

**Report**  
**On**  
**General Banking Activities Of**  
**Dhaka Bank Ltd, Amin Bazar Branch**

**AIM FOR  
EXCELLENCE**



**DHAKA BANK**  
L I M I T E D

**Date of submission: 17 December, 2019**



**School of Business and Economics**  
**United international university**

**Report  
On  
General Banking Activities Of  
Dhaka Bank Ltd, Amin Bazar Branch**

**Submitted To:**

Dr. Md. Qamruzzaman  
Associate Professor  
United International University

**Submitted By:**

Moumita Saha Kotha  
ID: 111151351  
Major: Finance  
Trimester: Fall'2019

Date of submission: 17 December, 2019



**School of Business and Economics  
United international university**

## Letter of transmittal

Date: 17<sup>th</sup> December, 2019

MD. Qamruzzaman  
Associate Professor  
United International University

**Subject: Submission on Internship Report titled “General Banking Activities of Dhaka Bank Ltd., Amin Bazar Branch”**

Dear Sir,

I am very pleased to present my internship report “**General Banking Activities of Dhaka Bank Limited, Amin Bazar Branch**” that you appointed me to the internship program as an important prerequisite. It is really a huge prospect for me to collect enormous knowledge and properly understand the subject matter. I considered the analysis to be quite fascinating, useful, informative, and tried my best to prepare an accurate and creditworthy report. I really do not just hope that my research would help to give a clear idea of the overall state of affairs “General Banking Activities of Dhaka Bank Limited, Amin Bazar Branch”, but also confident enough to conclude that this study is important for all the effort that I have put into it. I welcome the whole challenge, take pride in addressing them.

Finally, in preparing this report, I would like to thank you for valuable guidance and support. I shall be very sweet obligated if you are kind enough to agree and give your valuable opinion on this article.

Yours sincerely,

---

Moumita Saha Kotha  
ID:111151351

## **Certification**

This certifies the title of the internship report “General Banking Activities of Dhaka Bank Limited, Amin Bazar Branch”. This report is summarized with all limited fulfillments of requirements for the BBA Program degree United international university.

She is Moumita Saha Kotha and ID – 111151351 was under my supervision and guidance and for the part of the other degree, diploma or fellowship, no part of this study has been submitted and no other article, journal or magazine has published the research.

Signature

---

MD. Qamruzzaman  
Assistant Professor  
United International University

## **Student Declaration**

I announce that the study is entitled “General Banking Activities of Dhaka Bank Limited, Amin Bazar Branch” is submitted in full compliance with requirements towards the degree that BBA series of United International University.

My original work is presented to United International University and for any other degree or affiliation, no part of the research was submitted and the study was not published in any journal or magazine.

Signature

---

Moumita Saha Kotha

ID- 111151351

## **Acknowledgement**

I would like to begin by expressing my appreciation to the Almighty God who gave me the opportunity to go through the entire internship process and write a report on this.

I would like to acknowledge the support and assistance provided to me by a number of people in planning this Project Report. I am most grateful to the boss of my internship Md. Qamruzzaman, Assistant Professor of United international university to provide detailed feedback on this report and to support it all the time. Without the advice of Md. Qamruzzaman that path wasn't that easy for me.

I would like to thank you for that MD. Mazharul Islam, SVP & Manager in operation of Dhaka Bank, Amin Bazar Branch as well as Nusrat Sharmin Jeny, representative of General Banking. Thanks to them for helping me in planning this study with the relevant information about DBL's general banking. It would not have been possible for me to do this project work without their contribution.

I came across many supportive colleagues during my internship period who have always been helpful in providing all kinds of information needed and sharing their views and ideas with me. I would also like to thank the customers who were kind enough to answer my questionnaire and appreciated the work I did at the same time.

## Executive Summary

Using three internship knowledge, I completed my internship report. I've been assigned to research "General Banking Activities" of Dhaka Bank Limited, Amin Bazar Branch. There are some theories and practice differences. Since ending the report, I worked at Amin Bazar branch in Dhaka Bank. The individual whom connected with the general bank helped me to complete the report by giving different details. Learn a great deal of practical practice from them. In the midst of the liberalization of global economies, Dhaka Bank Limited, a second generation private bank, emerged on 5 July 1996. Since then, in his arduous journey, Dhaka Bank has been able to realize the hopes of those who set it up. Today, it is one of the major personal-sector banks in the country that makes a significant contribution to the domestic economy. His office is in Dhaka. The bank currently has 104 branches and 3 SME service centers across the country, and through its products and services it is consistent through to service excellence. Today's branch of Dhaka Bank's Authorized Capital, Amin Bazar, is BDT 1001 million. The Paid-Up-Capital branch of Dhaka Bank, Amin Bazar, is BDT 725,36 million and BDT 663,42 million of the Reserve. The branch of Dhaka Bank, Amin Bazar, has 26 employees, including 4 managers and 22 officers. General banking is the beginning of all operations. A partial prerequisite of BBA is the internship study. I was put in Dhaka Bank Limited's Amin Bazar Branch as part of the internship program. I learned thoroughly about the commercial banking process during the three-month internship program. This study discusses the Amin Bazar branch's Dhaka Bank activities as one of the leading NGOs. The report contains information on all business activities dealt with by the bank. In this article, I focused mainly on Dhaka Bank Limited's general banking system. General banking operation covers all of the bank's general activities discussed in detail various types of account holders and different types of deposits such as Save Account, Current Account, Fixed Deposit Rate (FDR), Pension Saving Scheme (PSS) and other current accounts with their rates and other General Banking activities. I have surveyed Dhaka Bank's consumer view.

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## **List of Abbreviations**

|        |  |
|--------|--|
| AD:    | Authorized Dealer                                      |
| CCI&D: | Chief Controller of Import and Export                  |
| CRAB:  | Credit Rating Agency of Bangladesh limited             |
| CRR:   | Cash Reserve Requirement                               |
| CRISL: | Rating Information and services Limited                |
| DBL:   | Dhaka Bank Limited                                     |
| DD:    | Demand Draft   |
| DPS:   | Deposit Pension Scheme                                 |
| EDF:   | Export Development Fund                                |
| ERC:   | Export Registration Certificate                        |
| EXP:   | Export Form  |
| FC:    | Foreign Currency                                       |
| FDR:   | Fixed Deposit Receipt                                  |
| IMP:   | Import Form  |
| IRC:   | Import Registration Certificate                        |
| KYC:   | Know Your Customer                                     |
| L/C:   | Letter of Credit                                       |
| LCAF:  | Letter of Credit Authorization Form                    |
| STD:   | Short Term Deposit                                     |
| SWIFT: | Society For Worldwide Inter Bank Financial Transaction |
| TIN:   | Tax Identification Number                              |
| TT:    | Telegraphic Transfer                                   |
| UCPDC: | Uniform Customs and Practice of Documentary Credit     |

## CHAPTER 1: INTRODUCTION

### 1.1 BACKGROUND OF THE REPORT:

They require of commercial banks in a nation is more than any other money related teach in numerous ways. Fundamentally, Commercial banks are among the major banks sources of stores within Bangladesh's economy. The consequence of the segment revealed during its dedication within the economic progress of the homeland. This partition quickens economic progress through borrowing cash starting superfluous group and loaning to the shortfall bunch within the shape of advances and progresses. Individuals and govt itself is exceptionally a lot depends on that successful moreover proficient administrations given by the banks within the money related markets of the nation. Business banks operate as monetary middle people by performing the capacities of mobilizing the stores and utilizing them within the legitimate way. These banks make a sensible sum of benefit after assembly the cost of reserves. In Bangladesh, one common issue is the reality that the cost of reserves is exceptionally tall within the nation since of tall exchange and record costs and restriction within the within the structure

As a halfway prerequisite of BBA curriculum I have on the way to be depart meant for internship toward assemble commonsense involvement also have to be yield the report with respect to facilitate viable information. This details is begun later than finishing the BBA curriculum Department of Business Administration in United International University. This report be the result of the relegated placement, recommended with the Supervisor, Md.Qamruzzaman, Assistant Professor of Business Administration, United International University, Joined together Universal University. The report resolve unquestionably increment in order of other understudies to identify the Bangladesh's banking industry, and diverse administrations DBL is openhanded toward the head budgetary establishment within the realm.

Internship program may be a pre-requisite for procuring BBA degree. Some time recently achievement of the degree, an understudy have got to, experience the Internship course. Every understudy beneath the Internship program should get ready a report based on the extend or specific coordinating with the Intern's region of

specialization and organizational prerequisites. The report composing comprises of Intern's examination, discoveries and accomplishments. This report titled "General Keeping money Activity of Dhaka Bank Ltd., Amin Bazar Branch" is ready as internship report beneath the supervision and direction of Md.Qamruzzaman Partner Teacher of Trade Organization, Joined together Universal College and the officers of Dhaka Bank Ltd. (Amin Bazar Department) to meet the necessity of the Internship program. The reason of the think about is to discover and analyze the common keeping money activities.

## **1.2 OBJECTIVES OF THE REPORT:**

The essential point of the think about is to meet up the halfway necessities for the accomplishment of the itinerary 'realistic introduction in banks'.

The center goals of the viable introduction plan in banks be like takes after:

- To comprehensive the halfway prerequisite of BBA curriculum.
- To recognizable with the operational atmosphere in bank.
- To affect hypothetical information within the down to earth ground.
- To watch and evaluate the execution of the particular department as well as the bank as a in one piece.
- To be familiar with daily working of benefit arranged managing an account business.

## **1.3 MOTIVATION OF THE REPORT:**

For completing my BBA program I had to do internship. But in this internship period given me a lot of knowledge about working life. This working period makes me time punctual. Now I can work any organization because I know what is working terms and policies. Before this internship period I was very shy and less confident about myself, but after this period of my life I am very confident about myself.

## 1.4 SCOPE AND LIMITATIONS OF THE REPORT:

Managing an account segment plays a really imperative part in each nation. In Bangladesh keeping money segment has contributed and proceeding to contribute towards the advancement of socio-economic condition. As I have worked within the Dhaka Bank Limited at Amin Bazar Branch, I got the opportunity to memorize diverse portion of keeping money framework. For gathering data approximately managing an account exercises and administrations, I am taking after them who are ceaselessly related their managing an account exercises in that department.

The major limitations of this study are:

- Satisfactory report and open data be not accessible as per my necessity. Information isn't prepared throughout computer.
- Instance and funds restraint.
- 3 month was exceptionally brief time to get ready this.
- The representatives of the bank were too active to supply me adequate time for information.
- The essential information were as well much scattered and it was troublesome to accumulate it

## 1.5 DEFINITION OF KEY TERMS:

|     |                             |
|-----|-----------------------------|
| AD  | : Authorized Dealer.        |
| BB  | : Bangladesh Bank.          |
| BDT | : Bangladesh Taka.          |
| BL  | : Bad\Loss.                 |
| CC  | : Cash Credit.              |
| CL  | : Classified Loan.          |
| DD  | : Demand Draft.             |
| DPS | : Deposit Pension Scheme.   |
| DSE | : Dhaka Stock Exchange Ltd. |

|      |  |
|------|--|
| EPZ  | : Export Processing Zone.              |
| FC   | : Foreign Currency.                    |
| FDI  | : Foreign Direct Investment.           |
| FE   | : Foreign Exchange.                    |
| IMF  | : International Monetary Fund.         |
| NGO  | : Non- Government Organizations.       |
| SBS  | : Scheduled Bank Statistics.           |
| PO   | : Pay Order.                           |
| VAT  | : Value Added Tax.                     |
| CASA | : Current Account and Savings Account, |
| RTGS | : Real Time Gross Settlement.          |
| SDPS | : Special Deposit Pension Scheme.      |
| SME  | : Small and Medium Enterprises.        |

## CHAPTER 2: COMPANY PREVIEW

### 2.1 COMPANY ANALYSIS

Dhaka Bank Limited is a listed bank that was incorporated into the Companies Act 1994 as a municipal limited company on 6 April 1995. And happening its viable procedure on 5<sup>th</sup> June 1996 through a goal to participate the crucial the role of socio-economic policy progress of the state. Today, this organization aims to provide commercial banking service immediately after its establishment at the customer's door in the country area Insurance.

#### 2.1 .1 Overview and history

Bangladesh financial system has been experiencing a fast advancement since the 91s. Mechanical plus provincial headway, around the world trade, convergence of oust Bangladeshi execs settlement, neighborhood and farther wanders in development, communication, control, food taking care of associated advantage endeavors presented in AN time of monetary works out. Urbanization associated methodology of life changes coinciding with the money connected progression created a arouse overseeing AN account things and organizations to strengthen the unused exercises equally on kind channel eat up wanders in an exceedingly} very useful methodology. A bunch of very highly praised businessmen of the realm assembled on the way to answer toward this would like and commenced capital of Bangladesh Bank Compelled among the year 1996. The Bank was joined since a open compelled group to a lower place the companies Act, 1994. The Bank in progress its industrial procedure on New Style calendar month 06, 1996 with an approved wealth of Bangladeshi unit. 2,000 million and rewarded wealth of Tk. 200 million. The rewarded wealth of the Bank stood next to Bangladeshi unit. 1299 million since on thirty one New Style calendar month 2007. The Shareholders' Esteem (wealth and spares) of the Bank like on thirty one New Style calendar months, 2007 stand at tk.2561 million, checking the sponsor's funds of Tk. 348 million.

The bank has 104 branches checking two Shariah-based branches associated associate toward the ocean overseeing AN account outlet over the country and an



outsized organize of writers everyplace the earth. The bank has strategy to release extra branches among this money year toward amplify the organize. The bank offers the complete run of overseeing associate account and hypothesis organizations for person and company purchasers, supported by the foremost later advancement and a gather of very influenced officers and workers. In its shot to supply Fabulousness during Overseeing associate account organizations, the bank has touched all processed phone keeping cash advantage, tied a state joint ATM organize also has displayed a co-branded master card. A handle to boot underway to supply e-business geographical point to the bank's folks through on-line and social unit keeping cash courses of action.

## **2.1.2 TREND AND GROWTH**

### **1. Assets:**

As of 31 December 2018 add up to resource of the Bank stood at Tk. 273,976 million an increment of 19% as against 2017. The increment in resource was basically driven by critical development of client stores. The development of stores was utilized for financing in credits & propels and holding of securities for SLR.

### **2. Investments:**

The Bank's Speculation amid the year 2018 were for the most part in time-consuming management Securities which stand at Tk. 3,200 million, as adjacent to Tk. 2,884 million building a development of -24% over the final year.

### **3. Loan & Advances:**

The Bank executed the framework of credit hazard appraisal and loaning strategies by stricter partition of duties between chance appraisal, loaning choices and observing capacities to move forward the superiority and accuracy of advance assortment. The Bank recorded a 17% development within progresses among a add up to credits and progresses assortment of Tk.180,626 million on the conclusion of December 2018 .

#### **4. Liabilities:**

Add up to liabilities of the Bank stood at Tk. 16,616 since 30 December 2018 register a development of 8% more than the final year. This has happened for increment of stores from clients primarily and settlement of purport installments against conceded and cash Letter of Credits.

#### **5. Income & Revenue:**

Intrigued salary diminished by 65% from Tk. 3,379 million in 2017 to Tk. 5,577 million in 2018. The development of development brought about this development of intrigued salary. Normal abdicate on development was 17% during 2018. Commission and Trade profit increment by 1% from Tk2,877 million in 2017 to Tk. 2,900 million in 2018 due to diminish of moment & Trade commerce which eventually cause the diminish of commission& expenses pay.

#### **6. Expenses:**

Intrigued cost expanded by 3% from Tk.4,171 million in 2017 to Tk.4,313 million in 2018. This rise in intrigued cost is primarily inferable to the by and large increment in Store base of the bank. Compensation & Stipend expanded by Tk.1711 million from 2017 primarily due to enlistment of unused Representatives amid the year, yearly increase etc. Other overhead costs expanded by as it were Tk.2554 million as compared to 2017 primarily since of increment of Office Lease, Protections of Banks Resources, printing stationery, legitimate costs, opening of a few unused branches, deterioration of resources, repair & upkeep, coordinate deals specialists compensation, legally binding organization charges etc.

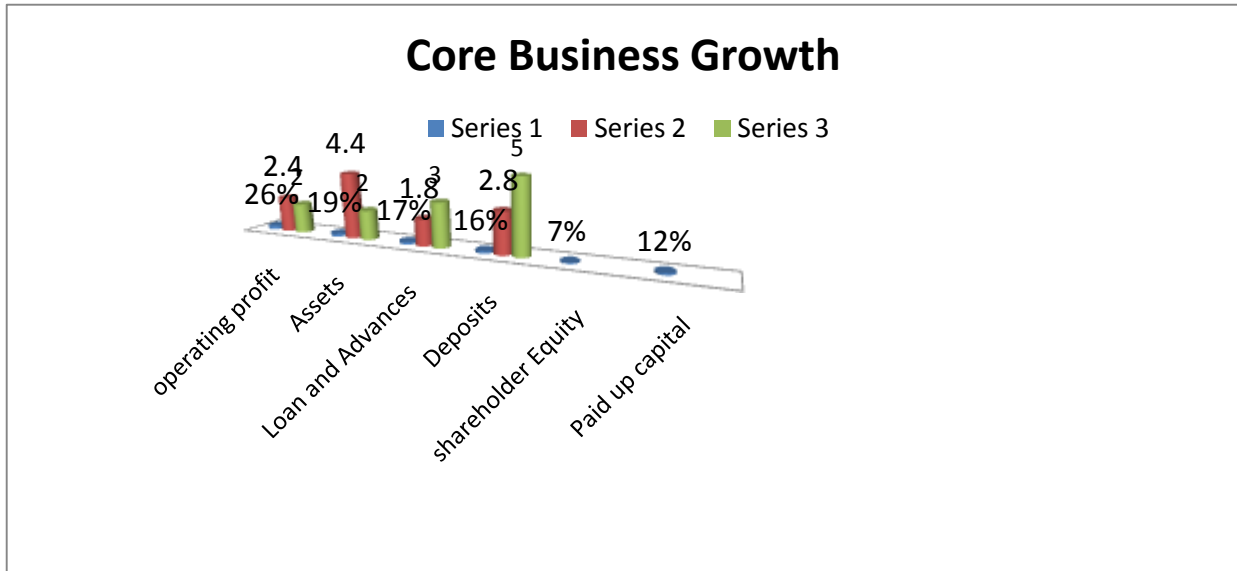


Chart: 1

### 2.1.3 CUSTOMER MIX

In Dhaka Bank Amin Bazar Branch, they're serving numerous styles of customers. Some clients are individual some are company customer. Each initial workplace hour they serve pay order facility for a few valued customers that are Kafil Uddin service station and Jamuna Company. These 2 clients are regular customer. Then some customers return for cheque clearing purpose, we have a tendency to additionally serve them.

**The general banking division deals with many functions those are below:**

- In operation consumer service
- Management of money
- Remittent of funds
- Operation about clearing
- Management of deposit
- Maintaining accounts
- Making ready alter sheet & alternative statements
- Similar to distinctive establishments
- Maintaining of financial records
- Direct & inner test

**The higher than such functions are listed concisely delineate as follows:**

**Operating consumer service Department:**

Since this division every kind of essential administration are given agreeing toward the need of the consumer. Presently a time the profit is almost all talked nearly issue in managing Associate in Nursing account and alternative consumer connected cash connected inclusion. The essential distinction between a open and personal establishment is seems to be its consumer managing. The non-public educate are a lot of purchasers associated with the open one. In favor of this the purchasers are doubtless to experience consolation to make procedure with the non-public establishment those individuals of public.

The administrations given toward the consumer starting this division are as takes after:

- A. Gap of bank account
- B. Provision of cheque book
- C. Provision of certificate
- D. Provision of pay order
- E. On-line money transfer
- F. Giving of the books balance
- G. Alternative knowledge about banking
- H. Closing of account

**A. Gap of bank account:**

Bank may be a monetary middle person, who mobilize finance starting excess part and send it near shortfall unit. Excess part implies the individuals who comprise overflow cash also eagerness on the way to spare. Shortage part implies individuals who require cash used for industry, exchange, deal, for individual utilize except don't have adequate cash of their possess for such purpose. Bank mobilize the finance via tolerating stores from contributors plus designates the support with giving advance

toward borrower. The connection between the investor with his client starts with the gap of a bank account in the financier within the title of the client. Investor requests stores from the open of distinctive strolls of life and having distinctive monetary status. Tolerating stores be one of the most capacities of marketable banks. In Dhaka Bank different sorts of explanation are advertised to different clients.

### **1. Current Deposit Account**

- Businessmen and company are the most client of this item.
- Bank does not give any intrigued to CD account holder.
- Here is no confinement on the amount also the sum of withdrawals from a recent bank account.
- Service accusation and accidental charges are recuperated starting the investors from the time when the bank makes installment and accumulate the bills, drafts, cheques, for any amount of times every day.
- The bank throughout current bank account awards advances as well as propels to the consumers.
- In hone of ABBL keep up a least adjust of tk.6000.

### **2. Savings Deposit Account (SDA)**

- As per Bangladesh Bank order 90% of SB stores are treated as time risk and 10% of it like request liability.
- Individuals for sparing reason untie this sort of bank account.
- Interest is remunerated on this bank account. DBL offers 7% rate of intrigued for Investment funds account.
- Generally, bank requires a 7-day earlier take note in the event that the overall sum of withdrawals on several date surpasses 26% of the sense of balance of the bank account.

- But in here there's no limitation on representation cash from reserve funds bank account. Any time holders may possibly draw cash of any sum without earlier note.
- Only three withdrawals are allowed every week. In case additional three withdrawals are finished in a week, no intrigued will be rewarded on rest sum in favor of that month.
- Generally householders, people and other low-scale savers are the consumers of this bank account.
- Minimum adjust of tk.2000 is to be present. Interest will be tallied lying on the least adjust from the date 1 to 6 of a month. No benefit charges are charged because it is an intrigued bearing bank account.

### **3. Short Term Deposit (STD)**

- As per Bangladesh Bank order ninetieth of SB stores are treated as point in time obligation along with 100 percent of it like request accountability.
- People used for frugal reason release this type of savings account.
- Interest is rewarded on this account. DBL offers 7%.
- 50% rate of intrigued for assets A/C.

#### **General options:**

- ❖ Customers unbroken benefit this type of bank account for a shorter amount of your point in time.
- ❖ STD bank account will be treated as semi-term deposit.
- ❖ STD has to be compelled to be unbroken for at slightest six days to induce concern.
- ❖ The intrigued publicized for STD is a smaller amount than that of assets drop.
- ❖ Level of STD bank account is by and enormous tall.

- ❖ In DBL, totally different monumental corporations, organizations, Government offices keep benefit STD financial records.
- ❖ Common withdrawal is pessimistic along with needs earlier note.

#### **4. CD Account (TDA)**

This department keeps up a isolated section for maintaining Time Store account. United States President is associate degree essential calculate for the bank and volume of United States President decides the speculation base of the bank.

#### **5. Fastened Deposit Receipt (FDR)**

Popularly it's referred to as Settled Store Receipt (FDR). Time stores are created with the collection for a settled amount of your point. The bank want to not preserve money saves alongside these sorts of stores and so, the bank offers tall fee of intrigued on such kind deposits.

#### **Opening of Settled Store account:**

- ❖ The investor should fill up associate degree outline.
- ❖ If a store in mutual title, Dhaka Bank too takes the enlightening with reference to installment of currency on development of the deposit.
- ❖ The capitalist takes the instance marks of the depositors. Important postings are set on the bend 3d form code. associate degree United States President is at that time issued toward the investor recognizing acceptance of the complete of currency same therein. It furthermore contains the speed of intrigued & the blind date on that the shop can drop outstanding for recompense.

#### **6. General (For all kinds of accounts)**

- ❖ Account gap appearance should be licitly filled-in. licensed example name should be fittingly marked by every somebody at the facet essential directions.

- ❖ Account have to be compelled to have applicable instruction, introducer have to be compelled to have associate degree account with Dhaka Bank Limited; introducer's sign should be confirmed by an official of Dhaka Bank Limited at a lower place full signature.
- ❖ Initial Store have to be compelled to ideally be as per least necessity of DBL.
- ❖ Each licensed somebody have to be compelled to backup man the consumer knowledge refined components frame individually.
- ❖ Passport live color icon (One duplicate of every somebody and 2 duplicates of candidate should be gotten – fittingly confirmed by the introducer for somebody and by the candidate for politico.
- ❖ Letter of a lot of duty-bound have to be compelled to run to the account holder to be sent at a lower place noncommissioned place with A/D of messenger. On obtaining all citations as well as customs of the candidate, cheque books are on the way to be issued upon raise of the soul. Special order (in case one) have to be alive compelled to run in fitting consign, just in case of company bank account.

## **B. Provision of check book**

### **1. Issuance of New Cheque Book:**

All savings account holders can obtain a new cheque book as it were adjacent to demand on the endorsed order slip joined with the cheque book issued prior, behind appropriate confirmation of the signature of the account holder. A modern cheque book ought to be conveyed to the bank account holder or his properly certified agent.

### **2. When Cheque Book is Misplaced:**

Copy cheque book is issued as it were while an bank account holder apply to the bank with a memo of repayment within the endorsed questionnaire concurring on the way to reimburse the bank used for the misplaced cheque book. New cheque book is at that point issued later than confirmation of the sign of the account holder commencing the model signature card and on awareness of compulsory extract obligation as it were



with earlier endorsement of chief of the department. Cheque arrangement number of the fresh cheque book is recorded within the enroll. Succession number of misplaced cheque book ought to be present recorded within the halt installment enlist also vigilance ought to survive worked out on the way to watch adjacent to false installment.

### **C. Online Cash Exchange:**

Since of online managing an account the clients of Dhaka Bank Limited Constrained can effortlessly exchange their cash commencing one department to another. There has no botheration. Anybody knows how to store cash commencing any department of the bank to any account. Essentially, a bank account holder can pull back cash on or after any department. But if cash exchange starting exterior Dhaka partition that's commencing one domain to other online charge is in use from the consumer.

### **D. Account Adjust Request:**

Dhaka Bank Limited sends account articulation to its consumers 2 times in a whole year. Moreover consumers are given at whatever point they needs to be familiar with Account Adjust. Although consequently a few protection and security be kept up. No other individual than the account holder is prearranged the account stability.

## **2.1.4 PRODUCT/ SERVICE MIX**

### **1. Retail Managing AN account:**

In 2001 DBL. given its individual managing AN account program reacting to the advertise request for a complete extend of gift day keeping cash things & administrations. On fourteenth Gregorian calendar month 2003, Dhaka Bank Limited propelled unused merchandise-Surpass Account that is to start with of its category in Asian nation. Planned only for the salaried directors, Exceed expectations Bank account offers a bundled arrangement toward firms and organization during making ready their human resources' pay rates furthermore subsidizing human resources' advances. In 2010, Dacca Bank encourage solid its pose as a driving bank inside the state shopper managing AN account arena. 2. Deposit Double: Deposit Twofold

can be a time indicated store plot for person purchasers wherever the hold on money are going to be increased in half dozen an extended time. The key differentiators of the item are going to be: quantity of store – the smallest amount store can be BDT fifty thousand (either severally or mutually). The consumer can have the selection of storing any add in merchandise of BDT ten,000 subject to a greatest of Bangladeshi monetary unit twenty, 00,000 during a single title and Residency of the plot – The residency of the plot are going to be half dozen an extended time. Untimely encashment – On the off likelihood that any consumer chooses to drag back the shop it slow recently the residency, at that time she/he can because it were be permitted to winning intrigued velocity on reserve funds account within enlargement toward the start store. In any case, withdrawal of the unbroken adds it slow recently one year won't win any intrigued in the direction of the depositors. OD workplace adjacent to store – purchasers can comprise the choice of pleasing development up to ninetieth of the start unbroken add. The lending rate are going to be pledged with the intrigued rate publicized on the deposit.

## **2. Item options :**

Unbroken add Min Bangladeshi monetary unit fifty thousand (independently or together) with merchandise of Bangladeshi monetary unit ten,000 soap Bangladeshi monetary unit twenty,00,000 (in single title) Bangladeshi monetary unit thirty five lac (in dual name) opening store blind date. Any calendar day of the month occupancy half dozen time Govt. charges – The developed esteem is issue to charges along with alternative Govt. demands amid the residency of the deposit.

## **3. Store rent Conspire:**

Dacca Bank is well balanced to be the driving Individual Keeping cash trade among the neighborhood non-public banks. Bank's cognizant endeavors in complete building, presenting and supporting fashionable bundled things, making Pb organization beside non-traditional conveyance channels have led to in nice complete heedfulness among its chosen target markets. Installment based mostly investment plans ar a significant class of frugal disobedient among middle to higher

middle-income metropolitan population. DPS is AN installment based mostly reserve funds conspire (Store rent Plot) of Dacca Bank for human being purchasers. The key in differentiators of the item are going to be quantity of month to month store. The plot offers the purchasers the ability of fitting the add of month to month store supported his month to month money stream position. the smallest amount month to month store are going to be BDT five hundred.00 The consumer can have the selection of keeping any add in merchandise of BDT five hundred.00 subject to a greatest of Bangladeshi monetary unit twenty,000.

Adaptability to release any range of Deposit pension scheme account- A consumer will release most extreme Deposit pension scheme accounts in consumer's title, in their spouse's title and inside the title of their kids and in dual names with any of their members of the family.

Additional benefit purpose – within the event that the consumer takings the conspire up-to development at that time at development, the consumer are going to be granted a bonus 1 Chronicles on the full store add. In any case, to qualify for the reward purpose, consumer could default in paying greatest a pair of installment within the residency of the Deposit pension scheme.

Untimely encashment – just in case anyone consumer closes the shop account it slow recently 1 year, they won't be unconstrained toward any intrigued. Account in succession over a year is going to be qualified in favor of the winning intrigued publicized inside the investment account.

Late installment expense – purchasers developing short to store any installment can pay five-hitter late installment charge lying on the shop repayment add as behind schedule installment expense, which might be complete at the instance of keeping the subsequent deposit Installment.

Payment through account – purchasers can enclose to be compelled to be release an account with Dacca Bank forced and a standing order are going to be dead for sedan-debit on the way to impact the month to month installment.

OD workplace beside DPS – purchasers can comprise the choice of taking development equipped ninetieth of the hold on add at the instance of application. In

any case, to be qualified for the OD workplace, the account should be at slightest a pair of an extended time ancient or the smallest amount price ticket estimate of the progress are going to be Bangladeshi monetary unit twenty,000.00. Restrictions & consumer eligibility Any Bangladeshi national accomplishing eighteen an extended time mature are going to be qualified to profit this item by gap. AN account in some of the brushwood of DBL. Department can guarantee conformity with account gap rules and regulations.

### **Closure of Account:**

The bank account will instantly desist to function in case of the following:  
Demise of the bank account holder and Disappointment to reimburse 5 continuous installments

Arrangement of the account credentials – In arrange to release the account, the bank account holder will complete the taking after credentials:

- ❖ Must have one introducer who has his account in this bank.
- ❖ Gratifying report opening rules and regulations.
- ❖ Filling up the Deposit Pension Scheme relevance form
- ❖ Two duplicate pass harbor measure photo of the claimant
- ❖ One duplicate visa measure photo of the candidate confirmed by the applicant
- ❖ Product name

## **4. Special Deposit Scheme**

### **Creation features:**

Store sum inside products of tk. 60,000. In any case the least store will be tk. 1, 50,000 (independently or mutually) and the greatest taka 60, 00,000 (singly/Jointly). Primary store blind date several day of the month. Awareness due two months behind the introductory store time the intrigued will be qualified toward the savings/current account. Residence 3Years. Monthly pay resting on tk.1,50,000 taka 850.00 subject matter to assess on top of client bank account.

**Opening an account:**

Consumers are required to comprise or release a reserve funds account through which starting store will be serene. The month to month intrigued gathered lying on the store will be dispensed toward the consumer during this savings/current account.

**Deposit mode:**

The depositors will enclose the alternative of assembly the starting store toward the unused / accessible investment funds account within cash or else during an account payee cheque.

**Interest payout mode:**

Intrigued payout mode ought to be alive exchange toward reserve funds bank account.

**Interest payout recurrence:**

Intrigued payout recurrence ought to be monthly.

**Renewal / recovery instruction:**

Maturity / reestablishment order ought to as it were be “Renew vital and recover interest” or recover intrigued & prime.

**Closure of account:**

The bank account will quickly desist toward function in case of passing of the depositor.

**Settlement of account:**

The bank account will be advanced in line with the directions laid downstairs within the bank account gap shapes in case of passing of the accountholder.

**Certification:**

In arrange to unlock the account; the bank account holder will implement the taking after certification:

- ❖ Gratifying report opening rules and regulations.
- ❖ Filling up the SDS relevance appearance.
- ❖ 1 duplicate visa measure photo of the applicant.
- ❖ 1 duplicate visa measure photo of the chosen one validated by the applicant.
- ❖ Must have one introducer who have his account in this bank.

## **5. Excel Account:**

Exceed expectations account has been custom-made within the way of having both resource and risk characteristics mixed into a single item for salaried people utilized in any institution. On ideals of this item, imminent clients get a credit intrigued based on the credit adjust accessible within the account. The patrons will moreover be required to pay the bank OD intrigued on the off chance that the adjust of the account gets to be overdraft. The residency of the account will be for 3 a long time most extreme, having reestablishment office for each year awaiting the buyer leaves as of the association. An OD office could be a pre-embedded include of the Exceed expectations bank account. An OD constrain is agreed toward the description up toward the sum of the compensation of the person utilized next to the association.

For a acknowledgment adjust this office gives an intrigued rate of 5.5% p.a. based on a daily basis adjust of the description. On the off chance that within the case, the bank account is utilized for an OD constrain, the charge adjust will be subject matter to a charge intrigued charge of 17% p.a.

At recent, the Exceed expectations description is included with ATM Offices. Exceptionally before long, Dhaka Bank Ltd. will be advertising charge card office with Exceed expectations Account.

## **6. Salary Account:**

Dhaka Bank has propelled a uncommon bundle of investment funds account for representatives having a place to teach with which Dhaka Bank includes a communal

assertions. With this bundle compensated representatives of these teach appreciate intrigued lying on a day by day adjust.

The key highlights of the compensation report are:

- Concentration on the way to be considered on a day by day adjust basis
- No intermittent benefit
- Charge ATM card facility
- Credit card facility
- On-line keeping money facility
- Internet & SMS managing an account facility

### **Income Unlimited:**

Store sum in products of taka 50,000 be that as it may the least store will be TK.1,00,000 (separately or else together) and the most extreme TK.50,00,000 (singly/jointly).

### **7. Gift Cheque:**

Dhaka Bank has as of late repaired its blessing Cheque. The highlights of the blessing cheque are as follows:

Can be encashed next to several departments indeed in case the encasing department isn't the issuing department of the instrument. Interest will be pertinent as it were on the off chance that the appliance is encashed behind three months starting the date of concern within the taking after approach:

1. No intrigued on the off chance that encashed prior to three months starting the date of concern.
2. 7% in case encashed after four months moreover some time recently eleven months beginning the date of issue.
3. 8.25% in case encashed behind ten months beginning the date of issue.

## **Services of DBL:**

### **1. Personal Banking:**

Among personal Division banks, capital of Bangladesh Bank has as of currently created its check at intervals the individual managing associate degree account fragment. The advancements akin to “Baishakhi Offer”, a key holdup among Electra Universal Restricted, middleman of Samsung whole things, along with “Freeze the Summer Campaign” a key bind through Esquire Hardware Restricted, businessperson of Sharp/General whole electrical machines capital of Bangladesh Bank to encounter over a smart development on the individual keeping cash commerce in 2008.

### **2. Company Banking:**

Giving a bespoke arrangement is that the quintessence of our company Keeping cash administrations. capital of Bangladesh Bank acknowledges that company customers’ desires modification from one to a different and a tailored arrangement is basic for the success of their trade. capital of Bangladesh Bank offers a full extend of custom fitted substance, funding and operational administrations to its company shopper bunches combining exchange, treasury, speculation and value-based keeping cash exercises in one bundle. Whether it's venture fund, term advance, consequence or channelize discount, a capital necessity or a forward protect a outside money exchange, our company Keeping cash Supervisors can provide you with the right arrangement. You will discover upper-class aptitudes along with exhaustively data of advertise patterns into our company. Keeping cash professionals, fast endorsements and effective handling fully fulfilling your requirements – within and out a satisfying involvement. Their encounter in taking care of company Managing associate degree account business cover a good extent of companies plus businesses. You will use lying on our ability at intervals the taking once divisions especially:

- Telecom, medium also knowledge
- Material, ready-made clothes
- Safe to eat oil, emptor also broadened industry



- Transport, dispatch flouting, fortify moreover trade
- Vigor, chemicals also prescribed drugs
- Prop up and edifice
- Monetary establishments

### **3. Monotheism Managing associate degree account:**

Capital of Bangladesh Bank Restricted offers sharia law based mostly monotheism Managing associate degree account Administrations to its shoppers. The bank opened its to start with monotheism Managing associate degree account Department on Gregorian calendar month 02, 2003 at Motijheel industrial vary, Dhaka. the instant monotheism Managing associate degree account department of the bank commenced its operation at metropolis awful industrial vary, Chittagong on could twenty two, 2005. Dhaka Bank unnatural is also a contributor of on line up keeping cash administrations associate degreed any of its shoppers could profit monotheism Managing an account administrations in the course of a few of the brushwood of the bank over the country. Dhaka Bank monotheism Managing associate degree account Branches provide fully sharia law based mostly, Intrigued free, Profit-Loss Sharing Managing associate degree account Administrations. capital of Bangladesh Bank sharia law Board is closely checking its exercises. Other than, capital of Bangladesh Bank is associate degree dynamic a part of monotheism Managing associate degree account informatory Gathering, Asian nation|national capital} and Central sharia law Board of Bangladesh.

### **4. ATM Card Services & Features:**

- Currency withdrawals – up to tk.2 animal product for every day
- Function installments – T&T, transportable phone, DESA, etc.
- Multi-account admittance
- Finance transfer
- Small statement
- PIN revolutionize

## **6. Master card Administrations:**

Capital of Bangladesh Bank Restricted brings you your normal mastercard at intervals the foremost transient attainable time. we have a tendency to acknowledge merely need your card day after day. that is why we've created forms to make sure conveyance of your card in truthful seven days once you concern for a very safe card; for associate degree unsecured card it resolve subsist equipped in truthful ten days. One thing else we'll grant you the cardboard complimentary, the membership expense wholly waived.

## **7. Online managing an account Administrations:**

Dhaka Bank Restricted presents net Keeping money and extraordinary to preserve the lead with improved offices throughout this medium. Consumer can get to genuine time description data throughout the Web. Exchange cash commencing his/her report, utility charge installment and more. All the way through on stripe keeping money administrations, regulars can store on the way to as well as pull back from his/her bank account held with a specific department up to a restrain of TK. 10,200.00 during any department of Dhaka Bank Constrained. Presently a day they give an app called GO APP for all clients to do their keeping money exercises by utilizing this app. By utilizing this app clients are able to check their account adjust, they can do Bkash, Flexiload, Credit Card installment, exchange cash into another account etc anyplace any time.

### **2.1.5 SWOT ANALYSIS:**

In arrange to scrutinize the execution of exchange administrations of DBL Bank; I have conducted a SWOT examination throughout a few deeply interviewing of their staffs. Within the handle of building a SWOT, representatives.

#### **Strengths:**

- ❖ Well-built communal characteristics
- ❖ Diverse running course of action
- ❖ Discrete program

- ❖ Well-built representative holding with property
- ❖ Proficient concert juvenile excited personnel empowered effort drive

### **Weaknesses**

- ❖ Ineptitude in observing dispatch tune
- ❖ Elevated charges of L/C gloomy little entrepreneurs absence of solid showcasing actions
- ❖ Scarceness of inventive harvest
- ❖ Diversification.
- ❖ Elevated taken a toll for keeping up an account

### **Opportunities:**

- ❖ Distinct working procedures
- ❖ Country wide network
- ❖ Experienced managers
- ❖ Huge populace Threats
- ❖ Upcoming banks
- ❖ Default culture
- ❖ Similar items are advertised by other Banks

### **Strengths**

#### **Strong corporate character:**

Concurring toward the regulars, Dhaka Bank Limited is the driving contributor of money related organizations character around the world. With its strapping communal picture also uniqueness, it has superior arranged itself inside the mind of the clients. This picture have made a distinction DBL gets the person keeping cash portion of Bangladesh uncommonly rapidly.

**Distinct working strategy:**

DBL is known around the world for its unmistakable working methodologies. The company's directing for Regard methodology fulfills customers desires recovered and keep the firm beneficial.

**Unmistakable arrange:**

Everyone in Dhaka Bank Limited from the evaluator to the beat organization must work to the same arrange towards a unmistakable point of the same objective, intrude at the same time next to every stage more than exceptionally a lengthy phase. As a effect, clients canister get minute organizations as also while compulsory.

**Strong laborer holding and belonging:**

Dhaka Bank Limited agents are one of the most important chattels of the companionship. The specialists of Dhaka Bank Limited have a strapping sagacity of vow towards union conjointly undergo master.

**Proficient Execution:**

It has been seen commencing customer's conclusion that Dhaka Bank Limited gives stress-free client organizations toward its user comparing on the way to other cash related educate of Bangladesh. Adapted draw near toward the necessities of clients is witticism.

**Youthful energized workforce:**

The assurance & enrollment of Dhaka Bank Limited emphasizes lying on having the gifted former students & postgraduates who have slight or no past occupation practice. The basis following is that DBL should keep up a key remove from the issue of 'rubbish in & waste out'. And this sort of youthful & modern personnel invigorates the total effective atmosphere of DBL.

### **Engaged work drive:**

The creature source of DBL is incredibly glowing reflection & eminently overseen. As starting the exceptionally to start with, the finest organization acknowledged within empowering laborers, wherever they denied to situate their manipulate in each parcel of the tartlet. This locked in atmosphere makes DBL far off superior; a much way enhanced; a better; a more grounded; an improved" an moved forward put for the specialists. The agents are not choked through master however are capable to create while the business matures.

### **Weaknesses**

#### **Profitable Execution:**

It has been seen commencing customer's conclusion that Dhaka Bank Limited gives stress-free client organizations toward its user comparing on the way to other cash related educate of Bangladesh. Adapted draw near toward the necessities of clients is witticism.

#### **Inefficiency in checking dispatch benefit:**

Concurring to clients, DBL can't entirely screen the dispatch administrations that are locked in conveying sends and archives. Gigantic sum conveyance disappointments are organism heaped awake at branches. For this motive, the outside reports of L/C cannot achieve at exact put at exact time. So, the bank ought to have a few controls in excess of its dispatches along with guarantee appropriate dealing.

#### **Deficiency of inventive things:**

In orchestrate to be supplementary aggressive inside the publicize, DBL need to come up to with supplementary unused alluring along with inventive things. This is often frequently one of the inadequacies to DBL is right presently fleeting throughout.

**Broadening:**

Dhaka Bank Limited can scrutinize a broadening technique in budding its recent streak of exchange. The organization can judge options of early commercial overseeing an account or separate it to rental and securities. As DBL is one of the driving provider of all budgetary organizations, in Bangladesh it can as well propose these administrations.

**High gotten for keeping up account:**

The bank account back taken a toll for DBL is relatively tall. Additional banks uncommonly as often as possible underscore this. Inside the extensive run, this might revolve out to be an off-putting topic for DBL.

**Opportunities****Unmistakable working methods:**

Reimbursement aptitude as surveyed by Dhaka Bank Limited of person user makes a difference on the way to choose how much one can scrounge. While the total loaning prepare is based resting on a client's reimbursement aptitude, the recuperation charge of DBL is near to 70%. This gives Dhaka Bank Limited budgetary steadiness & components up Dhaka Bank Limited to be enduring within the trade for the lengthy scamper.

**Country wide organizes:**

The extreme objective of Dhaka Bank Limited is to grow its operations to entirety Bangladesh. Supporting this sort of vision & mission & to take steps as essential, will not only increment DBL's productivity but too will sheltered its presence within the stretched scamper.

**Experienced directors:**

One of the enter openings for Dhaka Bank Limited is its productive directors. Dhaka Bank Limited has utilized expert directors to encourage its procedure. These

supervisors encompass as of now activated the commerce for DBL as creature unused within the advertise.

### **Huge population:**

Bangladesh may be a creating nation to fulfill desires of the colossal populace, a huge sum of venture is mandatory. On the other hand, construction EPZ regions also a few Govt. arrangements facilitating outside speculation into our nation finished it alluring toward the outsiders on the way to contribute within our country. So, Dhaka Bank Limited includes a huge opening here. On the other side, EPZ design districts and many Govt. approaches encouraging exterior wander during our realm made it engaging on the way to the untouchables to contribute during our realm. So, Dhaka Bank Limited highlights a broad break here.

### **Threats**

All the brushwood of Dhaka bank limited isn't showing among exterior trade framework. Subsequently it'll be predominant meant for Dhaka bank limited within the occasion that they will show farther exchange in most of their branches.

## 2.2 INDUSTRY ANALYSIS

### 2.2.1 SPECIFICATION OF THE INDUSTRY:

Dhaka Bank Compelled may well be a musical organization bank that was joined as a open compelled company on sixth Apr, 1995 beneath the businesses Act 1994, and begun its industrial operation on fifth Gregorian calendar month 1996 with a intention to take part in the many parcel of the socioeconomic improvement of the state. Demonstrating at viable enterprise, industrial direction Associate in Nursing account advantage to the customers' access round the nation this organization glad customers' certainty straightaway once its institution. The Bank began its industrial operation with licensed funds of TK. 2,000 million and compensated principals of TK. one hundred million. The rewarded funds of the bank has reach tk a pair of,127,678,163 AS ON Gregorian calendar month thirty, 2018. the full regard (capital and saves) OF THE BANK AS ON Gregorian calendar month thirty, 2018 stood at TK. 5,799,765,059. The Bank offers the whole intensify of keeping money and speculation organizations for individual and company purchasers, upheld by the primary afterwards progression and accumulate of primarily prompted officers and staffs. The Bank has 100 branches over the state AND a large organize of students everywhere the planet. The Bank has plans to open additional branches interior this fund year to develop the orchestrate. In labor to produce spatial relation to keep money organizations, the Bank has stirred on-line Keeping money advantage, tied a national-collective ATM organize also has displayed a co-branded master card. A handle besides afoot to produce ecommerce business workplace to the bank's people throughout on-line Associate in Nursingd Family direction an account courses of action. The credit work environments grasped by capital of Bangladesh Bank Ltd are developing day by day Since of its well-organized and musical organization organization accumulate together well musical organization operating environments. The bank didn't take once with it's in since it were one field or conceivably it's amplified its credit work environments. {in a during a in Associate in Nursing exceedinglly in a very} short time later time managing an account division gets to be remarkably competitive and that's why while not giving exceptional and locks in work environments and organizations no bank will survive during this competition.



## **Company Information:**

|                      |   |   |
|----------------------|---|---|
| Name of the Company  | : | Dhaka Bank Limited  |
| Legal Form           | : | A Public limited company incorporated in Bangladesh on April 6, 1995 under the Companies Act, 1994 and listed in Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited |
| Date of Commencement | : | July 05 1995  |
| Registered Office    | : | 71, Purana Paltan Lane, Dhaka<br>Phone: +8802 5831 4424 (Hunting number),   |
| Registration Number  | : | C-28146(1992)/95  |
| Telephone            | : | +8802 5831 4425-31, 5 831 4624-8  |
| Tele fax             | : | +8802 5831 4419   |
| Telex                | : | 642425 DBL FX BJ  |
| E-mail               | : | info@dhakabankltd.com   |
| Web Page             | : | www.dhakabankltd.com  |
| Auditors             | : | ACNABIN.<br>Chartered Accountants   |
| Tax Consultant       | : | Howladar, Yunus & Co.<br>Chartered Accountants  |
| Lawyers              | : | Hasan & Associates<br>Barrister, Attorneys & Advocates  |
| Managing Director    | : | Mr.Syed Mahbubur Rahman   |
| Company Secretary    | : | Arham Masudul Huq   |
| Chairman             | : | Mr. Reshadur Rahman   |

## **Vision of the Organization:**

The Dhaka Bank, we describe our drive from the impassive. Our vision on the way to pledge a ordinary that produces each one keeping currency replace a gratifying

encounter. Our endeavor is near propose you greatest benefit throughout strictness, steadfast value, opportune transference, cutting edge improvement, and custom-made arrangement used for trade desires, all-inclusive achieve in exchange as well as exchange furthermore tall abdicate resting on your speculations. Our individuals, items and forms are adjusted to meet the demand of our observing clients. Our objective is near realizing a particular prescience. Our leading idea is near convey an eminence that illustrates a genuine indication of our vision- Brilliance into banking.

**Mission of the Organization:**

To be the head monetary foundation within the nation giving tall value items in addition to administrations supported with most recent innovation also a group of exceedingly propelled work force to convey Fabulousness in Keeping money.

**Goal:**

Our individuals, items and forms are adjusted to assemble the request of perceiving clients. Our objective is just before realizing dissimilarity just akin to the lights within the blue. Our leading point is on the way to provide a worth that illustrates a genuine sign of our apparition – Brilliance within Keeping money.

**Jingle:**

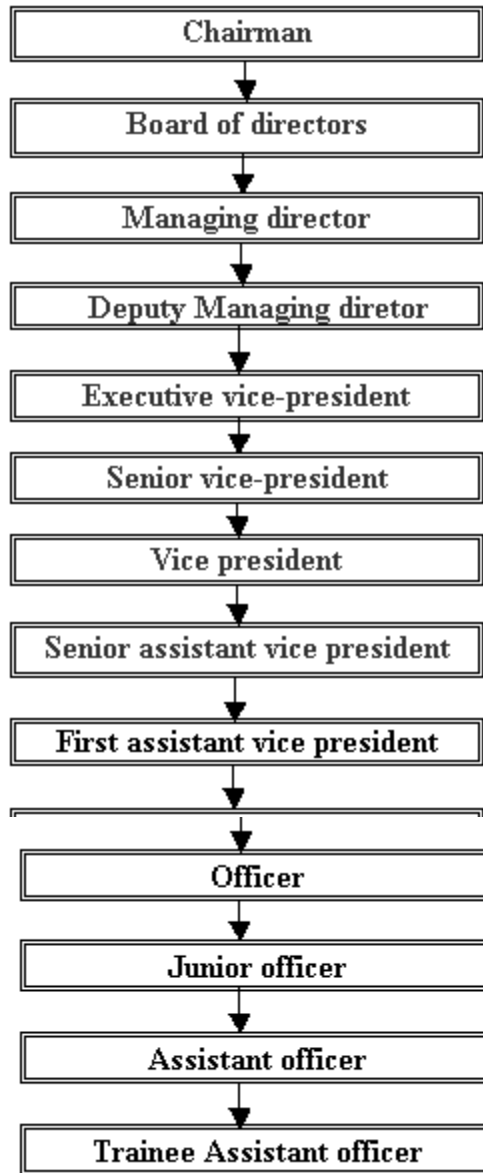
“Excellence in Banking”

**Values:**

- ❖ Customer focus
- ❖ Integrity and Honesty
- ❖ Quality
- ❖ Teamwork
- ❖ Respect for the individual
- ❖ Responsible citizenship
- ❖ Transparency and Accountability
- ❖ Environmentally Conscious

❖ High Morale

**Organization Structure:**



### **2.2.2 EXTERNAL ECONOMIC FACTORS:**

Financial Esteem Included (EVA) demonstrates the genuine financial benefit of the companionship. Economic Value Added is assess of the sum by which profit surpass or drop brief of requisite least revisit for Shareholders at akin dangers.

Shareholders/Equity suppliers are continuously cognizant approximately their revisit on principal contributed. As a marketable keeping money companionship we are profoundly apprehension for conveyance of esteem to all of our Shareholders/Equity providers.

Economic Value Added (EVA) Statement for the year ended December 31, 2018

| Particulars   | Amount in Taka |                |
|---|----------------|----------------|
|   | 2018           | 2017           |
| Shareholders' Equity  | 16,615,976,094 | 15,245,245,785 |
| Add: Provision for Loans and Advances   | 8,887,631,501  | 7,779,475,833  |
|   | 25,503,607,594 | 23,024,721,617 |
| Average Shareholders' Equity  | 24,264,164,606 | 21,855,916,645 |
| Earnings  |                |                |
| Profit after Taxation   | 1,359,130,376  | 1,495,371,858  |
| Add: Provision made during the year   | 3,620,508,288  | 2,365,327,422  |
|   | 4,979,638,664  | 3,860,699,280  |
| Average cost of Equity ( based on weighted average rate of 10 years Treasury Bond issued by Bangladesh Government) plus 2% risk premium | 9.24%          | 9.11%          |
| Average cost of Equity (in Taka)  | 2,242,008,810  | 1,991,074,006  |
| Economic Value Added  | 2,737,629,854  | 1,869,625,274  |
| Economic Value Added (Taka in million)  | 2,738          | 1,870          |

**Source:** Annual Report 2018

### 2.2.3 BARRIERS TO ENTRY

Given the capital and regulatory conditions for starting a new bank, according to the FDIC1 an average of 215 new banks were opened every year between 1977 and 2002. The danger of new entrants will be extremely high with so many new banks joining the market each year. However, the overall number of total banks falls by around 253 a year<sup>2</sup> due to mergers and bank failures. A key reason for this is, what is arguably, the banking industry's greatest entry obstacle, trust. Because the industry deals with money from other individuals, and new banks find it difficult to start up financial information. Because of the nature of the industry, people are more willing to put their faith in major, well-known, big banks that they find to be trustworthy. The banking industry has undergone a restructuring in which major banks aim to meet under their roof all the

financial needs of a consumer (this can be seen clearly in the business model of banks such as Wells Fargo's). Such consolidation reinforces the position of trust as an entry obstacle for new banks trying to compete with major banks, as customers are more likely to allow one bank to retain all of their accounts and meet their financial needs.

Ultimately, the barriers to entry for the banking industry are fairly low. Although entering the industry providing the trust and full range of services as a major bank is almost impossible for new banks, opening up a smaller bank operating at regional level is relatively easy.

#### **2.2.4 BUYER POWER**

Individuals present little challenge to the banking industry, but relatively high switching costs are a major factor influencing the power of buyers. If a person has a bank that meets their banking needs, mortgage, savings, insurance, and so on, moving to another bank can be a huge problem for that person. In try to persuade customers to switch to their bank, they also lower the switching price, although most people still prefer to stick to their current bank. The Internet has expanded the consumer's influence in the banking industry considerably. The Web has made it much easier for customers to compare the opening / holding account prices as well as the rates offered at different banks.

ONG Target launched big-yield checking accounts to grab the attention of investors and then went a step beyond and made it very easy for consumers to move their money from their current bank to ONG. Ong was fruitful in their endeavor because, in terms of time and resources, they managed to make switching costs very small.

#### **2.2.5 THREAT OF SUBSTITUTES**

Dhaka Bank not only one bank in Bangladesh. There are many other banks that provide same type of products and services. That's why Dhaka bank has some threat of other banks. Some of the biggest threats of replacement in the banking industry are from non-financial rivals rather than competing banks. The sector has no real threat to alternatives as far as deposits or withdrawals are concerned, but insurance, mutual funds, and fixed-income securities are some of the other banking services that non-

bank firms can sell. There is also a danger of substitutes for the payment method and loans for the industry are relatively high. For example, on "big ticket" products, big name electronics, jewelers, car dealers, and more tend to offer preferred funding. Such non-banks also give lower interest rates on loans, otherwise the borrower would get a traditional bank loan.

## CHAPTER 3: INTERNSHIP EXPERIENCE

Within the period of my internship at Dhaka Bank Restricted, Amin Bazar Department. My perception and duties were in Common Keeping money Office like opening & diverse sorts of DPS or FDR gap (Store Schemes). I worked with Nusrat Sharmin Jeny, representative of Dhaka Bank Constrained, General banking Department who oversees the front work area. Resting on that moment I basically work in client Benefit Office & watched the rules and controls of Store Plans as well as the method which they taken after within the Store Segment.

### 3.1 JOB RESPONSIBILITIES:

There were a variety of activities carried out Via me common managing an account division of Dhaka Bank Constrained (Amin Bazar department). Each day I utilized to start my career at work at 10:00am and it ended at 06:00pm.

Under this time distinctive sorts of work were done by me and those are given below:

#### 3.1.1 ACCOUNTS OPENING:

The opening of the account is foremost critical Problem in the banking sector. It's the main thing stage for consumers who are attending to acquire administrations from your bank. Some time recently any account opening exceptionally understands the goal is crucial clients from the bank. The selected clients may be person, accomplice, Joint partners, trustee / clubs / partners and distinctive sorts of educate. It's also there critical to learn why the account has to be opened by the client department. To uncover customer's reason account opening is beautiful precarious. In case experienced account opening officer cleverly s/he can effectively uncover reason to open the account client himself. Dhaka Bank Restricted offers distinctive sorts because of their goal bunch.

The following are:

- ❖ Current Account
- ❖ Savings Account
- ❖ Fixed Term Store account (FDR)
- ❖ Short Term Store (STD/DPS)

The opening of an account is primary step to be a client of Dhaka Bank Constrained along with getting a charge out of diverse administrations of it. For storing and pulling back cash from. The Dhaka Bank as well as having other administrations, there's a record required for each person also organization client. Subsequently my duty is to allow finest superiority administrations with endeavor on the way to maintain our client with the Norm for a long time.

### **3.1.2 CLOSING ACCOUNT:**

Accounts of consumers are closed numerous purposes. And I closed my accounts most extreme consideration toward the client therefore that another when they're going to think around opening up a bank account, Dhaka Bank Constrained will come to yours intellect as a favored preference.

### **3.1.3 RECEIVE CHEQUE REQUISITION:**

A cheque demand is gotten from the client to send a modern cheque book containing a particular number of pages available specified by client. I gotten the cheque demands all through the day and the document was sent to the headquarters conclusion of the day.

- ❖ Pay Arrange concern
- ❖ Pay arranges was provided for the operation client



### **3.1.4 REMITTANCE:**

Remittance implies foreign currency exchange between countries. International remittance generally encompasses all foreign currency sales and transactions attributable to import export, travel and other purposes. Nevertheless, for reasons other than export and import, in particular foreign remittance means the sale & purpose of foreign currencies. The remittance work is carried out by Dhaka Bank Ltd with different countries.

This retains all types of international remittance:

- ❖ Inward Remittance
- ❖ Outward Remittance

For easing up the whole remittance disbursement process, DBL is continuously trying to increase its distribution channel. As a part of the effort, DBL has already started payment of remittance through two renowned NGO of Bangladesh-PAGE and PADAKHEP MANOBIK UNNOYON KENDRO, which added 250 more distribution points to DBL's existing network. Moreover, the bank has entered into the 9-Bank Elite Network known as 'El Dorado' covering 950 locations only to augment its remittance facility to the furthest part of the Country.

Besides, the bank has diversified its network strength with Private Commercial Banks like Islami Bank and Southeast Bank for faster disbursement of remittance. DBL has enhanced its reach to the NRBs for safer transfer of money. It has started operation with one of Western Union Money Transfer's biggest networks. Along with its 13-exchange house network, affiliation with Western Union has ameliorated DBL's presence to the NRBs worldwide. With USA, UK, Italy, Germany, UAE, Saudi Arabia and Malaysia- Spain, Libya, Oman and Australia were also brought under the coverage of DBL as result of such frequent efforts.

To excellence in access to Bangladeshi refugees, DBL is considering introducing a facility devoted to the NRB. This One Stop service will be dedicated from money transfer to investment to meet all the banking needs of the company. NRBs related to banking activities in Bangladesh. The bank is about to introduce Mobile remittance

disbursement partnering with Banglalink, which will be a revolution in remittance payment system in our country. Inauguration of this Mobile payment system will definitely make remittance

Disbursement faster and easier. With such acumen and execution DBL is hopeful to continue the successful trend of remittance in upcoming years.

## CHAPTER 4: CONCLUSIONS AND KEY FACTS

### 4.1 RECOMMENDATIONS FOR IMPROVING DEPARTMENTAL OPERATIONS

All of Dhaka's branches isn't presenting with outside network of trades. So it'll be way great for the Dhaka bank in the event that they will present remote trade in most branches of their own. In spite of moment otherwise trade they got on the way to increment the proficiency at the side effectively. Keep going superior Customer relationship. They're there have on the way to be place more accentuation on customer service. In a competitive environment money related advertise, their items & administrations got on the way to centered when consumers can be more to learned almost Dhaka Bank' armed forces. Their showcasing methodologies ought to spread throughout the employee. Medium scope It's not like DBL solid. Near pull in modern consumers, they ought to go for coverage of the mass media. Community enterprises Obligation is exceptionally solid component to keep competitive feasible advantage in view of consumers. Men in a worldwide bottom are exceptionally very well educated around the requires & needs.

Based on my comment, I would like to recommend the suggestions below:

- ❖ Amin Bazer Branch of DBL need to be more aggressive with their promotional activates their service and charges.
- ❖ The branch may seek for new customers to recover the world crises impact on its growth and to boost up branch position.
- ❖ The monthly income of Amin Bazar Branch needs to be stable for achieving a constantly upward growth.
- ❖ The branch can target the travelers and the abroad going students through designing some attractive product for them and promote them.
- Accept the above recommendations, followings suggestions are may also be considered for the overall growth of Amin Bazer Branch of Dhaka bank Ltd. The

customer services need to improve in modern way for the purpose of adding some value and customer satisfaction.

- Some sort of customer needs and satisfaction related survey may be conducted to find innovative and better ways of customer satisfaction and it may increase the portion of customer loyalty.
- Card facilities including the ATM booths should be improved by DBL.
- In General Banking division there need to appoint much skilled, trained and smart employees.
- Dhaka Bank Ltd should give emphasis on regular employees rather than casuals.
- Some extensive promotional activities should be taken to make the bank familiar to the society. In that case DBL can attend in social activities.
- Evening Banking may be introduced by Amin Bazar of DBL, as there has huge potentiality.

## 4.2 CONCLUSION

All of Dhaka's branches aren't presenting with remote the system of trade. So it'll be superior meant for Dhaka bank in case they should present remote trade in most divisions of the organization. In the later profoundly competitive managing an account segment Dhaka Bank Ltd. is the favored preference in managing an account used for its neighborly also adapted administrations, unkind perimeter innovation, custom fitted arrangements for trade needs, trade spread around the world and commerce along with tall surrender lying on speculations. Within this brief time, the bank is successful in positioning itself within the nation as a competitive and inclusive financial institution. Usually widely recognized by the culture trade, little business person to huge vendor and combinations, counting beat appraised corporate and outside speculators, for present day and inventive thoughts and budgetary solution. The fundamental competitive advantage DBL is getting a charge out of that it's available online managing an account where else nearby commercial bank is unable to however accomplish that's the advantage. All commercial banks, however, are presently attempting on the way to accomplish this. The bank in this case workers are exceedingly persuaded with their wages and other benefits. All the employees here are extremely friendly to their clients, colleagues and tourists in the main.

I'm writing in this article attempted toward discover out of all sorts of down to earth transactions that are carried out in the case of taking care of different sort of keeping money exercises in each department, the hypothetical perspectives, that's what ought to be the strategies and prerequisites kept up from to begin with to final, and genuine hones as well as the extreme pick up for the bank in conducting budgetary exercises are primarily discussed.

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