**An Evaluation of Service Convenience in Banking Service: A Study at the
Dhaka Bank Limited**

**ANIKA IFFAT**

This report is submitted to the School of Business & Economics, United International University as a partial requirement for the fulfillment of Bachelors of Business Administration Degree.

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DHAKA BANK LIMITED**

**Submitted By:**

**ANIKA IFFAT**

**ID: 111 142 251**

**School of Business & Economics**

**United International University**

**Supervised by:**

**Kawsar Ahmmed, PhD**

**Associate Professor**

**School of Business & Economics**

**United International University**

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**Letter of Acknowledgement**

Toward the starting I need to thank my all-powerful Allah, who made me competent to proceed with my ordinary undertakings in the work environment during the entire time of my entry level position program. I additionally prefer to offer my genuine thanks and thankfulness to my counselor Dr. Kawsar Ahmmed, Associate Professor, School of business and financial matters, United International college, who has been happy to give me right approach, direction and bolster which helped me a great deal recorded as a hard copy this report. I am appreciative to him for his steady help and supervision, proposition and giving me significant information that was particularly required for the satisfaction of this report. The report titled "An Evaluation of Service Convenience of Dhaka Bank Limited. It has been set up to fulfill the fundamental of BBA degree.

It was not the simplest assignment to finish the report on "An Evaluation of Service Convenience of Dhaka bank constrained'' where all the data should be accumulated appropriately, broke down and speak to in a clear way. There are such a significant number of people who had helped, urged to finish the report effectively.

This report couldn't be capable without relationship of a couple of individuals. It is especially fortunate to get almost and real bearing, direction and co-movement from various people. Without exact information, it couldn't be separating and presented the report properly in entrancing manner.

Finally I need to gratitude to the majority of my companions and work partners who helped me giving direction and give satisfactory to setting up this report.

**Letter of Transmittal**

14/10/2019

To,

Kawsar Ahmmed, PhD

Associate Professor

School of Business & Economics

United International University, Dhaka

Sub: Submission of internship report on DHAKA BANK LIMITED.

Dear Sir,

I am glad to introduce my temporary job report on "An evaluation of service convenience of Dhaka Bank Limited" for the fragmented fulfillment of the degree of BBA in Department from United International University. This report is a result of my sensible work that I have guided in the midst of decided time to my brief employment program. I assembled information that I thought would serve to demonstrate mu focuses in this report. This down to earth data and encounters amassed through my report arranging will vastly help in my future.

I am really thankful on the upgrade that you illuminate me with your thought and point of view concerning the report. Moreover, in case you wish to enquire about a piece of my report, I would cheerfully respond to your inquiries. Much thank to you for your assistance and resilience.

Your sincerely,

Anika Iffat

ID: 111 142 251

Dept.: BBA

**Declaration**

This is to declared that this report entitles "An Evaluation of Service Convenience of Dhaka Bank Limited" has been appeared as a bit of impermanent employment traditions. It is a mandatory piece of my Bachelor of Business Administration program to present a temporary job report; I was propelled and educated by my chief Kawsar Ahmmed, Associate Professor, United International University.

…………………………………

Anika Iffat

ID: 111 142 251

United International University

**Executive Summary**

In today’s dynamic competitive service environments, providing satisfactory value in the form of service convenience to the consumer is imperative. Service convenience is the customer time and effort perception compared to the buying and using of a service from a service provider. This study is based on the evaluation of service convenience in banking service at Dhaka Bank Limited. Dhaka Bank Limited is a very organized bank and they value the legal rules and systems no matter what the situation is. Although Dhaka Bank Limited is a 3rd generation private bank, still it performs most of its work manually whereas other banks started to perform those work by using new software, necessary for generating more customer convenience. Among the other influencing factors service convenience acts as a prime determinant for customer service in the banking sector. Today lots of both public and private commercial banks are operating in Bangladesh. To get more customers and satisfy them, these financial institutions are competing severely with each other. Accordingly, more and more banks are paying their attention to make their services convenient for their customers. This study dealt with the four service convenience including access convenience, transaction convenience, benefit convenience, and post benefit convenience. Their natures are discussed in detailed and these conveniences are compared with the service convenience of Dhaka Bank Limited. Several positive and negative areas are isolated from the analysis. Based on the results of this qualitative study several recommendations are forwarded so that management can pay their attention to these vita areas to improve.

**Keywords:** Service convenience, banking service, customer value, customer satisfaction, Dhaka Bank Limited.

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# CHAPTER: 1

# INTRODUCTION

## 1.1 Rationale

This report is prepared as requirement for internship course of BBA program. This report focuses on three months working experiences that I gathered in Dhaka Bank LTD (pragati sarani). This report will give an overview about everyday regular front office tasks of Dhaka Bank.

The purpose of this report is to examine daily regular front office tasks of a bank, which is based on Dhaka Bank LTD (pragati sarani). This study will help the readers to understand activities such as everyday customer interactions of front desk, sorting out different files, account opening processes, dealing with customers cheque book & card related actions.

Every BBA graduate has to do an internship report based on his/her experience gathered during his/her tenure with the company. This experience helps them gather a basic insight of a corporate world & opportunities to explore the real world.

## 1.2 Objective

1. The core analysis of the study is to investigate the services of Dhaka Bank Limited.
2. To gain practical professional experiences and also to know how can I properly use academic knowledge in practical field.
3. To provide a brief overview about DBL and their historical background.
4. To evaluate the practice of customer convenience at the DBL
5. To discuss the process of client interaction and retentions.
6. To present my observation and suggestion to the bank.

**1.2.1 Scope of the study**: In this internship report, the study of general banking of DHAKA BANK LIMITED. From this report one can see how the general banking does if DHAKA BANK works. The data and information are collected from various sources for making this report. The report also details the internship research focus. The report has been created according to the general analysis of banking system of DBL and the conveniences I experienced by working here.

**1.2.2 Limitations of the study:** There are some constraints that I have faced during making the report. Those areas follows-

* This report does not include the financial ratios to find out the actual positions of DBL.
* Unsatisfactory records and publications have been another limitation in preparation of the report.
* Time is a big restraint for my research. I had to carry out my day to day job responsibilities. Therefore, I had less time to spend to work on that on report.
* The bank policy limits disclosing the data about the performance of the bank.
* Service convenience analysis of the bank is not an easy task.
* This study completely depended on official records and annual reports.

**1.2.3 Data collection:** primary and secondary both resources have been used to collect data-

1. Primary data:
* Face to face communication with the officers
* Practical work
* Face to face communication with clients
* Informal conversations also helped to collect information
* Some data have been gathered in complete personal observations
1. Secondary data:
* Annual reports and other published documents of Dhaka Bank Limited.
* Official website and Facebook page of Dhaka Bank Limited.
* Other internship reports.
* Related links available in the internet
* Different books, bank manuals etc.

## 1.3 Background

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**1.3.1 History:** The nation was just halfway of its age; the passion for history and heritage and an obsession for faster pace exerted a powerful force for change in the business world. Many budding hopes grew as a choice of the new generation in the shadows of banking reformation of the Nineties. A host of visionary entrepreneur friends inspired by a futurist leader set forth the fight of this great corporate voyage that echoed the speed of technology on the inner soul of Bangladesh. Dhaka Bank was incorporated as a Public Limited Company on April 6, 1995 under Companies Act, 1994. The company commenced banking operations on July 5, 1995.

The bank has stood out for its financial strength and operational craftsmanship marking its position as the potential market player in all core areas of banking in the country. It got listed in DSE and CSE in 2000. Alongside a lasting bond with the corporate world, Dhaka Bank has got hold of a countrywide reach through a larger network of Branches, ATMs, ADMs, SME channels and SMS banking. As on December 2017, Dhaka Bank has made its vibrant presence at 100 Branches including 2 Islamic Banking Branches, 3 SME Service Centers, 56 ATMs, 20 ADMs, 1 Business Kiosk and 2 Offshore Banking Units across the country. Catering to the needs of Capital Market, the Bank has established a subsidiary company named Dhaka Bank Securities Limited having 6 countrywide Branches.

From the very year of its landmark journey Dhaka Bank has truly cherished and brought into focus the heritage and history of Dhaka and Bangladesh from Mughal outpost to modern metropolis. Most of its presentation, publications, brand initiatives, delivery channels, calendars and financial manifestations bear Bank’s commitment to this attachment. The Bank is widely recognized today for its exceptional service, simplicity, proximity and cutting-edge way of delivery.

We expect to rise from the heart of Bangladesh as a stronger force in the market we serve. We are committed to our goals to create superior shareholder value in our quest for excellence as we grow and mature into a banking veteran.

**1.3.1.1 Corporate Information:**

* Name of the bank: DHAKA BANK LIMITED(DBL)
* Status: public limited company
* Date of incorporation: April 6, 1995
* Date of commencement: July 5, 1995
* Registered office: Biman Bhaban 1st floor, 100 Motijhil C/A Dhaka-1000, Bangladesh
* Telephone: 9554514
* Telex: 9556584, 9571013, 9565011
* Swift code: DHBLBDDH
* Email: info@dhakabank.com.bd
* Web page: www.dhakabankltd.com
* Chairman: Mr. Reshadur Rahman
* Managing director: Khondker Fazle Rashid

**1.3.1.2 Mission:** 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.

**1.3.1.3 Vision:** At Dhaka Bank, we draw our inspiration from the distant stars. Our vision is to assure a standard that makes every banking transaction a pleasurable experience. Our endeavor is to offer you supreme service through accuracy, reliability, timely delivery, cutting edge technology and tailored solution for business needs, global reach in trade and commerce and high yield on your investments.

Our people, products and processes are aligned to meet the demand of our discerning customers. Our goal is to achieve a distinct foresight. Our prime objective is to deliver a quality that demonstrates a true reflection of our vision- Excellence in Banking.

**1.3.1.4 Achievements & awards:**

* Certificate of merit from ICAB- 2008
* Best Bank Award- 2009
* CSR Award- 2009
* Bangladesh Remittance Award-2009
* Dhaka Bank wins “The Bankers Award-2018”, Oscar of the banking industry

**1.3.2 Products & services offered:**

Savings accounts: Savings account of Dhaka Bank starts with low minimum required deposit and low yearly service and is suitable for most of the Individuals. Current accounts: Dhaka Bank current account offers low minimum required deposit, lower yearly service charge and free ATM Card. This account is suitable for Proprietorship Business, Public & Private Limited Company, Partnership Company and Institutions.

Bundle savings: Your money can breed money with our bundle savings account, which offers free credit card and easy loan facilities. This account is mostly suitable for salaried individuals & professionals.

Joma savings accounts: For RMG Workers Minimum Initial Deposit: Tk. 100,Interest Rate: 3% P.A, Account Maintenance: Free,

Short notice deposit: Earn a fixed rate of interest with our short-noticed deposit featured higher interest, high degree of safety that depends on credit quality.

Fixed deposit: Plan your future with our Fixed Deposit Receipt (FDR) account. It offers easy loan facility, attractive rates of interest and provision for auto renewal.

Gift cheque: Surprise your near and dear ones with Dhaka Bank Gift Cheque. Our Gift Cheque offers attractive rates of interest, free refunded if lost or stolen and saves time & effort.

Deposit pension: Ensure your savings for future with our deposit pension scheme. Savings for your future is like a pension you earn over the span of your life.

Special deposit: Special deposit scheme offers attractive monthly returns, easy overdraft & loan facilities and other free features.

Deposit double scheme: Deposit Double Scheme entitles to double the deposit within the shortest possible time frame and offers easy loan & overdraft facilities.

Kotipoti deposit plan: Be a Kotipoti comfortably faster in 4 to 5 years and reach the heights of wealth & status with taka one crore, with our Kotipoti deposit plan.

Lakhpoti deposit plan: e a Lakhopoti comfortably faster In 4 to 15 years; enjoy free visa card and flexible loan facilities.

Honorable senior: Live young with our Honourable Seniors Scheme. It independently carries out day-to-day banking transactions and offers insurance.

Student ledger: Guide your children to save and spend their money judiciously. It includes features like tuition protection and financial management.

Shopno jatra: Easy transfer of study application fees to educational institutions abroad,

Opening/Processing student file for transferring tuition fees and living expenses,

Secured student Loan against FDR.

Car loan: Dhaka Bank is a reliable Bank that will support you all the way by offering car loan facilities.

Home loan: Dhaka Bank is the one you can rely that will support you all the way by offering home loan facilities.

Credit card: Dhaka Bank has designed its credit cards with wide variety of features to serve its valued consumers. Our aim is to cater to all types of consumers by providing an appropriate Credit Card to them.

Debit cards: Discount merchants, Dhaka Bank debit card provides exciting offers & discounts in your daily life purchases.

Locker service: Lockers of Dhaka Bank are available in various options and Locations over the country.

**1.3.3 Organization structure:**

***Figure 1: Organogram***

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# CHAPTER: 2

# ACTIVITIES UNDERTAKEN

## 2.1 Work related

**2.1.1 Opening & closing bank accounts**

**2.1.1.1 Opening a bank account**

There are four kind of bank account type that are most frequently opened. Corporate account, personal account, employee account, DPS. Personal account also known as (Savings account) which requires the account holders NID copy/passport copy, passport size 2 recent photos, nominees NID or passport copy, 1 passport size photo, nominees signature, recent maximum 2 month old utility bill copy of the account holder, the account holder needs an introducer to open an account who has an account in Dhaka Bank it could be on any branch, & lastly the account holder need to show a source of his/her income. The nominee has to be someone blood related with the account holder & the nominee can’t be under aged (below 18). DPS is related to savings account as a customer can’t open an DPS account without having a savings account the customer first has to open a savings account to if he/she doesn’t already have a savings account. Like DPS FDR (Fixed deposit receipt) accounts also requires the applicant to have an existed savings account. Employee account requires the organizations info & the employees work ranking, position salary etc. info from the organization that wants to open accounts for its working employees. And there has to be an agreement with DBL & that particular company for DB to open its employees accounts. These accounts are mainly opened by different organizations for their employees for salary & other incentive purposes. Corporate account (proprietorship account) is the most information requirement account, it needs the TIN certificate of the organizations/the owners/s, trade license copy (valid), visiting card of the organization if available, utility bill copy (paid within latest 2 months), NID/PASSPORT copy of the account holder, 2 color passport size photo of applicant, NID/Passport copy of the nominee & 1 passport size photo & again nominee has to be someone blood related to the applicant but if in cases where there is no other option but to give someone not blood related as nominee in that cases the applicant can write an application stating that he/she is making that parson his/her nominee that person relationship with the applicant could be friend, cousin, brother-in-law, sister-in-law etc. There’s also limited company account which requires all the same documents as corporate account the only additional thing that this account requires is all the partners NID/Passport copy & 2 passport size recent photos.

**2.1.1.2 Closing a bank account**

The methods for closing different bank accounts are different. But there’s one similarity among all those processes is that the customer has to give bank everything they had related with that account. For DPS the counter part that the customer was provided with from the bank has to be given back to the bank, with an application stating the reason for closing the account. For FDR accounts it’s the same process as they both have similar paper work to open the account. Savings accounts have different rules for closing the customer has to provide the bank an application about closing the account, cheque book has to be returned to the bank, debit card along with the cheque book. Corporate account requires most paperwork for closing as its related with business if the account has multiple partners then in that case all the partners has to sign an application stating the valid reason for closing the bank account, along with returning the cheque book & debit card.

**2.1.2 Issues related with cheque books & debit cards**

As its been mentioned at the beginning that Pragati Sarani branch of Dhaka Bank is a centralized branch as its only been 2 years since its opened. Everything is been controlled by the head office. The cheque books & the debit card comes from the head office & after receiving, the cards & the pins of those cards are kept separately the cards are kept with the GB officers the pins are kept to the cash department, the customers will be informed by call to come & receive their cheque book & debit card. The cards, pins & the cheque books those have to be inwarded by the helping assistants from the door. The cards, pins & cheque books come with a list of their names, cheque book number, serial number, account number on the list. If the account holder can’t be there by himself/herself they can send someone else in their place with an authorization letter stating the person’s name that’s been sent in the place of the account holder & with the account holders’ signature on it. Before giving the cheque book or debit cards in anyone’s hand the signature has to be verified with the system saved signature of the client that he/she has given during account opening. The cheque books & the debit cards will be returned to the head office after not being received for 6 months by the account holder. And the credit cards are managed by the credit officer.

**2.1.3 Organizing files**

The files are sorted in file holders with letters which contains files of a certain number of files. Suppose file holder A contains files from number 1-7 then file container B holds files numbered from 8-12. Like this and after a file is filled by too much papers those files are closed with a date that the file has paper inside it and a new file will be opened in its place with same file number but with different serial number. And the closed files are held on a cabinet.

There is also inward & outward system where the papers that’s been received from the head office the source of that paper, time & purpose of that papers have to be entered in regular track keeping file then it reaches the hands of officers. Outwards are those papers which goes outside of the bank like sending couriers, letters to clients, other any kind of documents that’s been out through the doors have to be enrolled in outward registry entry to keep track or as evidence.

**2.1.4 Client service**

As I was at the front desk with the GB officers all the customers came to the front desk with their problems or issues then after hearing their problems, we would send them to where they could get the solutions. But GB officers solved many various types of issues account related everything were solved by the GB officers, if a customer came stating a problem regarding their debit card being stuck in a ATM booth GB officers will give them a solution. If a customer needs statement paper that’s provided by the GB officers the clearing cheques are received by the GB officers.

**2.1.5 Dormant accounts & DBL GO app**

Current accounts that haven’t been used for 1-year falls under dormant account & savings account that haven’t been used for 2 years falls under dormant account. Also, the current accounts which has expired trade license that they opened their accounts with those customers will be called & informed to provide the bank with latest valid trade license copy. There will be formal letter sending to the clients address to inform him/her about the situation. 3 letters will be sent to the customer before closing the account.

DBL GO is an app that is created by Dhaka Bank. It can transfer money from B-KASH to an DBL account, the B-KASH facility is not available for current account holder’s, customers can check their account with the app, they can check their statement, transfer money from one branch to another branch of DBL, paying bills & online payments etc. the customers that visits the bank has been informed physically & those who haven’t visited the bank they have been informed by phone call about this app & its facility. And this app doesn’t require the customer any extra fee like weekly, monthly or yearly fees. To open this app customer, have to come to the bank and fill up a form then they will have to call the DBL hotline number and collect the pin for the app from there and they can use the facilities of the app after that. This app will help the customer avoids coming to bank for little information, saving their time & money. Customers can know the basic information about their account anytime, anywhere.

##

## Other activities:

During the internship time there were some other small activities like doing photocopies, there is only one printer which is connected with every department officers computers so giving the printout to the officer who commanded the printouts, taking signature on different documents like account opening forms & other official documents, from the branch manager who is on the second floor of the bank with the credit officer. Sometimes doing the inward & outward entries.

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# Chapter 3

# An Evaluation of Service Convenience of Dhaka Bank

## 3.1 Service Convenience Factors

 From the earliest starting point Dhaka Bank Limited's Customers have been faithful. Be that as it may, rivalry from 57 Banks in the business, alongside the extraordinary value war had prompted a decrease in the quantity of faithful Customers making the Banking business very aggressive. A solitary Customer doesn't present quite a bit of a danger to the Banking Industry; however exchanging expenses can influence the intensity of purchasers. Because of the overabundance liquidity in the Banks, exchanging cost is lower these days. So it's being extreme for the Banks to hold the Clients. On the off chance that a Client get lower rate in others Banks or Financial Institutions he/she needs to switch the Bank. Therefore, the dealing intensity of the purchasers is far as credit in extremely high. In the present Banking process, Customers are offered different administrations running from direct financed offices to warning administrations alongside different administrations like, money the board administrations, finance accounts, Visas, individual credits, etc. DBL is and will concentrate on an ideal mix in these administrations relying upon the nature and prerequisite of every customer. So as to do as such, we have put an isolated unit to take care of money the board and other corporate connections under the brought together corporate Banking order. In the coming year we emphatically would like to render total administrations to our esteemed customers.

### 3.1.1 Access Convenience:

Diverse financial items and administrations are being offered only to the Non-Government Organizations and universal activities in Bangladesh and its staff, both neighborhood and exile, situated in Bangladesh. With the help of the Marketing Team, who have related knowledge of serving discretionary missions with other worldwide banks, the Bank has custom fitted a rundown of items to address the NGO/International Organization's novel financial prerequisites in Bangladesh. Dhaka Bank Limited is focused on creating and conveying to the corporate connections complete financial arrangements while guaranteeing a degree of administration that surpasses client desires. Customers have access in-

* Internet banking- Through Internet banking the client can access the account to view and print the balance account statement for last 20 (twenty) transactions.
* Sms banking
* Locker- A customer could utilize the storage office of Dhaka Bank Limited and in this way have the alternative of covering your assets against any shocking episode. DBL offer security to our storage administration as stood to the Bank's own property at an extremely focused cost.
* Online banking- Dhaka Bank Limited acquaints Net Banking and expects with keep up the lead with improved offices through this media. Customer can gain admittance to ongoing record data through the Internet. Move cash from his/her record, service charge installment and the sky is the limit from there. Through on–Line Banking Services, customers can store to and 49 pull back from his/her record held with a specific branch up to a furthest reaches of Tk: 10,000.00 through any part of Dhaka Bank Limited.
* Debit card- Money Withdrawals – up to Tk.1 Lac every day, Utility installments – T&T, Mobile telephones, DESA, Multi-account get to, Fund Transfers, Mini Statements, PIN change, Low cost, Time sparing, East to screen record position, Easy to reach inside each Residential and Commercial Location.
* Visa credit card and Master credit card- Dhaka Bank Limited presents to you Your Everyday Credit Card in the briefest conceivable time. We perceive that you need your card each day. That is the reason we have created procedures to ensure conveyance of your card in only 7 days when you apply for a completely verified card; for an unbound card it will be prepared in only 10 days.
* Utility bill collection
* Tuition fees collection
* Letter of credit
* Western Union and other money transfers like Placid, Rupali etc (Note: they do not provide Money Gram Services)

### 3.1.2 Transaction convenience:

The Bank procedures Cash Transaction Report (CTR) by means of goAML middleware midway from the detailing wing of AML & CFT Division and a similar device is sent at Branch level with the goal that they can see check and dissect CTR information to distinguish surprising exchanges. All as the year progressed, a sum of 130,000 no CTRs (roughly) have been accounted for to BFIU through goAML programming after important appraisal by Branches.

Managing money easily: One will get simple and fast access to his/her Dhaka Bank Account(s) and Credit Card data, for example, balance, limits, last exchanges and so forth. It tracks spends and screen credits setting up full power over funds. The customer can avoid his/her visits to bank Branches; overseeing cash has never been so natural.

Cards and ATM: The bank has full vowed Cards Management framework, at present offering Debit, Prepaid and Credit cards in the issuing site and ATM at the securing site. Clients are doing ATM, POS and e-commerce exchange utilizing VISA/NPSB arrange. At present preparing is attempting to dispatch NFC empowered EMV cards and QR code based installment administration.

Mobile apps GO: Client can see their Account/Card data, see articulation, Fund Transfer inside/over the bank, Bill installment, Airtime top up and so on. At time of enlistment, Customer's Mobile IME number is labeled with his/her User ID and framework approves it at the hour of login. Client must utilize OTP for other record move and getting notice after each transaction. Mobile applications (for example Portable App) of business Banks in the nation has prodded more than couple of years and extraordinary eagerness have been seen among customers. With an astounding entrance of brilliant cell phones the Banking Mobile Apps have developed rapidly inside a limited ability to focus time. Dhaka Bank has additionally presented its industry driving versatile Banking application – Dhaka Bank Go during July 2017. It gives its clients a protected access to Dhaka Bank Accounts and Credit Cards whenever, anyplace. Dhaka Bank Go fills customer's need from moving asset to taking care of utility tabs and everything in the middle. Basically by including recipient account/Visa number/payee with a couple of snaps in the cell phone; one is prepared to move reserve to any financial balance, make Dhaka Bank Visa installment, take care of portable or utility tabs and that's just the beginning. During second 50% of 2018, Dhaka Bank Go consolidated moment store move (IBFT) administration with which reserve can be moved and got in a flash between 17 Banks who are working a similar administration under NPSB (National Payment Switch of Bangladesh).

bKash fund transfer: As a first bank in the nation, Dhaka Bank has gotten its hand together with the biggest MFS of the nation – bKash. Under the progressive recommendation, Dhaka Bank Clients can in a split second move/burden subsidize in close to home bKash Account (for example versatile number) with Dhaka Bank Go. It's basic, secure and quick. New upgrades of Dhaka Bank Mobile application more than 2018

* Bank to bKash: instant fund transfer to bKash personal account.
* IBFT Transfer: interbank fund transfer across 17 banks in the country under NPSB.

### 3.1.3 Benefit Convenience:

Dhaka Bank Saving Bundle Product is the first of its sort in Bangladesh. An exceptional mix of all adaptability of a present record and arrangement high enthusiasm on day by day equalization and month to month intrigue paid investment account in three plans, in particular-

* Dhaka Bank silver account
* Dhaka Bank gold account
* Dhaka Bank platinum account

Dhaka Bank Savings Bundle item is another milestone to our responsibility – Excellence in Banking. Client will get the accompanying advantages for opening any of the above record

1. 0.5% less enthusiasm on Retail Loan
2. Minimum Income Tk.30,000/ - in Silver Account, Tk.75000/ - in Gold record and Tk.150000/in Platinum Account-
* Most recent half year's bank proclamation
* TIN Certificate, National ID/Passport
* Post facto CIB and so forth.

Dhaka Bank is all around ready to be the main Personal Banking business among the neighborhood private banks. Bank's cognizant endeavors in brand assembling, presenting and supporting new bundled items, creating PB association alongside non-customary conveyance diverts have brought about great brand mindfulness among its picked objective markets.

Portion based investment funds plans are a noteworthy classification of sparing instruments among mid to upper center salary urban populace. DPS is a portion based investment funds plot (Deposit Pension Scheme) of Dhaka Bank for individual customers. The key differentiators of the item will be –

Measure of month to month store – The plan offers the customers the adaptability of fitting the measure of month to month store dependent on his month to month income position. The base month to month store will be BDT 500.00 The customer will have the alternative of keeping any sum in products of BDT 500.00 subject to a limit of Tk 20,000.

Adaptable tenor of the plan the customer has adaptability of settling on the tenor of the plan as far as number of months. Be that as it may, the base tenor would be four years and the greatest would be 144 months.

Adaptability to open any number of DPS Account–A customer can open most extreme five DPS accounts in customer's name, in his/her life partner's name or for the sake of his/her youngsters or in joint names with any of his/her relatives.

Reward point – on the off chance that the customer proceeds with the plan up-to development, at that point at development, the customer will be granted a reward 1% on the all-out store sum. In any case, to fit the bill for the reward point, customer may default in paying most extreme 2 portions inside the residency of the DPS.

Untimely encashment – if any customer shuts the store account before one year, s/he won't be qualified for any premium. Record running over a year will be qualified for the predominant intrigue offered in the investment account.

Late installment charge – Clients neglecting to store any portion will pay 5% late installment expense on the store portion sum as late installment expense, which will be acknowledged at the hour of keeping the following store Installment.

Installment through Account – Clients should open an Account with Dhaka Bank Limited and a standing guidance will be executed for auto-charge to impact the regularly scheduled payment.

OD Facility against DPS – Clients will have the choice of taking development upto 90% of the kept sum at the hour of use. Be that as it may, to be qualified for the OD office, the record must be in any event 2 years of age or the base ticket size of the development will be Tk 20,000.00

Premium the bank will be give 11.50% enthusiasm on his/her store.

Store Double- Store Double is a period determined store plot for individual customers where the kept cash will be multiplied in 5 years multi month. The key differentiators of the item will be:

Measure of store – The base store will be BDT 50,000.00 (either separately or together). The customer will have the choice of storing any sum in products of BDT 10,000 subject to a limit of Tk 20, 00,000 of every a solitary name and Tk 35, 00,000 in joint name.

Residency of the plan – The residency of the plan will be 5 years. multi month and typical multi year.

Untimely encashment – If any customer pulls back the store before the residency, at that point she/he might be qualified for winning loan cost on investment account notwithstanding the underlying store. Nonetheless, withdrawal of the kept sum before one year won't acquire any enthusiasm to the depositor(s).

OD Facility against Deposit – Clients will have the alternative of taking development up to 90% of the underlying kept sum. The loaning rate will be tied up with the financing cost offered on the store.

### 3.1.4 Post Benefit Convenience:

Dhaka Bank Limited is effectively handling the post benefit situation and issues like replacement or reissue of any particular products or services. Some of the scenarios are given bellow:

* After opening an account the bank helps customer to set a transaction portfolio of every individuals that secures the transactions and helps to avoid any types of legal problems.
* Whenever there is an upgrade or change the bank informs its customers about the changes
* In case of fixed deposit programs when it’s time to be matured the bank will inform the customer and renew the program
* There are many services so that the officers help customers to choose the particular services that is the best suitable program for them
* If there is any irregularity in any transaction the bank immediately contact with the clients firstly by letter and then verbally
* The bank always advise their customers to pay the income tax and update their respective legal documents
* At the time of high value transaction the bank collects its proof of the source of the money for security

### 3.1.5 Customer Self-Service:

There are some activities that need to be done by the customers. That will help them to connect and make a bonding with the bank directly. And I think these works give satisfaction to the customers because that maintains a physical touch. The self-services are as follows:

* Customers need to present physically at the time of receiving cheque book, debit card and pin number and credit card.
* Customers maintain their debit cards, credit cards and make transactions on their own in the booths.
* Customers wait in the line in front of cash counter for depositing and withdrawing cash.
* Account holders can transfer money, recharge balance in their mobiles, check blance by the DBL GO Apps.
* They can change their pin numbers by themselves.
* The bank has a 24/7call center (16474) for customer services and customers can find out any of their queries that related their bank account.

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# Chapter: 4

# Positive & Negative Findings

## 4.1 Positive Findings of DHAKA BANK LIMITED:

* Dhaka Bank has a numerous items, for example, individual current record, sparing records, Senior native records, Value Tax sparing record, Student record, Payroll account, Lakhopoti store plan, Kotipoti store plan, FDR, DPS, SDS.
* Senior native record is another record for Dhaka bank. It is a one of a kind record for Dhaka bank. In the event that anybody opens this record so age must be 45 up.
* FDR, DPS, SDS record loan cost is high than other bank.
* Dhaka bank constrained has an amicable and intelligent corporate culture.
* Dhaka bank exceptionally gifted supervisory group is likewise a noteworthy quality for the bank.
* Dhaka bank first need is client Dhaka bank rapidly give administrations of client. Dhaka bank plays great conduct with client.
* Dhaka bank loan fee is high.
* Inner correspondence is so great.
* Official condition is so wellbeing for female worker.
* Worker to representative correspondence is so great.

## 4.2 Negative Findings of DHAKA BANK LIMITED:

* Dhaka bank office isn't accessible.
* Rustic zone branch isn't accessible.
* ATM stalls are not adequate enough.
* Profit Per-portion of the bank is in diminished throughout the year which is definitely not a decent sign.
* Advance loan cost is higher state.
* The bank maintains too much formality that sometimes makes customers unhappy.

# Chapter: 5

# Recommendation & Conclusion

## 5.1 Recommendation:

Dhaka Bank Limited forms its situation as outstanding amongst other bank in Bangladesh. Dhaka Bank should take some build up its financial framework. I have given some possess recommendation to during my entry level position period their given beneath,

* The bank should expand their EPS to fulfill their holders
* Dhaka bank should build the working pay proportion
* The client has many grumbles about their charge, so for consumer loyalty bank ought to lessen the charge.
* To expand the ROA net gain against resources must be expanded
* Dhaka bank should enlist more workers, so they give the better client administrations.
* Each branch keeping client input box
* Dhaka bank should build the ATM stall
* Plainly notice the credit
* Technique, charges, expenses
* To expand the financing cost
* Card division should be progressively committed to pass on thing on schedule.

## 5.2 Conclusion:

 Dhaka Bank Limited is one of the advances, mechanical private bank in Bangladesh. It has an increasingly capable administration term. Dhaka bank constantly attempted its level best to execution monetarily well. Dhaka bank constrained confronted numerous issues time to time. These issues invigorate time to time because of monetary lull, loan cost variety, developing capital market, increment in the currency showcase, etc. They are promoted huge add up to the imports and fares part additionally they have greater capacity of the outside trade business. Utilizing their worth based financial administrations and committed supervisory group it isn't incomprehensible for the bank to finish its most recent assurance of turning into the best bank in the nation.

The most recent 4 months was very captivating to do my temporary job at Dhaka Bank Limited, Pragati Sarani Branch. I got some answers concerning the Dhaka Bank has earned a wonderful piece of the overall industry as far as giving quality administration in Bangladesh. There are numerous different reasons why corporate clients picked Dhaka bank for their financial needs. They are the followings:

* One stop administration utilizing most recent innovation
* Can work their records from any branch (web based banking)
* Low charge or no charge on organization accounts
* Wide scope of banking system (correspondence banking)
* Crediting a large number of pay accounts in a moment utilizing GEFU programming
* In this bank, each worker is awesome person& well conduct. That why numerous client intrigued to be a superior customer in this bank.
* In the ongoing years some different banks are likewise offering corporate items and administrations in the market. They are offering new benefits. They are focusing on the new clients as well as attempting to get the customers of Dhaka Bank and a portion of the customers are found to switch. In this circumstance Dhaka Bank truly became more acquainted with the genuine situation. A few stages has just been taken by Dhaka Bank to reestablish the corporate customers, some are in the pipeline yet at the same time some new activities must be taken for getting the inside and out arrangement.
* Finally, I might want to tell by working in Dhaka bank Limited as an entry level position period helped me to find out about corporate culture and condition and the few offices work distinctive in the financial area. While the organization has a few issues in the exhibition the board yet the bank is dynamic step by step. I wish a dynamic fate of the bank.

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