



Internship Report

On

General Banking of Dhaka Bank Limited Bhulta Branch

Prepared For

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Submitted By

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Program: BBA

School of Business and Economics

United International University

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Bhulta Branch**



ACKNOWLEDGEMENT

At first I would like to express my gratitude to almighty allah the most clement, most generous to all living creatures and their actions. While doing this report I have received great support from all staffs of Dhaka Bank Bhulta Branch. And also I am grateful to Md. Abdullah Babu my internship supervisor of United International University for providing detailed feedback. It is his guided supervision that result is successful completion and timely submission of this report.

I am also like to express my gratitude to Md. Shorab Hossain FVP & Manager In-Charge of Dhaka bank Limited, Bhulta Branch and Delwar Hossain Senior Officer of General Banking. Thanks to them for helping me with important information about the General Banking of Dhaka Bank Limited that I needed to complete this report.

So, lastly I think this report will meet your expectation level and by following your instruction and I give my best effort to complete this report.

Letter of Transmittal

1st October, 2019

To

Md. Abdullah Babu.

Assistant professor

School of Business & Economics

United International University

Dhaka.

Subject: Submission of the Internship Report .

Respected Sir,

I would like to submit my report titled ‘General Banking of Dhaka Bank Limited’ as a requirement for completing my bachelor of business administration. I have successfully completed my internship program in ‘The Dhaka Bank Limited (DBL)’ with an duration of eight month working exprience. For me it was a great deal of experience to work on this report and got a chance to relate my theoretical knowledge with real life experience.

As a systematic and reliable report I hope it will meet your satisfaction level.

Sincerely yours,

Hossain Jawad Rabbi

ID: 111092178

BBA Program

School of Business and Economics.

DECLARATION

This is to certify that the internship report on General banking of Dhaka bank limited” prepaid by Hossain Jawad Rabbi a student of BBA program id-111092178 Department of business administration, United international university under my supervision.

I confirm that due to requirement of my academic purpose I have made this report not for the other purpose.

LIST OF ACRONYMS

DBL-Dhaka bank limited.

S/A-salary account.

S/B-saving account.

C/A-current account.

FDR-Fixed Deposit revenue.

DBA-Double benefit account.

CC-cash credit.

SME- small business loan.

EXECUTIVE SUMMARY

I have completed my This report has intended to feature to measure the customer perception of Debit Card Services of Dhaka Bank Limited and the resulting satisfaction. The DBL is one of the main private commercial banks in Bangladesh. As a graduate from business discipline, I got the opportunity to work with this organization and attempted to continue my learning in an organizational setting. I have tried my best to provide a clear view about Customer Perception about Debit Card Services of Dhaka Bank Limited and for this I have collected the information by a survey which is on Debit Card Adoption and Satisfaction.

This report contains five parts in which 1st part is for introduction, 2nd part gives an overview about the DBL and a SWOT analysis of DBL. The purpose of the study was to measure the customer perception of the debit card services provided by Dhaka Bank Limited. In the 3rd part of this report explains about objective of the study and methodology of the study, 4th part is the main focus of this report which is findings of the study here I include mean, median and mode also the bar chart and pie chart which is based on the survey of the report. The 5th part of the report is about some recommendations and conclusion.

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CHAPTER-01

Introduction

To complete my BBA program I have chosen internship to gather practical knowledge and experience. This report has done for completing my BBA program from Department of Business Administration under united international University. All the experience I have gathered relating to my internship period suggested by my supervisor, Mr. Abdullah Babu of Business Administration, united international University. From this report any one can gather experience relating to the banking industry of Bangladesh and also the contribution & different service of Dhaka bank limited in this financial industry.

Objectives

The primary objective of this report is to complete my final course “PRACTICAL ORIENTATION IN BANKS” of BBA program. There are so many objectives but the core objectives of this internship program are as follows . To complete the necessity of BBA Program. To know the working environment of DBL.To apply theoretical knowledge in the practical work filed.To measure the performance of branch and the whole bank To understand and familiar with day to day activities and functions of a bank. Methodology of the Report by collecting data from different sources this report has been prepared. I put more focused on practical observation of the banks day to day activities and also tried to use my theoretical knowledge that I have learned in my whole BBA program. To make this report worthy I have followed specific methodology to prepare this report. This report consist different type of information of general banking and also make a clear image of whole general banking activities of Dhaka Bank Limited. And I also use both primary and secondary data to complete this report.

Sources of Data

- 1) **Primary Data sources:** Primary data collected from Practical banking work, Personal discussion with the officers and executives of Dhaka Bank Limited and Personal discussion with the customers.
- 2) **Secondary Data sources:** The main source of secondary data is the annual report of Dhaka Bank limited. And also files and documents of the branch, different papers and forms related to account opening, closing and check books. Official website of Dhaka bank limited also helped to collect different data related to bank and banking industry and goggle search.

CHAPTER-02

(Organization Overview)

2.1 Organization Background:

Bangladesh economy has been encountering a quick development since the '90s. Dhaka bank limited is second generation banking in bd. Modern and horticultural advancement, universal exchange, inflow of exile Bangladeshi laborers' settlement, neighborhood and outside interests in development, correspondence, control, and nourishment handling and administration ventures introduced a time of monetary exercises. Urbanization and way of life changes simultaneous with the financial advancement made an interest for managing an account items and administrations to help the new activities just as to channelize purchaser interests in a productive way. A gathering of exceedingly acclaimed representatives of the nation assembled together to reacted to this need and built up Dhaka Bank Limited in the year 1995. The Bank was fused as an open constrained organization under the Companies Act. 1994. The Bank began its business activity on July 05, 1995 with an approved capital of Tk. 1,000 million and paid up capital of Tk. 100 million. The Bank has 101 branches and 2 Islamic Banking Service Center including 2 Offshore Banking Units and 3 SME Banking Service. 1 Business Center 56 ATM, 20 ADM Service and 1 customer care center. The Bank has plans to open more branches in the current financial year to grow the system. Recently Dhaka bank was given e-passport.

The Bank offers the full scope of keeping money and venture administrations for individual and corporate clients, sponsored by the most recent innovation and a group of exceptionally energetic officers and staff. The Bank has propelled Online Banking administrations (I-Banking), joined a countrywide shared ATM organize and has presented a co-marked Visa. A procedure is additionally in progress to give e-business office to the bank's customers through Online and Home managing an account arrangement.

Mission statement of Dhaka Bank Limited:

Their mission is “To be the premier financial institution in the country providing high quality products and services backed by latest technology and a team of highly motivated personnel to deliver excellence in banking”.

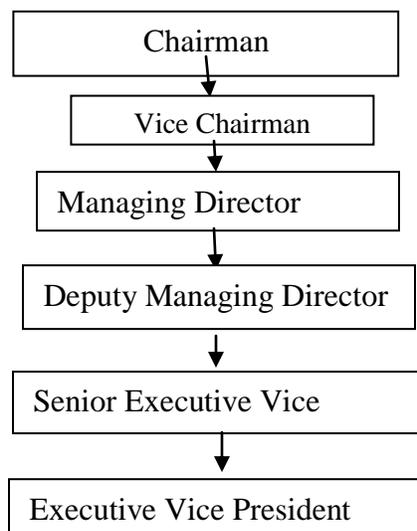
Vision statement of Dhaka Bank Limited:

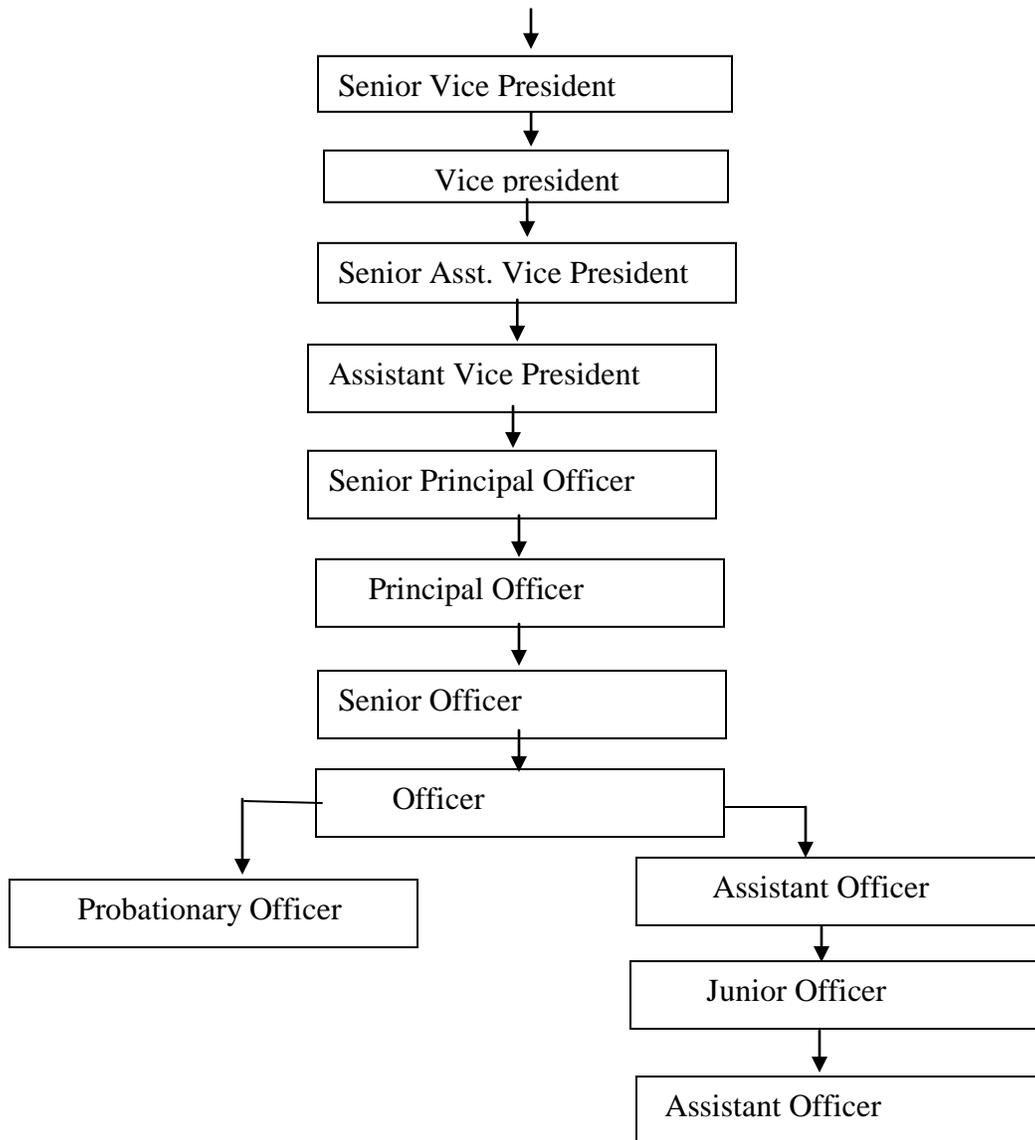
Their vision is: To draw inspiration from the distant stars. To assure a standard that makes every banking transaction a pleasurable experience. To offer supreme service through accuracy, reliability, timely delivery, cutting edge. Technology and tailored solution for business needs, global reach in trade and commerce.

Core Values of Dhaka Bank Limited:

- Customer navel.
- Indivisibility.
- Efficiency.
- Responsible citizenship.
- Favour for the citizenship.
- Teamwork

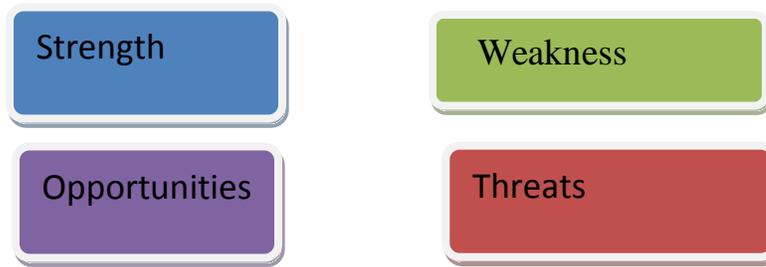
2.2 Organizational Hierarchy of the DBL:





2.3 SWOT Analysis of Dhaka Bank Limited:

SWOT analysis is accomplished for an organization, to discover its general strengths, weaknesses, threats and opportunities prompting measuring the focused capability of the organization. The SWOT analysis empowers an organization to perceive its market standing and embrace techniques as needs be. Here SWOT investigation of DHAKA BANK is made to comprehend the situating of the bank better.



a) **Strengths:**

Solid Corporate Personality:

According to the clients Dhaka Bank Limited is the main supplier of monetary administrations character around the world. Dhaka Bank LTD solid corporate picture & character, Dhaka Bank Limited situated itself into the brains of the clients. Dhaka Bank Limited helped by this picture to get the individual financial part of BD in all respects quickly.

Solid Representative Holding and Possessions:

Dhaka Bank Limited workers is the real resources of the organization. The representatives of Dhaka Bank Limited has a solid feeling of responsibility on the part of association & furthermore learn pleased & a feeling o to have a place towards Dhaka Bank Limited .The solid hierarchical plane of DBL is the fundamental purpose for Dhaka Bank limited quality.

Effective Performance:

DBL has been seen from clients' sentiment the DBL gives bother for nothing client administrations to DBL customer contrasting with another budgetary organizations of Bangladesh. Customized way to deal with the requirements of clients is its proverb.

Youthful Energetic Workforce:

The choice and enlistment of it underscores on manor the talented alumni and postgraduates who have almost not past work involvement. The rationale behind is that it needs to keep away from the issue of 'waste in and trash out'. What's more, this kind of youthful and crisp workforce invigorates the entire workplace of DBL.

Enabled Work Compels:

The human asset of DBL is amazingly well idea and superbly oversaw. As from the absolute first, the best administration had faith in enabling representatives, where they wouldn't push their digit in all aspects of the pie. Its engaged condition improves Dhaka Bank limited a spot for the representatives. Its workers are not choked with power but rather can develop as the association develops.

Neighborly Environment for Working:

Dhaka Bank limited dividers are just shoulders big segments and there is no official lounge area. Somewhat the administrators are probably going to thud low at a table in its cafeteria and participate in a lunch, visit into whoever is there. One of the workers has been stated.

Solid Financial Position:

Dhaka Bank limited has been seen that the net benefit has been step by step ascending throughout the years. Moreover, DBL isn't simply meeting on its earlier year's prosperity, yet additionally acceptance activities to promote.

b) **Weaknesses:**

Exalted Charges of L/C:

AT recent DBL charges similar rates for a wide range of import Letter of Credit. Yet, for import Letter of Credit of fares situated Handicraft, Dhaka bank limited ought to decrease the price of Letter of Credit. Subsequently, exporter will be profited and the nation intention win increasingly remote trade. The commission regularly even ascents up to 30%.

Disheartening Little Business People:

DBL gives fresh Import credit to the vast majority of Dhaka Bank Limited dissolvable customers. Be that as it may, they as a rule would prefer not to fund little business visionaries whose money related standing isn't spotless to them.

Nonattendance of Solid Promoting Exercises:

DBL at present doesn't have any solid advertising exercises through broad communications for example TV. Television promotions assume indispensable job in mindfulness building. DBL has no such TV advertisement crusade. Despite the fact that they complete a great deal of CSR exercises contrasted with different banks.

Insufficient creative Items:

In request to be increasingly focused in the market, DBL should think of all the more new alluring and imaginative items. Insufficient creative items of the shortcomings that Dhaka Bank Limited is at present going through yet plans to dispose of by 2010.

Broadening:

Dhaka Bank Limited can seek after an expansion procedure in growing its present rank of Merchandise. The administration can take into account alternatives of beginning trader banking or broaden DBL to renting & protection. As DBL is the main suppliers of every single budgetary administration, in Bangladesh it can likewise offer these administrations.

Absence of Proper inspiration:

The compensation at DBL is tolerable, however it needs different sorts of inspiration. Impetuses, for example, rewards are given for getting a specific figure, yet with everything taken into account these are the main inspirational elements.

Mind-Boggling Expense for Looking after Record:

The record support cost of DBL is nearly exalted. Different banks all the time feature this. Over the long haul, this may end up being a negative issue for Dhaka Bank Limited.

Obsolete Software and Hardware at DBL:

Some of the PCs in this branch have extremely obsolete equipment which is exceptionally moderate and influences the clients and subsequently the execution of the bank all in all. The programming projects themselves are truly old – Flex cube Universal banking system is from 2017, Microsoft Office XP is utilized. This anticipate smooth activities.

c) Opportunities:

Unmistakable Working Methods:

Repayment limit as evaluated by DBL of personal customer chooses the amount one can acquire. So the entire loaning process depends on a customer's reimbursement limit, the restitution rate of DBL is near 100%. This gives DBL money related soundness and apparatuses over Dhaka Bank Limited have staying in the Merchandise for the long way.

Nationwide System:

A definitive objective of DBL is to grow its activities to entire Bangladesh. Supporting this report sort of vision and mission and to go about as required, won't just expand DBL's productivity yet additionally will verify its reality in the long run.

Conversant Managers:

First of the key open doors for Dhaka Bank Limited is its proficient directors. Dhaka Bank Limited has utilized conversant administrators to encourage its task. These administrators have just set off the merchandiser for Dhaka bank limited as being new in the market.

Large Population:

Bd is a creating nation to fulfill the necessities of the enormous populace, a lot of speculation is required. Then again, building EPZ territories and some Govt. arrangements facilitating remote interest in our nation made it alluring to the outsiders to put resources into our nation. In this way, DBL has an extensive open door here.

El Dorado Program:

It is programming which empowers clients to store and pull back cash from any keep money with the check or store of some other bank. Despite the fact that a chosen few has actualized this project, this postures as an open door for Dhaka bank limited as the quantity of exchanges would radically increment.

Greater Market:

Not but what the Gross Domestic Product per head diminished a bit in 2015 from 2017, there is a tremendous undiscovered value that requires credits and expects to store too.

d)Threats:

Forthcoming Banks/Branches:

The up and coming private, nearby, and global banks force's not kidding dangers to the current financial system of DBL: it is normal that in the following couple of years increasingly business banks will develop. In the event that occurs the force of rivalry will increment what is more and banks should create techniques to go up in opposition to and success the skirmish of banks.

Comparable items are invested by different banks:

Now-a-days diverse outside and individual banks are additionally oblation comparative kind of items across practically comparative overall revenue. In this way, if all contenders battle with a similar weapon, the regular outcome is setting benefit.

Default Loans:

The issue of non-performing advances or default advances is exceptionally least or inconsequential. In any case, this issue may ascend later on in this way; DBL needs to stay cautious about this issue with the goal that proactive systems are taken to limit this issue.

Modern Downturn:

Bd is monetarily and politic unsteady nation. Draft, violent wind, and recently included psychological oppression have turned into a character of our nation. Alongside swelling, joblessness likewise makes industry wide retreat. This caused descending weight on the headquarters interest for venture.

Money Related Crisis:

Not but what individuals have recouped a bit from the stun, it might at present posture as a danger. Individuals are as yet reluctant to take advances or even store them.

2.4 Industry Perspectives:

Banking industry of Bangladesh has accomplished noteworthy energy throughout the years. It has acquired a few positive changes terms of extension, modernization, nature of benefits, and

utilization of worldwide standards, innovation adjustment, limit advancement endeavors, corporate administration, and improved administrative and supervisory condition. The advancement isn't, be that as it may, uniform in all banks. Luckily, the industry did not need to confront any serious aftermath from the 2007-2008 Global Financial Crisis (GFC). In any case, as other worldwide economies, the industry is getting to be presented to more up to date difficulties, money related violations, and rivalries. In spite of the fact that there are a few occasions and effective endeavors of bank initiative to address the evolving needs, all banks are required to build up their redid ways to support on a consistent procedure. Viable administration, sound administration system, and passionate knowledge are apparatuses for tomorrow's banks to endure.

Bangladesh Bank (BB) has attempted astounding administrative and supervisory activities throughout the years in accordance with the globally acknowledged standards and consistence necessities. Banking division of the nation presently has chance administration rules and consistence necessities for all the key zones of banking; and prudential and capital standards are appropriately set up. Appropriation of innovation has gotten amazing proficiency in the supervisory course of action of Bangladesh Bank. The national bank has made a stage for modernization of banking, installment framework and money related administration conveyance by detailing of tenets, rules and steady plans. Outstanding activities have been gone for broke for powerful oversight of hazard the board, inward controls and client intrigue assurances. It is a great idea to see that the national bank has reacted with due help to innovation driven activities of the planned banks.

In light of the worldwide improvement and BIS (Bank for International Settlements) guidelines, Bangladesh Bank has refreshed and authorized booklets for improving corporate administration practices of the financial business. It has fliers on fit and legitimate test for choosing directorate. A noteworthy round issued in 2013 characterizes development of leading group of the financial organizations and their obligations and duties. A few applicable booklets were issued for introducing great board rehearses: denial on pariahs/non-part's quality at the executive gathering and giving additional installment and advantages other than the stipulated advantages;

confinements on the installment of honorarium of the chiefs in the executive gathering and travel costs of chiefs, and so forth.

The national bank issued rules for Internal Control and Compliance in 2016 consolidating corporate administration issues intricately. Notwithstanding that, business banks of the nation are required to pursue the rules pertinent to recorded organizations issued by the Bangladesh Securities and Exchange Commission (BSEC), covering a few corporate administration and straightforwardness issues. The implementation of these improved and globally acknowledged standards has gotten obvious changes the administration structure of the financial business.

Bangladesh Bank is advancing formative banking in accordance with the nation's needs. To advance its formative objectives, Bangladesh Bank has overhauled the nation's money related market foundation by setting up completely computerized across the country web based clearing framework and hurrying computerization in banks. A few motivating forces like renegotiate lines from BB and restricted intrigue sponsorships have been made accessible to elevate loaning to ranchers, little ventures and poor families. This formative methodology of Bangladesh Bank can be connected with 'budgetary and macroeconomic soundness of the nation', one of the key objectives of the national bank.

Despite the fact that Bangladesh Bank has a particular division, in particular 'Supportable Finance' to deal with the key significant zones of practical fund like green banking and CSR (corporate social duty), exercises of its specific different offices are plainly connected with the wide meaning of 'reasonable account'. These incorporate Agricultural credit division, Financial consideration office, SME and unique program office, Banking guideline and strategy office, Department of off-site supervision, Financial honesty and client administration office, Payment frameworks office, and so forth.

Because of the arrangement activities and bolster administrations of the national bank, a great number of business banks are driving with inventive activities and items in the regions of versatile and specialist banking, little and miniaturized scale venture financing, green banking, school banking, and monetary incorporation through little store activation. Despite the fact that at a slower pace, rural credit is getting force lately.

Money related wrongdoing, moral issues, and limit improvement are drawing consideration from strategy creators. Lately, tax evasion concerns have acquired momentous volume of consistence prerequisites. Because of the improvements, Bangladesh Bank and the Bangladesh Financial Intelligence Unit (BFIU) reacted with remarkable activities and adventures in accordance with worldwide standards. Not quite the same as different nations, dishonest direct with respect to bank administrators and other key partners came up as one reason for developing money related violations in the financial business. The dishonest conduct unfavorably influences workplace in banks and conventional inward controls barely avert exploitative conduct since human conduct is affected by a large number of elements. To support moral conduct, there is extension for taking essential time and allot assets for figuring inner arrangement and distinguishing social factors that impact representatives' conduct in the association. In spite of the fact that banks by and large have a lot of Code of Conduct, these are not unmistakably imparted to the bank workers.

Authority has an extraordinary task to carry out in setting up straightforwardness through structures and procedures to encourage a moral hierarchical atmosphere, which is very essential to guarantee client certainty. Government organizations and the national bank have been working for advancing moral conduct and honesty issues because of the developing worries on the dishonest directs in business and monetary fields. Recognition about limit advancement need in banks has improved throughout the years yet center has stayed around the specialized or hard abilities.

In the financial business of Bangladesh, a great number of cases are truly motivating. There are situations when authority of banks changed their organizations strikingly regarding improved administrations, procedures, and brand pictures. It creates the impression that organize initiative (with the help of sheets and endeavors of best authority) has assumed an astounding job in changing these banks and setting these on sound balance. A couple of banks of the nation have been assuming a main job in modernizing banking forms, growing new items, and propelling innovation driven installment and financing administrations. A few banks have just thought of their own web banking applications to give administrations. As of late, operator banking is a striking endeavor.

The same as other financial businesses of the globe, the financial business of Bangladesh has encountered good and bad times. The part confronted a few difficulties however demonstrated

versatility. In accordance with the need of the time, the financial business needs limit advancement or refreshing endeavors for every key partner: loads up, top administration, and bank workers a persistent exercise for improved execution and to confront more up to date difficulties. Disregarding a few difficulties the financial business is confronting, there is each motivation to be hopeful about an increasingly dynamic financial part in the coming days.

CHAPTER-03

(Objective and Methodology)

3.1 Objective of the study:

a) Ordinary objective:

The study of temporary job report is arranged basically to satisfy the Bachelor of Business Administration (B.B.A.) degree necessity down the Department of Business School, United International University.

b) Specific Objective:

All the more explicitly this involves the accompanying angles:

- To give a brief overview of Dhaka Bank and Their historical background.
- To measure the perceptions of Debit and credit card service of Dhaka Bank Limited.
- To put forward my recommendations to the bank.
- To distinguish the strength, weakness, threats and opportunities of bank.

3.2 Methodology of the study

a) Primary data:

I examine with my understudy administrator about my subject and endeavor to take important data in regards to needs of the report at hand. I likewise observe my workplace, which readies my report.

b) Secondary data:

- Web site.
- Different written documents of Dhaka Bank.

CHAPTER-04
(Findings of the Study)

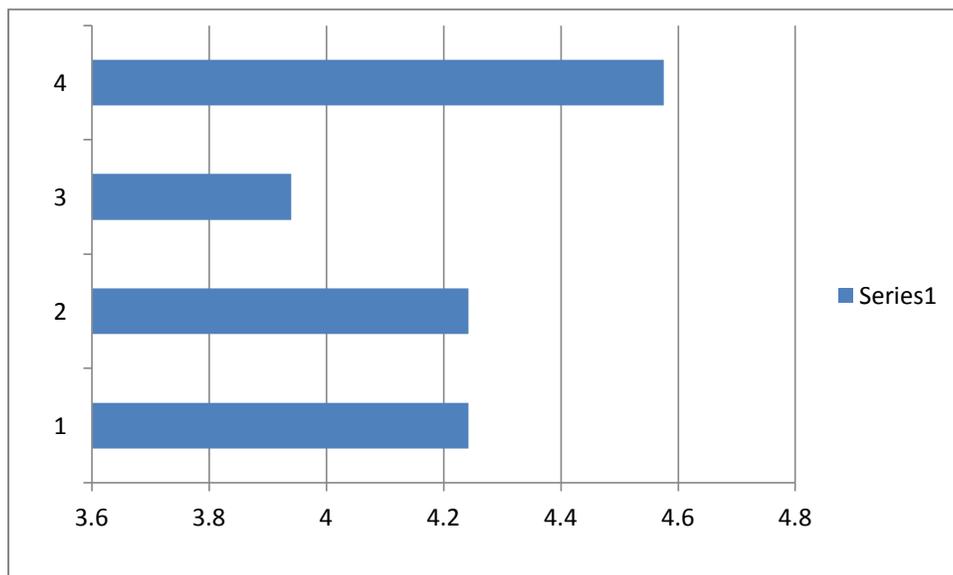
4.1 Findings of the study:

There are many problems existing in the branch-

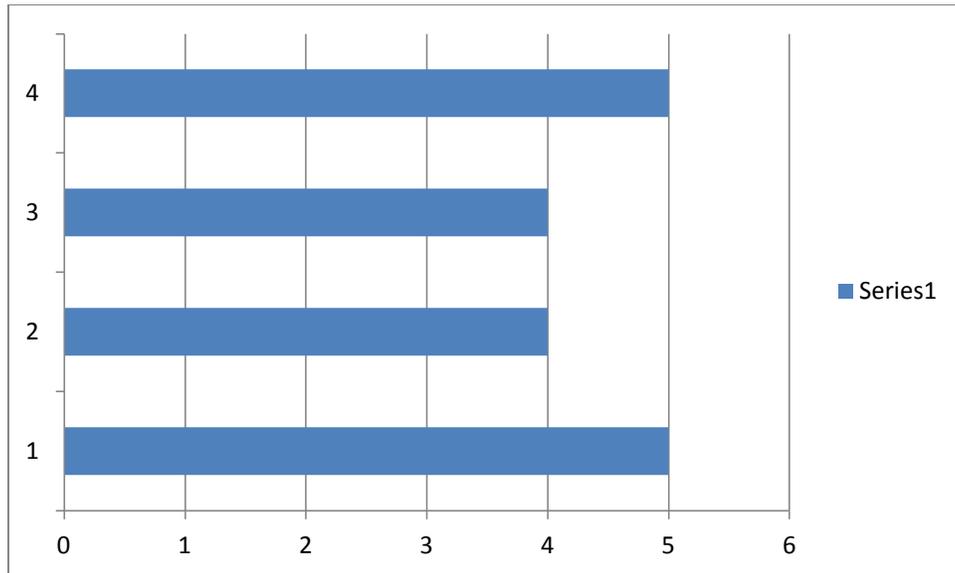
- The present arrangement of the DBL is tedious for both the officers and customers. For looking through the subtleties of an antedated exchange, the officers need to experience a great deal of records and the clients need to hold up quite a while until the document found.
- When the officers are experiencing a bustling hour, they can't give legitimate consideration to the clients which makes a negative circumstance.
- Sometimes clients don't get appropriate consideration and for that the negative verbal exchange hampered the branch's picture of value administration and the bank's generosity.
- Customers inspire anxious to sit tight for quite a while like 1 hour or considerably more to open a record.

For a long haul administration business, these discoveries will contrarily influence the generosity over the long haul which is by all accounts unsafe.

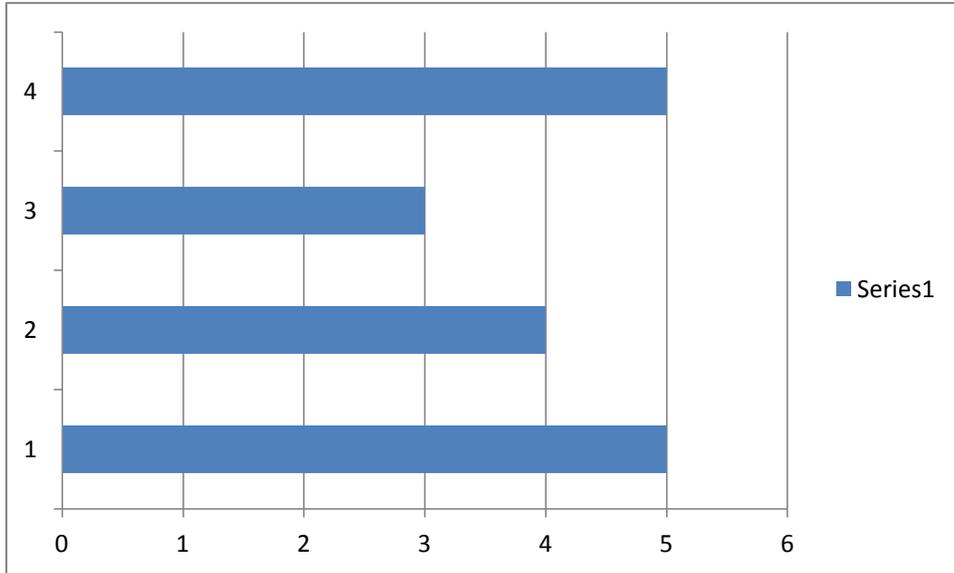
First four statements bar chart (Mean):



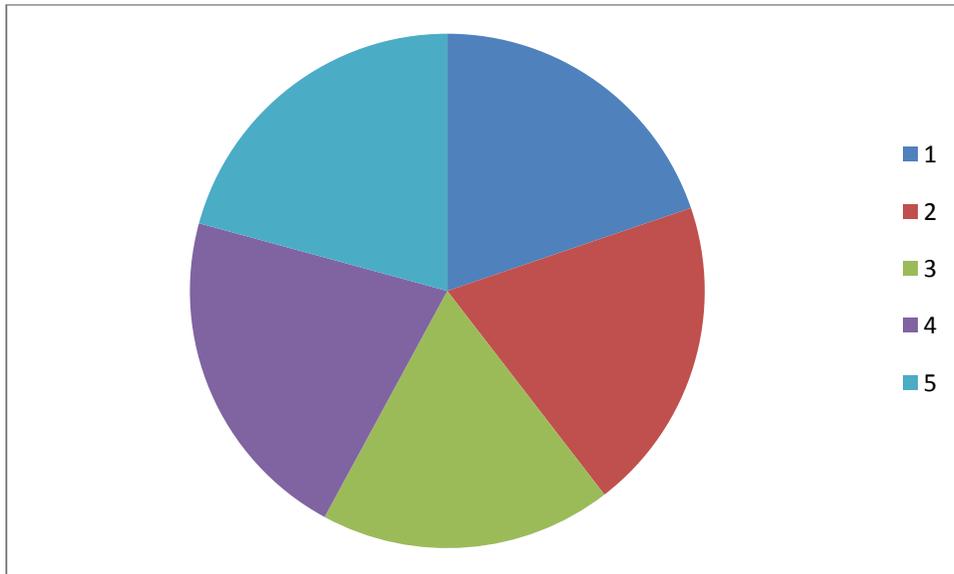
By using median



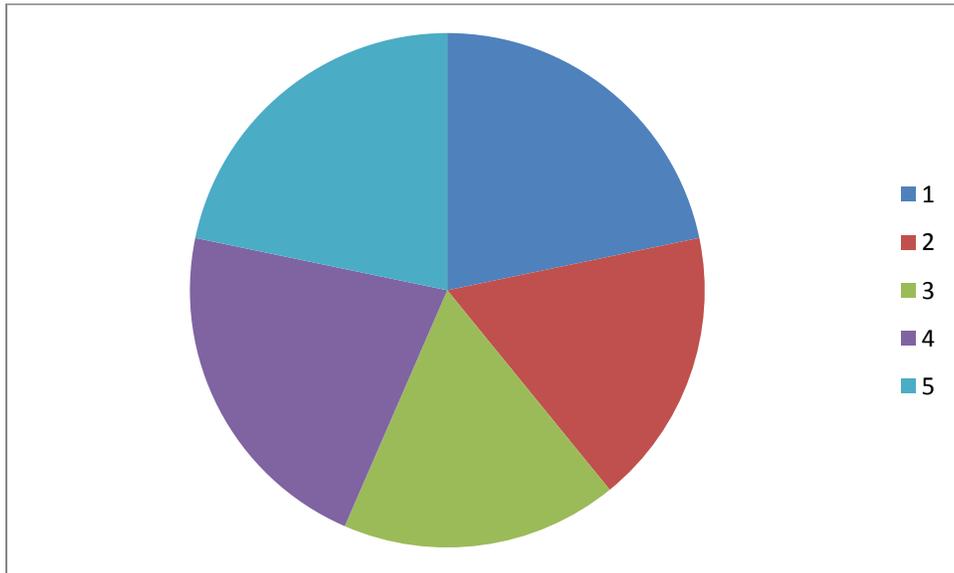
By using mode:



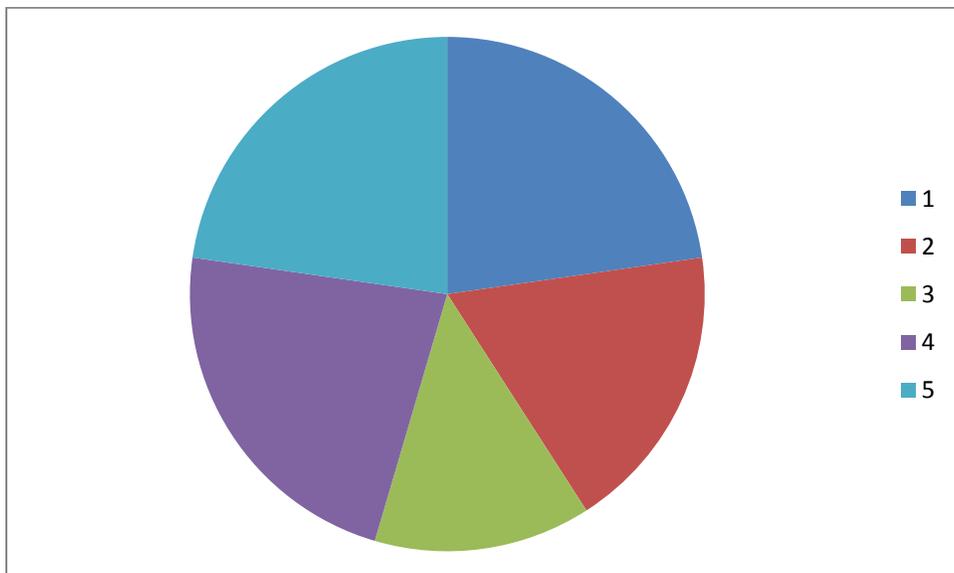
First five statements pie chart (Mean):



By using median:



By using mode:



CHAPTER-05

(Recommendations and Conclusion)

Recommendations

- The bank needs to maintain errors-free customer's record
- There are some charges applicable in the accounts, customers need to inform about those charges when they come to open an account
- The bank should increase number of ATMs and ensure smooth operation
- The DBL needs to hire more capable and experience employees to spread their products all over the country

Conclusion:

In most recent couple of years, there are set up loads of business banks in Bangladesh. With the goal that today there are intense rivalries in the financial areas and the banks are more spotlight on doing extraordinary execution, so present day individuals are currently needed a more verified, high caliber and convenient administration.

So now the DBL needs to sort out their activities all the more astutely and do their tasks and administrations as indicated by the market needs. Banking divisions are ending up increasingly aggressive and to make due in the market banks need to productively work their activities by effectively dealing with its benefits and liabilities. In a year ago, the DBL did not effectively deal with its benefits and reserves and couldn't influence benefit to sufficient. So the supervisory crew of the DBL should give center around that.

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