincere gratitude to Sonargaon University (SU) for providing me with the opportunity to complete my internship as an essential part of the Bachelor of Business Administration program.

I am especially grateful to my Supervisor**, Md. Rasel Hawlader**, for providing valuable academic guidance, constructive suggestions, and continuous support throughout the preparation of this report.

I would also like to express my sincere appreciation to **Mr. Tamgidul Aziz,** Mutual Trust Bank PLC., Dania Branch, for his guidance, cooperation, and support during my three-month internship. His practical guidance helped me understand the professional banking environment and relate my academic knowledge to real organizational activities.

I am also thankful to the officers and employees of Mutual Trust Bank PLC., Dania Branch, who assisted me during my internship and provided a supportive professional environment for learning. Their cooperation enabled me to gain practical knowledge about workplace communication, teamwork, customer service, organizational discipline, and Human Resource Management-related practices.

I would also like to thank my teachers, classmates, friends, and family members for their encouragement and support throughout my academic journey and during the preparation of this report.

Finally, I acknowledge everyone who directly or indirectly contributed to the successful completion of my internship and this report.

Executive Summary

Human Resource Management (HRM) is one of the most important functions of a modern organization because organizational performance depends significantly on the knowledge, skills, motivation, and commitment of its employees. This internship report has been prepared on the topic **"Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC."** Based on a three-month internship experience at Mutual Trust Bank PLC. (MTB), Dania Branch. The primary objective of this report is to examine the major Human Resource Management practices of MTB and understand how HRM contributes to organizational effectiveness. The report also aims to connect theoretical knowledge acquired through the BBA program with practical observations from a professional banking environment. The report discusses several major HRM areas, including human resource planning, recruitment and selection, employee orientation, training and development, performance management, employee motivation, employee engagement, career development, employee welfare, diversity and inclusion, employee relations, talent management, leadership development, recognition and reward, and employee retention. MTB's publicly disclosed human-capital information demonstrates significant emphasis on employee development and workforce management. According to the bank's 2024 Annual Report, MTB had 2,790 employees, recruited 203 new employees, recorded 2,678 training participants, and reported 219 employee promotions during 2024. The bank also disclosed employee welfare-related expenditure, including life/medical insurance and maternity support. The internship experience provided practical understanding of how employees operate within a professional banking environment. It helped develop skills in communication, teamwork, time management, professional behavior, workplace discipline, customer orientation, and organizational interaction.

ACRONYMS / ABBREVIATIONS

Acronym	Full Form
MTB	Mutual Trust Bank PLC.
HRM	Human Resource Management
HR	Human Resource
BBA	Bachelor of Business Administration
SU	Sonargaon University
CEO	Chief Executive Officer
MD	Managing Director
KPI	Key Performance Indicator
L&D	Learning and Development
CSR	Corporate Social Responsibility
ICT	Information and Communication Technology
IT	Information Technology
MIS	Management Information System
CRM	Customer Relationship Management
ATM	Automated Teller Machine
POS	Point of Sale
NPS	Net Promoter Score
SME	Small and Medium Enterprise
CIB	Credit Information Bureau
KYC	Know Your Customer
AML	Anti-Money Laundering
CFT	Combating the Financing of Terrorism
SWOT	Strengths, Weaknesses, Opportunities and Threats
SOP	Standard Operating Procedure
T&D	Training and Development
EPF	Employees' Provident Fund
ESG	Environmental, Social and Governance
D&I	Diversity and Inclusion
HCM	Human Capital Management
FTE	Full-Time Equivalent
BDT	Bangladeshi Taka
PLC.	Public Limited Company

Table of Contents

SL	Contents	Page
	Letter of Transmittal	i
	Student Declaration	ii
	Letter of Authorization	iii
	Acknowledgement	iv
	Executive Summary	v
	Acronyms	vi
	Table of Contents	vii
	List of Tables	viii
	List of Figures	ix
	Chapter – 1: Introduction	
1.1	Introduction	1
1.2	Background of the Study	1
1.3	Rationale of the Study	2
1.4	Objectives of the Study	2
1.5	Scope of the Study	3
1.6	Methodology of the Study	3
1.7	Limitations of the Study	4
1.8	Significance of the Study	4
	Chapter – 2: Profile of the Organization	
2.1	Introduction	5
2.2	Background of Mutual Trust Bank PLC.	5
2.3	History of MTB	6
2.4	Vision	7
2.5	Mission	7
2.6	Core Values	7

2.7	Products and Services	8
2.8	Organizational Structure	8-9
2.9	Branch Banking Activities	10-12
2.10	Human Capital of MTB	12-13
2.11	MTB Dania Branch	13
2.12	Corporate Governance	14
2.13	SWOT Overview	14-15
	Chapter – 3: Internship Responsibilities	
3.1	Introduction	16
3.2	Internship Information	16
3.3	Internship Objectives	17
3.4	Internship Placement	17
3.5	Working Environment	17
3.6	Weekly Internship Experience	18-19
3.7	Overall Internship Experience	20
	Chapter – 4: Analysis & Findings	
4.1	Introduction of MTB	21
4.2	HRM Philosophy of MTB	21
4.3	Human Resource Planning of MTB	21-22
4.4	Recruitment and Selection of MTB	22-23
4.5	Job Analysis of MTB	23-24
4.6	Job Description and Specification of MTB	24
4.7	Employee Orientation and Onboarding of MTB	24-25
4.8	Training and Development of MTB	25-26
4.9	Leadership Development of MTB	26
4.10	Performance Management of MTB	26-27
4.11	Performance Appraisal of MTB	27
4.12	Compensation and Benefits of MTB	27-28
4.13	Employee Insurance and Welfare of MTB	28

4.14	Employee Motivation of MTB	28
4.15	Employee Engagement of MTB	29
4.16	Diversity and Inclusion of MTB	29
4.17	Career Development of MTB	29-30
4.18	Employee Retention of MTB	30
4.19	Employee Well-being of MTB	30-31
4.20	HR Technology and Digital HR of MTB	31
4.21	HR Analytics of MTB	31-32
4.22	Talent Management of MTB	32
4.23	Professional Development of MTB	32
4.24	HR Compliance and Ethics of MTB	33
4.25	Recognition and Reward of MTB	33
4.26	Succession Planning of MTB	33-34
4.27	Overall Evaluation of HRM Practices of MTB	35
4.28	Major Findings	35-37
	Chapter 5: Recommendations & Conclusion	
5.1	Recommendations	38-39
5.2	Conclusion	40
	Reference	341

List of Tables

Table No.	Title	Page
Table 2.1	Basic Information of Mutual Trust Bank PLC.	5
Table 2.2	Major Products and Services of MTB	8
Table 2.3	Selected Organizational Information	8-9
Table 4.1	Employee Growth of MTB	28
Table 4.2	Recruitment Composition in 2024	22-24
Table 4.3	Training Participation	25-26
Table 4.4	Employee Promotion in 2024	30-31
Table 4.5	Employee Welfare Indicators	31
Table 4.6	Major HRM Indicators of MTB	31-32
Table 3.1	Internship Information	16
Table 3.2	Weekly Internship Activities	18-19
Table 3.3	Skills Acquired During Internship	19-20
Table 4.9	Employees of the Study	21
Table 5.1	Recommendations for Improving HRM Practices	38-39

List of figures

Figure No.	Title	Page
Figure 2.8	Organizational Structure of Mutual Trust Bank PLC.	8-9
Figure 2.13	Overview of MTB Dania Branch	14-15
Figure 3.1	Human Resource Management Process	16
Figure 4.4	Recruitment and Selection Process	22-24
Figure 4.8	Training and Development Process	25-26
Figure 4.10	Performance Management Cycle	27
Figure 4.14	Employee Motivation Framework	29
Figure 4.22	Talent Management Framework	32
Figure 4.1	Internship Learning Process	21
Figure 4.20	Academic Knowledge and Practical Experience	31-32
Figure 4.27	Overall HRM Framework of MTB	35

CHAPTER- 01
INTRODUCTION

1.1 Introduction

Human Resource Management (HRM) is a fundamental function of modern organizations. It involves the systematic process of managing people in an organization to achieve both individual and organizational objectives. Employees are responsible for performing organizational activities, serving customers, operating technology, implementing strategies, and maintaining organizational standards. Therefore, the effective management of human resources is essential for achieving sustainable organizational performance. In the banking sector, Human Resource Management has become increasingly important because banks operate in a highly competitive, technology-driven, and customer-oriented environment. Banking employees need a combination of technical knowledge, financial expertise, communication skills, customer-service capability, ethical standards, and adaptability. Consequently, banks need effective HR practices to recruit appropriate employees, develop their capabilities, evaluate their performance, motivate them, and retain talented personnel. Mutual Trust Bank PLC. (MTB) is a private commercial bank operating in Bangladesh. Since its establishment, the bank has developed its banking activities through a range of financial products and services. The organization operates in an environment where employee performance and professional competence are important contributors to customer satisfaction and operational effectiveness. The present study focuses on the Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC. The study has been conducted in connection with a three-month internship at **MTB Dania Branch, Dhaka**. The internship provided an opportunity to gain practical exposure to the organizational environment and understand how theoretical knowledge can be related to professional practices. The study particularly focuses on major HRM functions and their importance in supporting organizational performance. It also attempts to identify the strengths and potential areas of improvement within the HRM framework from an academic and observational perspective.

1.2 Background of the Study

Human Resource Management has evolved significantly from traditional personnel administration to a strategic organizational function. In modern organizations, HR departments are not limited to maintaining employee records or handling administrative activities. Instead, HRM is increasingly involved in workforce planning, talent acquisition, employee development, performance management, organizational culture, employee engagement, succession planning, and strategic decision-making. The banking sector represents one of the most human-capital-intensive service industries. Although technology has transformed banking operations, employees continue to play a critical role in customer service, relationship management, credit operations, compliance, risk management, sales, and organizational administration. The increasing competition among commercial banks has created greater demand for skilled and competent employees. Within this context, effective HRM practices can help a bank develop a workforce capable of responding to changing business requirements. Recruitment and selection help organizations acquire appropriate talent, while training and development enhance employee knowledge and skills. Performance management helps align employee contributions with organizational objectives, while compensation, benefits, career development, and employee engagement can influence motivation and retention. Therefore, examining HRM practices in a commercial bank provides an opportunity to understand the relationship between people management and organizational effectiveness.

1.3 Rationale of the Study

Theoretical knowledge alone cannot provide a complete understanding of organizational practices. An internship provides students with an opportunity to observe real workplace activities and understand how academic concepts are applied in professional settings. The rationale for conducting this study is to develop practical knowledge about Human Resource Management within the banking sector and examine the importance of HRM practices in a private commercial bank. The study is also relevant because the banking industry is experiencing continuous changes in technology, customer expectations, regulatory requirements, and competition. These changes require organizations to continuously develop their employees and HR systems. Through this study, an attempt has been made to understand how HRM contributes to employee development, organizational effectiveness, and sustainable business performance.

1.4 Objectives of the Study

Broad Objective

The broad objective of this report is to analyze and understand the **Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC. (MTB)** based on academic knowledge and practical internship experience.

Specific Objectives

The specific objectives of the study are:

- To understand the overall Human Resource Management system of Mutual Trust Bank PLC.
- To examine the major HRM functions practiced within the organization
- To understand the recruitment and selection process of banking employees
- To examine employee training and development practices
- To understand performance management and performance appraisal practices
- To examine compensation, benefits, and employee welfare practices
- To understand employee motivation and engagement initiatives
- To examine career development and promotion-related practices
- To identify major HR-related challenges in the banking environment
- To relate theoretical HRM concepts with practical organizational experience
- To provide recommendations for improving HRM effectiveness

1.5 Scope of the Study

The scope of the study is primarily focused on Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC. The study covers major HR functions and examines their relevance to organizational effectiveness. The study also includes practical observations gathered during the three-month internship at MTB Dania Branch. It considers the organizational working environment, employee-related activities, professional practices, and the relationship between employees and organizational objectives. The report does not attempt to evaluate confidential internal HR policies or restricted employee information. Instead, it focuses on publicly available information, academic HRM concepts, internship observations, and information that could appropriately be obtained during the internship.

1.6 Methodology of the Study

Methodology refers to the systematic approach used to collect, organize, analyze, and present information for a study. This report uses both primary and secondary sources of information.

Primary Sources

Primary information may include:

- Practical observation during the internship
- Informal discussions with employees where appropriate
- Internship-related experience
- Observation of organizational activities and workplace practices

Secondary Sources

Secondary information may include:

- Mutual Trust Bank PLC.'s official website
- Annual reports and published corporate information
- Relevant academic books
- Human Resource Management textbooks
- Research papers and journal articles
- Other credible publicly available sources

Data Analysis

The collected information is organized and analyzed using descriptive and qualitative approaches. Tables, charts, and analytical frameworks may be used where appropriate to present information clearly.

1.7 Limitations of the Study

Although sincere efforts have been made to prepare the report accurately, the study has some limitations.

First, the internship period was limited to three months, which restricted the opportunity to observe every aspect of the organization's HR system in detail.

Second, some HR-related information may be confidential and therefore unavailable for academic analysis.

Third, the study is based partly on observation and publicly available information; therefore, it may not represent every HR practice across all branches and departments of MTB.

Fourth, time constraints during the internship limited the opportunity for extensive interviews or large-scale employee surveys.

Finally, the findings should be interpreted within the scope of an academic internship study rather than as a comprehensive internal audit of MTB's HR system.

1.8 Significance of the Study

The study is significant from both academic and practical perspectives. From an academic perspective, the report provides an opportunity to apply theoretical concepts of Human Resource Management to a real organizational environment. It helps demonstrate how HR functions such as recruitment, training, performance appraisal, compensation, motivation, and employee engagement operate within the context of the banking sector. From a practical perspective, the study provides insight into the importance of managing human resources effectively in a service-oriented organization. It also helps identify areas where HR practices can contribute to employee development and organizational effectiveness. For the student, the internship has provided valuable exposure to professional communication, workplace discipline, organizational culture, employee interaction, and the practical application of business concepts.

CHAPTER- 02
ORGANIZATIONAL OVERVIEW OF MUTUAL TRUST BANK PLC. (MTB)

2.1 Introduction

Mutual Trust Bank PLC. (MTB) is a third-generation private commercial bank in Bangladesh. The bank has established itself as a customer-focused financial institution by providing a broad range of banking products and services to individuals, businesses, and institutional customers. MTB places emphasis on innovation, customer service, technology, sustainability, and professional human resources. The bank's present vision is to become the most trusted bank by exceeding evolving customer expectations through excellence, innovation, and sustainable banking solutions. Its mission focuses on improving customers' lives and livelihoods through innovative and sustainable solutions supported by an engaged and effective workforce. The bank identifies four core values: commitment to excellence, customer focus, transparency and accountability, and agility to adapt. These values are particularly relevant to Human Resource Management because the successful implementation of customer-focused and innovative banking strategies depends substantially on the knowledge, skills, motivation, ethics, and commitment of employees.

2.2 Background and History of Mutual Trust Bank PLC.

Mutual Trust Bank PLC. was incorporated as a public limited company on **29 September 1999** under the Companies Act 1994. The bank received its banking license from Bangladesh Bank on **5 October 1999** under the Banking Companies Act 1991 and commenced its banking operations on **24 October 1999**. Since beginning its operations, MTB has developed its business around different segments of the banking industry. The bank's authorized activities include wholesale banking, retail banking, digital banking, international trade financing, SME banking, NRB banking, privilege banking, and card services. The development of MTB over the years reflects the changing nature of the Bangladeshi banking sector. The organization has increasingly emphasized technology-enabled services and alternative delivery channels alongside conventional branch banking. MTB's official profile describes it as a third-generation private commercial bank headquartered in Dhaka. Its corporate head office is located at **MTB Centre, 26 Gulshan Avenue, Gulshan 1, Dhaka-1212, Bangladesh**.

2.3 Corporate Profile

Particular	Information
Name of the Organization	Mutual Trust Bank PLC.
Type	Private Commercial Bank
Legal Form	Public Limited Company
Year of Incorporation	1999
Date of Incorporation	29 September 1999
Banking License	5 October 1999
Commencement of Banking	24 October 1999
Chairman	Rashed Ahmed Chowdhury
MD & CEO	Syed Mahbubur Rahman
Head Office	MTB Centre, 26 Gulshan Avenue, Gulshan 1, Dhaka-1212
SWIFT Code	MTBLBDDH
Internship Branch	Dania Branch
Internship Duration	Three Months
Student	Md Riad Hosen
Student ID	BBA2203027035
E-mail	info@mutualtrustbank.com
Website	www.mutualtrustbank.com
Logo	

The corporate profile and legal information above are based on MTB's official published information.

2.4 Vision of MTB

MTB's vision is:
"To be the most trusted bank, exceeding evolving customer expectations across all segments by delivering excellence through innovation and sustainable banking solutions." The vision demonstrates the bank's emphasis on trust, customer expectations, innovation, excellence, and sustainability. From an HRM perspective, achieving this vision requires employees who can provide professional services, adapt to changing customer requirements, use modern banking technology, and maintain high standards of integrity and accountability.

2.5 Mission of MTB

MTB's mission focuses on improving customers' lives and livelihoods through innovative and sustainable solutions supported by an engaged and effective workforce. The reference to an **"engaged and effective workforce"** is particularly significant for this internship report because it directly connects organizational objectives with human resources. A bank may have modern technology and financial products, but skilled and motivated employees remain essential for effective implementation.

2.6 Core Values of MTB

MTB identifies four core values:

Commitment to Excellence

Commitment to excellence encourages employees to maintain high standards in their work and continuously improve service quality. In banking, accuracy, efficiency, professionalism, and reliability are particularly important.

Customer Focus

Customer focus emphasizes understanding customer needs and delivering appropriate services. Employees are central to maintaining positive customer relationships and ensuring service satisfaction.

Transparency and Accountability

Act with Transparency and accountability are essential in financial institutions. Employees are expected to perform their responsibilities ethically and remain accountable for their decisions and activities.

Agile to Adapt

The banking sector is changing rapidly because of technology, digital services, regulation, and changing customer behavior. Agility helps employees and the organization respond effectively to these changes.

These four values are officially identified by MTB and provide an important foundation for understanding its organizational culture and people-management philosophy.

2.7 Products and Services of MTB

MTB provides a diversified range of banking and financial services. Its officially stated business activities include wholesale banking, retail banking, digital banking, international trade financing, SME banking, NRB banking, privilege banking, and card services.

2.8 Organizational Structure

The organizational structure of a commercial bank generally consists of governance and management levels that coordinate strategic, operational, risk, compliance, and support functions.

MTB's published annual report includes a **Group Organogram** and **Management Committees** as part of its organizational and leadership disclosures.
A simplified representation of the organizational structure can be presented as follows:

Board of Directors
↓
Managing Director & Chief Executive Officer
↓
Senior Management / Executive Management
↓
Business & Support Divisions
↓
Branches / Sub-Branches / Alternative Delivery Channels
↓
Branch Managers & Employees

The actual organizational structure is more detailed and includes specialized divisions and committees. Therefore, this simplified structure is presented only for academic understanding rather than as a complete official organogram. **Operational Hierarchy of Dania Branch of Mutual Trust Bank** Dania Branch is one of the branches of Mutual Trust Bank PLC and provides banking services to customers in its surrounding area. Basically, the operational hierarchy of MTB Bank Dania Branch is-

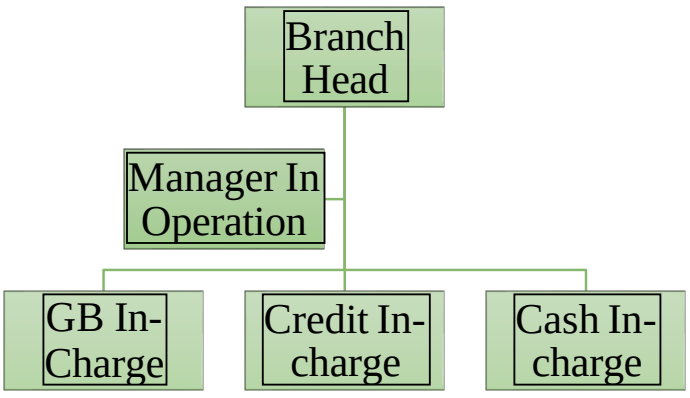


Figure 2.8: Operational Hierarchy of Dania Branch MTB Bank

A brief of MTB Bank Dania Branch is given beneath-

Md. Tamgidul Aziz	**AVP & Head of Branch**
Mohammad Mamun-Or-Rashid	**FAVP & Manager Operation**
Md. Ashiful Islam & Jannatul Ferdus Priyanka	**GB In-Charge &** **Officer**
Md. Al Mamun & Al Amin	**PO &** **Credit In-Charge**
A.S.M. Faisal & Md. Hasibul Islam	**Cash In-charge &** **Officer**

Strategic Orientation of MTB

MTB's strategic orientation can be understood through several major areas:

- Customer-centric banking
- Digital transformation
- Sustainable banking
- Innovation
- Employee engagement
- Operational efficiency
- Risk management
- Professional development
- Service excellence

The bank's published annual-report structure includes areas such as strategic roadmap, products and services, organizational structure, management committees, business overview, corporate governance, and integrated reporting. This indicates that the organization approaches banking through a broad management and governance framework rather than focusing solely on traditional branch banking.

2.9 Branch Banking Activities

Branch banking activities are the various services and operations performed by a bank branch to serve its customers. Major activities include:

Deposit Services: Opening savings, current, fixed, and other deposit accounts and accepting cash and cheque deposits.

Withdrawal Services: Processing cash withdrawals, cheques, and other payment instructions.
Account Opening and Maintenance: Opening new accounts, updating customer information, issuing cheque books, and closing accounts.

Loan and Advance Services: Receiving loan applications, processing documentation, disbursing loans, and monitoring repayments.

Cash Management: Receiving, counting, storing, and paying out cash while maintaining adequate cash balances.

Remittance and Fund Transfer: Facilitating domestic and international transfers and related services.

Cheque Services: Processing inward and outward cheques and returned cheques.

Customer Service: Handling customer inquiries, complaints, requests, and general banking assistance.

Card and Digital Banking Services: Supporting card, ATM, mobile banking, and internet banking services.

Compliance and Security: Performing KYC verification and supporting compliance, fraud prevention, and anti-money-laundering activities.

Retail Banking

Retail banking focuses on individual customers and includes various deposit, loan, card, payment, and other personal financial services.
Retail banking employees require strong communication and customer-service skills because they interact directly with customers and are often responsible for explaining products and assisting customers with banking requirements.

Corporate and Wholesale Banking

Corporate and wholesale banking provides financial solutions for businesses and larger organizations. Such services may involve business financing, trade-related services, cash management, and other corporate financial requirements.
This segment requires employees with specialized knowledge of corporate finance, credit, risk, trade, relationship management, and regulatory requirements.

SME Banking

Small and Medium Enterprise (SME) banking is an important area of commercial banking because SMEs contribute significantly to economic activity and employment.

MTB's official profile notes recognition in the SME banking area, including being awarded the first-ever **SME Bank of the Year** and **Women Entrepreneurs' Friendly Bank of the Year** by Bangladesh Bank and SME Foundation.

Digital Banking

Digital banking has become increasingly important in Bangladesh. MTB provides technology-enabled services through digital banking platforms and alternative delivery channels. The bank's website highlights services such as MTB Neo and online account-related facilities. Digital banking also creates new HR requirements because employees need digital literacy, technology-related knowledge, cybersecurity awareness, and the ability to support customers using electronic banking channels.

Card Services MTB provides card-related banking services as part of its broader financial service portfolio. Card services require coordination among customer service, operations, technology, risk management, and compliance functions.

International Trade Financing

International trade financing supports businesses involved in import and export activities. Employees working in this area require specialized knowledge of trade documentation, banking regulations, foreign exchange procedures, and international transaction practices.

NRB Banking

Non-Resident Bangladeshi (NRB) banking provides financial services to Bangladeshi citizens living or working abroad. This segment is relevant to remittance and cross-border financial activities.

Privilege Banking

Privilege banking focuses on providing specialized services to eligible customers. It generally requires a high level of relationship management, personalized customer service, and financial-product knowledge.

Banking Network and Delivery Channels

MTB operates through a combination of conventional branches and alternative delivery channels. Its official profile currently describes a network including branches, sub-branches, agent banking centers, ATMs, CRM booths, air lounges, foreign exchange booths, POS machines, and online banking services. This multi-channel approach allows customers to access banking services through different points of contact. From an HR perspective, such a network requires employees with diverse competencies. Branch employees require customer-service and operational skills, while digital banking operations require technological and analytical capabilities. Therefore, workforce planning and employee development are important for supporting the bank's delivery channels.

Technology and Digital Transformation

Technology has significantly changed the banking industry. Customers increasingly expect convenient, fast, secure, and accessible financial services. MTB's official website highlights digital and technology-enabled services, including **MTB Neo** and online banking facilities.

Digital transformation also influences Human Resource Management. Employees need continuous learning to remain capable of using new systems and serving customers effectively.

Therefore, training and development should not be considered a one-time activity. Instead, employees need continuous opportunities to update their knowledge and technical competencies.

2.10 Human Capital of MTB

Human resources are particularly important in banking because most banking services require direct or indirect employee involvement.

The effectiveness of a bank depends not only on its financial resources but also on its employees':

- Knowledge
- Technical skills
- Communication ability
- Customer-service skills
- Ethical standards
- Decision-making ability
- Teamwork
- Leadership
- Adaptability
- Digital competency

MTB's mission explicitly refers to an **engaged and effective workforce**, making employee capability and engagement relevant to its strategic direction.

For this reason, HRM can be viewed as a strategic support function that contributes to recruitment, development, motivation, performance, and retention of employees.

Importance of Employees in Banking Operations

Banking is a service industry where customer trust is fundamental. Employees directly influence customer experience through their behavior, communication, accuracy, professionalism, and responsiveness.

For example, a customer visiting a branch may interact with several employees during a single transaction. The quality of those interactions can influence the customer's perception of the bank.

Therefore, employees need to demonstrate:

1. Professional behavior
2. Accuracy in transactions
3. Effective communication
4. Customer orientation
5. Confidentiality
6. Ethical conduct
7. Problem-solving ability

8. Knowledge of banking products
9. Technology literacy
10. Compliance awareness

These requirements demonstrate why HRM is an essential organizational function within a commercial bank.

2.11 MTB Dania Branch

As part of the internship, the student was placed at **Mutual Trust Bank PLC., Dania Branch**. According to MTB's official branch information, the Dania Branch is located at: **Dhaka Shopping Complex, 852-Zia Shorani, Shanir Akhra, Dhaka.**

The official branch page also provides branch telephone and email contact information. The Dania Branch is part of MTB's branch network and serves customers in the surrounding area. The branch environment provides an appropriate setting for observing professional banking activities, customer interaction, operational processes, teamwork, and workplace behavior.

During the three-month internship, practical exposure at the branch helped the intern understand the importance of employee coordination, communication, discipline, customer service, and professional conduct.

Branch-Level Employee Activities

A commercial bank branch typically requires coordination among employees performing different responsibilities. Depending on the organizational structure and assigned roles, branch activities can involve:

- Customer service
- Account opening and maintenance
- Cash-related activities
- Clearing operations
- Remittance-related services
- Loan and credit-related support
- Documentation
- Compliance activities
- Customer communication
- Transaction processing
- Record management
- Digital banking support

The successful completion of these activities depends on employee coordination and adherence to organizational procedures.

For HRM purposes, this demonstrates the importance of proper job allocation, employee training, performance monitoring, teamwork, and communication.

2.12 Corporate Governance and Compliance

Corporate governance is particularly important for banks because financial institutions operate within a highly regulated environment. MTB maintains investor-relations and regulatory disclosure sections covering annual reports, financial statements, corporate governance, risk-based capital disclosures, and other regulatory information. From an HR perspective, governance and compliance require employees to understand organizational policies, professional ethics, regulatory requirements, confidentiality, risk management, and accountability. Training and employee awareness therefore play an important role in supporting effective compliance.

Awards and Recognition

MTB has received recognition for different aspects of its banking activities. Its official profile reports recognition including **Bank of the Year 2024 by Global Excellence Chronicle Magazine** and **Bangladesh's Best Digital Bank for the second consecutive year at the Euromoney Awards for Excellence 2025**. The profile also mentions recognition in SME banking and women entrepreneurs' banking. Such recognition can contribute to organizational reputation and employee pride. However, maintaining these achievements requires continuous improvement in service quality, innovation, employee capability, and customer experience.

2.13 SWOT Analysis of MTB

A SWOT analysis provides a general framework for identifying organizational strengths, weaknesses, opportunities, and threats. The following analysis is an academic interpretation based on publicly available organizational information and the context of the banking industry.

Strengths

- Established presence as a private commercial bank
- Broad range of banking products and services
- Strong emphasis on customer focus
- Focus on digital banking and innovation
- Established branch and alternative delivery network
- Recognition in digital and SME banking
- Clear organizational vision, mission, and core values
- Emphasis on an engaged and effective workforce

Weaknesses

- Large banking operations can create complexity in coordination
- Continuous technology adoption requires significant employee training
- Maintaining consistent service quality across multiple delivery channels can be challenging
- Employee workload may vary significantly across business units and branches

Opportunities

- Expansion of digital banking services
- Growth of SME and entrepreneurship financing
- Increased use of data and technology in HR management
- Development of employee digital competencies

- Expansion of customer-centric financial products
- Greater use of learning and development programs
- Opportunities to strengthen employee engagement and career development

Threats

- Intense competition among private commercial banks
- Rapid technological changes
- Cyber security risks
- Changing regulatory requirements
- Changing customer expectations
- Economic uncertainty and financial-market pressures
- Increasing demand for highly skilled banking professionals

Link between Organizational Strategy and HRM

The relationship between organizational strategy and HRM is particularly important in the case of MTB. The bank's emphasis on innovation, customer focus, sustainable banking, and an engaged workforce requires employees who possess appropriate competencies.

For example, digital banking expansion requires employees with technology skills. Customer-centric strategies require strong communication and service skills. Sustainable banking requires awareness of responsible business practices. Similarly, operational excellence requires employees who are disciplined, knowledgeable, and capable of maintaining accuracy.

Therefore, HRM should support organizational strategy through:

- Strategic workforce planning
- Competency development
- Recruitment of suitable talent
- Continuous training
- Performance management
- Employee engagement
- Career development
- Leadership development
- Retention of talented employees

This strategic connection forms an important basis for analyzing MTB's Human Resource Management practices in the next chapter.

CHAPTER- 03
INTERNSHIP RESPONSIBILITIES

3.1 Introduction

An internship is an important component of the Bachelor of Business Administration (BBA) program because it provides students with an opportunity to connect theoretical knowledge with practical organizational experience. Classroom learning provides conceptual understanding, while an internship allows students to observe professional activities, organizational culture, workplace communication, employee behavior, and operational procedures in a real business environment. As part of the BBA program at **Sonargaon University (SU)**, I completed a three-month internship at **Mutual Trust Bank PLC. (MTB), Dania Branch, Dhaka**. The internship provided me with practical exposure to a professional banking environment and helped me understand how theoretical concepts related to management and Human Resource Management can be connected with actual workplace practices. The internship also helped me develop professional skills such as communication, punctuality, teamwork, workplace discipline, interpersonal interaction, documentation, and professional responsibility.

3.2 Internship Information

The basic information regarding my internship is presented below:

Particular	Information
Name of Intern	Md Riad Hosen
Student ID	BBA2203027035
Degree	Bachelor of Business Administration
University	Sonargaon University (SU)
Internship Organization	Mutual Trust Bank PLC. (MTB)
Branch	Dania Branch
Internship Duration	Three Months
Report Topic	Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC.
Location	Dania, Dhaka

3.3 Objectives of the Internship

The internship was undertaken with several academic and professional objectives.
The major objectives were:

- To gain practical experience in a professional organization
- To understand the working environment of a commercial bank
- To relate theoretical business knowledge to practical activities
- To observe employee behavior and organizational culture
- To develop professional communication skills
- To understand workplace discipline and responsibility
- To develop interpersonal and teamwork skills
- To understand the importance of Human Resource Management in banking
- To improve professional confidence

To gain practical knowledge that can support future career development.

3.4 Internship Placement

I was placed at **Mutual Trust Bank PLC. (MTB), Dania Branch** for a period of three months. The branch provided me with an opportunity to observe the professional environment of a commercial bank and understand how employees coordinate their activities to provide banking services to customers. The branch environment helped me develop a better understanding of organizational hierarchy, employee responsibilities, customer interaction, workplace communication, professional behavior, and teamwork. Although my report focuses specifically on Human Resource Management Practices, my practical experience also helped me understand how HR-related concepts influence the broader operational environment of a bank.

3.5 Organizational Working Environment

The working environment of a bank is different from many other business organizations because banking activities involve financial transactions, customer information, documentation, regulatory requirements, and high levels of responsibility. During my internship, I observed that professionalism, punctuality, communication, discipline, and accuracy are important characteristics of the banking workplace. Employees need to coordinate with one another to complete their responsibilities efficiently. Since banking services are customer-oriented, employee behavior and communication have an important influence on customer experience.
The professional environment also demonstrated the importance of maintaining confidentiality and following organizational procedures.

Daily Work Experience

A typical working day provided an opportunity to observe how employees organize their responsibilities and interact with customers and colleagues. At the beginning of the working day, employees generally prepare themselves for daily activities and review pending responsibilities. Throughout the working period, employees communicate with customers, process assigned tasks, coordinate with colleagues, and maintain necessary documentation. As an intern, I focused on learning through observation and assigned activities. I also observed how employees manage multiple responsibilities while maintaining professional behavior and customer-service standards. This daily exposure helped me understand the importance of punctuality, time management, communication, accuracy, and responsibility in a banking environment.

3.6 Weekly Internship Experience

Orientation and Organizational Familiarization

During the initial stage of the internship, my primary focus was becoming familiar with the organization and branch environment.

I learned about:

- Organizational structure
- Branch environment
- Workplace rules
- Professional behavior
- Employee responsibilities
- Customer-service environment
- Basic banking activities

The first week was particularly important because it helped me adjust to a professional workplace.

Understanding Banking Operations

During the second week, I continued to observe the general activities of the branch.

I developed an understanding of:

- Customer interaction
- Documentation
- Basic account-related activities
- Communication among employees
- Coordination between different responsibilities

This experience helped me understand that banking operations require careful attention to detail.

Customer Service Observation

During this period, I focused more on observing customer-service activities.

I learned that effective customer service requires:

- Polite communication
- Active listening
- Product knowledge
- Patience
- Accuracy
- Professional behavior

I also observed that employees may need to deal with customers with different expectations and levels of financial knowledge.

Documentation and Administrative Learning

The fourth week provided exposure to documentation and administrative activities.

I learned the importance of:

- Proper documentation
- Accuracy
- Record keeping
- Confidentiality
- Organized work
- Following procedures

This experience helped me understand the relationship between administrative efficiency and overall service quality.

Employee Interaction and Teamwork

During the fifth and sixth weeks, I became more familiar with employee interaction and teamwork. I observed how employees communicate with one another to complete their responsibilities. Different employees may be responsible for different functions, but effective coordination is necessary for smooth branch operations. This experience helped me understand the importance of teamwork in organizational performance.

Understanding HRM in Practice

At this stage, I began relating my academic knowledge of Human Resource Management to the actual workplace environment.

I observed several HR-related aspects, including:

- Employee attendance and punctuality
- Professional behavior
- Communication
- Teamwork
- Employee responsibilities
- Workplace discipline
- Learning through experience
- Performance-oriented behavior

These observations helped me understand that HRM is not limited to the HR department; employee management affects the activities of the entire organization.

Professional Development

During this period, I focused on developing my own professional skills.

The major areas of development included:

- Communication
- Time management
- Professional etiquette
- Teamwork
- Problem-solving
- Adaptability
- Workplace confidence.

The practical environment encouraged me to become more responsible and organized.

3.7 Overall Learning and Evaluation

During the final stage of the internship, I reviewed my overall experience and connected my practical learning with academic concepts.

I developed a better understanding of:

- Organizational culture
- Employee behavior
- Customer service
- Teamwork
- Professional communication
- Workplace discipline
- HRM practices
- Banking operations

The final weeks helped me evaluate my strengths and identify areas where I need further development.

Relationship Between Academic Knowledge and Practical Experience

One of the major benefits of the internship was the opportunity to compare academic concepts with practical organizational practices. In university courses, Human Resource Management is discussed through theories and frameworks. During the internship, I was able to observe how employee behavior, communication, teamwork, motivation, discipline, and performance influence organizational activities. For example, academic HRM explains that employee motivation can influence performance. In the workplace, I observed that recognition, professional interaction, responsibility, and a supportive environment can influence employees' willingness to perform effectively. Similarly, academic discussions of organizational behavior emphasize teamwork and communication. My internship experience demonstrated that effective communication among employees is necessary for completing work efficiently.

CHAPTER- 04
ANALYSIS & FINDINGS

4.1 Introduction

Human Resource Management (HRM) is one of the most important managerial functions of an organization. It involves the process of acquiring, developing, motivating, evaluating, rewarding, and retaining employees to achieve organizational objectives. In the banking industry, HRM is particularly important because the quality of banking services depends substantially on employee knowledge, professional competence, customer-service skills, ethical behavior, and technological capabilities. Mutual Trust Bank PLC. (MTB) recognizes human capital as an important component of its organizational value-creation process. The bank's 2024 Annual Report describes its human-capital approach around building an engaged and effective workforce and identifies talent acquisition, leadership cultivation, employee empowerment, learning opportunities, recognition and reward, engagement, and employee well-being as important areas. The purpose of this chapter is to discuss the major Human Resource Management practices of MTB and analyze their relevance from an academic and practical perspective.

4.2 Human Resource Management Philosophy of MTB

MTB's HR philosophy can be understood in relation to its organizational vision, mission, and core values. The bank's mission emphasizes an **engaged and effective workforce**, while its human-capital framework focuses on talent acquisition, leadership development, employee empowerment, learning, recognition, engagement, and well-being. This indicates that HRM at MTB is not limited to administrative employee management. Rather, human resources are treated as an organizational capability that supports customer service, innovation, operational effectiveness, and sustainable growth.

The HR philosophy can therefore be summarized around the following principles:

- Attracting competent talent
- Developing employee capabilities
- Encouraging employee engagement
- Recognizing and rewarding performance
- Supporting employee well-being
- Developing future leaders
- Encouraging innovation and adaptability
- Maintaining transparency and accountability

4.3 Human Resource Planning of MTB

Human Resource Planning refers to the process of determining an organization's current and future workforce requirements. It involves estimating the number and types of employees required and ensuring that the organization has appropriate talent available when needed.

For a commercial bank such as MTB, HR planning is important because different business functions require different competencies. Branch banking, corporate banking, SME banking, digital banking, risk management, compliance, technology, customer service, and other functions require employees with different educational and professional backgrounds.

MTB's 2024 human-capital disclosure reported **2,790 total employees**, compared with 2,703 in 2023 and 2,548 in 2022. The same report recorded **203 new recruits in 2024**.

Employee Growth

Year	Total Employees
2022	2,548
2023	2,703
2024	2,790

Source: MTB Annual Report 2024. The increasing employee numbers indicate continued workforce expansion during the reported period. From an HR perspective, workforce planning helps ensure that employee availability is aligned with organizational growth.

4.4 Recruitment and Selection of MTB

Recruitment is the process of attracting qualified candidates for available positions, while selection involves evaluating candidates and choosing the most suitable individuals. Recruitment and selection are particularly important in banking because employees are responsible for handling financial transactions, confidential information, customer relationships, compliance activities, and risk-sensitive operations.

MTB's 2024 Annual Report reports **203 new recruits**, comprising **80 Fresh MTBians and 123 Experienced MTBians**.

Recruitment Composition in 2024	
Category	**Number**
Fresh MTB	80
Experienced MTB	123
Total New Recruits	**203**

Source: MTB Annual Report 2024.

The recruitment of both fresh graduates and experienced professionals provides a combination of new ideas and existing industry experience.

Importance of Recruitment at MTB

Effective recruitment can help MTB:

- Acquire qualified banking professionals
- Fill workforce gaps
- Support business expansion
- Introduce new skills and knowledge
- Strengthen digital capabilities
- Develop future leaders
- Maintain service quality

Academic Analysis

A strong recruitment system should be based on job requirements, competency requirements, organizational culture, and future business needs. In a competitive banking environment, selecting employees who possess both technical competence and behavioral qualities is essential.

Selection Process

The selection process generally involves evaluating candidates against predetermined requirements. In a professional banking organization, selection may involve several stages such as application screening, written assessment, interviews, reference/background checks, and final appointment.

For academic purposes, the recruitment and selection process can be represented as:

Manpower Requirement
↓
Job Analysis
↓
Job Advertisement / Candidate Sourcing
↓
Application Screening
↓
Assessment / Written Test
↓
Interview
↓
Final Selection
↓
Appointment
↓
Joining & Orientation

The exact internal procedures may vary by position and are not all publicly disclosed. Therefore, the above represents an HRM framework rather than a claim about every internal MTB recruitment step.

4.5 Job Analysis of MTB

Job analysis is the systematic process of identifying the duties, responsibilities, skills, qualifications, and competencies required for a particular job.

In a bank, job analysis is essential because different positions have different responsibilities. For example, a relationship manager, cash officer, credit officer, customer service officer, IT specialist, and HR professional require different skills.

Job analysis supports:

- Recruitment
- Selection

- Training
- Performance appraisal
- Compensation
- Career development
- Workforce planning

A clear understanding of job requirements helps the organization recruit employees whose capabilities match the requirements of specific positions.

4.6 Job Description and Job Specification of MTB

A job description explains the responsibilities and duties associated with a position, whereas a job specification identifies the qualifications, knowledge, skills, experience, and other characteristics required to perform the job.

In the banking sector, job specifications may include:

- Educational qualifications
- Relevant professional knowledge
- Banking experience
- Communication skills
- Computer literacy
- Analytical ability
- Customer-service skills
- Leadership capability
- Ethical standards
- Ability to work under pressure

Proper job descriptions and specifications contribute to better recruitment and performance management.

4.7 Employee Orientation and Onboarding of MTB

Employee orientation is the process through which newly recruited employees become familiar with the organization, their responsibilities, workplace policies, culture, and expectations.

An effective onboarding process can help new employees:

- Understand organizational values
- Become familiar with their job responsibilities
- Understand workplace rules
- Develop relationships with colleagues
- Become familiar with banking systems
- Understand compliance requirements
- Adjust to organizational culture

For a banking institution, onboarding is especially important because employees need to understand confidentiality, customer service, regulatory compliance, risk awareness, and professional conduct. MTB's emphasis on transparency, accountability, customer focus,

excellence, and adaptability provides an organizational-value framework that can guide employee integration.

4.8 Training and Development of MTB

Training and development is one of the most important HRM functions in banking. Banking employees must continuously update their technical knowledge because financial products, regulations, technology, customer expectations, and operational procedures change over time.

MTB's 2024 Annual Report reports that **2,678 employees participated in training**. This represents a substantial proportion of the bank's workforce and demonstrates significant emphasis on employee learning and development.

Training Participants

Year	Training Participants
2022	2,227
2023	2,623
2024	2,678

Source: MTB Annual Report 2024.

The reported number of training participants increased from 2,227 in 2022 to 2,678 in 2024. This indicates a continuing focus on employee development.

Areas of Training

From an HRM perspective, training in a commercial bank can cover areas such as:

- Banking operations
- Customer service
- Compliance
- Risk management
- Credit management
- Digital banking
- Cybersecurity awareness
- Leadership
- Communication
- Sales and relationship management
- Professional ethics
- Regulatory requirements

Importance of Training

Training contributes to:

1. Improved employee competency
2. Better service quality
3. Reduced operational errors
4. Increased productivity
5. Improved compliance
6. Better customer experience
7. Employee career development
8. Organizational adaptability

4.9 Leadership Development of MTB

Leadership development focuses on preparing employees to take greater responsibilities in the future. MTB's human-capital framework identifies **leadership cultivation** as one of its inputs. Leadership development is particularly important in banking because effective leaders are needed at branch, departmental, functional, and senior-management levels.

Effective leadership development can include:

- Leadership training
- Mentoring
- Coaching
- Stretch assignments
- Cross-functional exposure
- Succession planning
- Performance-based development.

Developing internal leadership talent can help an organization reduce dependence on external recruitment for senior roles and maintain organizational continuity.

4.10 Performance Management of MTB

Performance management is a continuous process of setting expectations, monitoring performance, providing feedback, developing employees, and aligning individual performance with organizational objectives.

In banking, employee performance can be associated with:

- Quality of customer service
- Achievement of business targets
- Operational accuracy
- Compliance
- Teamwork
- Productivity
- Customer relationship management
- Risk awareness

A proper performance management system should combine quantitative and qualitative indicators.

Performance Management Cycle

Goal Setting
↓
Performance Monitoring
↓
Feedback
↓
Performance Review
↓
Development Plan
↓
Recognition / Reward
↓
Next Performance Cycle

This process helps employees understand what is expected from them and how their contributions support organizational objectives.

4.11 Performance Appraisal of MTB

Performance appraisal is the systematic evaluation of employee performance against established standards or objectives.

A well-designed performance appraisal system can support:

- Promotion decisions
- Training needs identification
- Career development
- Recognition
- Compensation decisions
- Employee feedback
- Performance improvement

MTB's 2024 human-capital disclosure reports **219 employees promoted** during the year.

This demonstrates that employee performance and career progression form part of the organization's human-capital outcomes.

However, promotion decisions should ideally consider multiple factors, including performance, competency, experience, leadership potential, conduct, and organizational requirements.

4.12 Compensation and Benefits of MTB

Compensation refers to the financial rewards employees receive in exchange for their services. Benefits include additional forms of employee support beyond direct salary.

In banking organizations, compensation and benefits can play an important role in attracting and retaining qualified professionals.

Possible components may include:

- Basic salary
- Allowances

- Performance-related rewards
- Festival benefits
- Provident fund-related benefits
- Insurance
- Leave benefits
- Retirement-related benefits
- Other employee welfare facilities

Specific internal salary structures and confidential compensation policies should not be assumed without official documentation.

4.13 Employee Insurance and Welfare of MTB

Employee welfare is an important part of human-capital management because employee health and well-being can influence productivity, morale, attendance, and retention. MTB's 2024 Annual Report reports **BDT 138.9 million paid for life/medical (OPD/IPD) insurance** and **BDT 13.5 million paid for maternity bills**. These disclosures indicate that employee health and family-related support form part of MTB's reported human-capital outcomes.

From an HR perspective, employee welfare initiatives can:

- Improve employee satisfaction
- Support work-life balance
- Reduce employee stress
- Strengthen organizational commitment
- Improve employer attractiveness
- Support employee retention

4.14 Employee Motivation of MTB

Employee motivation refers to the forces that encourage employees to perform their responsibilities effectively.

In a banking organization, motivation may be influenced by:

- Compensation
- Recognition
- Promotion opportunities
- Career development
- Learning opportunities
- Leadership
- Job security
- Organizational culture
- Work environment
- Employee welfare

MTB's human-capital framework specifically includes **recognizing and rewarding high achievers** as an action area. Recognition is important because employees who feel that their contributions are valued may demonstrate stronger engagement and organizational commitment.

4.15 Employee Engagement of MTB

Employee engagement refers to the level of emotional and professional connection employees have with their organization and work. MTB's mission and human-capital strategy place emphasis on an **engaged and effective workforce**.

Employee engagement can be supported through:

- Effective communication
- Recognition
- Employee participation
- Career opportunities
- Learning and development
- Supportive leadership
- Fair treatment
- Meaningful work
- Employee welfare

An engaged workforce is particularly valuable in banking because employees' attitudes and behavior directly influence customer experience.

4.16 Diversity and Inclusion of MTB

Diversity and inclusion have become increasingly important elements of modern HRM. MTB has publicly highlighted its focus on diversity and inclusion. In a recent official announcement, the bank reported being named Bangladesh's Best Bank for Diversity and Inclusion by Euro money for the fourth consecutive year. The bank also stated that it launched the Shreya platform **in 2024**, supporting more than 800 female employees through career development, gender-equity initiatives, and workplace support. The same announcement describes policy initiatives including miscarriage leave and strengthened grievance-redress mechanisms through the Harassment Assistance Committee and Female Employee Assistance Committee. These initiatives indicate an organizational approach that extends beyond traditional HR administration toward employee inclusion and workplace well-being.

4.17 Career Development of MTB

Career development involves helping employees build the skills and experience necessary for advancement within an organization.

Career development may include:

- Training
- Mentoring
- Internal mobility
- Promotion
- Leadership development
- Job rotation
- Professional certification
- Performance feedback

MTB's reported **219 employee promotions in 2024** indicate that employee progression is part of its human-capital outcomes.
Career development can also contribute to employee retention because employees are more likely to remain with an organization when they see opportunities for professional growth.

4.18 Employee Retention of MTB

Employee retention refers to an organization's ability to keep competent employees over time.
High employee turnover can create significant costs for a bank, including recruitment costs, training costs, productivity loss, and loss of institutional knowledge.
An effective retention strategy can include:

- Competitive compensation
- Career opportunities
- Recognition
- Training
- Supportive management
- Employee welfare
- Fair performance evaluation
- Healthy workplace culture
- Work-life balance

MTB's focus on learning opportunities, recognition, engagement, employee well-being, and career development provides several mechanisms that can support employee retention.

4.19 Employee Well-being of MTB

Employee well-being refers to the physical, mental, social, and professional welfare of employees. MTB's human-capital framework explicitly identifies **employee well-being** as an action area.

Well-being initiatives are particularly important in banking because employees may face:

- High workloads
- Customer pressure
- Performance targets
- Transactional responsibility
- Compliance pressure
- Long working periods during peak business cycles

A supportive workplace can help employees manage these pressures more effectively.

Employee Relations

Employee relations refers to the relationship between employees, managers, and the organization.
Healthy employee relations depend on:

- Mutual respect
- Communication
- Fair treatment
- Employee participation
- Grievance handling

- Workplace discipline
- Management support

MTB's publicly disclosed diversity and inclusion initiatives include grievance-related mechanisms such as the Harassment Assistance Committee and Female Employee Assistance Committee. Such mechanisms can provide employees with structured channels for addressing workplace concerns.

4.20 HR Technology and Digital HR of MTB

Technology has transformed Human Resource Management. Modern HR departments increasingly use digital systems for:

- Employee records
- Attendance
- Leave management
- Recruitment
- Performance management
- Training
- Payroll
- Employee communication
- HR analytics

This is especially relevant for MTB because the bank is also pursuing digital transformation in its broader banking operations.

Digital HR can improve:

- Data accuracy
- Administrative efficiency
- Reporting
- Decision-making
- Employee access to HR services
- Management of large workforces

As the banking industry becomes more technology-driven, HR professionals also need to understand HR analytics and digital employee-management systems.

4.21 HR Analytics of MTB

HR analytics involves using employee-related data to support management decisions.
For a bank, HR analytics can be used to examine:

- Recruitment effectiveness
- Employee turnover
- Training effectiveness
- Performance trends
- Absenteeism
- Employee engagement
- Promotion patterns
- Workforce requirements

MTB's reported human-capital metrics—including employee numbers, recruitment, training participation, promotions, and employee welfare expenditure—demonstrate the usefulness of measurable HR indicators. A stronger use of HR analytics can help management make evidence-based decisions regarding workforce planning and employee development.

4.22 Talent Management of MTB

Talent management focuses on identifying, developing, and retaining employees who have the potential to contribute significantly to organizational performance. MTB's human-capital framework identifies **talent acquisition** and **leadership cultivation** among its inputs and learning opportunities among its action plans.

A comprehensive talent-management framework may include:

Talent Identification
↓
Competency Assessment
↓
Development Planning
↓
Training & Coaching
↓
Performance Monitoring
↓
Career Progression
↓
Leadership Pipeline

This approach can help create a sustainable pool of capable employees.

4.23 Professional Development of MTB

Professional development is important for banking employees because the financial sector continuously changes due to technology, regulation, customer behavior, and competitive pressures.

Professional development can include:

- Banking certifications
- Technical training
- Leadership programs
- Communication development
- Digital skills
- Compliance training
- Risk-management training
- Customer-service training

MTB's reported training participation of **2,678 employees in 2024** demonstrates a substantial organizational emphasis on employee learning.

4.24 HR Compliance and Ethical Practices of MTB

Banks operate under extensive regulatory and compliance requirements. Employees must therefore understand applicable laws, regulations, internal policies, ethical standards, and risk-management requirements.

HR has a role in supporting compliance by:

- Communicating policies
- Providing compliance training
- Maintaining employee records
- Managing disciplinary procedures
- Promoting ethical conduct
- Supporting workplace accountability

MTB's investor-relations disclosures include corporate governance, risk-based capital disclosures, insider trading policy, code of conduct, and other governance-related information. This demonstrates the broader governance environment within which employees operate.

4.25 Recognition and Reward of MTB

Recognition and reward are important motivational tools. MTB's human-capital framework includes recognizing and rewarding high achievers.

Recognition can take several forms:

- Monetary rewards
- Awards
- Certificates
- Promotion
- Public recognition
- Career opportunities
- Special responsibilities

MTB has also publicly described employee recognition at its Annual Town Hall, where different awards were announced to recognize contributions of MTBians. This demonstrates the role of recognition in reinforcing organizational culture and employee motivation.

4.26 Succession Planning of MTB

Succession planning is the process of preparing employees to assume key positions when existing leaders leave, retire, or move to other responsibilities. For a bank, succession planning is important because leadership positions often require specialized knowledge and experience.

A succession-planning framework can involve:

- Identifying critical positions
- Identifying high-potential employees
- Assessing competencies
- Providing leadership development
- Mentoring

- Assigning additional responsibilities
- Monitoring readiness

MTB's emphasis on leadership cultivation provides a relevant foundation for developing future organizational leaders.

Performance-Based Organizational Culture of MTB

An effective performance culture encourages employees to take responsibility for their results while maintaining ethical and customer-focused behavior. MTB's values include **commitment to excellence, customer focus, transparency and accountability, and agility to adapt**.

These values can contribute to a performance culture where employees are expected to:

- Deliver quality work
- Serve customers effectively
- Maintain accountability
- Adapt to changes
- Follow ethical standards
- Contribute to organizational objectives

Major HRM Indicators of MTB

Based on MTB's 2024 Annual Report, several human-capital indicators can be summarized as follows:

HR Indicator	2024
Total Employees	2,790
New Recruitment	203
Fresh MTBians Recruited	80
Experienced MTBians Recruited	123
Employees Participated in Training	2,678
Employees Promoted	219
Life/Medical Insurance Paid	BDT 138.9 million
Maternity Bills Paid	BDT 13.5 million

Source: Mutual Trust Bank PLC., Annual Report 2024. These indicators provide useful evidence for analyzing MTB's human-capital approach. They show that recruitment, training, career progression, and employee welfare are measurable components of the bank's human-capital outcomes.

4.27 Overall Evaluation of HRM Practices

Based on the available information, MTB demonstrates several characteristics of a modern HRM approach. First, the bank treats human capital as an important organizational resource. Second, it maintains measurable indicators for recruitment, training, promotion, and employee welfare. Third, the organization emphasizes employee engagement and effectiveness. Fourth, it has publicly demonstrated attention to diversity, inclusion, and employee support. From an academic perspective, these practices correspond with major HRM concepts such as:

Talent Acquisition → Employee Development → Performance → Recognition → Career Growth → Engagement → Retention

This integrated approach can contribute to organizational effectiveness when HR practices are aligned with business strategy.

4.28 Major Findings

Based on my internship experience, practical observations, discussions with branch officials, and analysis of the Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC. the following major findings have been identified:

Employee development problems

- Digital skill gaps
- Weak career pathways
- Leadership development gaps
- Inadequate succession planning
- Training effectiveness measurement problems

Employee motivation and engagement problems

- Weak recognition and rewards
- Limited employee participation
- Inconsistent feedback
- Employee communication gaps

Employee well-being problems

- Work-life balance challenges
- Workload/workplace stress
- Need for stronger employee well-being initiatives

HR process problems

- Underutilization of HR analytics
- Incomplete digitalization of HR services
- Inconsistent performance management
- Limited internal mobility

Strategic HR problems
- Lack of systematic future-skills planning
- Difficulty preparing employees for technological change
- Need for stronger workforce planning

Recruitment and selection problems
- Difficulty attracting highly skilled candidates
- Slow recruitment and selection process
- Limited use of competency-based selection
- Risk of hiring candidates whose skills do not match job requirements

Employee retention problems
- High employee turnover risk
- Difficulty retaining high-performing employees
- Limited retention strategies for critical talent
- Better external career opportunities may attract experienced employees

Diversity and inclusion problems
- Limited representation of diverse employees in some positions
- Lack of systematic diversity and inclusion initiatives
- Possible unconscious bias in recruitment and promotion
- Need for a more inclusive workplace culture

HR policy and compliance problems
- Employees may have limited awareness of HR policies
- HR policies may not always be communicated consistently
- Need for regular review and updating of HR policies
- Risk of inconsistency in applying workplace rules

Employee grievance management problems
- Employees may face delays in resolving workplace complaints
- Lack of clearly structured grievance channels
- Fear of reporting sensitive workplace issues
- Need for stronger confidentiality and complaint-handling mechanisms

Compensation and benefits problems
- Employees may perceive compensation as insufficiently competitive
- Lack of transparency regarding salary progression
- Benefits may not fully reflect changing employee needs
- Difficulty maintaining internal and external pay equity

Organizational culture problems
- Resistance to organizational change
- Communication gaps between management and employees
- Difficulty maintaining a consistent organizational culture across departments

- Need to strengthen trust and collaboration

Knowledge management problems
- Risk of losing organizational knowledge when experienced employees leave
- Limited systems for sharing knowledge across departments
- Overdependence on experienced individuals for specialized knowledge
- Need for better documentation and knowledge-sharing practices

Change management problems
- Employees may resist new technologies and processes
- Insufficient communication during organizational changes
- Lack of employee involvement in change initiatives
- Need for stronger change-management training

HR risk and crisis-management problems
- Limited HR preparedness for unexpected workforce disruptions
- Need for stronger business-continuity planning from an HR perspective
- Difficulty managing workforce requirements during crises
- Need for clear emergency communication and employee-support procedures

CHAPTER- 05
RECOMMENDATIONS & CONCLUSION

5.1 Recommendations

Based on the major findings of the internship study, the following recommendations are proposed to further strengthen the Human Resource Management Practices in Bangladesh: A Case Study on Mutual Trust Bank PLC.

Employee Development

The bank should provide regular digital skills training, establish clear career paths, strengthen leadership development, and introduce structured succession planning. Training effectiveness should also be evaluated through employee performance and feedback.

Employee Motivation and Engagement

The bank should improve recognition and reward systems, encourage employee participation, and ensure regular feedback. Effective internal communication should also be maintained to increase employee engagement and motivation.

Employee Well-being

The bank should focus on improving work-life balance by managing workloads and reducing excessive workplace stress. Employee counselling, wellness programs, and other well-being initiatives can also be introduced.

HR Processes

The bank should increase the use of HR analytics and further digitalize HR services. Performance management should be standardized, while internal mobility can be improved through job rotation, internal recruitment, and career opportunities.

Strategic HR Management

The bank should develop future-skills planning focusing on digital banking, AI, cybersecurity, and data analytics. Regular upskilling and workforce planning should be conducted to prepare employees for future technological changes.

Recruitment and Selection

The recruitment process should be faster and more competency-based. Clear job descriptions, structured interviews, and appropriate assessment methods should be used to ensure better matching between candidates and job requirements.

Employee Retention

The bank should identify the reasons behind employee turnover through employee and exit surveys. Competitive compensation, career development, recognition, and promotion opportunities should be strengthened to retain high-performing employees.

Diversity and Inclusion

The bank should promote equal opportunities in recruitment, promotion, and career development. Regular diversity awareness and inclusive leadership initiatives can help create a more supportive and inclusive workplace.

HR Policy and Compliance
HR policies should be communicated clearly to all employees and reviewed regularly. Managers should also ensure that organizational rules and HR policies are applied consistently and fairly.

Employee Grievance Management
The bank should establish clear and confidential grievance channels and ensure timely resolution of employee complaints. HR personnel and managers should also receive training in conflict and grievance management.

Compensation and Benefits
The bank should regularly review salaries and benefits against industry standards. Transparent salary progression, performance-based incentives, and fair compensation practices should be maintained to improve employee satisfaction.

Organizational Culture
The bank should promote a culture of trust, teamwork, transparency, and open communication. Employee participation and cross-functional collaboration should also be encouraged.

Knowledge Management
The bank should introduce systematic knowledge-sharing practices through mentoring, training, documentation, and knowledge-transfer programs. This will help preserve organizational knowledge when experienced employees leave.

Change Management
The bank should communicate organizational changes clearly and involve employees in the change process. Proper training and management support should be provided to reduce resistance to new technologies and processes.

HR Risk and Crisis Management
The bank should strengthen workforce contingency and business-continuity planning. Clear emergency communication, backup staffing, and regular crisis-preparedness activities should be maintained to ensure business continuity.

Overall Recommendation
Overall, Mutual Trust Bank PLC should adopt a more strategic, technology-oriented, and employee-centered HR approach. Greater focus on employee development, engagement, well-being, retention, digitalization, and workforce planning can improve employee performance and organizational effectiveness.

5.2 Conclusion

Human Resource Management plays an important role in ensuring the sustainable growth and effectiveness of Mutual Trust Bank PLC. Based on the internship experience, practical observations, discussions with branch officials, and analysis of HR practices, it can be concluded that the bank has established various HR practices to support employee development, performance, recruitment, training, and employee well-being. However, there are still some areas that require further improvement, particularly in digital skills development, career progression, employee engagement, HR analytics, succession planning, retention, and workforce planning.

To improve its overall HR effectiveness, Mutual Trust Bank PLC should adopt a more strategic, technology-oriented, and employee-centered approach. Strengthening training and development, improving communication and recognition, ensuring work-life balance, enhancing digital HR services, and preparing employees for future technological changes can contribute significantly to organizational performance. Overall, effective implementation of these recommendations can help the bank develop a skilled, motivated, and future-ready workforce while supporting its long-term organizational goals.

Reference

Armstrong, M., & Taylor, S. (2020). Armstrong's handbook of human resource management practice (15th ed.). Kogan Page, London, United Kingdom. https://www.koganpage.com/

Bangladesh Bank. (2024). Annual report 2023–2024. Bangladesh Bank, Dhaka, Bangladesh. https://www.bb.org.bd/

Dessler, G. (2020). Human resource management (16th ed.). Pearson, Harlow, England. https://www.pearson.com/

Mutual Trust Bank PLC. (2022). Annual report 2022. Mutual Trust Bank PLC, Dhaka, Bangladesh.
https://www.mutualtrustbank.com/investor-relations/annual-report/

Mutual Trust Bank PLC. (2023). Annual report 2023. Mutual Trust Bank PLC, Dhaka, Bangladesh.
https://www.mutualtrustbank.com/investor-relations/annual-report/

Mutual Trust Bank PLC. (2024). Annual report 2024. Mutual Trust Bank PLC, Dhaka, Bangladesh.
https://www.mutualtrustbank.com/investor-relations/annual-report/

Mutual Trust Bank PLC. (n.d.). Mission, vision & values. Mutual Trust Bank PLC, Dhaka, Bangladesh.
https://www.mutualtrustbank.com/about-us/mission-vision/

Mutual Trust Bank PLC. (n.d.). Investor relations. Mutual Trust Bank PLC, Dhaka, Bangladesh. https://www.mutualtrustbank.com/investor-relations/

Mutual Trust Bank PLC. (n.d.). Corporate information and banking services. Mutual Trust Bank PLC, Dhaka, Bangladesh. https://www.mutualtrustbank.com/

Sonargaon University. (2026). Internship guidelines and academic requirements for the Bachelor of Business Administration (BBA) program. Department of Business Administration, Sonargaon University, Dhaka, Bangladesh.