

**INTERNSHIP REPORT**

**ON**

**‘General Banking Activities and Market  
Development Practices by the Dhaka Limited  
(A hands-on practice through the Mirpur  
Branch)’**

---

# United International University

Program - BBA

Spring -2019

## **Submitted To**

Sarker Rafij Ahmed Ratan  
Assistant Professor, SoBE, UIU.

## **Submitted By**

Rifah Rafia

ID: 111 151 183

## **Date of Submission**

May 6, 2019

## Letter of Transmittal

May 6, 2019

To

Sarker Rafij Ahmed Ratan

Assistant Professor

United International University

Subject: Submission of Internship Report

Sir,

As a part of my course prerequisite for Spring- 2019, I am eager to submit my internship report .This report is about general banking .Now I look forward to your gentle appraisal concerning this report.

For preparing this report with appropriate information I have given my best effort in collecting data from The Dhaka Bank Ltd (Mirpur Branch) with some other applicable sources throughout my total internship term. I have given wholly my best effort to consume the best preference of study the retail banking activities of DBL. The data that I have collected in this internship would drive apparently in helping me to the real-world of careers.

Despite several insufficiencies, I tried my best to cover the over-all pertinent affairs. Besides this, obviously it is quite well-intentioned to remark that deprived of your kind-hearted cooperation and guidance it could not be possible to complete this paper. For any sort of quarry that is essential for this report, I would be grateful and pleased to answer.

Sincerely yours,

Rifah Rafia

ID- 111 151 183

## **Acknowledgement**

I thank the almighty for the strength and ability to accomplish the internship program and the ability to submit the report on time and also my family and friends for supporting me and encouraging me time to time to complete this report.

For me this internship term has been a very decent and fresh experience, it helped to relate between theoretical knowledge with practical world of corporate. It teaches me lot about workplace environment and code of conduct with enlarging my self-confidence, self-control 7 social skill.

I am thankful and express my deep concern of gratefulness to my respectful advisor Sarker Rafij Ahmed Ratan for his gentle and useful direction. By which I have been able to make a decent and authentic report which is related to the actual practical world.

I am forfeiture my gentle respect to Md. Asif Ur Rahman (Branch Manager) under who helped me to learn a portion of real-world facts about the retail banking and general banking activities. Beside this, I myself too very indebted to other staffs of The Dhaka Bank Ltd. of Mirpur branch in additionally Kamrul Islam, Business operation Manager, because of their collaboration and guidelines in receiving the essential materials.

## **EXECUTIVE SUMMARY**

I have done my internship mostly in the general banking sector and thus made this report on general banking . For my internship I chose to do it in Dhaka Bank, Mirpur branch. I worked as an intern mostly in the general banking sector. So my report's subject was based on the activities of that sector. I have tried to give a clear idea about the activities of GB and how they can develop market for them.

Dhaka bank is a private bank. This report tells much about private banking. This report also shows the GB activities that the bank deals with. I have mainly focused on General banking Operations system and market development practices of Dhaka Bank Limited in this report. This report will come to great help those who take interest in knowing about the general banking activities of Dhaka bank, Mirpur branch and their market development Practices.

## Contents

CHAPTER 1 – .....	8
Introduction.....	8
Origin of the report.....	1
Objectives of the Study.....	1
Board Objective.....	1
Specific Objective:.....	2
Methodology of the study .....	2
Primary Method.....	2
Secondary Method.....	3
Limitation of the study.....	3
Engaging Tomorrow Today .....	5
About the bank .....	5
Vision.....	6
Mission.....	6
MOTTO:.....	6
Corporate Value:.....	7
Our Story: A Journey to History, Heritage and Business.....	7
Chapter 2 : Structure of the bank .....	9
Milestones.....	11
The Board of Directors .....	13
Products and Services of Dhaka Bank Limited.....	14
Chapter 3 :General banking activities of Dhaka bank.....	15
General banking activities of Dhaka Bank: .....	16
What is general banking?.....	16
Types of general banking department:.....	18
CASH SECTION:.....	19
Account opening section: .....	20
Cheque Clearing Section: .....	21
Remittance Section: .....	<b>Error! Bookmark not defined.</b>
Chapter 4 : Market Development practices by Dhaka Bank LTD.....	23
1.Retaining their current customers:.....	24
2.Attracting New customers: .....	25

Findings: .....	27
Recommendations: .....	<b>Error! Bookmark not defined.</b>
Conclusion:.....	<b>Error! Bookmark not defined.</b>
Learning: .....	<b>Error! Bookmark not defined.</b>
Bibliography .....	31

# **CHAPTER 1 – Introduction**



## Origin of the report

This Internship report is set up as a halfway satisfaction of the prerequisite of BBA (Bachelor of Business Administration) program from the institute of Business Administration of UNITED INTERNATIONAL UNIVERSITY. The investigation paper depends on the GB General Banking - An examination on Dhaka Bank Limited. To satisfy the report legitimately I have talked about by and large broad financial Operations process, began from the record opening exercises to end of a record. In light of the examination and my nearby perception I run over with some finding and endeavored to give proposals as needs be. I trust the report will fill its best need.

## Objectives of the Study

Objective of the study can be divided into two parts. These are –

- 1) Board Objective.
- 2) Specific Objective.

### ➤ **Board Objective**

The broad objective, of the report is to know the details of General banking system Dhaka Bank Limited. And analysis the general banking picture of Bangladesh to assess the working way of Dhaka Bank Limited, in context of highly competitive market. The report will also tell how general banking is contributing in socio-economic development of the country

- **Specific Objective:** The report will chip away at some particular destinations. Those are as per the following-

1. Background of Dhaka Bank Limited
2. Different divisions, wings, and backups of Dhaka Bank Limited.
3. To know the results of Dhaka Bank Limited
4. To know the terms and states of account opening
5. To make a few proposals to create market of Dhaka bank

### Methodology of the study

➤ **Primary Method**

- ✓ Personal observation
- ✓ Face to face communication with the supervisor and employees of the Dhaka Bank Limited.

➤ **Secondary Method**

- ✓ Official Website of the Bank
- ✓ Operational Manual
- ✓ Annual report of Dhaka Bank Limited
- ✓ Vouchers, leaflets of the bank
- ✓ Different Books, Training Papers, Publications.
- ✓ Other websites.

**Limitation of the study:**

I have faced the following hinders while preparing the report-

**Time Limitation:**

Within such a brief timeframe, it was impractical for me, to ponder everything about Dhaka Bank, Mirpur branch.

**Fears to Disclosure** - The organization additionally dreaded to reveal the private information related to the gathering and different structures and records.

**Confidential information:** In request to watch the mystery of the bank, Dhaka Bank Ltd. isn't intrigued to reveal some specific data required for this report.

**Absence of Co-task:**

As the bank authorities are so much bustling that it troublesome for them to coordinate with me, which is additionally a requirement for this report.

**Absence of the Experience:** Experience makes a man effective. I am not sufficiently experienced to complete the investigation since I am an individual of new hand on such examination. That is the reason naiveté makes snags to pursue the fundamental methodology and consistent research approach.

**Experience:**

There was absence of involvement in gathering data, doing investigation and taking appraisal of the related themes.

**Assurance:**

There was a type of contrasts between the information gathered from various wellsprings of data of a similar subject.

## **Engaging Tomorrow Today**

The 21st century is flourishing towards a surprising future. That is the reason today makes us connecting with to have maintainable, energizing, noteworthy and well known option long haul fates. Connecting tomorrow today co-makes procedure change. We at Dhaka Bank re-designed preparing and give vital dreams, arrangements, techniques, imaginative items and enroll right HR. We work in regions of social arranging, framework, condition and monetary methodology, hierarchical arranging, and country prospects.

Connecting today encourages our comprehension of tomorrow, and causes us change today. As mechanical developments thrive in all sides of the business, open doors for our human developing seemingly, never been more noteworthy or more various than they are today.

Bangladesh being a rapidly rising demonstrating justification for new advancements, for example, 4G associations, atomic power, metro, computerization ,in farming it's not difficult to recognize , the specialized insurgency which is occurring that likewise have turned out to be increasingly coordinated into our everyday lives. By coordinating experiential learning and offering a wide cluster of chances for center work, arrangements, in working with provincial, national and global dimension, Dhaka Bank have demonstrated a talent for producing genuine effects.

## **About the bank**

Dhaka Bank Ltd is the bank of a large group of submitted business visionaries .It was in created in 1995. The Bank is currently, an appreciated supplier of monetary administrations, and has situated itself as a solid brand in the psyche of clients. 'Perfection in Banking' is our aphorism .and to turn into the best performing bank, in the nation is our central goal. As a main private business bank in Bangladesh, our distinction is supported by quality items and administrations, better innovation and profoundly energetic work force than understand your fantasy. We are perceived our great administration rehearses, consistence with administrative rules, and adaptability to developing needs and versatility to the evolving scene.

## **Vision**

At Dhaka Bank, we draw our motivation from the far off stars. Our vision is to guarantee a standard of financial, exchange a good encounter. Our undertaking is to offer you preeminent administration through exactness, dependability, opportune, conveyance, bleeding edge innovation and custom fitted answer for business, needs, worldwide reach in exchange, and trade and high return on your speculations.

Our kin, items and procedures are adjusted to fulfill the need of our observing clients. We will probably accomplish an unmistakable, premonition. Our prime target is to convey a quality, that shows a genuine impression of our vision - Excellence in Banking.

## **Mission**

To be the head monetary organization in the nation giving amazing items and administrations sponsored by most recent innovation and a group of profoundly energetic staff to convey Excellence in Banking.

## **MOTTO**

The motto of the Dhaka bank is -

"Excellence in Banking."

## **Corporate Value**

The corporate value of Dhaka bank, is given below-



## **The Story: A Journey to Heritage, Business and History**

The country was only most of the way of its age; the enthusiasm for history and legacy and a fixation for quicker pace applied an incredible power for change in the business world. Many maturing trusts developed as a decision of the new age in the shadows of banking reconstruction of the 80s. Current financial prospects are with profound connection to our locale and culture. A large group of visionary companions motivated by a futurist head put forward the battle of this incredible banking that reverberated in inward soul of this country. The organization started banking tasks on July 5, 1995.

Since the first year milestone venture:

The Bank has emerged for its money related quality and operational excellence on its situation as the potential market player in all center territories of banking in the nation. The Bank is currently extending far and wide to higher piece of the overall industry and huge flood in resources. An extraordinary aggregate of 507,586 clients' records now we serve and try to improve them off as well as can be expected. Solid with 182 conveyance focuses, the Bank is as yet running solid with more development and comprehensive financial projects. Opening numerous entryways for money related opportunity and administrations; DBL has made its lively nearness at 100 areas.

Notwithstanding our need of working gainfully and effectively, extreme market condition, we are intensely mindful of our duties that go past banking and mirror our promise to our representatives, and condition. Most importantly, the customers are our affectionate fixation.

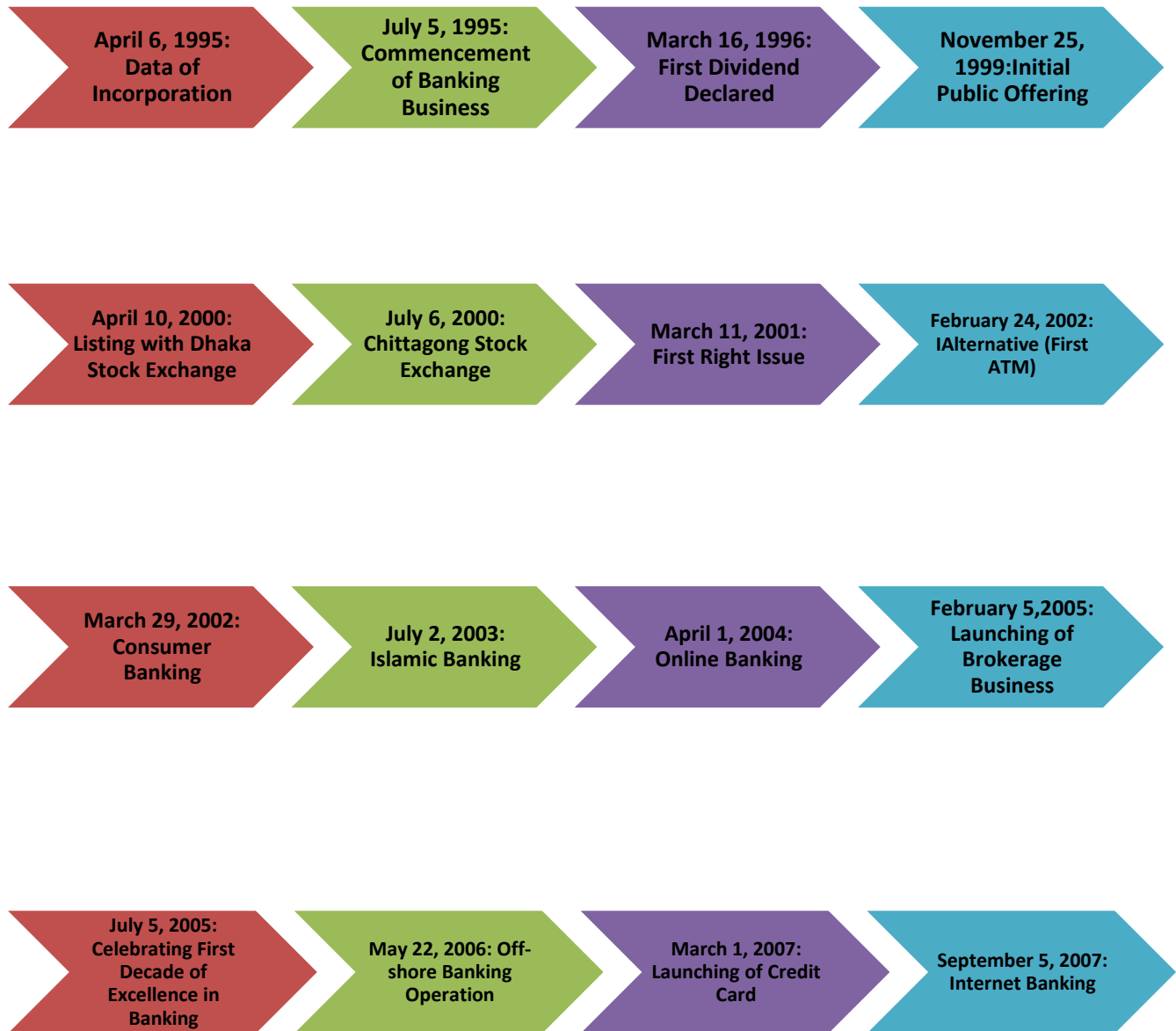
We hope to ascend from the core of Bangladesh as a more grounded power in the market we serve. We are focused on our objectives to make unrivaled investor esteem as we continued looking for brilliance as we develop and develop into a financial veteran.



# **Chapter 2: Structure of the bank**

<b>Name of the Company</b>	<b>Dhaka Bank Limited</b>
<b>LOGO</b>	
<b>Legal Form</b>	A public limited company established in 1995.
<b>Date of Commencement</b>	5th of July, 1995
<b>Registered Office</b>	BimanBhaban (1st Floor), 100 Motijheel C/a, Dhaka - 1000, Bangladesh
<b>Phone Number</b>	+880 2 9554514.
<b>Fax</b>	+880 2 9556584, 9571013, 9565011.
<b>SWIFT Code</b>	DHBLBDDH
<b>E-mail</b>	<a href="mailto:info@dhakabank.com.bd">info@dhakabank.com.bd</a>
<b>Auditors</b>	ACNABIN, Chartered Accountants
<b>Tax Consultant</b>	Howlader, Yunus& Co.
<b>Company Registration No</b>	C-28146 (1992)/95.
<b>Bangladesh Bank License No</b>	BCD (D) 200/57-421/95.
<b>Accounting Year-end</b>	December 31.
<b>Authorized Capital</b>	Tk. 10,000 million.
<b>Total Capital</b>	Tk. 15,408 million.

## Milestones





## **The Board of Directors**

Dhaka Bank Limited is managed by very distinguished board of Directors.

**Chairman-** Mr. Reshadur Rahman

**Vice Chairperson-** MrsRokshanaZaman

### **Directors-**

- ✓ Mr.Abdul HaiSarker
- ✓ Mr. Alaf Hossain Sarker
- ✓ Mr. Mohammed Hanif
- ✓ Mr. Md. Amirullah
- ✓ Mr. Abdullah Al Hasan
- ✓ Mr. KhondokarMonir Uddin
- ✓ Mr. MirzaYesser Abbas
- ✓ Mr. AmanullahSarker
- ✓ Mr. M. N. H. Bulu

## Independent Directors

- ✓ Mr. Syed Abu Naser Bukhtear Ahmed
- ✓ Mr. M. A. Yussouf Khan

## Managing Director & CEO (ex-officio)

- ✓ Mr. Syed Mahbubur Rahman

## Products and Services of Dhaka Bank Limited

Dhaka Bank Ltd is doing all banking related business. The exercises incorporate store accumulation, stretching out credit offices to various corporate association and little and medium endeavors. The products and services they provide are account open of different types, debit card , credit card , cheque book and so much more .

Corporate Products	Retail Products	Major Services
<ul style="list-style-type: none"><li>• Securitization of assets</li><li>• Syndication of fund &amp; structured finance.</li></ul>	<ul style="list-style-type: none"><li>• Deposit Double</li><li>• Deposit pension scheme</li><li>• Personal Loans</li><li>• Car loan</li><li>• Vacation Loan</li><li>• Home loan</li></ul>	<ul style="list-style-type: none"><li>• Corporate Banking.</li><li>• Retail Banking.</li><li>• Islamic Banking.</li><li>• SME Banking</li><li>• Issue cards</li></ul>

# **Chapter 3: General banking activities of Dhaka bank**

## General banking activities of Dhaka Bank:

### What is general-banking?

Cash related foundation/middle person that intercedes or stays between outrageous gets and extraordinary credit authorities is known as banking cash related establishment. Banks play out this limit in two different ways taking stores from various regions in different structures and crediting that totaled proportion of .money to the potential examiners in other unmistakable structures. In some, wide money related activities, there is no association, between agent additionally, customers who will take only a solitary organization structure bank. There are a couple of customers with bank's character doing its business a significant part of the time. It is a basic division for all banks since it gives regular help to customers.





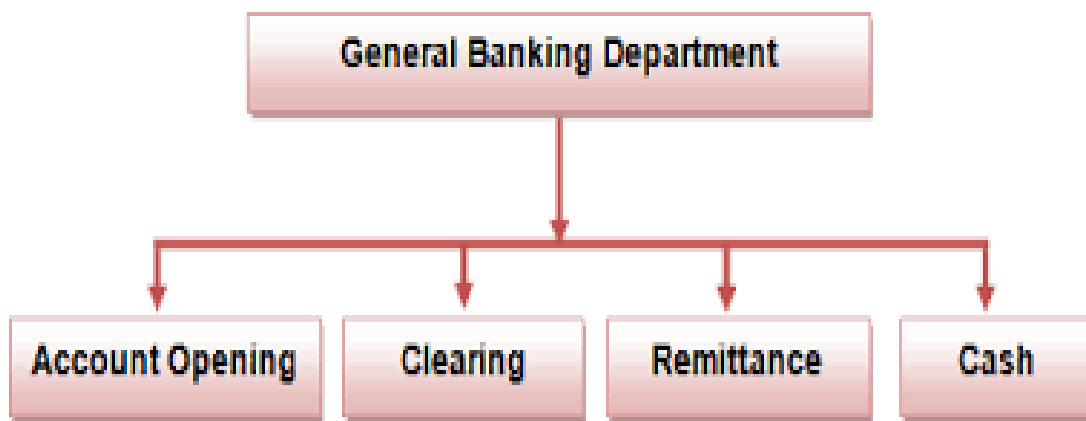
The general banking activities of General banking sector in Dhaka bank , Mirpur branch are-

- ❖ Account opening
- ❖ Checking balance
- ❖ Giving bank statement
- ❖ Mobile Banking
- ❖ Reissue pin
- ❖ Issue cheque books
- ❖ Opening FDR
- ❖ Opening DPS
- ❖ Closure of FDR
- ❖ Student Banking
- ❖ Transaction Alert
- ❖ Sending files to ASU to keep track
- ❖ Lakhopoti account
- ❖ Western Union
- ❖ Ria service
- ❖ ATM card
- ❖ Credit card
- ❖ ATM card capture

These were mostly the things that I was taught while doing my internship in the general banking sector of Dhaka Bank Mirpur Branch. I was taught about different kind of accounts that Dhaka bank opens. For example – Savings account for individuals, savings account for two or three people jointly, corporate or current account for individuals or jointly. I was assigned to mark these forms and tell the customers about these accounts and how to fill them up. I also learned about FDR, DPS and I have marked them down for the customers. I learned how to write cheques and give bank statements. I was also assigned to make calls to customers, operating the Xerox machines, scanning, counting vouchers and helping the employees in their work to help them do it more efficiently.

**Types of general banking department:** There are total 4 parts of this sector which are given below: -

1. Cash Section
2. Accounts Opening Section
3. Cheque Clearing Section
4. Remittance Section



**CASH SECTION:** The most fundamental and essential segment of the branch is Cash Department. It manages all sorts of money exchanges. This division begins the day with money in vault. Every day little money that is opening money balance is exchanged to the money officers from the money vault. Opening money balance is balanced with money receipts and installments. This parity is then added to the vault. This is the last money balance figure for the bank toward the finish of a specific day.



Elements of Cash Department:

1. Cash installment or cheque
2. This is the novel capacity of the financial framework, "installment on interest"
3. It makes installment just legitimate check
4. It gets stores in type of money
5. It gathers cash.

## Account opening:

Account open segment is imperative factor since client is the principle wellspring of bank. Choice of client is another essential factor. Bank's prosperity and disappointment to a great extent relies upon their clients. On the off chance that client isn't great, at that point may make extortion and different issues by their record with bank and along these lines devastate generosity of banks. In this manner, bank must be cognizant in choosing its client. As of late, Bangladesh Bank has been announced, planned and upheld a one of a kind configuration of structure for each bank. This organization should hold the essential archive in an equivalent way furthermore, process individually for various sort of records.

Bank Ltd changes for each kind of record -

### 1 Individual Accounts

- Present and Permanent Address
- Date of birth and age
- Nationality
- Tax Information Number (TIN-if accessible)
- Passport or authentication given by the business
- Photograph of the record holder
- One photo of the chosen one appropriately authenticated by the record holder.
- Nominee revelation structure
- Money laundering handout

## 2. Organization Firm's record

All the required data referenced for Individual Accounts; alongside

- Copy of Partnership Deed
- Mandate from the accomplices is basic – showing who will work the account•

### **Cheque Clearing Section:**

In Bangladesh Bank; there is a huge room, which contains fifty (50) or more tables for each Bank which known as the Clearing House. Clearing is a framework by which a Bank can collect clients support starting with one Bank then onto the next through the Clearing House. Here, just the customary clients, for example who have-Savings A/C, Current A/C, STD and Loan A/C can store cheques for gathering of reserve through the Clearing House. Natures of clearing house are: (I) first clearing house and (ii) return clearinghouse. In clearing, there are two kinds of check desires clearing, they are: outward and inward checks.

### Settlement Section:

As conveying money starting with one spot then onto the next is troublesome and hazardous, that's the motivation behind why cash can be exchanged through financial channel, which is known as settlement. The most critical parts of the Commercial Bank as far as introducing administrations to its client are these settlements of reserve. Dhaka bank has western association and Ria. These are two cash trade frameworks with what clients can get cash sent to them from any nation on the planet.



# **Chapter 4: Market Development practices**

**By Dhaka Bank LTD**

## **Market development practices by the Dhaka Bank:**

Market creating is the path toward entering new markets to broaden salary and lessen, obsession shot. This incorporates recognizing a target market and making sense of how to pitch to them. Target markets are a versatile thought that can fuse segments like region, economics, customer needs, customer tendencies and lifestyle. As target markets are extraordinary, so are methodology to get in touch with them. Coming up next are customary sorts of market headway approach. For Dhaka Bank, they need to create advertise by gathering two things.

1. Retaining their current customers
2. Attracting new customers

### **1. Retaining their current customers:**

Dhaka bank divides their current customers in four categories. They are as follows-

- ❖ Loyal Customers: They see the organization's to be the best in the market.
- ❖ Focused Customers: Views the organization's item as somewhat better than a competitor's item.
- ❖ Switchable Customers: Sees other's item as marginally better than the organization's item.
- ❖ Contender Loyal Customers: Views item as much better than the organization's item.

These are the four categories of customers Dhaka bank have and they provide them good services according to their need and demand to ensure their satisfaction which makes them want to stay loyal, to Dhaka bank. This is how Dhaka bank retains their current customers.



### 3. **Attracting New customers:**

Dhaka bank offers many different kinds of services and product for different kinds of customers coming from different background. For example someone with a low income can open bank accounts with as little of a deposit of only 1000 Bangladeshi Taka and make a DPS of as low as 500 taka per month. This attracts customers with low income a lot as there are many banks where accounts cannot be opened with less than a deposit of 5000 taka. Dhaka bank offers a great high interest rate for those who open a Fixed Deposit Account with an amount over 4 lac taka which is higher than many other banks. These lucrative offers and services of Dhaka bank help the bank to attract new customers.

# **Chapter 5: Findings, Recommendation , Conclusion & Learning**

## Findings:

The standard vision of Dhaka Bank Limited has been successful by extending its pay store and branch in Bangladesh. In spite of the way that there are no difficult issues at Dhaka Bank Limited. At the period of my entrance level position program I, have worked with two agencies of Dhaka Bank Limited. In any case, this report is prepared focusing on general financial exercises .I have the conventional inclusion in Dhaka Bank Limited for a fourth of a year with my little association in the deal with a record with general money related system; it is incredibly troublesome for me to recommend. I viewed a couple of shortcomings as for operational activities of the bank on the way of my observation. I should need to recommend the going with recommendations.

- a. Most of respondents are baffled about the record opening game plan of Dhaka Bank Limited.
- b. Most of the respondents are vary that the record opening charge is extraordinary.
- c. Most of the respondents are agreed with organizations offered by Dhaka Bank Limited.
- d. Most of the respondents are current record holders. Dhaka Bank Limited has no workplaces to the poor people.
- e. Most of the respondents are agreed that Dhaka Bank Limited is better than other bank.
- f. Most of the respondent is agreed that getting check book is straightforward.

- g. Most of the respondents are vary that the trade and closing of record.
- h. Most of the respondents envision that the amounts of ATM corners are not sufficient.
- i. Most of the respondents agreed that the amounts of branches are not classy.
- j. Most of the respondents are agreed that remuneration demand game plan of Dhaka Bank Limited are quick.
- k. Most of the respondents satisfied about the organizations offered by Dhaka Bank Limited.
- l. Most of the respondents are agreed that gives a protected store services. ▯

### **Recommendations:**

Dhaka Bank Limited is one of the notable banks in our nation. I have tried to give my best recommendations from what I learned. They are-

- Need to put more accentuation on customers' administration.
- In an aggressive money related market, their items and administrations need to concentrated more to clients, as they can be progressively proficient about Dhaka Bank' administrations.

□ People in a worldwide edge, are especially well-educated about their needs and needs. They generally need to expend better administrations from the opposite end. As an administration based organization, DBL is needed to present better money related administrations.

□ DBL has 100 branches everywhere throughout the nation. It is extremely difficult to give full range benefits those branches. So they need give their consideration toward the development the branch organizes.

□ Though DBL is running on the web business all around effectively they should open more ATM corners to address client issues and to meet the rivalries.

### **Conclusions:**

The fundamental upper hand DBL is getting a charge out of internet banking where as other neighborhood business bank can't yet accomplish benefits. In any case, business banks are currently endeavoring to accomplish this. The representatives are exceptionally energetic compensations and different advantages. Every one of the workers is especially agreeable with their clients, partners and just guests.

### **Learning:**

In this report I attempted to discover a wide range of down to earth dealings that are led if there should be an occurrence of taking care of different sort of banking exercises in every office, the hypothetical angles, that is the thing that ought to be the systems and prerequisites kept up from first to last, and genuine practices just as a definitive increase for the bank in directing monetary exercises are for the most part talked about. I have additionally referenced how Dhaka bank does advertise advancement by holding their present clients and drawing in new clients.

Getting the hang of:

During this temporary position program, I got chances to rehearse polished skill like versatility, control, correspondences, and timeliness. The experience that has been seen among the representatives was bit fascinating. It was learning for me that, how to manage complex partners who dependably demotivate individuals with wrong mentality.

Despite what might be expected, it likewise has been seen that few individuals are taking position of authority and helping one another and making condition benevolent. They are extremely useful to the newcomers.

There are in every case a few customers, who makes troublesome in the bank. It is hard to deal with those clients astutely. The representatives dependably listen first to the clients. They take care of the issues of the customer with consideration. It was an incredible discovering that how to manage troublesome customers.

All the learning's will be particularly useful for my future vocation where I will most likely use my learning's and encounters with appropriate abilities and polished methodology.

## Bibliography

Report, Dhaka Bank. n.d.

(<https://dhakabankltd.com/discover-our-history/>)

(wikipedia)

### Others

1. Annual Report of Dhaka Bank Limited.
2. Introduction circular of Dhaka Bank Limited.
3. Various types of publications of Dhaka Bank Limited.
4. Bank's employees.