

INTERNSHIP REPORT ON FOREIGN TRADE ACTIVITIES OF DHAKA BANK LIMITED

SUBMITTED TO: MOSABBIR UDDIN AHMAD

Assistant Professor

School of Business & Economics

United International University

SUBMITTED BY: MD. MOSTAK ANWAR

ID: 111-152-004

Major in Finance & Economics

United International University

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Many individuals are doing what they can. But real success can only come if there is a change in our societies and our economics and our politics.

-Sir David Frederick Attenborough!



Letter of Transmittal

03 August, 2019

Mosabbir Uddin Ahmad

Assistant Professor

School of Business & Economics

United International University

Subject: **Submission of Internship Report.**

Dear Sir,

I would like to submit my internship report on "**Foreign Trade Activities of Dhaka Bank Limited**" that you have attributed as an important prerequisite of an internship program. This is a very big prospect for me to gather extensive information and understand the subject matter in the right way. I have found this study quite interesting, useful, insightful and trying my best to prepare effective and credible reports.

I am honest, not only anticipating that my analysis will help provide a clear idea of the overall condition of "**Foreign Trade Activities of Dhaka Bank Limited**", but also hopeful enough to believe that you will find the value of this report for all the workforce I have put inside it. I welcome all your requests & proudly answer them.

Yours sincerely,

Md. Mostak Anwar

ID: 111-152-004

Major in Finance & Economics

United International University

LETTER OF AUTHORIZATION

It is certified that Md. Mostak Anwar, BBA 2019 Spring Batch, Major in Finance & Economics, School of Business & Economics, bearing ID No: 111-152-004 has completed the internship report titled “**Foreign Trade Activities of Dhaka Bank Limited**” under my supervision. I have fully supervised his effort in the process of completing this report required for attaining his BBA Degree from the School of Business & Economics, United International University.

I, hereby, acknowledged his work and his all the success.

Thanking You

.....

Mosabbir Uddin Ahmad

Assistant Professor

School of Business & Economics

United International University

Acknowledgment

At first, I wanted to convey my deepest gratitude to Almighty Allah for giving me strength and calm to complete the task in the scheduled time. In writing this report I have taken materials from various sources, which have to do with various facts about project appraisal and project implementation. I am required to have a great intellectual debt to various authors whose ideas and contributions have shaped my thinking in this report.

I would like to sincerely thank the Assistant Professor, Mosabbir Uddin Ahmad, School of Business & Economics, United International University for giving me all the guidance and support I need. His sincere, indefatigable, cooperative, and valuable advice and inspiration for making unique reports made me able to overcome all problems during my studies and achieve successful completion of an internship program at Dhaka Bank Limited.

It is known that practical knowledge in subject matter is very important to prove the theoretical knowledge gathered in educational institutions. To complete the contrast between the two, I was assigned to continue the internship program at Dhaka Bank Limited. It was like a long-beloved dream to come reality.

I am indebted to Syed Mahbubur Rahmanmd, MD of Dhaka Limited Bank for allowing me to work in his organization. I am very grateful to Md. Motaque Ahmed, SEVP & Branch Manager of Gulshan & special thanks to my intern supervisor AAM Hayatur Rashid, FVP & Head of the Department of Foreign Trade, Gulshan Branch, DBL where I work and who helped me prepare this report well.

Finally, my sincere thanks go to my family and friends for supporting me, sharing their thoughts and giving me moral support during the preparation of the report & expanding their support to prepare the report.

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Executive Summary

The economic progress of a country is very dependent on the activities of commercial banks. Especially countries like Bangladesh, the development of agriculture, industry, and our economy are very dependent on the sleek operation of the Bank. In this way, we need to confirm the act of this sector is efficient and effective.

Dhaka Bank Limited is one of the largest commercial banks in Bangladesh. The main goal of the Bank is to provide customized solutions that are at the core of our Corporate Banking services. Dhaka Bank offers a variety of specialized advisors. Banks play a revolutionary role in managing foreign exchange transactions.

This internship report aims to provide a comprehensive review of the field of "Foreign Trade Activities" from Dhaka Bank Limited. Foreign trade operations are one of the significant elements of the bank. This assumes a significant job in the general economy in the nation. The exchange contains the Import and Export area and the outside cash move office containing shipping in and out. In the report, all procedures have been issued with the data needed. All sections and steps are clearly stated. Details of the Letter of credit, namely classification of LC, procedures for opening LCs, types of LCs, the atmosphere of LC payments, required documents, documents examining and sending changes to LCs, why they are needed and when they are needed and filing systems. out of retirement what is the final step of withdrawal and reporting to the BB and also revealing problems related to export procedures. Procedure for getting an ERC by the head of the import & export office. After that, receive the credit letter and notify the LC, the required collection of documents, and also report it to the BB. At the end of the export section, the bank issues the PRC to exporters. Last but not the list, the process of foreign exchange remittances and performance analysis.

INTRODUCTORY PART

Introduction

As an incomplete essential of BBA program, I have to go for an entry-level position to accumulate functional information and need to present the report about that practical learning. This report is made in the wake of finishing the BBA program from the School of Business and Economics under United International University. This report is the outcome of the assigned internship, recommended by the supervisor, Mosabbir Uddin Ahmad of School of Business and Economics, United International University.

The report will build the learning of different understudies to know the financial business of Bangladesh, and the different administrations DBL is giving to be the chief money related organization in the nation.

Objectives of the Report

The fundamental goal of the investigation is to meet the halfway necessities for the satisfaction of the course “practical orientation in Banks”.

The core objectives of the practical orientation program in banks are as follows-

- For accomplish the unfinished prerequisite of BBA.
- For aware of the working atmosphere in the bank.
- For put on theoretic knowledge in the real-world field.
- To detect and investigate the presentation of the definite local office and the bank.
- To be familiar with the daily working of the service-oriented banking professional.

Methodology of the Report

This report is organized based on evidence collected from various sources. Yet, aside from this, I put more emphasis on my everyday observations. Almost all reports consist of my practical observations. This has followed a definite methodology for preparing this report well.

The examination requires different sorts of data on present strategies, procedure and methods of the foreign trade operation. I used both primary and secondary data in making this report.

1. *Primary Data sources:*

- Practical banking work.
- Personal discussion with the officials and executives of DBL.
- Personal interview with the customer.

2. *Secondary Data sources:*

- Annual report of DBL.
- Files and documents of the office.
- Different papers and forms related to LC opening, Amendments and Issuing of EXP.
- Official website of Dhaka bank limited and google search.

Sources of Data

1. *Primary sources*

- ✓ Opinion of banking operations.
- ✓ Discussion with employees, expert's thoughts of DBL, Gulshan Branch.

2. *Secondary sources*

- ✓ Daily notes kept by me.
- ✓ Corporate Portal of DBL upheld by IT division.
- ✓ BB economic review.
- ✓ Various websites.
- ✓ Other available documents providing by DBL.

Scope and Limitations of the Report

The scope of the report is to find financial aspects of bank operations. Organizational infrastructure has been detailed, accompanied by the perceptions of company companies and investigating what's to come. The extent of this report is restricted to the general portrayal of the bank, its administrations, and its situation in the business, and its upper hand. The extent of research is restricted to hierarchical settings, capacities, and execution.

There are some limitations that I have to face when preparing this report. It is very difficult to collect some important data and information. There is some very confidential information and the Bank does not want to provide this information. But this information can help build good reports.

Another limitation is the availability of data. Banks do not have enough documents about the amount of interest they collect from different loans. It is very difficult to collect all the information within three months. Other confines are given below:

- Confidential information about past profits or product costs, financial information is not obtained accurately. Like all other financial associations, DBL is additionally exceptionally traditionalist and severe in giving that data. In those cases, I depend on a few suppositions, which at last make a specific degree of error. Be that as it may, I have attempted my best to get that touchy data, however much as could be expected.
- Time limits are another limitation that limits this report from being more detailed or analytical. Relations administrators at the operational or key degree of important divisions are caught up with gathering their objectives. In this way, it was hard for me to free them and get some down to earth thoughts regarding their expectations and openings with respect to my subject. In any case, they have given me down to earth thoughts each time they get extra time.

With all these confines I attempted my best to make this report reliable and worth reading.

PART-1

ORGANIZATIONAL PART

This Part Includes:

Chapter 1: An overview of Dhaka Bank Limited & Brief Description about the Departments of Dhaka Bank Limited

Chapter 2: Brief Description of Products & Services of Dhaka Bank Limited

Chapter 1: Organizational Overview

1.1 Background of the Company

The Bangladesh economy has encountered fast development since the 90s Industrial and agricultural development, international trade, the influx of money transfers of emigrant Bangladeshi workers, local and foreign investment in construction, communication, electricity, food processing, and service companies that delivered in the era of the economy. Urbanization and changing ways of life that are in line with financial progress make interest in goods and banking administration to help new activities such as to divert buyers' interests profitably. The meeting of highly valued business people in this country gathered to react to this need and build Dhaka Bank Limited in 1995.

The Bank was built up as an open constrained organization dependent on Company Law, 1994. The bank started its business tasks on July 5, 1995, with Official Tk Capital. 1,000 million and Paid Capital Tk. 100 million. The present authority bank capital is Tk. 10,000 million. Bank Paid Capital is built up in Tk. 8,125 million as of December 31, 2018. The Bank's complete value (capital and stores) as of December 31, 2018, is in Tk. 15,828 million. As of December 2018, the Bank has 100 Branches including 2 Branches of Sharia Banking, 3 SME Service Centers, 56 ATMs, 20 ADMs, 2 Foreign Banking Units, 1 Kiosk, and 6 Branches under Dhaka Bank Securities Limited all through the nation and a broad system of journalists in the entire world. The bank has plans to open more branches in the coming days to extend the administration conveyance arrange.

The Bank offers an assortment of banking and venture administrations for private clients and organizations upheld by cutting edge innovation and a group of profoundly energetic experts.

As a significant piece of our responsibility to Excellence in Banking, Dhaka Bank presently offers an assortment of ongoing web-based financial administrations through all Branches, ATMs, ADM, and Internet Banking Channels.

Dhaka Bank is the decision of decision in banking for agreeable and individual administrations, driving innovation, unique answers for business needs, worldwide reach in exchange and exchange and the exceptional yield on speculation.

1.2 The Commitments

Dhaka Bank importance its customers. Each client desire for more prominent administrations and items is the bank's fundamental advance. Bank Dhaka has touched 24 years in the banking sector. In this exciting moment, Dhaka Bank emphasizes its core values. These are:

- Patience
- Focus
- Goal
- Experience
- Loyalty
- Care
- Sincerity
- Foresight
- Punctuality
- Trust
- Knowledge

1.3 The Mission

Become a leading financial institution in the country that provides high-quality products and services that are supported by the latest technology and highly motivated team to deliver Excellence in Banking.

1.4 The Visions

At Dhaka Bank, we got motivation from far off stars. Our vision is to guarantee that gauges make each financial exchange a charming knowledge. Our endeavors are to offer the best administration to you through precision, unwavering quality, on-time conveyance, cutting edge innovation and modified answers for business needs, worldwide reach in exchange and exchange and exceptional yields on your speculation.

Our workers, items, and procedures are adjusted to fulfill the needs of our shrewd clients. We will likely accomplish an alternate removed view. Our prime objective is to give the quality that exhibits a genuine impression of our vision - Excellence in Banking.

1.5 The Values

- Customer focus
- Integrity
- Teamwork
- Respect
- Quality
- Responsible

1.6 Strategies

- ✓ Create DBL as one of the successful private commercial banks
- ✓ Build a strong deposit base
- ✓ Introducing new products & facilities and improving existing products & services at a relatively low cost to ensure a rapid response to changes in demand in the market
- ✓ Reinforce corporate personality and qualities
- ✓ Bring the entire framework under a modern IT stage
- ✓ Promote and show banks to the public as company partners

1.7 Goals

- ✓ Enhancement revenue by 20% every year
- ✓ Reach cost synergies of up to 20%
- ✓ Reducing the charge of funds to 7%
- ✓ Reducing addiction on bank stores to guarantee a constant progression of center assets through head reserve funds
- ✓ Change the time of mixed funds vs. transaction account to 60:40
- ✓ Reducing bad credit becomes under 1% of absolute resources

1.8 Objectives

- ✓ The main target of DBL is to give the quality that demonstrates a genuine picture of their vision of Excellence in Banking
- ✓ Increase lone quality and facilities, and expand sources of income. Focus on Current Accounts, Savings & Short-Term Deposits to reverse the ratio (26:74) with Fixed Deposit Receipts

- ✓ Take the instant action needed to reverse the increase in funding costs
- ✓ Increase the volume & costs of LC & guarantees, increase exports and exchange revenues
- ✓ Decreases operational costs by at least 20%

1.9 Departments of DBL

Dhaka Bank maintains decent and organized work taking into account the relevance of those allocated in certain departments to effectively control the system. DBL's various departments are as follows:

1.9.1 Human Resource Division: Dhaka Bank performs the best Modern Human Resource Management in an industry where Training and Development are key related to organizational activities that aim to improve the execution of Individuals and Groups in hierarchical settings.

Enlistment of new alumni is one of the approaches of Dhaka Bank Limited that encourages them to get ready representatives who have ethics, inspirations, elements, morals that are in concordance with Dhaka Bank Limited (DBL) corporate culture. HR has additionally filled in as a vital accomplice to accomplish authoritative objectives and destinations. Through preparing and improvement, they change their Human Resources as Human Resources, making them perfect to play a job in a multidimensional financial condition. Preparing and Development incorporate three principle exercises at Dhaka Bank Limited: Training, Learning, and Development. Giving fitting preparing, advancement, and figuring out how to the correct representatives at the perfect time produces incredible prizes for any foundation in expanding profitability, information, dedication, and commitment as in DBL.

1.9.2 Personal Banking Division: The individual financial office manages purchaser acknowledges plans, for example, individual advances, vehicle credits, instructive advances, charge advances, individual advances intended to satisfy the needs of individual clients. DBL credit administrators who endorse and deal with all exercises driving this office. The endorsement official essentially rejects or favors credit demands. In the wake of being checked by the endorsement official, the credit solicitation goes to the handling official for further preparing of the application.

1.9.3 Treasury Division: Bank Dhaka has a dedicated Treasury Team that can provide all treasury solutions through various treasury products available on the market. At Treasury Bank Dhaka, four teams specialize in their fields to ensure the best solutions and provide the best prices to our customers. Dhaka Bank has following teams in the treasury:

- ✓ Money Market
- ✓ Foreign Exchange
- ✓ Asset and Liability Management
- ✓ Corporate Desk


Their main task is to make decisions about buying and selling foreign currencies. The motivation behind treasury activities is to utilize reserves adequately and oversee assets at the most minimal conceivable loan cost, through keeping up compelling associations with different banks and following Government guidelines and outside trade guidelines.

1.9.4 Information Technology Division: This department provides software and hardware support for various bank departments. Since Dhaka Bank is engaged with web-based banking, its job is significant for banks. This office is the most dynamic DBL office where workers are consistently there to take care of issues in the framework. IT division chiefs and administrators keep on attempting to build up a complete IT framework for DBL with the goal that it very well may be worked effectively, precisely, and rapidly. Since his adventure as a business bank in 1995, Dhaka Bank Limited has set extraordinary accentuation on the utilization of improved innovation. It has changed to an internet working framework since 2003. Now Dhaka Bank is proud to present the C-Solution to meet all types of corporate client payment needs, e.g. salary payments, fees, commissions, supplier bills, etc., through online and automatic payment gateways. This payment solution ensures maximum flexibility and enhanced security while making payments through all available payment modes, e.g. BEFTN, RTGS, DBL Account to Account Funds Transfer, bKash, Issuance of Checks, Issuance of Payment Orders, etc. from any place.

1.9.5 Credit division: The capacity of borrowing is given to individuals by the banking system, in the procedure of credits or loans. The total bank credit owned by a distinct is the amount

of the loan volume provided by the lending bank to the individual. The Credit Policy Group consists of the MD, GM, principal of risk and AGM in charge of credit. The committee meets weekly, evaluates the bank's loan portfolio as a whole and decides standards and arrangements with respect to portfolio the executives.

DBL assessed by ECRL based on Audited Financial Statements as of 31 December 2018. This summary is presented below:

| 2018 | | | | 2017 | 2016 |
|---|------------|--------|--|--------|--------|
|  | Long Term | AA | A very strong capacity to meet its financial commitments, and is generally in a position to withstand adverse developments in the economy, and in business and other external conditions. Typically poses a good track record and have no readily apparent weakness. | AA | AA |
| | Short Term | ST-2 | Strong capacity to meet its financial commitments in timely manner. However, it is somewhat susceptible to adverse developments in the economy, and in business and other external conditions. | ST-2 | ST-2 |
| | Outlook | Stable | Indicates that a rating is likely to remain unchanged. | Stable | Stable |

1.9.6 Operation Division: This is a necessary and indispensable piece of the bank. The administration office guarantees smooth tasks and capacities in and among all DBL divisions. It additionally gives continuous help to DBL center financial exercises. The administration chief heads the division that details and oversees different basic issues of DBL administration capacities. He was trailed by a gathering of officials who were heads of different divisions of backups working inside the administration office. The administration division is viewed as the foundation of every other office.

1.9.7 Finance and Accounts Division: This is considered the most powerful DBL department. It tracks each exchange made in DBL Bangladesh. This is driven by the FCD chief who guarantees that all exchanges are done as per the principles and guidelines of the DBL gathering. Infringement of such principles can have genuine ramifications for offenders

1.9.8 Audit and Risk Management Division: The Dhaka Bank Limited Risk Management Division has been established by the direction of the BB, which has been in effect since February 26, 2013, to strengthen bank risk management activities. The responsibility of this division is to ensure the efficiency of the Bank's Core Risk Management and also to

ensure the Bank's capital management based on the Basel Accords in line with Bank Bangladesh's direction from time to time.

The RMD is responsible for managing and measuring risks based on risk parameters approved by the bank, even regardless of the minimum regulatory requirements and categories. In charge for designing risk management strategies, starting risk management policies & procedures, communicating Board & Senior Management views on risk issues across banks, determining Bank Appetite Risk and requesting approval from the Board of Directors Risk Committee, measuring & monitoring risks, identifying & measuring exposures banks against material losses, independently monitor limits, develop & implement loss prevention / retention programs, secure & maintain adequate loss coverage, periodic stress testing, monthly risk management paper preparation, semi-annual comprehensive risk management Report & hold All Risk Committee meetings, etc.

Chapter 2: Products & Services of DBL

2.1 Products of DBL

Dhaka Bank products are divided into four major groups. This is-

1. Corporate Banking,
2. Retail Banking,
3. Small & Medium Enterprise and
4. Global Trade Services

2.1.1 Corporate Banking: The Corporate Banking business is running well in the midst of flagging credit request in the market. This year intrigue is given to creating organizations is generally safe divisions. Likewise, we have planned an extensive hazard to the executive's framework to screen and control the nature of our benefits.

Corporate banking is divided into the following:

- Asset Securitization
- Financial Services & Corporate Advisors
- Fund Syndication
- Project Financing
- Structured Syndication & Finance
- Trade Financing
- Working Capital Financing

These plans are intended to give money related, vital direction and guidance for fair business visionaries in the nation's exchange and industry. A portion of these projects have demonstrated to be exceptionally viable; some are still children. Be that as it may, this makes work and monetary development in the nation.

2.1.2 Retail Banking: Bank Dhaka is a trusted name in the Retail Banking sector among local and multinational banks in Bangladesh. In 2001 DBL, presenting its financial program because of market interest for an assortment of current financial items and administrations. On July 14, 2002, DBL propelled another Excel Account item that was first found in Bangladesh. Planned explicitly for paid officials, Excel Account offers bundle answers for organizations and associations in preparing their representatives' compensations and subsidizing worker credits. In 2009, Dhaka Bank progressively

combined its situation as a main bank in the state purchaser banking field. In 2012, it began to strengthen the focus on the consumer segment through the appropriate distribution of various innovative products and services for this target group. Since the first day of embarking on this journey, DBL has continued to move forward with quality products and services.

Retail banking offerings seven products. Some of them are advanced and motivating. Products are listed below:

- Bundled Savings Products
- Deposit Pension Scheme
- Salary Account
- Personal Loans
- Car Loans
- Housing Loans
- Credit Cards

The pack reserve funds item proposes three sorts of records, to be specific silver, gold, and platinum. Every ha the upside of financial records, as yet giving interest like a bank account.

A Salary Account is a unique bank account for salaried individuals from foundations that have organization concurrences with DB. This record has extra offices than an ordinary bank account. Another outstanding plan from its name and this gives great terms and conditions to a restricted network pay gathering.

Retail banking division is composed of 4 units providing services through all of DBL branches:

- Marketing & Business Development Unit (Cards & Loans)
- Risk Assessment & Credit Approval Unit (Cards & Loans)
- Loan Operations & Disbursement Unit
- Legal & Recovery Unit

2.1.3 SME: Small and Medium Enterprises in nations like Bangladesh assume a compelling job in making new openings and expanding monetary development. Dhaka Bank understood this reality at an all-around beginning time and in this manner started SME

subsidizing in 2003. The bank's SME program incorporates weaving, materials, light designing and numerous others underway. This plan additionally talks about a little exchange. Dhaka Bank looks to distinguish issues inside and out and forward with the correct arrangement. It creates joint efforts with universal associations, for example, USAID, IFC, South Asia Enterprise Development Facilities and the World Bank for these projects. Accordingly, main concern SMEs are starting to accomplish reasonable development meanwhile.

2.1.4 GTS: DBL Global Trade Services are regulated and controlled by two units, namely the Financial Institution and the Money Transfer Unit. Focused on HQ banks, the two units maintain a network of correspondents with 320 banks throughout the world. Dhaka Bank clients reach global trading opportunities through 15 Authorized Dealer branches and one offshore branch. The services provided by DBL under the GTS are:

- Letter of Import Credit
- Export Credit Letters, negotiations and documentary collection
- Local guarantees of counter-guarantees

2.2 Services of DBL

Dhaka Bank Ltd. offering various services to its stakeholders. These are classified as follows:

- Corporate Banking
- Retail Banking
- Sharia Banking
- Capital Markets
- ATM
- Credit Cards
- GTS
- SME
- Online Banking
- Lockers

Each corporate customer has an interesting issue and it requires a uniquely made arrangement. Dhaka banks know about these realities and in this way treat every client as unique. DBL has built up a gathering of masters with top to bottom learning of market patterns, ventures, issues and prospects, and arrangements. In this way, you can approach the manage an account with your needs. DBL is prepared to offer you guidance or fund or both as required. The main partners of the DBL credit line are added below:

- Engineering & Metals including Ship Breaking
- Food & Allies
- Housing & Construction
- Textiles & Clothing
- Chemical
- Transportation & Communication
- Services

In this way, the Dhaka Bank handles all the imperative divisions of the business and the nation's exchange with a high premium.

ATM cards and Debit card administrations are time demands and these banks are set up for profitable customers.

Sharia banking is the primary field of bank movement. A considerable lot of planned clients like to confide in their trust in banking as well. Dhaka Bank has acquainted every one of its exercises with them following Islamic Law.

Dhaka Bank is progressing with every one of its customers and partners in strong advances and adding to the national economy also.

PART-2

MY WORK AREA

This Part Includes:

Chapter 3: About the Foreign
Trade Department of Dhaka Bank
Limited

Chapter 3: Foreign Trade Department

3.1 About the Foreign Trade Department

Foreign trade means the exchange of foreign currencies for trade between the two countries. In other words, foreign currency transactions involve foreign financial transactions related to trade or business. The Ministry of Foreign Trade has two parts. They-

- Import
- Export

Before discussing the import and export section, several concepts related to foreign trade must be clarified.

Concepts:

The important concepts of foreign trade according to UCPDC are discussed below:

- Applicants: Every one of these names is utilized for a similar reason. The candidate implies the gathering mentioning credit is issued.
- Opening Bank: Banks issue credit on behalf of candidates to conflicting parties.
- Exporter: The recipient means the party that benefits the credit issued.
- Advising a bank: Advising a bank means a bank that instructs credit at the request of the issuing bank.
- Submitting Banks: Submitting banks imply banks that add adaptations to credit with the approval of the issuing bank.
- Negotiating banks: Banks that arrange exporters' bills drawn on the basis of recognition are known as stylist banks. In the event that the bank consultant is approved to arrange a bill drawn by the exporter, he turns into an arranging bank.
- Reimbursing banks: Here and there foreign banks do not depend on the issuing bank because there is no rearrangement which is why outside banks need to help other famous banks. At the point when other well-known banks ensured long-distance banks to recover their installments through the issuing bank, at that time it was known as the paying bank, for this certification, the paying bank would get a bill.

3.1.1 Methods of Payment in International Trade

These days, it is noteworthy to prevail in the worldwide market today and to get deals from outside adversaries. To do this, exporters must offer their clients a striking deals condition, upheld by the fitting installment technique.

A definitive objective of each fare deal is to be forked over the required funds and on schedule. The appropriate method of payment must be preferred carefully to diminish the risk of payment and simultaneously meet the desires of the buyer. There are four main payment procedures for foreign transactions.

3.1.1.1 Advance Payment: At the time of prepayment, the importer pays in advance for the date of shipment. This means that the payment is received before the transfer of rights of the property. Prepayment is the least striking option for the importer or buyer because it creates unfavorable cash flow. Foreign buyers are also concerned that goods cannot be shipped if payment is made in advance.

3.1.1.2 Consignment Payment: This is the type of payment sent to the exporter, just goods sold to end customers by foreign circulation. This means that the exporter exports to his authorized agent in the importing country, the agent sells the goods and makes a profit for the exporter. This is very risky for the exporter because the exporter has no guaranteed payment. This method is most prevalent in developed countries.

3.1.1.3 Documentary Collections: Document collections are another payment system. Document collection is an important method for bank payments, in which the sales transaction is steady by the bank via an exchange of documents. During this process, the seller and the buyer enter into agreements concerning the shipping documents such as the waybill, the bill of lading, the packing list, the certificate of origin, etc.

3.1.1.4 Letter of Credit: A LC is the most famous payment method in international trade. In an import LC, the importer's bank, the importer's bank, guarantees the supplier that the bank will pay the amount in the contract as soon as the supplier or exporter fulfills the conditions of the letter. credit. With this payment method, LC plays a mediating role to complete the transaction.

The letter of credit serves as a bridge between buyers and sellers around the world in the exchange of goods and commodities. The LC is an instrument issued by the bank on behalf of the importer for the benefit of the foreign supplier or its banker. The letter of credit is established by the foreign buyer through a bank in his country in favor of the seller and is generally advised to the exporter by an authorized dealer in Bangladesh. In the language of the bank, the importer is called plaintiff or opener. The bank that opens the credit is the opening bank or the issuing bank. The bank advising the credit is called the advisory bank and the exporter is the beneficiary.

3.1.1.4.1 Procedure for opening a LC (From an import and export viewpoint):

- ✓ Applicants and Exporter negotiate LC terms and conditions according to the agreement they have made.
- ✓ The candidate applies to Issuing Bank to issue LC on the application form.
- ✓ The Issuing Bank requires the following documents from the applicant:
 - a) Formal contracts between importers and exporters.
 - b) Pro forma Invoice.
 - c) Buyer's purchase order.
- ✓ The Advisory Bank checks the authenticity of the actual LC and suggests the LC to the Beneficiary.
- ✓ After checking all these documents, the bank issues an LC and passes it to the Advisory Bank.
- ✓ The recipient checks whether the LC fulfills a formal contract and if all the terms and conditions stated in the LC can be fulfilled and send the goods to the importer.
- ✓ Recipients collect documents specified in the LC, examine documents for differences with LC, draw drafts and present the draft and documents to the Advisory Bank.
- ✓ The Advisory Bank checks the draft and documents against the LC terms and conditions and passes them to the Issuing Bank.
- ✓ The Issuing Bank checks whether the documents meet the LC and immediately make a payment.

3.1.1.4.2 Classification of LC:

There are 3 types of LCs offered by the Gulshan branch of DBL. These are:

1. Sight LC: Installment must be finished inside five working days after the archive is gotten from the exporter.
2. Deferred LC: Installment must be made on or after the conveyance date or Bill of replenishing date. Generally open for 60 days, 90 days and 120 days relying upon gathering demands.
3. Back to Back LC: Generally, this kind of LC is opened by an exporter. On the off chance that an exporter needs to import products or gear to create merchandise requested, he can import the products or hardware by opening LCs to the parent LC. LC consecutive worth can be 80% of mother LC.

LC Payment Mode:

Export bill payment modes in LC are of two types:

1. *Sight payment:* When the importer will recover the imported commodity perfectly, the payment will be deleted instantly.
2. *Deferred Payment:* Which installments will be clear after a certain period of time determined by the exchange between the merchant and the exporters of the installment can be 60 days, 90 days and 120 days. Which residence will be chosen that depends on the transaction?

3.2 About Import

Import means buying commodities and services from abroad. Usually, consumers, businesses, ventures and the Government of Bangladesh import products to meet their various needs. To put it plainly, it very well may be said that imports are the progression of products and enterprises obtained by household financial operators to monetary specialists abroad. With the Import and Export Control Law of 1950, the Main Importing Office and Export Controller issued Import Registration Certificates (IRC) to shippers. In the wake of getting this, people must get a Letter of Credit (LCA) understanding. And after that, somebody turns into a skilled shipper. He was the individual who asked or requested the opening bank to open the LC. He is additionally called a credible candidate.

3.2.1 Import Procedure of DBL

As per the 1950 Import and Export Control Law, no individual can make, import or fare any merchandise in Bangladesh with the exception of in instances of exclusions issued by the administration of the people groups of Bangladesh. As per the Import and Export Control Law, 1950, to turn into a shipper, the individual must acquire an Import Registration Certificate (IRC) from the Office of the Head of Import and Export Control. Items from South Africa and Israel or product from these nations can't be imported.

3.2.1.1 LC Issuing

This is the first requirement to import this LC number. A letter of credit is a trusted source for importers and party exporters to receive payments correctly at the right time. The transaction began when an exporter in London and an importer in Dhaka made a sales contract. The contract includes all important data, such as value and number of items, shipping expiration date, payment method, etc. The arrangement stipulates that letters of credit must be opened for exporters.

To open an LC, it contains the required documents given below:

1. An LC application form consisting of details about the applicant and beneficiary. Total LC, source country means product manufacturing area, type of payment environment such as views, DAF, CFR, FOB, Negotiation, and Acceptance, etc. Number of ports, dollar level, equivalent to TK. BD, margins, fees, commissions and other fees.

2. The IMP form contains an H.S (Harmonize system code) code, this implies a product category. Item size, Invoice value, Registration no. LC authorization form with BB Registration unit. And the name of the carrier such as air or boat and other terms and conditions. The IMP form must be referred to identically by the importer.
3. LCA form (letter of credit authorization) which includes various regulations and provisions related to imported and imported goods. Letter of Credit authorization issued by the importing bank is required for import purposes.
4. Agreement form which includes details of the contract between the parties.
5. Fill in the document.

After completing all the above mentioned correctly, it must fulfill the paper and other documents by verifying the sign and then submit it to the bank.

Paper and other documents:

1. Trade License
2. Import Registration Certificate (IRC)
3. TIN no
4. Membership Certificate
5. Association Memorandum (Only for Limited Companies)
6. Registered Deed (Only for Partnership companies)
7. Photos
8. Insurance includes copies of money records and receipts
9. Copy the invoice form

3.2.1.2 Transmitting LC

After issuing the LC application, LC authorization is sent to the consulting bank. Letters of credit can be sent to a consulting bank with three votes. These companies are telex, mail, and SWIFT (a company for global telecommunications networks). Dhaka Bank Ltd. use SWIFT when the LC is disposed of in the following way:

1. The first two copies are sent to the original advisor bank to the recipient and the second copy to the bank advisor.

2. One copy to the Head Office.
3. One copy is sent to the importer.
4. One copy is sent to the BB.
5. One copy is sent to C.C.I. & E (Import and Export Controller).
6. One copy is stored as a copy of the office.

The exporter accepts the LC through the notifying bank. By receiving a letter of credit, the exporter produces the goods by the requirements and ships them before the expiry date. If changes are needed, exporters associate importers. If the shipper agrees to do so, the supplying bank issues change to the letter of credit.

Amendment: Subsequent to issuing credit, it might be important to change certain credit conditions or to erase or include something. These progressions are imparted to a similar bank that recommends credit. There might be more than one credit change. The credit issuing bank plans to roll out all improvements to the significant piece of the first credit issued.

Amendments can be made for several reasons under the foreign exchange recommendations the reasons are given below:

1. Extension of delivery date.
2. Extension of draft number within the LC limit.
3. Changes in commodity specifications, prices or quantities to be imported.

After shipping the goods, the exporter prepares the necessary documents and submits them to the referring bank for payment. Slower than shipping, the exporter submits the following documents for negotiation:

1. Bill of exchange
2. Bill of Lading
3. Insurance policy
4. Inspection certificate
5. Commercial invoice
6. List of packaging.

3.2.1.3 Document checking

Document Control is another LC process. When the issuing bank has received the complete document from the designated bank, it must check whether the documentation process is in progress. The following documents are the important documents that the issuing bank must obtain upon receipt of the document by the designated bank:

1. Approval of head office (for new importers)
2. Pro-forma invoice
3. The LC application form is filled with the verified applicant's signature
4. Sign of the guarantors on the LC application form, if needed
5. Insurance covers notes with money receipts along with proof of insurance premium payments
6. Crosses protection for worth (Insured sum must be indent/PI esteem in addition to 10%) legitimacy, merchandise, method of transportation, delivery to and from, and so on.
7. The appropriate IMP form is signed
8. LCA is filled in correctly and correctly signed
9. A valid IRC
10. Membership certificate from the chamber of commerce / business association
11. VAT registration certificate
12. Latest income tax certificate
13. Check goods that are not prohibited or restricted goods according to import policy
14. Check the country of origin for certain items
15. Margin includes all realized costs related to LC
16. Bringing the latest supplier or Beneficiary credit report

3.2.1.4 Lodgment

Lodgment means payment of import bills or money transfers for import bills. In this case, the LC bank making the payment will make payment with LC through SWIFT, which will send a telex to the correspondent bank to ensure that the payment has been made. After verification of the import

negotiation document, if no anomalies are found, it is assumed that the receipt is received five working days before the date of receipt of the document. In the event that a peculiarity is discovered, the investor advises the shipper whether the receipt has been gotten or not. In the event that the shipper does not concur, the broker will advise the assigned bank inside seven financial days from the date the report was gotten. If not, it will be prepared to be acknowledged and the opening bank must pay.

3.2.1.5 Retirement & Reports

Retirement and reports are the final treatment. After payment of an imported invoice, the branch prepares an exit certificate for the number of importers' fees and other costs as well as margin adjustments. The documents are then transferred to the importer for proper recognition after certification and approval. The steps involved in retirement are:

1. Scheming of interest if any
2. Entrances in the register
3. The endorsement is made behind the bill of exchange as payment received
4. Recognition received on the copy of the office fee memo from the importer at its authorization agent
5. Fill in the office copy

In particular, in the wake of being incorporated into the IMP structure, the subtleties of the exchange of the first duplicate of the IMP structure with a duplicate of the ensured receipt will be sent to the BB with a month to month discount not surprisingly. Copy IMP structures are put away by the branch. On the last working day of the month, solicitations sent during the month must be sent to the BB alongside the first IMP structure. The second should be submitted with a receipt after the endorsement of the products. A third copy must be sent to the BB if the importer does not submit a departure receipt within the stipulated time.

3.3 About Export

This means transporting goods as one place to another. Exporters must pay import duties for exported goods. Exporters must obtain registration at the head office responsible for import and export, ERC trade certificates, LCA, to open export LCs. The country's export trade was compiled by the 1950 Import and Export Control Act. There are several procedures that exporters must comply with before and after shipping goods. The most important requirement is to participate in imports and exports and to register with the main import and export controller (CCI & E).

3.3.1 Import Procedure of DBL

These procedures are enumerated as follows:

3.3.1.1 Advising LC

For banks, advising LC is the first requirement for exporting. But in the case of initial payments or documentary collections, the LC step that advises this is not needed. Obtaining an agreement, exporters must approach the buyer for the remaining requirements of the letter of credit and the status of fees and installments. When the LC fee is transmitted to the bank to be requested, the bank sends an encouraging letter to the recipient indicating that, the LC has been issued. The issuing bank sends two duplicate LCs. A unique duplicate is given to the recipient and the second duplicate is held by the branch.

3.3.1.2 Issuing of EXP

This is the subsequent fare process. All fares must be perceived on EXP from which branch to their customers is associated with the supply of fare exchange. The branch ensures that exporters are enrolled in CCI and E before affirming all types of fares. EXP is issued to the exporter and then the exporter will bring this EXP form and forward it to customs.

The EXP form contains the following details:

1. Authorized dealer name & address.
2. Description of commodities to be exported with a code.

3. Destination country.
4. Port of destination
5. LC value in USD.
6. Terms of sale.
7. Name and address of the importer.
8. The name of the ship cares.
9. Bill of lading.
10. No. & date.
11. Port of shipment.
12. Custom landline post.
13. Delivery date.
14. Name and address of the exporter.
15. Sectors (Public or Private) where exporters fall.

3.3.1.3 Collection of Document

Exporters send goods and prepare documents according to the agreement. Exporters must present all duplicates of the EXP from alongside different records which incorporate fare to the branch inside 14 days of conveyance. Exporters preparing the required documents mentioned in the LC are as follows:

- Bill of exchange: How to get export payments to importers.
- Bill of Lading: It is a document issued by a shipping company or its agent, which acknowledges receipt of goods.
- Certificate of origin: A certificate of origin denotes the actual manufacturer's place or the growth of goods.
- Inspection certificate: This certificate ensures the accuracy of the product in accordance with the LC.
- Commercial invoice: Register, which contains a description of the total product.
- Packing list: This list will contain details of items contained in individual packages. This helps in identifying package content that is determined and thus can facilitate assessment by habits.

- Complete shipping documents: Documents to be collected from or supported by customs houses.

These documents must be referred to the bank for negotiations. Each clerk must check all the documents above and ensure that the terms and conditions are true or false. From that point on, the bank assigned to submit the full report to the importer bank.

3.3.1.4 Realization of Export Proceeds

The shipper's bank can possibly send the cash when every one of the reports has been conveyed to him. The designated bank realized export earnings within 120 days. The period prescribed by the BB during which the exporter must receive the exporter's entire foreign currency earnings within four months if the receipt of all receipts from an export exceeds the time limit special authorization from the BB. The branch can pay the exporter by transmitting the accounting documents. The exporter is liable to an action under the 1947 Law of the Sea Act.

3.3.1.5 Reports

After receipt of payment, the branch confirms the opposite of the triple copy of the form that has been retained and sends it to BB with the usual declaration. The quad copy is saved for registration by the branch. The designated bank must report the dual EXP form to BB within 14 days of submission.

3.3.1.6 Issuing PRC

PRC is the last stage in the export process. The designated bank receives the certificate of realization of the income attributed to the exporter. After export revenues are realized, exporters must make bank certificates. The Product Delivery Certificate (PRC) must be defer to in the typical format issued by BB for which exporters receive an amount of income tax.

PART-3

EVALUATION PART

This Part Includes:

Chapter 4: Evaluating with the SWOT Analysis

Chapter 5: Findings, Recommendations & Conclusion

Chapter 4: SWOT Analysis of DBL

1.1 Strengths

- Dynamic and vibrant Board of Directors
- Strong capital bases
- Highly skilled team of administration
- Forward-looking administration methodologies and arrangements
- The most recent devices and innovation to help ongoing web-based banking
- A well-expanded business line
- Great hazard the executives and consistence culture
- Profound accentuation on quality control
- Committed HR lines

1.2 Weakness

- High Charges of LC
- Demoralizing little business people
- Nonattendance of solid advertising exercises
- Not enough innovative products
- Diversification strategy
- Lack of Proper Motivation
- High Cost for maintaining the account
- Outdated Software and Hardware

1.3 Opportunities

- Distinct Operating Procedures
- Countrywide network
- Experienced Managers
- Huge Population
- El Dorado Program

- Bigger Market
- BASEL 3

1.4 Threats

- Upcoming Banks
- Similar products are offered by other banks
- Default Loans
- Industrial Downturn
- Financial Crisis

Chapter 5: Findings, Recommendations and Conclusion

Findings

While formulating the report and breaking down the information, I have identified some major findings. These findings are completely from my personal point of view. Those are given below:

- ✓ The employees of most departments are not satisfied with the management regarding the amount of work that they have to do. Moreover, they have to put up with a lot of difficulties to apply for the annual leave (LFA) even though they apply for the leave on due time.
- ✓ There is observable manpower shortage in the foreign trade department of DBL. Consequently, the workload is extremely high compared to any other departments. This also leads to the accumulation of work that the employees must complete within the deadline.
- ✓ DBL is a customer-oriented bank where the customer is given the priority. Therefore, whenever a corporate client of the foreign trade asks for a service, such as to issue an LC or to provide PRC (proceed realization certificate), the employees must provide it in a short period of time. This happens repeatedly disrupting the normal workflow of employees.
- ✓ Dhaka Bank Limited tends to follow the instructions of BB. However, due to the immense pressure of the clients, the employee has to provide a service that is against the rule and might be risky
- ✓ Employees are not happy with some actions seized by management.
- ✓ Dhaka Bank Limited provides extensive training facilities for its representatives to build up their aptitudes and learning about the whole financial framework. Be that as it may, with the absence of accessible workforce, a worker is sent to preparing with no substitution. This builds work weight for different representatives and causes client disappointment in light recently work.
- ✓ Dhaka Bank's limited internet facilities are very bad. Recently this was a big problem since it was compulsory by BB to enter EXP and LC data online when it was issued. As a result of the moderate web association, it is hard for workers to enter data on the web. This additionally expands client disappointment provided that the data isn't gone into Bangladesh's Online Bank System, the customer cannot release or deliver the goods.

- ✓ Lack of space is another problem for the foreign trade department. Since the department needs to keep all the files of five years in addition to the recent year's files, the storage has become a major issue. The files are scattered here and there hampering the image of Dhaka Bank Limited.

Recommendations

Not easy to recommend like Dhaka Bank Ltd. Based on my analysis and findings, I want to provide a number of recommendations that will help improve the level of the organization. I want to submit the subsequent recommendations:

- All branches of the Dhaka bank did not present an outside exchange framework. In this way, it would remain better for Dhaka banks in the event that they would present remote exchange the greater part of their branches.
- In the circumstance of imports or exports, they must increase competence along with effectiveness.
- Proceeding with better associations with clients.
- They must need to emphasize client services more.
- In viable financial markets, their products & services need to be more focused on customers, because they can be more knowledgeable about DBL services.
- Their marketing strategy must be disseminated to all employees.
- As we have seen, media inclusion of DBL isn't extremely solid. To pull in new customers, they need to go for broad communications presence.
- CSR is a very strong element to grasp a sustainable modest advantage in the mind of the client.
- People who are on the critical edge of the global, have a lot of information around their wants & needs. They continuously want to consume facilities that are better than the other end. As a service-based company, DBL needs to introduce healthier financial services.
- DBL has 100 branches all over the country. It is very tough to provide complete services with these branches. So, they need to pay care to branch network expansion.
- Although DBL runs online businesses very successfully, they must open more ATM outlets to meet customer needs and to meet competition

Conclusion

Banks and financial institutions play an important character in the process of a country's economic growth. Banks and financial institutions have a potential impact on the development process and the wellbeing of the neighboring community.

In developing countries like Bangladesh, the banking business is very competitive. Nearly fifty banks operate today and compete for maximum market share. Banks are an important part of the Economy. This is a financial intermediary, whose operations are primarily related to the accumulation of temporary money that is unemployed from the general public. The banking sector plays an important role in modern society and private banks are made more competitive, diverse and dynamic compared to the traditional banking system. Every day new competitors emerge in this industry with better innovative ideas, products, and services. In the banking sector, Dhaka Bank Limited is the name of trusteeship.

During the training at DBL, Gulshan branch, for me, it seems that the branch consists of various positive and negative angles in the banking arena including the pattern of management, operations, and banking performance. After collecting and analyzing the data information needed, the report arrives at several assumptions and recommendations, which are entirely personal views when conducting the Study.

Banking operations, online services, and Dhaka bank customer transactions, the Gulshan branch until now are very good. They have several prominent clients. The interest rates on their loans and customer transactions are truly competitive and fun that they get from their quality service. So, he has a lively future. Finally, I look forward to the ongoing success of this bank and the healthy business portfolio of the branch and I also look forward to the overall success of Dhaka Bank Limited.

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