

Recruitment and Selection Practices at Mutual Trust Bank: Effectiveness and Challenges

Mutual Trust Bank Limited

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



18 December 2025

Internship/Project Report Approval Form

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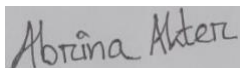
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LETTER OF TRANSMITTAL

18 December 2025

Dr. SK Tasthekur Hossain Kowshik

Assistant Professor, USB

University of Liberal Arts Bangladesh (ULAB)

688, Beribadh Road, Mohammadpur, Dhaka 1208.

Dear Sir,

Subject: Submission of Internship Report.

I am pleased to submit my internship report on “Evaluating Effectiveness and Challenges of Recruitment and Selection Practices”.

During my internship at Mutual Trust Bank, I had the chance to work with their employees. The report is based on actual information gathered by taking interview of the existing employees and with the company’s perceptions. It was my honor to work in this organization which is in a good position compared to the other organizations.

I am honestly very thankful for your instruction, support and chance to use my academic knowledge in the corporate sector. By doing this internship, I have learned many new things. Even though I find it difficult more data, I hope that you find this report thoughtful and precious.

Thank you for your valueable time and deliberation.

Sincerely,

Abrina Akter

ID: 183011220

Department of Business Administration

University of Liberal Arts Bangladesh

Acknowledgement

I want to express my sincere gratitude to Almighty Allah for maintaining my health and enabling me to finish the report. After three months as an intern at Mutual Trust Bank, I am really happy and honored to have the chance to submit my report.

I would like to express my deepest gratitude to my respected supervisor, Dr.SK Tasthekur Hossain Kowshik sir, for guiding and supporting me throughout my internship journey to prepare this report. Without his keen opinions and valuable perceptions, it would actually become difficult for me to complete this report. I am very thankful for his continuous support during this period.

I would like to give special thanks to Ms. Moumita Saha, Customer Service assistant manager at MTB Dhanmondi branch. Her excellent supervision and direction helped me a lot in order to make my internship journey much easier. Her guidance and perceptions significantly encouraged me to develop my professional journey and effectively complete the tasks.

I would not be able to complete my internship and research report without the strong support of some other professionals of this Bank. Specially my deepest appreciation goes to Mr. A.K.M Moniruzzaman, Branch manager, who have given me the opportunity to be an intern at Mutual Trust Bank and directed me through this journey.

I am very much grateful to Mrs. Badrunnesa Chowdhury, Head of Human Resource, for her support and assistance throughout my internship had significant effect in completion of the report. Their guidance and important advice were very helpful to understand about the company and my research work.

Lastly, I would like to express my thankfulness to my university, ULAB and their Career Service Office for providing me an opportunity to work in the company and have a professional experience, that has helped me to develop my career in human resource arena.

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Part- A

Chapter One: Internship Preparation

1.1: Motivation for the Internship

I graduate e, I want to work for a reputable company in a decent position. I'm hoping that this internship will help me achieve my objective. Because it gives me a real corporate world perspective and allows me to get some practical knowledge, I decided to do an internship instead of a project. It will help me determine what sort of work would be best for me in the future. Additionally, it will assist me in developing a variety of skills, including technical proficiency, enhanced interaction, collaborative skills and capacity for solving problems. Above all, it facilitates the development of my professional networks in the workplace.

As a business student majoring in Human Resource Management, I believed that this internship would teach me about a variety of important HRM tasks including recruitment, Selection, development and training, compensation and benefits. It will enable me to learn more about the human resources industry and may help me get a better job.

During my internship, I hope to acquire skills that will benefit me in the future, such as time management, making choices, evaluating information professional interaction, adaptability and negotiating. Completing an internship will give me hands-on expertise and enable me to gain necessary knowledge and abilities. I will be a better applicant for future openings in the competitive hiring environment as a result.

1.2 Search Process for Internship

In July 2025, right after my midterm exam, I start looking for an internship. The search began with my own method. I tried to identify my strengths and my interests for the kinds of companies or industries I'd like to acquire knowledge more about. I also conducted research and analysis on other firms and industries to gain a better understanding of the role and duties of the HR intern. I subsequently created my resume, emphasising my extracurricular interests, academic background and professional experience.

First, the Career Service Office of ULAB set up a meeting for me to discuss the specifics of the internship and how I should approach it. After that, I submitted CSO my resume and the sign-up form. Afterwards, they forwarded my resume to a number of companies including Apex DMIT, Kazi Farm, IDLC Finance Ltd, Dnet, Gemcon Group, and StudyCO, IFIC Bank PLC, Creative IT and HRsoft BD. They told me that I would be contacted for an interview as soon as any of the companies contacted me.

In addition, I started looking for internship opportunities on LinkedIn and I applied to the private banks that matched my resume. After applying to private banks and going to interviews, I concluded that Mutual Trust Bank Limited PLC is the best fit for me and the location is also excellent. I was thrilled to accept an opportunity to work as an HR intern. I think I would gain practical work experience in the bank's HR department, which is what I want to learn. This is what really inspired me to work as an intern at MTB PLC. I picked up my forwarding letter from Ulab CSO after being accepted to MTB PLC, gave it to the bank and got the joining and acceptance letters.

1.3 Internship Interview Experience

I was seeking an internship and had three interviews in total. The last company I interviewed for was MTB Limited. I had a lot of experience by this point and knew what kinds of things they could ask me. I was therefore ready for that professionally. I only needed to do an inperson interview with this bank. I was a little anxious on the day of the interview. I had read about the fundamentals of MTB.

I took my resume to the bank. I was the only interviewee and they told me to wait and they will call me. Five minutes later, I received a call from two senior officers and a branch manager. They ask me to introduce myself after welcoming me and giving me a brief explanation of MTB policy. I had said it with assurance. They then question me why I choose MTB Limited and why I should be hired. They additionally enquired me some standard questions including what my plans are for the future. What am I going to do once I graduate? I boldly and intelligently responded to every inquiry.

Well, compared to my previous interview this one was very different. following the interview, I believe that this is the finest bank for my internship and that I could be able to learn what I want from this platform. Later that day, I got the internship confirmation.

1.4 MTB Bank PLC:

History of MTB:

As a Public Limited Company under the Companies Act 1994, MTB was founded on September 29, 1999, with an authorized share capital of BDT 1,000,000,000, which was divided into 10,000,000 common shares, each worth BDT 100. The company's current authorized share capital is BDT 10,000,000,000, which was obtained on October 84, 1999, after obtaining a Certificate for Commencement of Business on the same day and a license from Bangladesh Bank under the Banking Companies Act 1991 on October 5, 1999.

Board of directors

- Md. Abdul Malek - Chairman
- Syed Manzur Elahi -Vice Chairman (Founding Chairman) & Chairman, MTB Board Executive Committee
- Md. Wakiluddin -Director (Immediate Past Chairman)
- Md. Hedayetullah-Director
- Rashed Ahmed Chowdhury -Director & Chairman, MTB Board Risk Management Committee
- Dr. Arif Dowla -Director (Representing Advanced Chemical Industries Ltd.)
- Khwaja Nargis Hossain -Director
- Syed Mahbubur Rahman -Managing Director & CEO

MTB mission

Our goal is to become the most admired financial institution in the country, recognized as a vibrant, progressive, customer-focused company that offers a variety of goods and services in an effort to achieve excellence and create exceptional economic value.

MTB vision

MTB has three visions, which are referred to as MTB3V. They are-

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

MTB Core Values

Commitment:

- Shareholders: Create long-term financial benefit for our investors by applying a moral and effective business strategy.
- Community: Dedicated to being a responsible corporate citizen, supporting community initiatives and activities and creating jobs that benefit society.
- Clients: Provide our clients with cutting-edge services by providing a variety of goods and striving to meet their banking requirements as best we can.

- **Employees:** We value our relationship as members of this respected financial organization and rely on each employee's natural strengths. No matter their position, we work together to value and acknowledge each worker's unique experiences, viewpoints, skills and talents at work.

Accountability:

This kind of appraisal, which is only predicated on the successful completion of our responsibilities, is something that we as a bank expect and embrace. In addition to fulfilling the stringent criteria of regulatory standards and moral business conduct, we are responsible delivering the best possible service.

Agility:

We are adaptable and not limited by our prior actions; we are able to view things from various angles. To satisfy stakeholder needs and fulfil our objectives, we may react quickly and modify our operational strategy.

Trust:

We prioritize mutual trust which includes open and honest communication among all involved parties.

Individuals of MTB Dhanmondi 8/A branch

- **Branch Manager-** A. K. M Moniruzzaman (SVP)
- **Branch Operations Manager -** Badrun nessa Chowdhury **SME RM:**
- Md. Monowarul Islam- Senior Relationship Manager- AVP
- Sazia Abdulla, Relationship Manager-FAVP
- Md. Helal SK, Assistant Relationship Manager- Officer.

Retail RM:

- Syed Arif Ahmed, Senior Relationship Manager- AVP
- Zia Uddin Ahmed, Association Relationship Manager- JAVP
- Md. Ahsanul Kabir, Relationship officer- Junior Officer.

Cash department:

- Raihan Yusuf Shams, Customer service officer
- Mahmudul Hasan Kanak, Customer Service Officer
- Sharmin Akter Nira, Customer service officer • Shanta Islam, Customer Service Officer
- **GB- Customer Service:**
 1. Shafinaaz begum, Customer service Manager- FAVP
 2. Shifat Farhana Khan, Customer service manager- JAVP
 3. Md. Yamin Bhuiyan, Customer Service manager- Officer
 4. Farzana kadir, Customer Service Officer
 5. Farhana Islam, Customer Service officer.

Department of MTB:

- General banking (GB)
- Forex Exchange
- Credit.

Products And services:

MTB consumers can get multiple types of services as per their needs. There are various kinds of products like:

- Regular Savings Account.
- MTB extreme.
- MTB junior.
- MTB inspires.
- Fixed deposit.
- MTB angona (for women).
- MTB double saver.
- Current account
- Professional loan
- Personal loan

Card services:

- Credit card
- Debit card

Others:

- SMS Banking
- Internet Banking
- Air lounge.

Target customer of MTB:

Nearly every demographic is targeted as a client by the bank. However, we may categorise MTB's target market into a few groups. These are:

- Businessman
- Women
- Students
- Existing customers.

Chapter 2: The Internship**2.1 Work Environment**

To accomplish its objectives, MTB Limited has a good working environment and consistently maintains an employee-friendly workplace. They gave me a nice welcome and introduced me to everyone on my first day of work which I truly appreciate. Every officer is incredibly friendly and always willing to assist and mentor interns. My supervisor constantly motivates me to perform better at work. I must admit that every officer including the manager and branch operation manager, behaved well.

There was a storeroom, a locker room, a kitchen, a lunchroom and a room for prayer. Additionally, each officer has a desk of their own. The bank is large enough to accommodate everything, allowing everyone to work efficiently. The office opens at 9.30 a.m. and closes at 6 p.m. Friday and Saturday are the bank's weekend holidays. Observing how coworkers encourage one another is something I truly love and find very motivating.

2.2 Everyday Responsibilities

It was a great honour to begin my internship at Mutual Trust Bank PLC, Dhanmondi Branch. While I was there, I was lucky enough to learn about different areas of banking such as retail banking and customer service with the help of my boss and other more experienced officers. As part of my daily duties, I talked to and helped customers directly by doing things like filling out and filing different application forms and calling customers about their debit and credit cards. It was my job to make sure that these cards and their PINs were safely given to the customer when they picked them up. Along with my other tasks, I had to go to meetings with my boss, scan and digitize important documents and enter data for card updates. Even though I wasn't officially assigned to a department, this let me help and learn from few different ones at the same time. It was also an important part of my job to answer questions from customers about their accounts and other banking services.

2.3 Learning and Contributions

Details About What Was Learned:

- I learned how very important it is to be on time and act professionally when working in a bank.
- The experience taught me how to be responsible and handle a lot of things at once.
- I knew how important it was to respect and learn from my more experienced coworkers.
- I learned the basics of the financial system by listening to workers with more experience.
- I learned from my mistakes and made sure not to make the same ones again. I also got good at scanning documents.

Learning and Making a Difference: During the internship, I made a difference in a few practical areas:

- Opening both personal and business accounts with my supervisor's help.
- Reading over and filling out customer forms and KYC (Know Your Customer) paperwork.
- Putting official stickers on check books and debit cards to get them ready.
- Taking care of scanning and filing documents.
- Taking care of receiving calls and keeping the inward register up to date.
- Getting in touch with customers to receive cards and giving out cards and PINs safely.

2.4 Roles and Responsibilities Related to Educational Learning

My duties at Mutual Trust Bank PLC were directly related to what I was studying in school. For example, assignments for my finance classes that require me to do simple math on bank records. Also, taking classes in Strategic Management and Business Communication in college really helped me learn how to talk to people well. The statistics I learned in class also helped me understand some basic information about bank loans. One good thing about my job was that theory and practice were well-aligned.

Chapter Three: Self Reflection

3.1 Likes and Dislikes of the Internship

Things that I liked in the internship period

- Supportive Culture: The bank employees including the officers, managers and my supervisor were very friendly, open and helpful.
- Diverse Exposure: I liked the chance to learn about different areas of banking such as customer service, shopping, foreign exchange and cash operations.
- Time Discipline: Watching officers do their jobs carefully and on time was a great business lesson.
- Collaborative Environment: The teams willingness to help each other through problems was inspiring and a good example of how to work together in the workplace.

Things that I disliked in the internship period

- At first, it was hard to get used to being around experienced pros.
- It was hard to find time to ask my bosses in-depth questions about my internship report because the Dhanmondi branch had so many customers and work to do.
- Three months didn't seem like enough time to really understand the whole company so some details in my report were left out.
- It was very hard for me to connect my daily tasks directly to the academic framework of my report.

3.2 Ways I could do better and MTB could utilize me better

I could have done better if my supervisor had given me more frequent and structured feedback on finished tasks. This would have helped me connect academic theory with real-world work better. Giving interns a dedicated mentor or making sure managers have time to guide them would give them much-needed structure and direction, making the learning experience more productive.

3.3 Insights for my career after doing Internship

This internship has prepared me for future career roles by providing practical skills. I know that I need to take the initiative and be ready to join a group. My networking and business communication skills have gotten a lot better and my confidence has grown. The experience helped me figure out what I was good at and what I needed to work on which gave me a clear direction for my personal growth. I also learned how important it is to have a strong professional network and tried to get in touch with officers and bosses.

3.4 Recommending ways the organization can improve its Internship Program

- Make the rules for interns more organized and clearer so they know what they need to do and what they are supposed to learn.
- Provide interns with unique ID cards to help you tell them apart from full-time employees.
- Set up a way for supervisors to give regular, helpful feedback on intern's work including both positive and negative comments.

Chapter Four: Personal Development Plan

4.1 My Individual Development Plan

My Growth Plan

To become a competent professional, my main goal after my internship at MTB is to keep getting better. I'm going to look for mentorship from leaders with a lot of experience to help me learn more about job paths.

Improvement of Skills

I will work on improving important skills like advanced problem-solving, working well with others, resolving conflicts and being able to adapt to different work settings.

Professional Qualifications

I plan to get work experience after I finish my BBA and then go for an MBA. I'm also looking into ways to study abroad so that I can see how work is done in other countries.

Skills for Job Security

Right now, I'm working on improving my professional communication, teamwork and interpersonal skills such as keeping a positive mood, showing empathy and being a leader. I know that keeping up with a strong professional network is important for my future job success.

4.2 Development Technical and Interpersonal skills to secure career

Since I think a strong team can accomplish its goals more quickly, I want to improve both my professional communication skills and my teamwork talents. Additionally, I need to improve my interpersonal abilities which include empathy, a positive outlook and above all leadership. In addition, I need to network well because it's critical to have positive relationships with other employees. It will be beneficial for my future profession. These abilities will be essential for a successful professional life. I am interested in the HR industry because I have an HR degree. a distinguished organisation where I shall put up my best effort to satisfy the demands of the business.

As part of my career growth strategy, I will continue to diligently acquire up-to-date HR strategies and information until the day I retire. With Allah's blessing, I want to establish a prosperous career in human resources at the

Part - B

Executive Summary

One of Bangladesh's top private commercial banks, Mutual Trust Bank PLC (MTB) is renowned for its outstanding corporate governance, customer-focused banking services and strategic emphasis on human resource development. Offering a variety of retail, corporate, SME, NRB and Islamic banking products, MTB has grown its activities throughout the nation since its founding in 1999. The bank strives to provide effective financial solutions through innovation, cutting-edge technology and highly qualified people resources while adhering to the motto "You Can Bank on Us."

The study uses both primary and secondary data including interviews with HR officials, observation, internal documents and online resources. Findings indicate that while MTB follows a structured recruitment and selection process aligned with Bangladesh Bank guidelines and modern HR practices, there are areas for enhancement—particularly in employer branding, technological integration and reducing process delays. The report concludes with practical recommendations to strengthen the bank's recruitment efficiency, candidate experience and long-term talent acquisition strategy.

The study makes use of both primary and secondary data such as observations, internal papers, web resources and interviews with HR personnel. The results show that although MTB has a structured hiring and selection procedure that complies with Bangladesh Bank regulations and contemporary HR practices, there is room for improvement, especially in the areas of employer branding, technology integration and cutting down on process delays. Practical suggestions to improve the bank's long-term talent acquisition strategy, candidate experience and recruiting efficiency are included in the report's conclusion.

Chapter- 1 Introduction

1.1 The Purpose of Research

This study's main goal is to examine and assess Mutual Trust Bank PLC's hiring and selection procedures. This study which is a component of the undergraduate internship program for the Bachelor of Business Administration (BBA) with a major in Human Resource Management intends to obtain useful insights into actual HR operations and evaluate how well the bank

recruits, screens and hires competent workers. Additionally, the study aims to pinpoint the difficulties the HR department faces in carrying out these duties and make recommendations for enhancements based on the results.

1.2 Background of the Study

The recruitment process includes examining the necessities of work, drawing employee to that occupation, screening and selecting candidates, contracting, and coordinating the new employee to the association (Khan & Abdullah, 2019). Selection is a process of evaluating and interviewing candidates for a particular job and selecting the right person for the right position (Abdullah & Abdul Rahman, 2015). Organisations can draw in a sizable pool of competent and appropriate applicants by using an efficient recruitment procedure. Using the right sources for recruitment guarantees that the company finds applicants who possess the necessary abilities and expertise.

The quality of an organizations staff and overall performance are directly impacted by recruitment and selection, two essential HRM tasks. Due to industry growth, digital transformation and changing employee expectations, recruiting and choosing qualified workers has grown more difficult in Bangladesh's cutthroat banking business. As a reputable private commercial bank, Mutual Trust Bank places a high priority on employing qualified personnel to uphold operational excellence and service quality. The chance to watch recruitment operations during the internship at MTB's HR Division, such as job circular preparation, CV sorting, preliminary screening, written tests, interviews and final placement, gave me insight into the bank's actual HR procedures.

An organisation can ensure organisational performance by placing the right kind of skilled workers in the relevant job positions with the aid of a proper recruiting and selection process. In order to create an efficient recruiting and selection program, several researchers have proposed various sources, approaches, models, and concepts. More efficiency, better service quality, and increased operational effectiveness are all influenced by effective recruiting and selection. Employees that are motivated and skilled are more likely to meet company objectives.

The purpose of this study was to examine these practices critically; evaluate their advantages and disadvantages and determine how well they assist the bank in meeting its staffing requirements.

1.3 Problem Statement

Mutual Trust Bank confronts a few difficulties despite having a formal and structured recruitment and selection process including competition for qualified personnel, drawn-out hiring processes, little use of cutting-edge recruitment technologies and gaps in employer branding. The bank's capacity to select the best applicants at the appropriate moment may be impacted by these problems. Consequently, it is crucial to investigate: How successful are MTB's present hiring and selection procedures? What obstacles prevent these approaches from being implemented? What changes could improve the bank's capacity to hire skilled personnel?

1.4 Research Question

1. What recruitment and selection methods are currently followed at Mutual Trust Bank?

1.5 Research Objectives

- To evaluate the effectiveness of recruitment and selection practices at Mutual Trust Bank Ltd.
- To describe the current recruitment and selection procedures followed by MTB.
- To identify the challenges and limitations of the bank's recruitment and selection system.

Chapter 2 Methodology

2.1 Type of Research

The majority of the research is descriptive. It seeks to outline and assess the efficacy of Mutual Trust Bank's (MTB) current hiring and selection procedures. Because the study is based on observations, interviews and interpretations of MTB's HR procedures, it also incorporates aspects of qualitative research. Consequently, the research can be classified as: Research that is descriptive Qualitative.

2.2 Research Design

This study was carried out using a descriptive and qualitative research approach. This approach made it possible to incorporate qualitative observations. Qualitative Design: Used to investigate hiring practices, HR official's perspectives and selection process difficulties.

Direct observation and interviews were used to gather data. Simple numerical data such as the number of applicants, selection percentages or recruiting timetables, if available that can be analysed using quantitative design. This combination guaranteed a thorough comprehension of MTB's hiring and selection procedures.

2.3 Method of Sampling

A non-probability purposive sampling technique was employed in the investigation. Based on their participation in MTB's recruitment and selection processes, respondents were chosen. HR executives, managers and newly hired staff members were among the participants. Because it guarantees that only people with pertinent expertise and experience contribute to the study, purposeful sampling was selected.

2.4 Methods of collecting data

Primary data were collected during the internship at MTB via semi structured interviews. Performed with HR representatives to comprehend the difficulties and processes involved in recruiting and selection. Direct observation includes keeping an eye on administrative duties, interview scheduling, CV sorting and preliminary screening. Informal Discussions - brief talks on the hiring process with recently hired staff members.

2.5 Method of Data Analysis

Qualitative and descriptive methods were used to analyse the gathered data. Thematic analysis was used to analyse qualitative data from interviews and observations, identifying and interpreting important themes including recruitment procedures, selection instruments and difficulties. Simple descriptive statistics like percentages and comparisons were used to analyse basic quantitative data such as applicant numbers or selection ratios. The efficacy of Mutual Trust Bank's hiring and selection procedures was assessed with the use of these integrated techniques.

Chapter 3: Analysis and Findings

3.1 Analysis and Findings of Semi-Structured Interview Questions

The interview responses were analyzed and grouped into themes to understand the effectiveness and challenges of recruitment and selection practices at Mutual Trust Bank PLC (MTB). The following section presents participant feedback within the broader context of HR practices in the banking sector of Bangladesh.

Table 1. Research Themes Discussed in the Interview

Theme	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	Total
Recruitment Practices	√	√	√	√		√	√		√	√	08
Selection tools and procedures	√	√	√		√	√		√		√	07
Effectiveness of the recruitment & selection process	√		√	√	√	√	√	√	√		08
Challenges Faced		√		√	√	√		√	√	√	07
Suggestions for improvement	√		√			√	√		√	√	06

Theme 1: Recruitment Practices

1. Commonly Used Recruitment Sources

According to the 80% of workers, MTB mostly uses internet job boards, particularly Bdjobs and LinkedIn. Internal job ads, employee recommendations and campus recruitment for entrylevel positions were also noted by a few. MTB occasionally uses social media networks to reach a larger pool of prospects, according to a few employees.

“I used bdjobs.com to join MTB. Typically, we advertise job openings on LinkedIn and our website. We administer written exams and many rounds of interviews for entrylevel positions. Although the procedure is clear, employment can occasionally be delayed by the length of time needed for approval.” [participant-3]

2. Recruitment sources in attracting suitable candidates

The majority of respondents stated that the sources especially online portals are successful in drawing in eligible applicants. However, several workers said that enhanced company branding may increase recruitment sources and that the banking industry's rivalry makes it more difficult to draw in high ranking staff.

“I waited nearly two months an interview call after applying. In between, there was no update. For candidates, the procedure is slow and ambiguous. But from HR's perspective, it's systematic.” [participant-7]

Theme 2: Selection Tools and Procedures

3. Commonly Used Selection Tools

70% respondent answered this question and all of them confirmed that the bank uses a structured selection process. Mostly uses written exams both written and aptitude which are followed by in person interviews, presentation rounds and group discussions are also employed for mid-level roles. The usage of psychometric testing for managerial positions was brought up by a few participants.

“For my probationary officer post, I had to pass written tests in general knowledge, math, and English. After that, a viva was conducted. Although competitive, it was slightly typical.” [Participant-5]

4. Fairness and Unbiased Nature of Selection

The majority of workers concurred that the selection procedure is impartial, open and meritbased. A few stated that although the procedure is fair, certain delays could give the impression that it is inconsistent. Particularly when it comes to written exams the majority of employees think the selection process is typically fair.

“Everyone receives the same questions, so the written exam is fair. Sometimes, though, it seems that candidates with links are given preference during the interview. This is a common feature of many Bangladeshi banks.” [Participant - 8]

5. Transparency of the Selection Process

The majority said they were satisfied with the transparency, pointing out that the review process was organised and that there was clear communication following interviews. Some believed that there was room for improvement in communication, particularly when it came to informing candidates of outcomes.

“Transparency is ensured by the well-organised selection process and the notification of interview schedules and next steps to candidates. By adhering to established protocols and recording every phase of the selection process, we make an effort to uphold transparency.” [Participant- 2]

Theme 3: Effectiveness of Recruitment and Selection

6. Meeting Staffing Needs of the Bank

Particularly for junior and mid-level roles, many respondents thought that the hiring procedure satisfied basic staffing needs. However, a number of workers reported that it takes longer to fill jobs requiring specialised expertise, indicating the need for faster recruiting cycles.

“The majority of branch staffing demands are satisfied through routine hiring.

However, it frequently takes longer to fill jobs requiring specialised knowledge.”
[Participant - 9]

7.Overall Effectiveness Evaluation

Most employees rated the overall efficacy as average or adequate. They emphasised that the process is structured and compliant with banking laws. Some thought that the procedure would be improved by reducing the time between phases.

“A multi-phase selection procedure that ensures quality and broad exposure via web portals are among its strengths. The system works; however, it might be faster and more user-friendly for candidates.” [Participant- 4]

Today’s competitive job market means that qualified candidates won’t be around for very long.

8. Hiring competent employees

According to the respondents, the procedure guarantees competency by thoroughly interviewing applicants, assessing analytical and work-related skills through written exams, performing several interviews, Conducting reference and background checks. The majority concurred that these procedures guarantee that only competent and accountable workers are hired.

“The multi-stage interview procedure guarantees that qualified applicants are chosen and assists us in assessing prospects from various angles.” [Participant -1]

Theme 4: Challenges Faced

9. HR Personnel cited pressure to hire

According to employees, quickly, juggling internal referrals with open merit and high application volumes that made screening challenging as challenges throughout the recruitment process. Additionally, some reported having trouble finding applicants for distant positions.

“We get thousands of applications for a single PO position. Manual screening is very time-consuming. Additionally, candidates often decline offers for operations outside of Dhaka.” [Participant - 6]

10. Challenges for Candidates While Choosing

Most of the respondents stated that candidates confusing evaluation standards, lengthy intervals between stages, travel expenses for several rounds and a lack of updates as the main obstacles.

“For the written test and the interview, I travelled from Rangpur. The cost was high and many qualified candidates from outside of Dhaka are unable to make this payment.” [Participant - 2]

Theme 5: Suggestions for Improvement

11. Enhancing the Hiring Procedure

The participants suggested that increasing social media presence and employer branding, for quicker shortlisting, use digital technologies. Regularly engage in campus recruitment, Make job descriptions clearer and better.

“MTB will save time if it filters applications using software. Additionally, a brief film about ‘A Day at MTB’ can draw in recent graduates.” [Participant -10]

12. Improving the Selection Process

It was suggested that give rejected applicants comments or feedback. Cut down on the number of interview rounds. Make use of contemporary evaluation instruments such as online and competency examinations and quicker results communication.

“It would even be helpful to have an automated email update. To ensure impartiality, interviews should also involve a minimum of three panel members, as is currently common in other private banks.” [Participant - 3]

3.2 Discussion

Although Mutual Trust Bank PLC’s hiring and selection procedures are generally in line with Bangladeshi industry norms, there are a few operational and perceptual difficulties.

Even if the bank uses digital and referral networks to successfully draw in a sizable candidate pool. The selection process is frequently seen as being cumbersome and unclear talented applicants may be discouraged by this, particularly those from outside of large cities. Written exam fairness is recognized, but applicant trust is impacted by worries about bias in Interviews and a lack of openness. There is still room for improvement in the bank’s capacity to address urgent staffing demands especially in non-urban branches. Although MTB’s work atmosphere and brand recognition are advantages that help with hiring the candidate experience is harmed by communication breakdowns and procedural delays. The efficacy of recruitment and

selection might be greatly increased by putting technology driven solutions into practice, increasing transparency and helping candidates.

Chapter 4: Recommendations

The following suggestions are put forth to enhance MTB's hiring and selection procedure in light of the findings:

- **Automation of processes and technological integration:** To automate CV screening, application tracking, and interview scheduling, put in place an Applicant Tracking System (ATS). This can increase administrative efficiency and cut the shortlisting process by 40–50%. To cut down on travel expenses and delays, use video interviewing platforms for the first screening stages, particularly for candidates who are not in Dhaka. Create a career portal that is mobile-friendly to increase accessibility and attract younger candidates.
- **Improving Communication and the Candidate Experiences:** To provide timely updates such as application received, under review, or shortlisted by email or SMS, set up an automatic communication protocol. To promote goodwill and increase transparency, give candidates who pass written exams but are not chosen constructive criticism. Standardize interview panels with at least three members to avoid perceived prejudice and ensure fairness.
- **Increasing Talent Outreach and Employer Branding:** In order to promote high-quality referrals, revitalize the employee referral program with organized rewards and recognition. Start focused social media campaigns to highlight MTB's workplace culture, digital efforts and career advancement stories on sites like Facebook, LinkedIn and YouTube. To create a consistent talent stream, formally collaborate with leading universities on graduate trainee and internship programs.
- **Making Internal Procedures Simplified:** To guarantee timely progress, clearly define Service Level Agreements (SLAs) for every stage of the hiring process (e.g. 5 working days for shortlisting). When feasible, decentralize approval power to cut down on final

offer issuing delays. Provide frequent training to HR employees on diverse hiring procedures, candidate involvement and contemporary recruitment methods.

- Endorsing Non-Major City Candidates: To guarantee fair access and lessen financial strain, provide out-of-town candidates with travel reimbursements or virtual participation choices. To encourage greater involvement, consider divisional cities regional assessment centers.

Chapter 5: Conclusion

The purpose of this study was to evaluate the difficulties and efficacy of Mutual Trust Bank PLC's (MTB) hiring and selecting procedures. The results of semi-structured interviews, observation and internal documentation show that the recruiting and selection process is organized, complies with industry standards, and can draw in a sizable candidate pool. However, the process overall efficacy, applicant experience and capacity to address pressing staffing needs are all negatively impacted by operational inefficiencies, technical gaps and communication deficiencies.

Due to its reputation and methodical hiring process, Mutual Trust Bank PLC has a solid basis in human resources procedures. However, technological adoption, agility and transparency are crucial in a talent landscape that is becoming increasingly competitive. By putting the suggestions into practice, MTB can strengthen its standing as an employer of choice in Bangladesh's banking sector while simultaneously improving applicant satisfaction and recruiting efficiency. By adopting these improvements, the bank will be able to better match with its motto, "You Can Bank on Us," by creating a human resource structure that is more adaptable, equitable and forward-thinking.

Although MTB uses a multi-stage selection process and mainly relies on digital recruitment channels, key findings show that there are noticeable gaps in transparency, punctuality and fairness perception, especially during the interview stage. The lengthy hiring process which lasts an average of seven to nine weeks, affects service delivery, particularly in remote offices and results in applicant dropouts. Administrative bottlenecks are also a result of insufficient technology adoption and the lack of an Applicant Tracking System (ATS).

Despite its potential for high quality hiring, employee referral programs continue to be underutilized despite having greater retention rates. Furthermore, younger, tech-savvy personnel find MTB's employer brand less enticing than that of competitors, despite the company's reputation for stability and control.

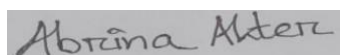
In conclusion, even if MTB's hiring and selection process is essentially good, it needs to be updated, made more transparent and improved with an emphasis on candidates in order to compete in Bangladesh's fast-paced banking industry.

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INTERNSHIP PROPOSAL FORM

Name:	Abrina Akter
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Organization Name:	Mutual Trust Bank
Internship Title:	Recruitment and Selection Practices in Mutual Trust Bank: Effectiveness and Challenges.



Student's signature & date



Supervisor's signature



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MTB Group Human Resources

MTB/CHO/GHR/2131/2025

September 25, 2025

Abrina Akter
238/a, Subol Das Road
Lalbagh, Dhaka

Dear Ms. Abrina:

Internship placement in MTB

Please accept best compliments from Mutual Trust Bank PLC (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 Dhanmondi Branch with immediate effect.

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

Best wishes.

MOHAMMAD ABDUS SALAM
Head of Re-sourcing & Talent Acquisition
salam@mutualtrustbank.com

Semi Structured Questions

1. Which recruitment sources are mostly used by Mutual Trust Bank?
2. How effective do you think MTB's recruitment sources are in attracting suitable candidates?
3. Which selection tools are commonly used in MTB?
4. Do you think the selection process of MTB is fair and unbiased?
5. How satisfied are you with the transparency of the selection process?
6. Do you think the current process meets the staffing needs of the bank?
7. How would you rate the overall effectiveness of MTB's recruitment and selection process?
8. How the recruitment and selection process contributes to hiring competent employees?
9. What challenges do you think HR faces during the recruitment process?
10. What challenges do candidates face during the selection process?
11. What improvements can MTB make to enhance the recruitment process?
12. What improvements can be made to the selection process?



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