



**Analysis of Dutch-Bangla Bank Ltd & Commercial Banking
Industry in Bangladesh:
An Internship Experience Perspective**

Submitted to

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Subject: Submission of Internship Report titled “Analysis of Dutch-Bangla Bank Ltd. & Commercial Banking Industry in Bangladesh: An Internship Experience Perspective”.

Dear Sir,

I am submitting my Internship Report on “Analysis of Dutch-Bangla Bank Ltd and Commercial Banking Industry in Bangladesh: An Internship Perspective”. It was great happiness for me to work with this report on this interesting subject. It has helped me to apply my theoretical knowledge into practice. I have realized that theoretical knowledge is not enough we need practical experience and knowledge also.

I hope that you will like my project report. This report is very informative. I have tried my best to make the report informative and useful for other numerical uses.

Yours Sincerely,

Nisha Das

.....

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Acknowledgement

The report paper on “**Analysis of Dutch-Bangla Ltd. & Commercial Banking Industry of Bangladesh: An Internship Perspective**” is a great pleasure to me to complete. I have taken great aptitudes to complete this report. With the kind, help of the faculty member encouraged me to do this on time.

Firstly, Thanks to Almighty for his helpful gratitude to complete this report. I am giving thanks also to faculty Professor **Dr. Md Mohan Uddin** sir who supported me a lot and guided me to finish the project report from first to last.

I would like to express my gratitude to my parents for their continuous support and prayers. Their support and motivation encouraged me to overcome any obstacles and complete my BBA.

I would like to thank boss **Mr. Saiful Islam** who has supported me and helped me to accomplish this report by providing proper information. Without these help, I would face difficulties but this kind support helped me to complete the report.

Also indebted to those websites and information desks that provided me information and I tried to use those data properly to complete this report.

However, any reader or faculty may find my report error some in editing or any misinterpretation mistakes. Apart from this any correction and suggestion from any person is warmly welcomed.

Executive Summary

This report deals with Dutch-Bangla Bank Limited and commercial banking industry in bank with a view of internship experience perspective. In background of the report current phenomena of banking industry is discussed. Government determines new interest rate of 6% to 9% and its impact may affect very badly. The recent fraudulent activities and bad corporate governance are creating a big question about credibility and accountability of banking industry. In 2020 we can call this year age of Corona. Corona makes negative impact on our economy. To help the country people government made incentive and initiative packages thorough banking channel. Economy, GDP, budget related information situated in this report. Along with economic information the goal of the report is to discuss the banking industry, identify activities of DBBL as a bank and performance of my activities as an intern.

There are 62 running banks in Bangladesh so far. Conventional and non-conventional banks operate in our country. Banks spread their activities in full swing after 1971. Recent trend of banks seem very interesting. Banks spread their business activities by mobile banking, agent banking, and merchant banking along with green banking. Most of banks now in growth stage according to product life cycle. Corona Virus directly affects macro and micro economy. Government announces a deficit budget. Government will raise their funds through banking channel. Government will give incentive packages for small and middle businesses through banking channel. Banking industry now totally depend tools of technology. Automation, ATM, mobile banking and cyber-security all of depend on technological based. The political environment seems stable but fraudulent activities with help some political involvement made crisis of credibility. For banking sector where are customer is both buyer and supplier. The biggest treat of banking sector is increasing non-performing loan. The number of bad debts made a liquidity crisis.

Dutch-Bangla Bank Limited is one of the leading private banks in Bangladesh. Year by year it operates its business very actively. Positive growth factors of this bank indicates it best position among banks. Last year in 2020 the net profit was 4341 mn in taka. The number of loans and deposits increase to more than 10%. Apart from number of agent banking, ATM, fast track services made this bank top position in banking sector. Then aggressive brand promotion of mobile banking (ROCKET) makes a better position in banking sector. DBBL has most number of ATMs. DBBL emphasizes on educational sector. They conduct scholarship program for poor and brilliant students. DBBL should focus on health sector also. The pandemic makes a clear sense how much we lag behind from proper heath system.

Internship experience is very excited to me. Here I got practical experience of banking daily activities. I worked as an intern at different positions. How to conduct daily activities, how to

communicate customers as well as officials etc. are known to me. At Wari branch of DBBL I had to get informal training. The management helps me to introduce banking terms and different types of banking products and services. I contribute in front desk, remittance department and clearance department. Before finishing my internship period the bank manager evaluates me in final access and told where I need to improve. I used my academy knowledge to conduct. Besides I learned new skill development example: Communication skill. One thing is very to clear me that communication skill is the biggest skill in corporate world.

In the report some of departmental and personal recommendations listed. Speed of departmental working process, Cash department, behavior and health safety etc, are emphasized more. Besides for my personal development I have to be confident and improve financial terms. The intern report is written when the pandemic spreads. The impact of economy, budget etc. information is given. We hope this situation will improve soon. Our national economy will make prosper again.

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Chapter 1

Introduction

World is too small in this era. Modern updates make our life comfortable. The impact of globalization makes all types of sector faster than previous activities. In banking business we can see huge of nominal changes. A student needs professional knowledge about the new impacts of banking sector.

As course requirement I need to choose an organization where I will get real tasks of business world. I am so lucky that I have found opportunity with Dutch- Bangla Bank Ltd.

1.1 Background of the report

This report submission is very crucial for completing my Bachelor of Business Administration Degree. Here the integration between practical and bookies knowledge are presented smoothly.

In this report the, banking industry and its activities are presented. The overall activities of banking industry are presented in black and white. After independence banking sector is growing. But unfortunately banking sector faces difficulties. The number of scandals such as Basic bank loan sandals, Hall mark etc. make a question mark regarding this sector. Government new loan policy example recent deposit and loan rate 6% and 9% is fixed by government. Bankers do not happy with that policy. The commercial banks face liquidity crisis. Recently government made an incentive package for Covid-19 to tackle economical crisis. The 0.1 million taka packaged announced which will be given by banking channel. New budget for financial year 2020 to 2021 where we can see 1 lakh 90 thousand crore taka budget deficit Most of the money will taken from banking channel which will be created a huge pressure for the total economy. Corona virus almost damaged our economy. According to World bank our GDP may be declined to 2 or 3%. There will economic term of V shape and U shape. In U shape economy declined once but there will be speed recovery. Government tries to recover. Three state banks will distribute two thousands cr. loan for jobless expat returners.

Banks also give 2% incentive if someone send money thorough banking channel. Some banks such Islamic bank, Dutch Bangla bank add 1% more incentives. But some steps may be against banking sector. In this budget finance minister says that if someone hold 10 lakh taka on bank account there will be tax duties(excise). So customer may lost there motivation to hold their money in banks.

Bankers association of Bangladesh recently proposed that upto 2021 no new manpower appointed. The salary whoever gets 40000 thousand taka should reduce upto 15%. No new branch, no new rural department should not be opened during pandemic of Corona Virus.

In this report some topic are covered with importance of banking sector, present banks number and current trend etc. are focused. Then the factors of political, supplier power, technological etc are focused in fine. Then customer mix, products and strong and weak points are mentioned. Along with internship experiences, skills and performance are presented. In this report title is Analysis of Dutch-Bangla Bank Limited & It`s banking Industry.

1.2 Objective of the report

The main intention is to expand my theoretical knowledge with help of practical assessment.

The objectives are-

- ✓ To analyze the banking industry.
- ✓ To analyze the banking activities of Dutch-Bangla Bank Limited with practical aspects.
- ✓ To present my internship experience.
- ✓ To provide recommendations to bank industry, Dutch-Bangla Bank Ltd and myself.

1.3 Signification of the report

The internship report is meaningful not only for me but also academic researchers, banking policy maker and common people. In my 4 years under graduation life lots of theoretical knowledge, definition, financial mathematics and presentation have done. But there were a lack of practical implication. So I have get opportunity to work with Dutch-Bangla Bank Limited. So in this report I try to represent my practical knowledge. So this report is very key to my academic career.

This report deals with banking industry. This report may be useful to the academic researcher. They have to find the new contents, current trends, current position of banking sector, banking technology etc which may be used new business research.

This intern report is decorated with easy writings so that common people can easily know about the task of DBL and banking industry. They can able to understand the significant role of banking sector in terms of economical view.

The report helps the policy maker to sort out problems of banking sectors. What the negative remarks and what will be done etc. are recommended. They can analysis future trend and take pre-actions for upcoming problems.

Form this intern report students will see how real knowledge helps to increase their mind, analysis business picture and ready for workforce.

Chapter 2

Analysis of the industry

As my major is finance so it is essential to me achieve the real knowledge from a financial organization. So the banking sector is a sector where financial terms are used mostly. So I have chosen a bank organization where I will find my interest regarding my major background.

2.1 Specification of the industry

If anyone asks what is bank? Lots of answer will find from different text books, Wikipedia and online articles. So bank is an organization where one class of people save their money with interest and another class take loan with internet. Bank plays as media between their ways. The central bank is called mother of banks in a country. The name of central bank of Bangladesh is Bangladesh Bank. Different types of activities are done by banks. They are influencer in a country economy. In banking industry of Bangladesh we can find that there are mainly 2 types of banks. One is scheduled banks and other is non-scheduled banks. Here state banks, private banks, specialized banks, Islamic Shariah banks, conventional banks and foreign banks are included. Banking sector in Bangladesh is a big sector. Someone needs money bank will give you required money with some pre-condition. Someone wants to save money bank will arrange money store system. Now-a-days banking is not only does traditional activities. It will arrange more customer activities. It will do various activities for customer sides.

2.2 Size, trend and maturity of the industry

2.2.1 Size: After getting victory against Pakistan 3 state banks, 6 commercial banks and nine banks which are come from abroad. There are two types of banks:

- **Scheduled Banks:** The banks that remain in the list of banks maintained under the Bangladesh Bank Order, 1972.
- **Non-Scheduled Banks:** The banks which are established for special and definite objective and operate under any act but are not Scheduled Banks. These banks cannot perform all functions of scheduled banks.

There are total 60 scheduled banks in Bangladesh who do banking business beneath Bangladesh Bank (Bangladesh Bank Order, 1972 and Bank Company Act, 1991). Scheduled Banks are specified into following types:

- **State Owned Commercial Banks:** There are 6 banks which are run by government. Sonali, Rupali, Agroni, Bangladesh Krishi Bank, Rajshahi Krishi Bank and Probashi Kallayan Bank ltd.

- **Specialized Banks:** there are three special banks. These banks are also fully controlled by the Government.
- **Private Commercial Banks (PCBs):** There are 42 banks which are run by private ownership.
- **Conventional PCBs:** 34 conventional PCBs are now operating in the industry. They perform the banking functions in conventional fashion i.e interest based operations.
- **Islami Shariah based:** There are 11 Islami Shariah based PCBs in Bangladesh and they execute banking activities according to Islami Shariah.
- **Foreign Commercial Banks (FCBs):** 9 FCBs are operating in Bangladesh as the branches of the banks which are incorporated in outside the country.

2.2.2 Trend:

Banking journey is very old story in Bangladesh. In this report some of points of history are presented:

From the time of British Period we get banking progeny. There were 49 banks before partition in 1947. Dhaka bank was the first commercial bank (1806) .In 1784 Bengal Bank established. Bangladesh Bank established in 1972 by the order of presidential order. 1972s six banks turned as nationalized: Sonail Bank, Agrani bank, Janata bank, Uttara bank, Rupali bank and Pubali bank etc. Before 1983s the growth rate was slow. Arab-Bangla bank was the first commercial bank after 1983s.

Banks focus their banking not only urban places but also rural places. In rural or remote areas commercial banks making help to local economy. Banks support agriculture sector. The main aim of those banks is to support unbanked people with economical prospect in banking system. Bangladesh gives our farmers to open an account only with 10 taka only. According to Bangladesh Bank, 10,467 branches newly opened in 2019. Among the branches there 5069 were opened in remote places. So government focuses on village economy. Bangladesh bank made a new policy if any bank wants to open branches in a calendar year 50% should be opened in rural places.

In recent time we can see banking system is now being changed from previous one. In this report I list some of new trends.

Mobile banking: At first City bank introduced new concept of mobile banking. But DBBL starts it in full swing. Then it comes to Bikash which captures of huge market share.

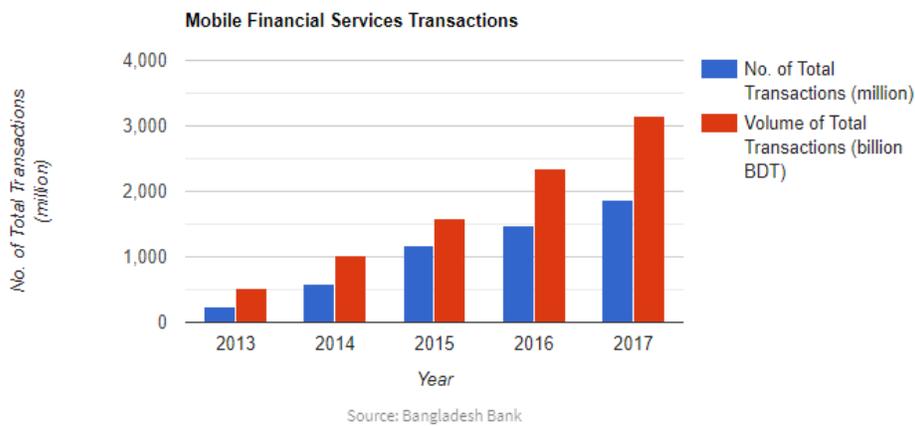


Figure: 2.1: Mobile Financial service growth.

According to Bangladesh Bank day by day the transactions thorough mobile banking increased a lot. Because it is easy send money anywhere. Due to pandemic garments workers did not get wages by hand. Thanks to mobile banking by this media they get their wages by mobile banking.

Recent trend banks are moved to agent banking. In some areas opening and maintaining banks is not easy task. So banks appointed some personal or organization act as banking phenomena, it is now being famous. There are brief reports of agent banking.

Table: 2.1: Year to year growth comparative scenario of banking industry.

Particulars		September 2018	September 2019
Banks with License	1	20	21
Operations of Banks	2	18	19
Number of Agents	3	3588	6513

Number of Outlets	4	5351	9391
Number of accounts	5	1,777,400	3,964,346
Amount of Deposit	6	201,276.07	616,986.49
Amount Loan Disbursed	7	13,732.94	30,579.45
Amount Inward Remittance	8	351,422.93	1,193,769.57

(Deposit, loan, and remittance are in BDT lacs)

Source: Bangladesh Bank.

The used of internet used increased. So customers are fond of move into internet banking, some banks maximum market share is internet based customers. In banking industry there are top banking apps are City bank(City Touch), Eastern bank(EBL Sky banking). Standard Chartered Bank (SC Mobile Banking), DBBL(Nexus Pay). Mutual Trust bank (MTB Smart Banking).

According to Bangladesh Bank policy green banking is introduced in 2013. BB encourages banks to invest on projects which are friendly for natural environment.

There have some Shariah Banks trend seem in Bangladesh. In Islam any type of interest is Haram (prohibited). The religious people of Muslim in Bangladesh are fond of Islamic Banking system. There are currently 11 Islamic banks. Recently Jamuna Bank which is known as conventional bank is turned as Shariah Based banks. Apart from we see number of ATM increases. We can see the automation process in banking industry.

There are some which are lists below:

- Relationship management based banking.
- CSR focused banking.

There are some commercial banks who conduct mutual broker activities. They conduct stock exchange activities. City bank, Jannata Bank, mutual trust conduct as broker house activities.

2.2.3 Maturity

I found that our banking industry is now in growth stage. From the industry lifecycle we found that Bangladesh Banking industry in the growth stage although the shakeout stage does not seem too far. Because of some characteristics of shakeout stages have noticed. But it can be said that the demand of banking services has increased past few years in Bangladesh which I noticed that in DBBL.

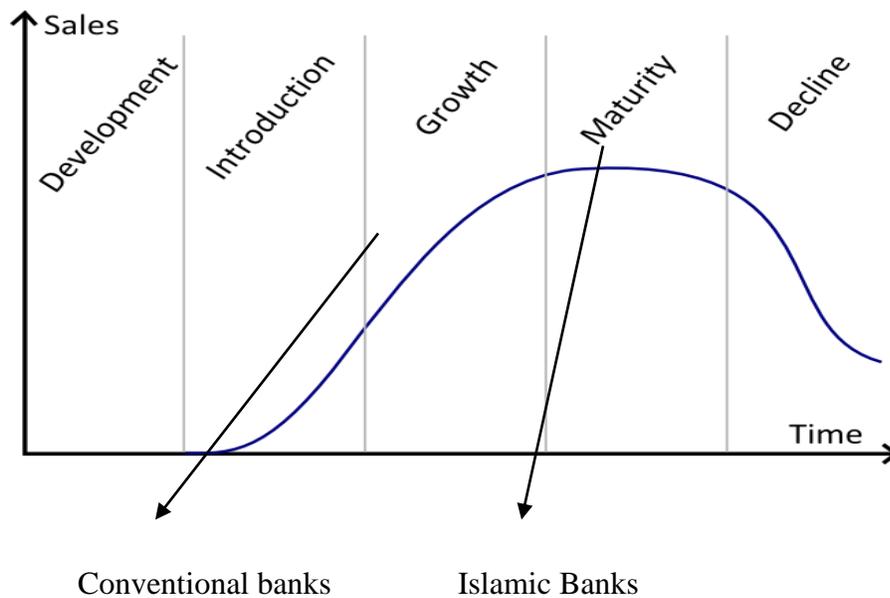


Figure 2.2: Product life stage of Banking Industry.

Overall banking industry is now positioning in growth stage. Because aftermath 1971 the number of banking organization increasing. Some of banks do extremely well. Banks are growth stage now. Some parameter indicates it life cycle. Banks spread branches across the country. They establish infrastructures and increase skilled manpower. They do corporate banking. They support foreign activities. Some of utilities services are given by them. Banks highly give emphasize on customer accounts security. Banks are spreading their business to agent, mobile banking. Their key movement is now to go digitalization. But maximum banks do not show good performance. And there is a big question of trust issues. Because of monetary scandals, hacking of reserve money are involved. Some banks could not hold market positioning of banks. Islamic banks established in maturity point. In 2017 survey Islami Bank Bangladesh Ltd brought highest remittance from abroad.

But due to economic crisis some of banking products may be declined stages. Along with adverse government policies may enforce banks to decline stages of their product may seem to decline stage.

2.3 Seasonality

In business world, every business industries have pick time to do business with greater profit, businesses and dull time. Example: In Ramadan time the demand of retail item has been increased. Just Banking sector has also seasonality time period. The Dutch-Bangla bank has also busy time period. Before 1.00 pm the bank deals with lots of activities with customers. The demand of new bank notes also increased various festivals such as Eid, Puja, Pohela Boishakh. In the beginning of any new year banking activities increased so much.

Bank seasonality depends on also some other things. Investment, interest rate and tax also play vital role in seasonality of a bank.

If government investment friendly policies, private investment is highly up to be marked. So small investors will go to bank for asking a loan purposes. Those policies give much influence on total country economy as well as banking activities.

If anyone reads newspaper, he/she must know present interest rate all of commercial banks. The policy is now same for all banks. The interest based policy is 6-9 based except credit cards.

2.4 External Economic Factors

Simply say the factors which have no control or power based on critical situations. Now in 2020 the pandemic situation of COVID19 diseases of Corona Virus is spread around the earth. This occurs a crisis moment of banking industry also. During typing this information, it is new treat for banking industry which may also consider external economic factors.

In FY 2020-2021 finance minister hope there will be 8.2 GDP rate, which is very tuff task in this sinking economy. Moreover banking industry feels sorry in this situation. Government will take huge loan from banking sector. As a result flow of credit for private organization will be declined. Overall banking industry will be stressful.

Moreover inflation rate might be huge. The supply of money will be increased in open market place. As a result banks automatic fall in liquidity crisis. Government hopes that inflation will be 5.4. But true sense it is quit impossible during age of Corona.

Moreover export and import business halt. According a report 28% import is declined. And our export RMG products stop in full swing. So banking industry fails to open LC issues.

Apart from, world-wide economic recession has increased up to mark. The present economic picture may be satisfactory for Bangladesh but there is a huge gap income between poor and rich. Moreover the number of loan default has increased. The finance ministry has proposed 9-6 of interest based on deposit and loan. Our country is small and still economy area is also up-to mark. In this country the existing banks are more than required numbers. The country has faced

some economical challenges. Number of unemployment has increased. The inflation rate is also increased which directly affect on lower income class people.

2.5 Technological Factors

Banking industry can analysis the tools in respect of technological aspects. They can emphasize on TQM (Total Quality Management along with secure technology). Banking industry should consider- goods and services, production activities, ICT etc. Technology boosts a particular side or industry. The banking needs cope up with new technology sites. Internet based banking activities is operated by banks. Different banks open app on mobile devices. For transfer money now just become second matter. Mobile banking is now a popular matter in this country. ATM technology helps us to withdrawn money even banks are closing down. Customer care service of banks boots the service of customer higher level.

Apart from less security of internet security is seen now a days. The Banking industry must establish technological security to make ensuring free from hackers. We know few year ago there was a fraud of ATM, cyber attack on Bangladesh. So internet security is very sensitive issue.

2.6 Political, legal and regulatory factors

Recent 4 or 5 years we can see political crisis is not seen. But there is instability situation we can understand. Here political factors may be applied loan agreement by viewing as political site. Some new banks are opened by political consideration which may be brought negative impacts. We can see the number of debts also increased. Legal actions cannot be taken against big fishes.

Some big frauds such Basic Bank scandals, Sonali Bank scandals or Farmers Banks fault etc. made banking industry make lack of credibility among the public.

2.7 Barriers to enter

According to famous statement of Porter, barriers to enter depend on some key factors. In Bangladesh perspective some economic factors should be undertaken. There are already 62 banks. The number is already is huge if we consider scope of our economy. Then capital requirement same opening a bank, one should initiate 500 crore taka. Switching cost so far cannot identified. Because legally there is no record of shut down of a bank. Recently a bank changed its logo and name that already defame for money laundering cases. Banking industry should remain higher barriers so it will good for other banks along with whole economy.

For entering a bank in Bangladesh seems easy to enter but it is not acceptable. Permission of a bank to operate should be approved based on economic entity. Most of recent banks are based on political based rather economic condition facts. In Bangladesh traditional bank activities is almost same. But the barriers for banks are there are a little investment opportunities.

2.8 Supplier Power

Supplier dimension can be identified into 2 dimensions one is bank perspective and other is bank customer perspective. In our bank industry there are more banks which are already extra. So existing banks already loss their dominating power. Bank power will be higher when there will be less banks, brand of the banks higher, there will be forward integration more.

Now customers are very much careful. They are the supplier of this industry. They judge a product or service to the point. Before selecting a bank for opening a bank account they judge which bank will give highest interest income facilities. They also asked which bank giving highest number of online based facilities. They also judge the goodwill, financial stability and duration of a bank.

On the other side, loan seekers look after for which banks give loan with low interest rate. So in fine, number of increasing banks along with non-bank financial organizations increased depositor power for negotiation.

2.9 Buyer Power

First we need to know the definition of buyer power. Again customer also to be considered as buyer. According to Porter, buyer power means to the pressure that customers can put on businesses to get them to provide higher quality products, better customer service and lower prices. In banking industry bargaining power of customers is upper. In Bangladesh there are 60 scheduled banks. So buyers have huge dominated power. They can easily shift from one bank to other banks. Buyer power can be high when there will be adequate buyers. More entrepreneur are present in the economy. When the demand of money is peak point, the particular sector government makes it high priority. Example: In our country RMG sectors have enough buying power.

2.10 Threat of substitutes

This type of threat are coming from other industry not from own industry. In banking sector it is one of greatest treats for them. As we know some non-banking financial institutions offer low interest and low regulation loans which traditional banks follow strictly for borrower selection.

Banking industry faces some hard rules which may not required for non-banking organizations. There 33 non-banking companies in Bangladesh.

2.11 Industry rivalry

Industry rivalry occurs when there are same entity businesses are present there. In banking industry this term applicable without any doubt. There are currently 60 banks in Bangladesh (Listed). Bengal bank was last added here. So here competition is commonly seen among banks. So banks are very careful to gather customers. Some banks take different market approach to hold their position in market place. Example: Dutch- Bangla bank is famous for ATM service. Brac bank is famous for mobile banking. Islami Bank is famous for Shariah based banking. Now question is why banks such unique steps. The simple answer is to beat the competitors exiting in the industry. Not only national Banks involved here but also foreign banks are responsible for heavy competitions.

In the banking industry, advancement of new information & technology has reduced the obstacles to entry. The banking activities are not contained only traditional progenies. It is hugely depended on online banking also (Internet-based banking). Worldwide customers or clients want to get banking service through internet-based activities.

Many banks opened different types of mobile apps to give service smoothly. Some of them open mobile banking such as Bikash, Rocket, Sure Cash etc. to ensure banking with joy. Recently we can see the new movement of agent banking. This type of activities has minimized distribution cost along with getting huge market share. Banking tries follow the policy about minimum cost with maximum efficiency.

Sometimes industry rivalry is necessary to transparent this banking industry. Because of banks try to offer different service and product which is very easy for new clients. Banks try to focus lower and middle class people thorough industry rivalry. New trends we can see banks emphasizes on rural banking along with agent banking.

Now Banks are more concern to root level customer service. The reason is there are creating more options to switch another bank. Industry rivalry makes customer very powerful.

2.12 Summary of Challenges and Opportunities

Challenges

The banking sector damaged many times by several times of fraudulence activities. Although a good improvement has seen slowly. In abroad, they see our banking activities as a question mark.

NPLs are one of the major concerns damaging the financial performance of banks. According to Bangladesh Bank, bad loans ramped up to 11.23% at the end of the third quarter of last year. NPLs now account for 11.45% of the total loans, up from 10.41% in June of last year.

Good governance is another key issue that our banking sector lacks. Corporate governance may be damaged when banks are avoid of transparency, accountability, and compliance. The quality of governance can affect the financial soundness indicators such as asset quality, capital adequacy ratio, liquidity, earning capacity, and more. The challenges are given in summary.

- More government involvement over Bangladesh Bank.
- Money laundering & malpractices by few bankers.
- Limited skilled workers.
- Risk of information technology.
- High risk of cyber attack.
- Some rules provide protection of Bank defaulters.
- Recent fraudulent activities banks lost their credibility.

Opportunities:

Banking sector is backbone of any economy system. Now a day banks are facing liquidity and solvency problem, More over some non-bank financial organizations give more facilities rather than a bank.

Actually the opportunities are fully depended on government rules, regulations, planning along with political considerations. Opportunities will be created when there will business and bank friendly policies. When there will be zero tolerance policy against any type error activities. If government reduces dependency on banking industry, banking industry will turn its best position. They can give loan to supply for private and good borrowers.

Government should not approve financial organizations. Cyber internet system should be more powerful. New incentives should be created.

But there is also some good news. Some organization such as BIBA, BBTA gives bankers skillful training. They are focusing on asset quality management. They try to make ensuring good governance practices. Selecting borrowers is very important to reduce credit risk.

Chapter 3

Analysis of the Organization

3.1 Overview & History

Dutch-Bangla Bank is Bangladesh's most advanced bank. It stands to offer the foremost innovative & affordable banking products to Bangladesh. CRS (Corporate Social Responsibility) activities of this bank are the highest among the banks in Bangladesh. DBBL conducts all kinds of economic banking activities and renders all kinds of private and company banking services to the purchasers of all strata of the society within the framework of Bank Companies Act 1991 and rules and regulations laid down by Bangladesh Bank from time to time. On the opposite hand, DBBL stands of the most important private donors involved in improving the country. DBBL is proud to be related to helping Bangladesh also as being a pacesetter within the country's banking sector.

Dutch-Bangla bank started its banking activities in 1995. Its main office situated in Dhaka. The present Chairmen of this bank is Sayem Ahmed.

DBBL started operation is Bangladesh's first venture bank. The bank was an attempt by local shareholders spearheaded by M Sahabuddin Ahmed and therefore the Dutch company FMO.

Dutch-Bangla Bank was the top bank in Bangladesh to be fully automated. The Electronic-Banking Division set in 2002 to install rapid automation and convey modern banking services into this field. Full automation was finished in 2003 and that's why introduced plastic money to the Bangladeshi masses. DBBL also runs the nation's largest ATM fleet and within the process drastically cut consumer costs and costs by 80%.

3.1.1 Mission of the organization

Dutch-Bangla Bank Limited focuses on creativity in business world. Only making profit is not main objective of this financial institution. It has a social commitment.

3.1.2 Vision of the organization

To establish dream Bangladesh fulfills freedom. Contribute in arts, sports, science, education, health and environment. Global banking has changed rapidly and DBBL has worked hard to cope up to these changes. DBBL's focuses on creativity and the an enjoyable life that abounds with life sprit and adventures that contributes to human life developments.

3.1.3 Capital of the bank

DBBL is a listed bank company of DSE. Under the act of the Bank Companies Act 1991 and the Companies Act 1994, it established its business. In table 3.1 basic bank capital information presented there.

Table: 3.1: Bank Capital Information

Basic Capital Information:

Number of Branches	195
Number of employees	1800
Total deposits (million In Taka)	262467.7
Total Liabilities	323340.1
Authorized capital(mn)	15000
Paid up capital(mn)	5000
Market capitalization	29250.000 million in taka

From this table we will know the bank increases its branches along with staff members. So far it total deposit is 262467 mn taka. And the total market share is 29250 mn taka. In 2018 the capital ratio was 15.6%.

3.2 Trend and Growth:

Every organization must focus on market trend and do business according to trend. This bank is a fast growing bank so it measures customer service and satisfaction seriously. This bank carries forward some revolution in banking industry. Some of trend and growth represent here:

3.2.1 Net profit: (Million in Taka)

Bank is such an organization which good is money. The goodwill of this bank helps to grow its market share. If we consider 5 year annual report date its net profit growth rate is upper trend.

DBBL financial highlights expose its market position to be good. Here are some graphical presentations:

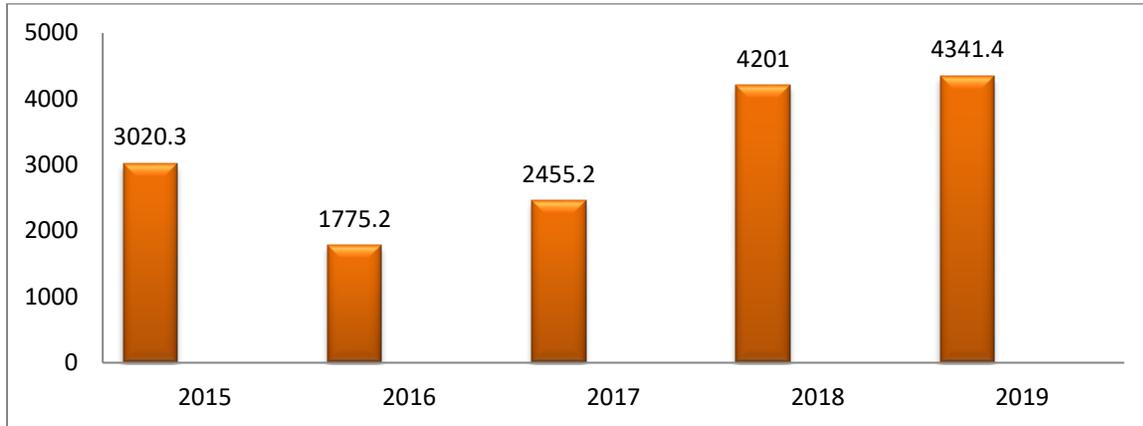


Figure: 3.1: Net profit (5 years, Million in taka).

We can evaluate that net profit of DBBL seems very healthy. In banking sector DBBL is the name of proud. Its sophisticated banking to make a better position, year by year they make different type portfolio banking such as rural banking, student banking and others so on.

3.2.2 Total Revenue: (million in taka):

According to annual report 2019 the bank earns good revenue than any other banks. In this intern report a graphical presentation given below:

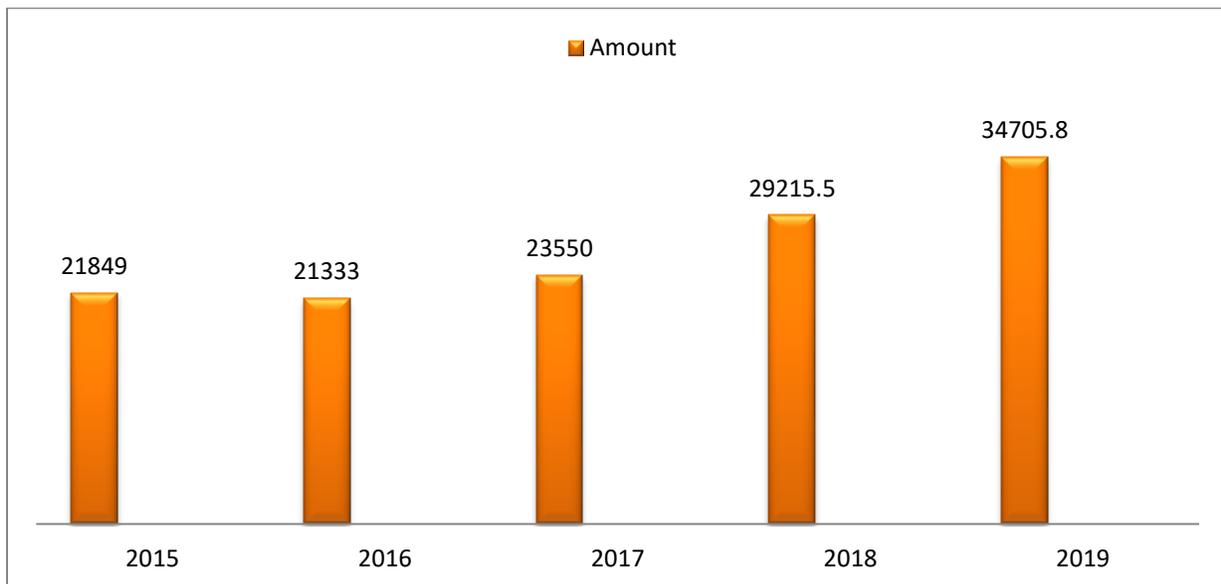


Figure: 3.2: Total revenue five years

The trend seems very health in respect for total revenue. If we analysis we can see year by year revenue (total) is increasing. In 2019 they earned 34705 million in taka. We indicate it good trend.

3.2.3 Earning per Share:

EPS tells the story how a company income against outstanding share

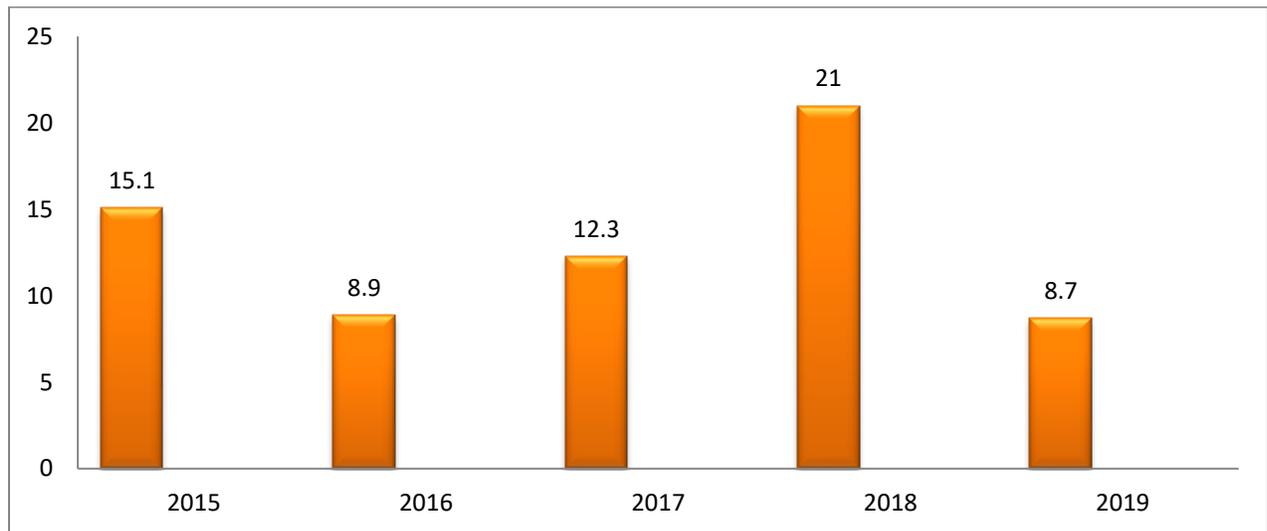


Figure: 3.3: EPS point view.

Here we see the growth of EPS declined. Several reasons work here. We know from 2018 the share market cannot perform well. Share value of banking sector is not up to mark. More banks face a liquidity crisis.

3.2.4 Growth of assets:

Briefly discuss with graphical presentation:

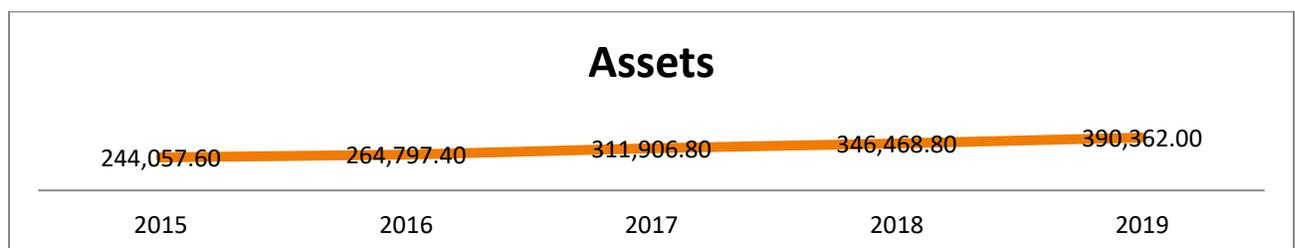


Figure: 3.4: Growth of Assets year by year

Here we can see DBBL assets growth rate is super. From 2018 to 2019 the growth rate was 12.7. Increasing sometimes increasing asset does not prove everything is ok. Because of deposits also count as assets as well as liability.

3.2.5 Growth of total loans:

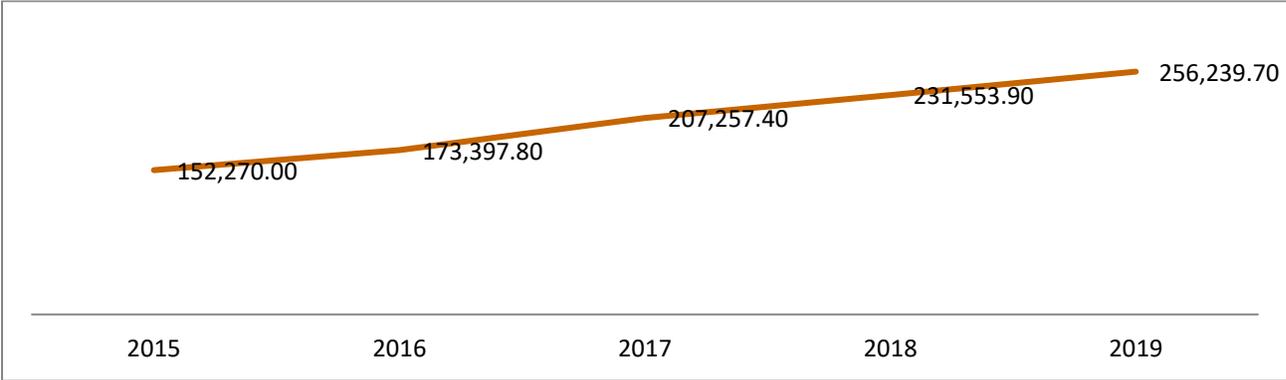


Figure: 3.5: Growth of total loans of DBBL

The growth of total loan increased day by day from 2018 to 2019 the growth rate was 10.7% which seems positive for this company.

3.2.6 Growth of total deposits(in number):

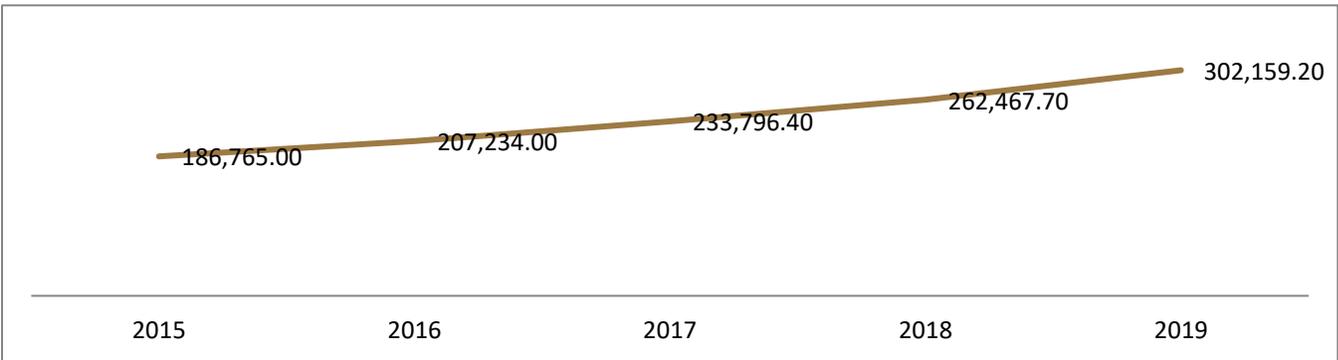


Figure: 3.6: Total deposit of DBBL

The number of deposits day by day is improving. This figure shows the bank has the good reputation in public. And public feels safe to deposit in DBBL. From 2018 to 2019 the growth rate of deposit is 15.1%.

3.2.7 Growth of total export and import(in million):

Commercial banks involved in international business. In modern business one cannot do foreign business without involvement of bank. Now we will see the graphical presentation of its growing performance:

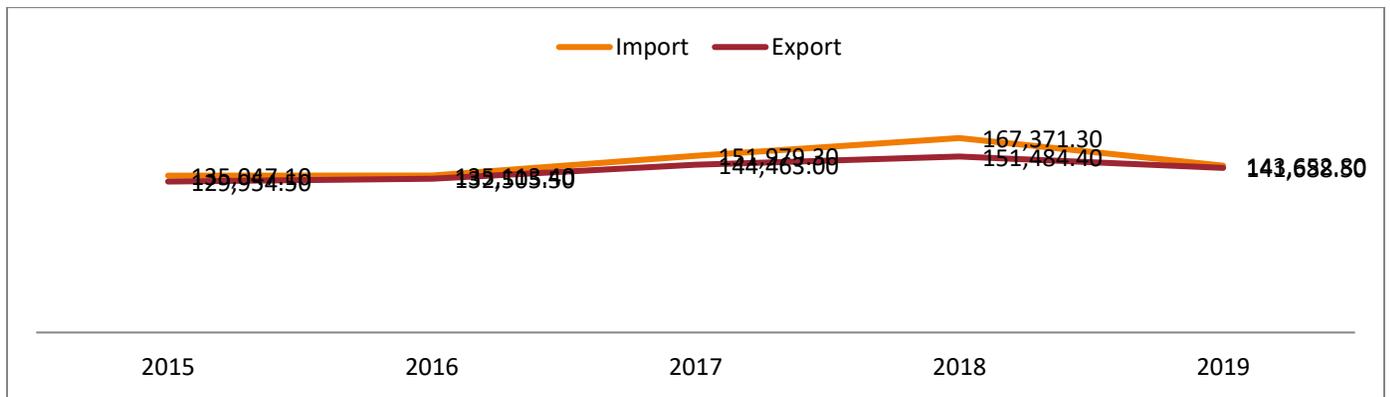


Figure: 3.7: Export and import amount of DBBL.

Here we see the last 5 years analysis. We can see the performance of import and export little bit down. In that time Bangladesh faces some economical crisis. Moreover the number of exports reduced. The international policies involved.

3.2.8 Growth of ATM, fast track, mobile banking and POS:

Banking and technology is now used as common matter. Without technology Banking may be impossible. Business world is fast moving. Technology boosts the speed of growth. Dutch Bangla bank is giving world class technologies facilities to its clients. Moreover they make ensuring security of server. Some of examples of banking automation are:

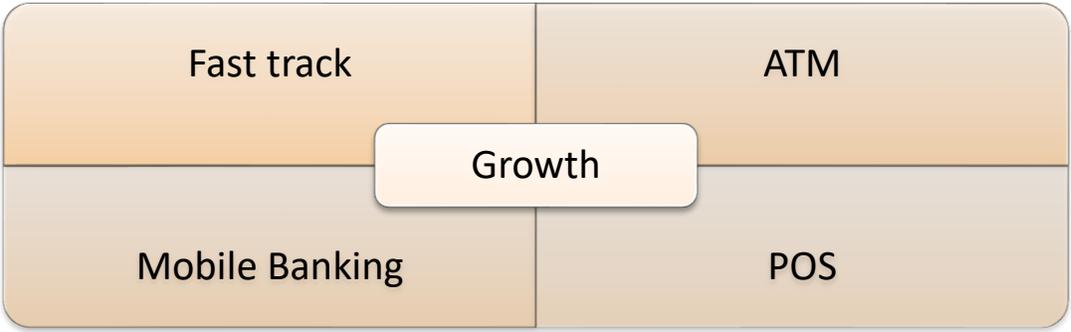


Figure: 3.8: Banking automation.

3.2.9 Automated Teller Machine (ATM)

DBBL initiated its ATM service in 2004. Now it becomes country leader of this service, The bank builds a strong network. In 2018 the total ATM was 4705.

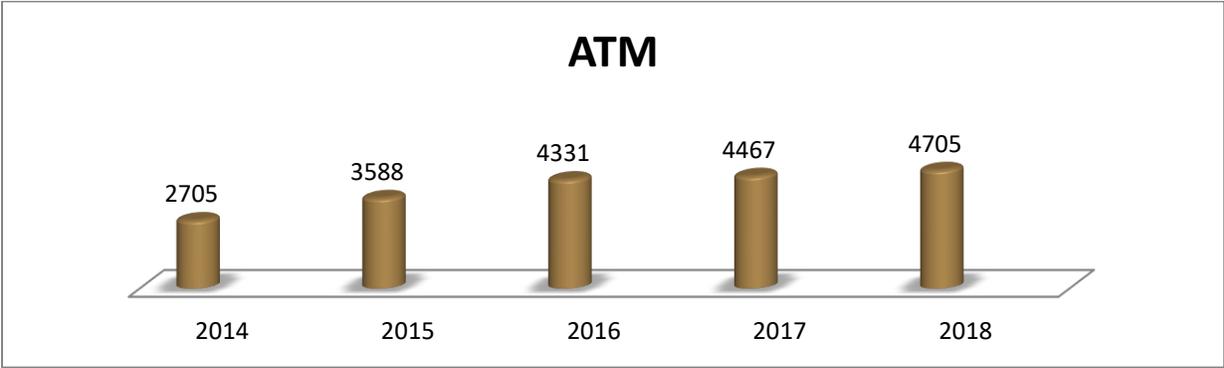


Figure 3.9: Growth of ATM.

Here we can see year by year its ATM facilities increasing. The figure tells how their ATM service increased from 2017 to 2018 and it's 4,467 to 4705.

3.2.10 Fast track:

- First in Bangladesh.
- Faster service banking.
- ATMs, Deposit kiosks and customer service help desk officer are the elements.

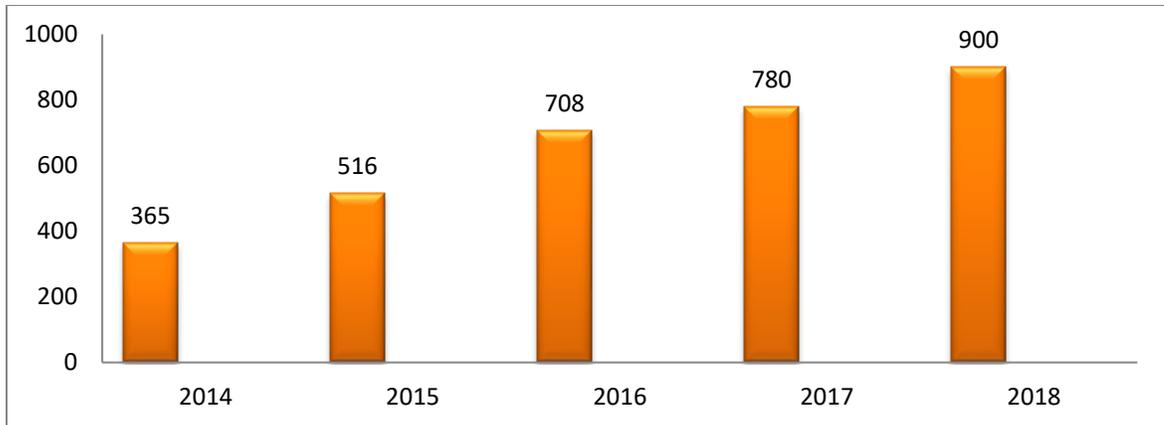


Figure 3.10: Number of fast tracks.

This figure presents the growth of fast track services. Since we know fast track is now new trend services and it is used all over the Bangladesh. It supplies faster services and it's important for those who cannot come to bank at day time especially for jobholders. Here we can see that in 2018 DBBL have 900 fast tracks compared to 780 in 2017.

3.2.11 Point of sale merchants:

- Mainly used for business or commercial outlets.
- Transactions are done by DBBL Nexus, VISA, Union and Muster card.

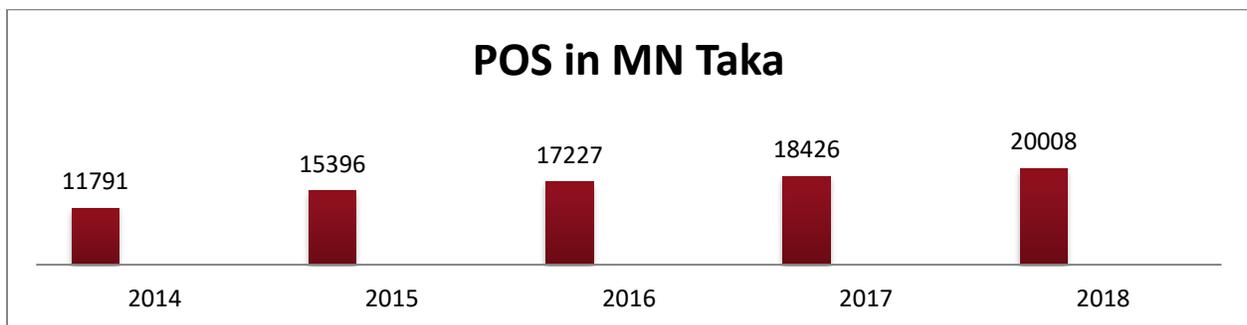


Figure 3.11: POS transactions.

In this figure we can see number of transactions have increased year to year. In 2018 the number stands 20008 mn taka. This trends increased upper sight.

3.2.12 Mobile Banking: Mobile banking is now turned a popular term In Bangladesh. People can easily shift money one place to another with mobile device.

DBBL Introduced in 2011. It strengthened in 2018 capture whole Bangladesh. It rebranded in 2016. Dutch- Bangla Mobile banking was the previous name. New name is Rocket. Number of mobile banking customers are 16298877 for the year of 2018. Amount transaction of mobile banking is 994801 taka in mn.

The number of customers has increased for mobile banking. Here graphical presentation given:

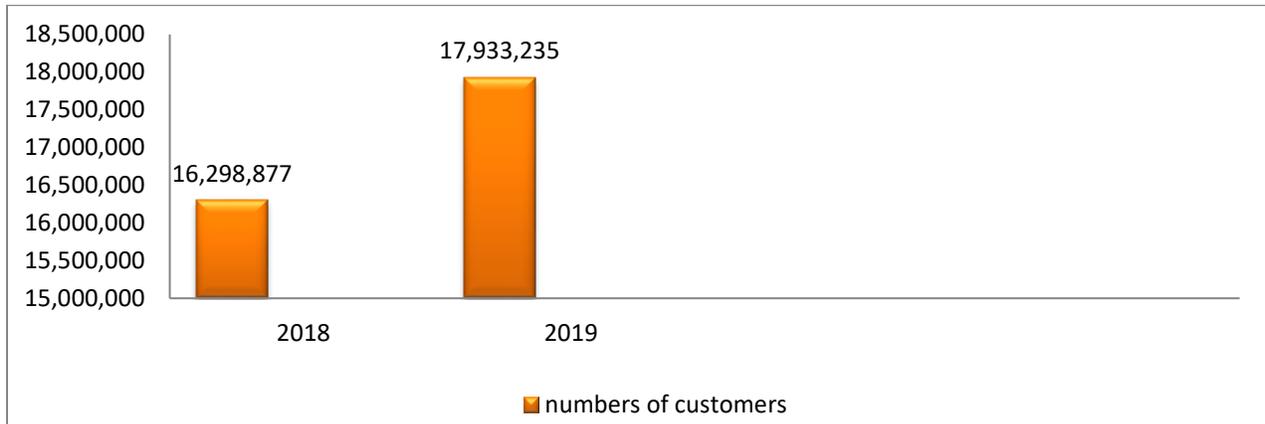


Figure 3.12: Numbers of customers from 2018 to 2019

There are also some trends and growth which are presented here:

3.2.13 Agent banking:

Agent banking services was started in 2015. This is deposit based service of Dutch-Bangla limited branches. The goal is to bear rural depositors under the banking arena. There are some growth report which are given:

- In 2018 the numbers of agent banking customers were 1187191.
- In 2018 total 278,487(million) taka agent banking transactions happened.

A graphical presentation of number of agent banking is given below:

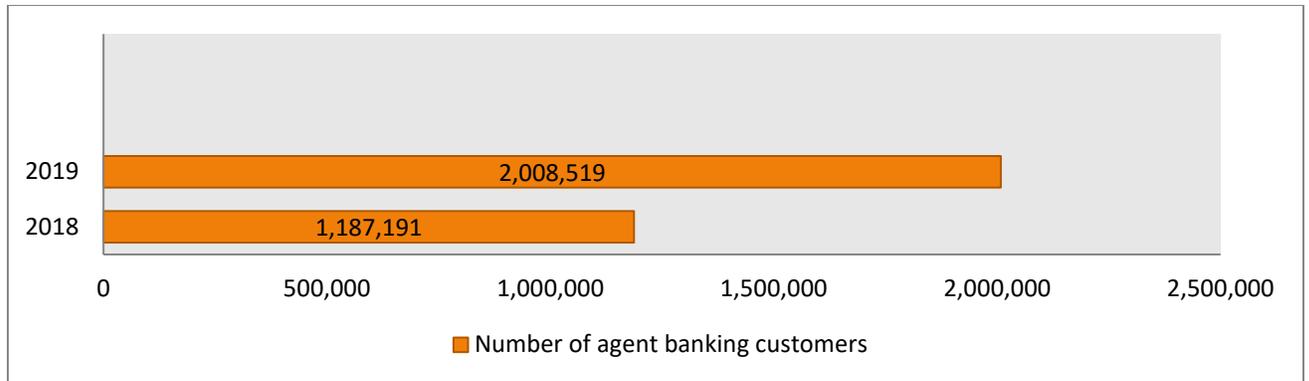


Figure 3.13: Increasing number of agent banking.

3.3 Customer Mix:

The customer mix of DBBL are rapid number of customers. Their ranges of customers are from low to high income. They target different arena of clients for different deposit products and loan schemes. Their customer mix is-

- ✓ Clients of Corporate.
- ✓ Enterprises of small and medium.
- ✓ Financial Institution which comes from non-banking sector.
- ✓ Banks Individual/Retail clients.
- ✓ Clients from different organizations.
- ✓ Government and NGO.

For personal banking or SME sector customer will reserve for some benefits. Those are electronic banking, DBBL retail loan products and Dutch-Bangla bank future line. They can open different kinds of account.

For corporate customers they will get some sort of preferences. They will get project finance, working capital finance, syndication and structured finance, trade finance and social and environmental finance. Apart from they will get LC trade service.

DBBL also provides governmental role. During Internship period an official says the bank give 200 crore loan to government. To fulfill deficit government used banking channel one of the major sources for getting money.

Apart other bank also became client of this bank. During offshore banking and call money session the bank turns a major source as a support role.

3.4 Product/Service mix:

Dutch-Bangla Bank gives types of services. They hard try to open new services to us. Their products and services are given below-

3.4.1 SME Banking

Some of SME banking is listed. DBBL Cash Credit –` Len-Den`, DBBL Term loan- `` Somridhi`. DBBL property loan ``Janala`. DBBL women entrepreneurs-`` Uthsaho`. Those service are also popular among customers.

3.4.2 Electronic Banking

DBBL is the first bank in Bangladesh which is automated with electronic banking. In 2003 the automation was finished. Now a DBBL client has easy enter to banking from any DBBL branch, ATM and POS. These charges are free and comfortable for everyone.

3.4.3 ATM Booths of DBBL

DBBL maintains huge ATM networks, more than 849 ATM Booths. The clients have free access to all ATMs nationwide. The clients who use the ATM card some charges are cut every year. DBBL cards are NEXUS Pro Cards makes the card the most secure with faster. Then they have Debit Card and being the market leader. All DBBL debit cards provide free enter to all DBBL ATMs and POS nationwide. Credit Card is the most secure and credit card in the market.

3.4.4 Internet Banking

Internet based banking is available here. Computer based system applied here. Customers can see the latest update of his account.

3.4.5 Remittance services of DBBL:

While doing internship I have noticed than manpower who stayed outside of the country send their remittance money through this bank.

3.4.6 Mobile Banking

Through rocket one can send money easily in the country space. Mobile banking is one of the highest banking among the banks. Here a graphical presentation given:



Figure: 3.14: Services of ROCKET

3.4.7 Life Line products of DBBL: there are some products of DBBL which increases customer values.

3.4.7.1 Health Line and Education Line: They support health line services. Different educational scheme the bank helps to fulfill educational dream.

3.4.7.2 Professional Line: The equipments which are needed to conduct official work, they support that type of professional line.

3.4.7.3 Marriage Line: To bear marriage cost smoothly they support to financial help.

3.4.7.4 Travel Line: It's for family trip, abroad or in the country, honeymoon trip.

3.4.7.5 Festival Line: It helps to enjoy the festive period and holidays, gift for the family, relatives.

3.4.7.6 Dreams Come True Line: This line basically for purchasing TV, fridge, furniture, home theatre, motor cycle, AC and for decorating own home/car.

3.4.7.7 Car Line: This line helps to give loan for fulfillment of parents need /dream and to purchase economy car for the family.

3.4.7.8 Auto Line: This line is for purchasing new/re-conditioned car and refinancing of availed car.

3.4.7.9 Home Line: It's for purchasing flat, construction of building etc.

3.4.8 Regular Deposits Products

There are some regular deposits products which are given below:

Table 3.2: Regular Deposits Products

	Regular Deposits Products
1	Saving Deposit Account
2	Current Deposit Account
3	Short Term Deposit Account
4	Resident Foreign Deposit Account
5	Convertible Taka Account
6	Non-Convertible Taka Account
7	Exporter FC Account

3.4.9 Fast Track Services

DBBL means is an expansion of no branch banking facility which has now become a method for all players within the banking system. Now people are susceptible to use branchless alternative delivery channels. In November 2009 means was started to supply integrated banking flavors faraway from branch. The activities of the FTs are cash withdrawal, cash deposit, account opening, cheque deposit, mobile banking account open, make request for blocked card, cash withdrawal from ATM.

3.4.10 DBBL Agent Banking Services

Agent banking gives limited percent banking and financial services to the underserved population through selected agents under an agency agreement.

- Biometric Deposit Plus Scheme and Biometric Fixed Deposit Receipt are the main products.
- They collect cash deposit and withdraw the cash, they facilitate loan disbursement and recovery of loans and installments, they inquiry the balance, ATM withdrawal, merchant payment, E-com transaction, fund transfer, collect and process the forms/documents in relation to account opening, loan application, credit and debit card application from public and these kind of services done by agent banking.

3.5 Operations:

Dutch-Bangla bank is a famous bank for its clean banking activities. Lots of department are available to conduct banking activities smoothly. They have general banking service. They also conduct foreign exchange department services. An organization hierarchy-

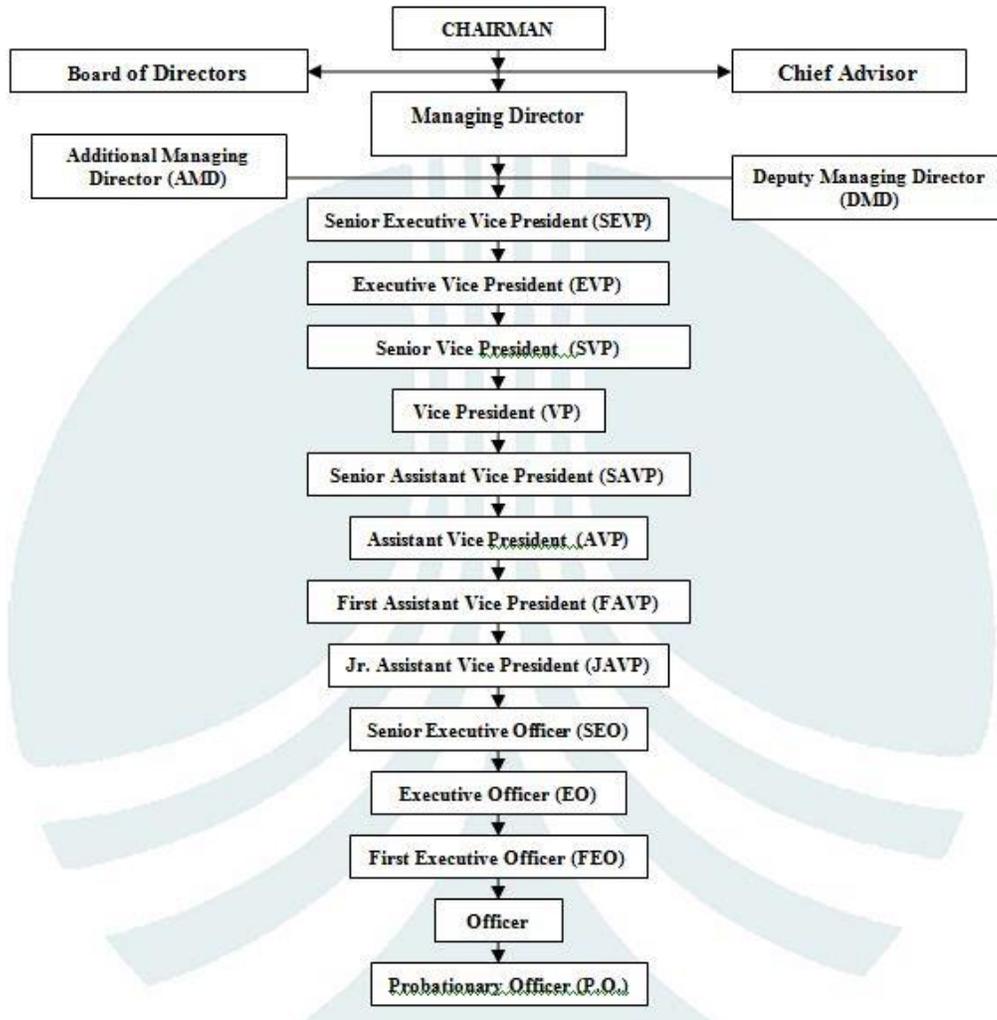


Figure 3.15: Hierarchy of DBBL. (Source: DBBL Annual Report 08)

This is the total of DBBL banking. They conduct their operational activities through this diagram. Here we can see managerial ranking. All managerial number 1 task is customer service and satisfaction. There are cash division which is conducted by executive officers (cash). There is credit card division where credit related information is available. There will be remittance department, there will customer service department. All types loan final approved by head of the branch.

During my internship period I worked on Wari Branch of DBBL. The activities of a branch are present in graphical manner:

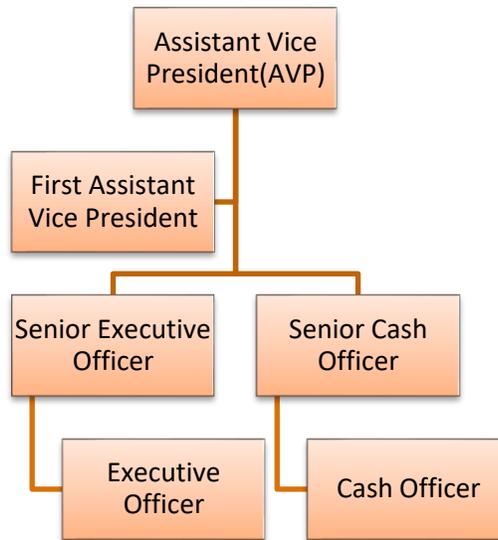


Figure 3.16: Hierarchy of Wari branch of DBBL.

At Wari branch AVP is introduced as branch manager. Total banking activities are operated, ordered by branch manager. Branch manager to give sign all the documentary papers in final process such as pay order, cheque clearance, loan pass etc. The first assistant vice president is 2nd position in this branch of DBBL. His designation is known as deputy branch manager. The official does his banking activities. The Deputy Branch manager works mainly on remittance department. Then SEO comes to the point. SEO and EO they do same work. They work on credit division, giving signature on different types of documents: cheque, pay order and so on. The senior cash and cash officer mainly task with cash department. They receive cash from customers. They also take utilities bills. Cash disbursement activity, receiving tuition fees etc. are done by them. In fine, cash related activities executed by cash officers.

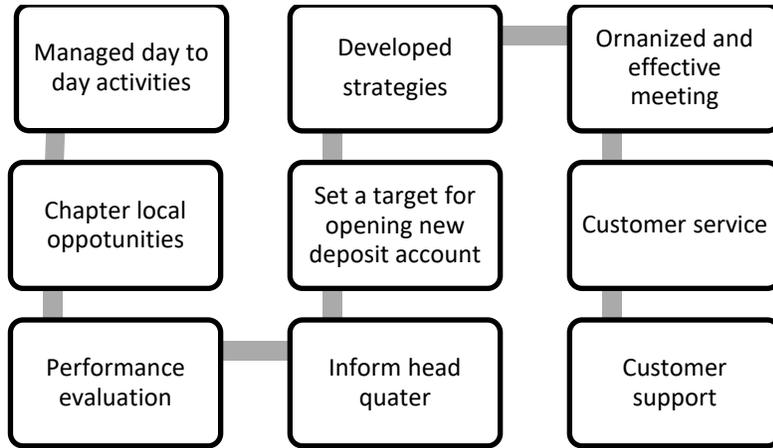


Figure: 3.17: Branch activities of Wari branch of DBBL.

Wari branch is one of the busiest branches of DBBL. The main objective of this branch is to ensure total of DBBL with scope limited arena. Daily management activities are pre-fixed. The strategies are developed by head of the branch. They made a monthly target. To achieve the target they find to catch up the any type of opportunities. The branch maintains satisfactory tasks for customer satisfaction. Employees are evaluated based on previous and present performance.

3.6) SWOT Analysis

In every organization there will be strong, weakness, opportunity and treat opportunity. Dutch-Bangla Bank faces also same kind of situation.

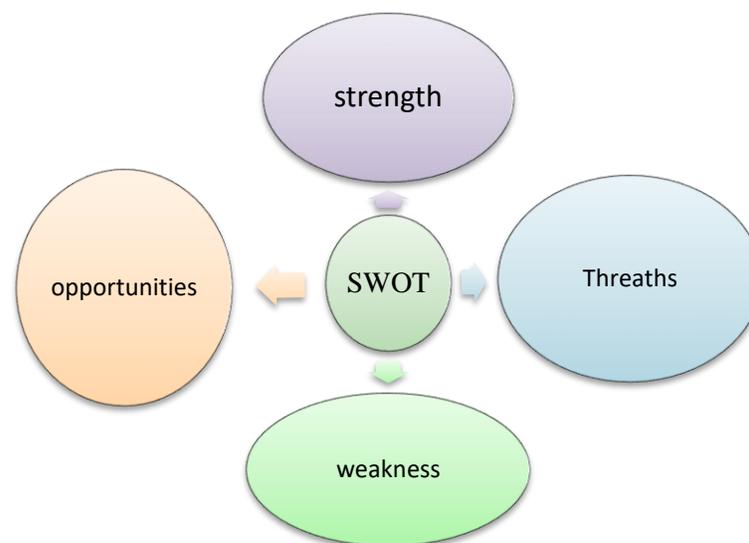


Figure 3.18: SWOT Analysis

Strength:

- It has good reputation on education sector. DBBL makes scholarship on education for merit students. They contribute more than 2 crore taka on educational activities. It is grate marketing policy. As people can know the bank works for people.
- Number of ATM rather other banks. We know they have more than 4500 ATM across the country. As a result customers of can easily withdraw their money. Besides customer from other banks can use their debit card in ATM of DBBL.

- Brand value is higher than other banks. Dutch-Bangla is one of the top banks in Bangladesh. More than 2 decades it operates its business very transparency. Different corporate social activities, its marketing makes good position. According to an report in 2019 DBBL made 2nd contribute position in CSR activities.

Weakness:

- Compare to other activities mobile banking still lag behind. Actually they lost first mover advantages. Compare to Bikash it is still behind of popularity. Moreover opening a Rocket you need to add an extra number which is not flexible most of customers.
- Most of its customers are used to do traditional banking with them. But customer of it is not used to internet based banking. Although they Nexus Pay system.
- Our manpower who works in abroad, they do not fond of sending money thorough DBBL. So they get low foreign remittance compare to other banks.

Opportunities:

- Agent banking is growing of DBBL. So more sophisticated planning should be taken. Already their agent banking spread the country very firstly.
- Government will help small and middle business by giving loan thorough banking channel. It is a good opportunity for DBBL to elect good borrowers. Good borrowers are profitable projects for bankers.
- DBBL can introduce more incentive program for Corona Virus epidemic. Bank can manage special insurance benefits for staffs. As a result officers and other staffs do their job without tensioning. Besides a positive massage will spread in outside. They can imagine the bank is employee friendly based.
- We know our country`s health sector is very poor. DBBL can invest on health sector. As a result more people take benefits. Above all, bank will be benefit in long run. Because such activities create positive images among people.

Threats:

- Number of banks increasing. It is not for threat only for DBBL. Because number of banks should be presented according to economic situation and size. We assume that some banks will be turned off.
- Due to government want money from banking sector they have now limited to give money to private sector. As a result money supply for private sector will be less. According to demand they cannot supply the profitable sources.

3.7) Steps/Strategies to meet the challenges and opportunities

Bank management should take some steps to challenges upcoming problems:

- Attacking marketing policy should be encouraged to capture mobile banking. DBBL can different organization where customer will get discount if they pay thorough ROCKET. Recently they made a deal with Bankers Selection committee. If they run circulate for post, candidate should pay by ROCKET. As a result huge number users they can easily obtain.
- Borrower selection is very important. Because bad borrower is the reason for increasing credit risk. So management actively measure conditions of borrowers.
- To attract foreign remittance DBBL can take more money incentives as a results NRB Bangladeshi more money thorough DBBL. DBBL can open one to one service. They can launch education support activities.
- In rural areas where banking branch may be loss project, they establish agent banking. In rural areas, opening a branch may be costly. If they identify and promote it may be useful for the bank.
- The bank authority should make planning how they can help business persons. How they use the packages which are announced by government, they should a task force to determine policy regarding to wrathfulness money.
- They can invest on hospitals, medical equipments and medical colleges. Because upcoming days health sector will be number 1 priority sector.
- DBBL should be focused on automation process. We already gained knowledge general activities can be done in online process.

Chapter 4

Internship Experience

4.1 Position, duties and responsibilities

4.1.1 Position: I joined as an intern at date of 1 January, 2020. During internship period I worked different positions. I worked as RO (relationship officer) assistant in 1st month. In second month I worked as remittance department assistant. In 3rd month I worked as Credit division assistant.

4.1.2 Duties: I am very lucky work with DBBL family. Here I get an opportunity to work practically by help of the subjective knowledge. Here my duties were measuring customer satisfaction and give recommendation to top management. During my internship period I am assigned with various duties. Here some short lists are given:

- Customer service and division of card: To help customers to open bank account. Providing necessary information to customers about different types of services of DBBL. Collecting customer data and input into excel according to cell. Sometimes I have to write deposit slip seeing the cheque of customer who doesn't know how to write. Try to solve problems card related problems.
- Cash and foreign department: my task was to help cash officers during rush hours. And if there was any requirement to clean up foreign division I helped to executive officers.
- Job assigned with Relationship Manager: My task was with relationship officer to fulfill customer info into prescribed document form. Sometimes I made documentary photocopy for them. Big client handling was also one of task assigned.

4.1.3 Responsibilities:

Conducting banking activities were my responsibilities. At Wari branch of DBBL the responsibilities are given below:

- I welcomed my customer with smiling face. They ask to different questions such as where is cash department, where is manager, DBBL facilities etc. Customer greeting was one of the main tasks during internship time.

- I helped customer open a bank account. Different types of documents I filled up. When customers need a cheque book, I gave a new cheque book with recommendations of CEO.
- In cash department I used to close the balance sheet. Customers often want account statement, I gave them statements.
- Senior officers gave task to check interbank cheque. I checked it out. Then the officer gave his signature.
- I used to give credit cards which were already issued for them.
- If any customer feels any trouble, I tried solve out it.

4.2 Training

The training is based on informal training. During work time hand to hand they exercise tasks by me.

Dutch Bangla Bank is one among the simplest and having an honest position within the market. I used to be lucky to urge the chance to try to my internship there. From the very first day of three months' internship period I even have experienced tons of numerous new things and learned a lot from them. Although I didn't get any formal training but they answered me every single question of mine and cleared my all confusions. They gave me all the knowledge I needed and thereupon they taught me the items I should know. All the departments were individually helpful. It are often called informal training whatever I learned from them and now I can say that I even have an honest knowledge about the activities of a bank. Throughout my whole internship period I got the prospect to understand numerous people and learned the way to affect different people and the way to handle different situations. So I can say that my internship period was sort of a training session on behalf of me. All the time it had been like educational program on behalf of me facing new problems and new work was making me like a politician. So these three months were sort of an educational program on behalf of me.

4.3 Contributions of departmental functions:

I have worked on Dutch-Bangla at Wari branch. Here I worked different branches which are given below:

4.3.1 Front desk: I always give welcomed customers with heart. I tried to help my best service to satisfy customers. Remittance service: I used to help EO to solve out remittance working. I match with client names, pictures and address. As a result EO can easily clear the difficult activities easily. Working with relationship department: actually RO can be called targeting officers who aim is to provide more customers for bank. This task is not easy. I helped RO how to convince customers and giving marketing strategies ideas and working with operational department.

4.3.2 Remittance Department: In the remittance department I helped the clients to fill up the form and make the process fast. Whenever there is a need to any queries of the client I tried my level best to help them whether it's about the documents needed or any other queries about remittance process. I also kept the daily record about the clients of that particular day.

4.3.3 Clearance: I helped in the total processing of cheque as every need. I have also done voucher sorting and auditing everyday. I have also give DBBL seal and clearing seal on the voucher and cheque.

4.4 Evaluation of internship performance:

My performance evaluated by informal and verbal way. In my internship performance was measured by performance team. At first I did sort of mistakes which are common for new comers. But very quickly I learned from mistakes. Actually evaluation process is measured by banking performance department. During my internship period they always eye on interest tasks which were given to me. They also evaluate how much I have ability or power to learn new things .They also evaluate how I comfortable with group work performance. They also look for my communication skill. Personally how much dedicated to work is being evaluated by them. I have been punctual due to present office in time. I have ability to under work pressure. I have been built strong personality and found me perfect maturity in work place. I have learned how to act professional behavior.

My supervisor along with other staffs had pleased with my activities. They are pleased with my total activities. They found me about possibility shine in life. My supervisor marked with A class category which means Excellency.

4.5 Skill applied

In my internship I had used to my skills in banking task. Those skills are earned through academic activities and extra curriculum activities.



Figure 4.1: Skills application.

4.5.1 Time management

Time is important tool to success in life. Utilizing time one can gain highest success in every field. In internship period, I have never been late. We all know banks open at 10 am and close to 4 pm. I had to show punctuality in internship period.

4.5.2 Effective and efficiency

To do right work is known as effective and to do work quickly is known as efficiency is known efficiency. In banking industry those are terms applied huge. Performance is measured by effective and efficiency rate. I showed my efficiency to open new bank account, clearance services etc.

4.5.3 Report writing:

In academic life we have work report writing. Those works help how to present a content formally. During my internship period various reports have been written by me. Those are procurement report writing, how many new accounts and which type accounts information are written in report writing style.

4.6 New skill development

This is a common thing that if anyone works in new place with new people one must gain new idea and skills which will helpful for professional life. During Dutch-Bangla bank I have gained new skills which have point out.

4.6.1 Professional courtesy skill

Here bank upper level management involved, so an intern how to talk to them in corporate culture. I learn how I can convince them. How I can ask a question to them with courtesy.

4.6.2 Communication skill

I have been receiving two dimension type communication skills. One is external another one is internal. Internal skills are involved with professional courtesy. External community means to deal with customers. And customers also come from different background. So I learn according to customer perspective I will convince them.

4.6.3 Ease at stressful situation

Bank is a place of stressful arena. Sometimes in some hours turn as busy time. At Sunday and Thursday banks face most busy hour.

I learned how to do work under very stressful situation. I happy to learn bank related terms and related bank documents.

My dream is to set my career aim as banker. The practical and new skills will help to fulfill my dreams. In job life it will play to gain top position in corporate world.

4.7 Application of academic knowledge

I am a student from finance background. Finance related subjects helped me here a lot. Banking and finance is related too. Some courses such as corporate finance, financial statement analysis and advanced related subjects helped me to give best performance.

I used my academic knowledge in some department. In general banking department and credit department I used my academic knowledge.

Chapter 5

Recommendations

5.1 Recommendations for improving departmental operations:

There is a myth that improvement has no boundary. It is a continuous process. In internship period I had seen some few steps which may be changed for better service:

- Opening a bank account is slow process. It should be faster. Relationship officer should be trained more.
- Skillful cashier needed for fast cash fulfillment. Because due to slowly customer gets angry. So either will be replacement of new cashier or exiting one should be given proper training.
- I recommend formal training for interns. Perhaps departmental informal training is available but more particular training needed thorough informal training.
- Some officials made nasty behaviors with intern. They should stop that. Interns are not officers. They are new learners. Branch should give direction how to behave with human.
- Smart and skilful security person needed. With respect the branch need special security. They should concern security management. They can recruit retired army troops.
- Make for contribution for health sector. Because contribution of heath sector is low. They should invest more in hospitals, heath equipments etc.
- Their work time balance is not perfect. The branch manager often says he start his duty from 10 A.M and finishes to at 7 AM. The more promotion, the more pressure here. So work time balance needed for productivity.
- Due to COVID-19 problem more PPE should be supplied. Because it can prevent the chance of affected from novel corona virus.

5.2 Recommendations for improving self -performance

I have also some suggestions for me as I found some problems which harmed my performance. So, the recommendations for myself would be-

- ❖ Be confident for myself because I used to nervous when I fall in a new dimension situation which harmful my performance all the time.
- ❖ I think I should need to work more sophisticated way. I work without planning. During my internship period I made unnecessary mistakes. The reason is I worked randomly.
- ❖ I should gain more clear knowledge on finance terms and formulas. During internship I felt there are some gaps in my learning. I should clear my basic finance terms.

Chapter 6

Conclusion

Banks is important thing in any economy in any country. In Bangladesh, banking sector influences by many things. Banks are facing hard times. Government policy, fraudulent activities and adverse situation may be hurt this banking sector. In 2020 we see novel Corona Virus in world economy. It hammers our banking sector too. Along new budget deficit and dependency on banking sector may show negative indicators. There are more than sixty banks. They contribute our economy. Banking system turns into automation way. They contribute in our village and urban areas. Number of banks is increasing in decade. In banking sector there are barriers, that is usually normal matter. In this report, DBBL activities of growth, net profit, EPS, ATM and automation are presented. I did my internship at Wari branch of DBBL. Here I have learned many things. I worked on several areas. I gather new knowledge and skills.

Banks should be careful in borrower selection. They should invest money in right project. Opportunities will be created when there will business and bank friendly policies. Government should focus on economy. They should collect finance from other source rather than bank sector. When there will be zero tolerance policy against any type error activities. DBBL should focus on speed cash management. They should invest on health sector. They should be more employee friendly. They should invest in good projects. They should train up interns. In this report I recommend for myself also. I should be careful in planning. I should work with good confident.

We hope Covid 19 this pandemic will be finished. Our economy along with banking sector will back to field as soon as possible. We know there will be light after a deep darkness. This internship report is crucial for me. Here I try to represent my practical and theoretic knowledge based on real life experiences.

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