



An Internship Report

On

Financial Performance Analysis of Private Commercial Bank:

A Case Study on Dhaka Bank PLC - Corporate Head Office

by Fazle Rabbi



United International University

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Acknowledgement

My heartfelt gratitude goes out to each and every person who helped with this report's preparing. Above all, I would like to thank Ms. Ishrat Jahan, the assistant professor at United International University who oversaw my internship, for her thoughtful counsel, appropriate direction, and well-considered recommendations.

I would like to express my heartfelt gratitude to everyone who supported me in completing the report for my internship. I'm deeply appreciative of the assistance in finishing the report also supported by Mr. Tayefur Rahman, the Assistant General Manager, and other Dhaka Bank PLC's staff member.

To all of the respondents, I would also like to thank them for their help, involvement, and contributions to this study. To all of them, I am incredibly appreciative. Lastly, I would want to express my gratitude to my family for their crucial support in seeing my internship report through to completion.

Fazle Rabbi

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Declaration

I'm Fazle Rabbi, carrying the ID number 111 182 024, I have completed my internship successfully in Finance and Accounts Division at Dhaka Bank PLC. I mentioned that my internship report is about "Financial Performance Analysis of Private Commercial Bank: A Case Study on Dhaka Bank PLC - Corporate Head Office."

I worked on it with the help of Ishrat Jahan, Assistant professor at United International University.

This report is only made to meet the requirements for the completion of Bachelor of Business Administration degree.

Best Regards,

Fazle Rabbi

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Letter of Transmittal

October 04, 2024

Ishrat Jahan

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Subject: Submission of Internship Report on “Financial Performance Analysis of Private Commercial Bank: A Case Study on Dhaka Bank PLC - Corporate Head Office”

Dear Ma’am,

Greetings, I am writing to let you know that, thanks to Allah Subhana Ta'ala and your guidance I have completed the report required for the INT 4399 course. I want to express my gratitude for giving me the chance to become involved with the formal internship report as well as the organization. I've found both of these to be really beneficial, making things simple to understand that's the aim of my job.

I am really confident that this report will surpass your expectations and fulfill all of your requirements. I would be very glad if you could give careful consideration and approval for the report.

Sincerely Yours,

Fazle Rabbi

ID: 111 182 024

Abstract

This internship report entitled "Financial Performance Analysis of Private Commercial Bank: A Case Study on Dhaka Bank PLC - Corporate Head Office" was developed by the guidance of Ishrat Jahan, Assistant Professor, School of Business and Economics, United International University. The study focuses on the comparative analysis of "Dhaka Bank PLC – with others private commercial bank." Through this report can know the growth and present condition of the bank. Dhaka Bank PLC plays a significant role in national development. The report aims to identify the challenges in the bank's activities and propose solutions to overcome them. Primary and secondary both data were utilized in the preparation of the report.

This report is structured into **nine distinct chapters**, each focusing on a specific aspect of the study. The **first chapter** is introduction an effective idea about banking industry in Bangladesh at a glance, Origin and detailing the objectives of the report. The **second chapter** discuss an organizational overview, discussing the current scenario, mission, vision, as well as the various departments, products, services, and organizational hierarchy. The **third chapter** is about Methodology, sources of data, along with the types of data used to prepare the report. In **chapter four**, the report conducts a comprehensive financial analysis over five years, profitability ratios, current ratios, and debt to equity ratios, these are discussed in key performance indicators that indicate the organization's financial health. The **fifth chapter** examines the organization's corporate social responsibility (CSR) initiatives, emphasizing contributions to education, health, disaster management and infrastructure, sports, and other social projects. In the **sixth chapter** the organizational strengths, weaknesses, opportunities, and threats are evaluated through a SWOT analysis. The **seventh chapter** limitation of the study, the challenges encountered during the report's preparation. The **eighth chapter** reflects on the lessons learned from the internship at Dhaka Bank PLC, drawing from real-life experiences. Finally, the **ninth chapter** concludes the report with a Conclusion and recommendations.

This report underscores the significance of acquiring practical expertise and identifying challenges within the bank's Finance and Accounts Division, as well as the progress made by Dhaka Bank PLC. The report concludes with suggested actions for Dhaka Bank PLC to better its performance and contribute to the development of the banking sector in Bangladesh.

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Chapter 01: Introduction

1.1 At a glance Banking Industry of Bangladesh

The banking sector in Bangladesh has undergone a substantial transformation since the British colonial period, which witnessed the establishment of early institutions such as the Bank of Bengal in 1806. Bangladesh's banking sector underwent significant changes following its independence in 1971, including the establishment of state-owned banks such as Sonali Bank and Janata Bank, the nationalization of major banks to regulate the economy, and the establishment of the Bangladesh Bank as the central bank. The 1990s were characterized by liberalization, which facilitated the expansion of private banks and introduced competition to the industry. The banking



industry has adopted digital banking in response to technological advancements, thereby enhancing consumer access and efficiency. Currently, the sector is characterized by a diverse array of state-owned, private, and foreign banks, all of which are contributing to the country's economic development and financial inclusion initiatives.

Bangladesh has 61 scheduled banks as of 2024. This comprises a combination of state-owned banks, private commercial banks, and foreign banks. The quantity of banks may fluctuate marginally as a result of mergers, closures, or new establishments.

The following is a list of these banks, scheduled by type:

https://en.wikipedia.org/wiki/List_of_banks_in_Bangladesh

State-Owned Commercial Banks (6)

1. Sonali Bank PLC
2. Janata Bank PLC
3. Agrani Bank PLC
4. Rupali Bank PLC
5. Bangladesh Krishi PLC (specialized bank)
6. Bangladesh Development Bank PLC (specialized bank)

Private Commercial Banks (39)

1. AB Bank PLC
2. Bank Asia PLC
3. BRAC Bank PLC
4. City Bank PLC
5. Combined Bank PLC
6. Dhaka Bank PLC
7. Dutch-Bangla Bank PLC
8. Eastern Bank PLC
9. Exim Bank PLC
10. Faisal Bank PLC
11. First Security Islami Bank PLC (Islami Shariah-Based)
12. IFIC Bank PLC
13. Islami Bank Bangladesh PLC (Islami Shariah-Based)
14. Jamuna Bank PLC
15. MediTrust Bank PLC



16. Mutual Trust Bank PLC

17. National Bank PLC

18. National Credit and Commerce Bank PLC

19. One Bank PLC

20. Premier Bank PLC

21. Prime Bank PLC



22. Pubali Bank PLC

23. Rupali Bank PLC

24. Social Islami Bank PLC (Islami Shariah-Based)

25. South Bangla Agriculture and Commerce Bank PLC

26. Standard Bank PLC (Operates Islamic Banking Window)



27. Trust Bank PLC

28. United Commercial Bank PLC (Operates Islamic Banking Window)

29. United Bank PLC

30. Woori Bank

31. Al Baraka Bank PLC (Islami Shariah-Based)

32. Union Bank PLC



33. ICB Islamic Bank PLC (Islami Shariah-Based)

34. Global Islami Bank PLC (Islami Shariah-Based)

35. Al-Arafah Islami Bank PLC (Islami Shariah-Based)

36. Uttara Bank PLC

37. Shahjalal Islami Bank PLC

38. Shahamat Group Bank PLC

39. NRB Commercial Bank PLC

Foreign Banks (16)

1. American Express Bank PLC
2. ANZ Grindlays Bank PLC
3. Citi Bank N.A.
4. Deutsche Bank AG
5. HSBC PLC
6. JPMorgan Chase Bank N.A.
7. KBC Bank NV
8. Mizuho Bank PLC
9. Morgan Stanley Bank N.A.
10. Standard Chartered Bank
11. UBS AG
12. Bank of China
13. Sumitomo Mitsui Banking Corporation
14. Shanghai Pudong Development Bank
15. Bank of India
16. Barclays Bank PLC

This list represents the diversity and depth of the banking sector in Bangladesh, contributing to its financial ecosystem.

1.2 Origin of the Report

In order to fulfill the criteria of the Internship Program offered by the School of Business and Economics, I was assigned the responsibility of conducting my internship at Dhaka Bank PLC for a three-month period, commencing on March 3, 2024, and concluding on May 31, 2024. As an intern at the Head Office of Dhaka Bank PLC, I was employed in the Finance and Accounts Division. My apprenticeship supervisor, Israt Jahan, an assistant professor in the School of Business and Economics at United International University, assigned me the task of composing a report on Dhaka Bank PLC. The report was a comprehensive financial analysis of the company.

1.3 Objective of the Report

Education is initially intended to facilitate the knowledge acquisition. It is necessary to engage in some practical application in addition to theoretical understanding in order to obtain knowledge in the first place. In the course of writing the report I did my level best to convey my real-life knowledge in this report and to ascertain the following:

General:

- To monitor Dhaka Bank PLC's general banking, advanced operations, and activities.
- To have a general understanding of the practical aspects of banking as a financial organization.
- How a bank functions as a single company while doing business in several different locations.
- What a bank is doing to contribute to Bangladesh's economy progress.

Specific:

- A presentation providing an overview of Dhaka Bank PLC as a whole.
- To get insight into Dhaka Bank PLC's overall banking operations.
- To suggest the essential actions to resolve the issues Dhaka Bank PIC is now facing.
- To determine the main inefficient regions.

Chapter 02: Organizational Overview

2.1 History of Dhaka Bank PLC:

The country is now half of its original age; a strong drive for change in the commercial sector has come from a love of history, customs, and speed. With many ambitions blossoming in the shadows of the economic improvements of the 1990s, a new era of choice has developed. Dhaka Bank is a vision that infuses contemporary banking options while maintaining a strong connection with its local community and customs.



Many imaginative friends who were also entrepreneurs set off on this tremendous business adventure, inspired by a futuristic leader, which connected with Bangladesh's inner spirit and the rapid speed of technology. On April 6, 1995, On the basis of the Companies Act of 1994, Dhaka Bank was established as a public limited company. The inaugural day of business for Dhaka Bank was July 5, 1995. The bank is a prominent private commercial bank in Bangladesh.

The main office is situated in Dhaka city. Politician Mirza Abbas of Bangladesh started Dhaka Bank. Abdul Hai Sarkar is the founding chairman of this bank's board of directors. Since its founding, Dhaka Bank has really valued and paid attention to the legacy and past of Bangladesh and Dhaka, from the Mughal outpost to the contemporary city.

They anticipate that 19 will emerge as a more powerful force in the market they service from the center of Bangladesh. As they develop into seasoned banking professionals, they remain dedicated to their objectives of generating exceptional value for shareholders via their pursuit of excellence.

2.2 Present Scenario of Dhaka Bank PLC:

In 2023, Dhaka Bank Limited had a name change and established itself as Dhaka Bank PLC. The previously mentioned modification was implemented as a component of a more extensive regulatory mandate imposed by the Bangladesh Bank. This mandate mandated banks to include the "PLC" (Public Limited Company) designation, as stipulated in the 2020 second amendment of the Company Act of 1994. The aforementioned modification mandated that all banks and non-

bank financial organizations operating in Bangladesh must revise their legal papers that comprise the Articles of Association and Memorandum of Association, in order to accurately reflect the transition from the "Limited" classification to the "PLC" classification.

As of December 31, 2022, Dhaka Bank had 114 branches across the country. These included 2 Islamic Banking Branches, 26 Sub Branches, 3 SME Service Centers, 8 CMS (Collection Management Service) units, 87 ATMs, 20 ADMs, 1 Customer Service Center, and 2 Offshore Banking Units.

In order to improve its network penetration, the bank plans to open more stores during this fiscal year. The financial institution provides a comprehensive array of banking and investing services to both individual and corporate clientele, supported by cutting-edge technology and a staff of exceptionally driven experts. Dhaka Bank has extended its platform to offer a wide range of real-time banking services via the internet across all of its branches, ATMs, and internet-based Banking Methods in keeping with our commitment to attaining excellence in the banking industry. Due to its extensive global presence in trade and commerce, ability to generate impressive returns on investment, use of cutting-edge technology, ability to customize solutions to meet business requirements, and friendly and personalized services, Dhaka Bank PLC is widely regarded as the preferred financial institution. [wiki/dhaka bank, 2016](#)

2.3 Mission & Vision of Dhaka Bank PLC

Mission

In order to achieve outstanding in banking, our mission is to become the most prestigious financial organization in the nation by offering goods and services of the highest possible quality, supported by the most advanced technology as well as staffed by a group of highly motivated employees.

Vision

Stars in the far distance serve as a source of motivation for us here at Dhaka Bank PLC. Our staff is dedicated to ensuring that every financial transaction is a pleasant experience, and we will do all in our power to achieve this goal. Our goal is to provide you with a razor-sharp shine by providing you with precision, dependability, prompt delivery, cutting-edge technology, individualized solutions for the requirements of your organization, worldwide reach in business and trade, and an excessive return on your invested money.

In order to fulfill the requirements of our demanding clientele, our workforce, goods, and procedures have been synchronized. Our objective is to reach a level of distinctiveness comparable to that of the stars in the night sky. Our primary goal is to provide a quality that exemplifies a genuine representation of our mission, which is to be the best in the banking industry.

2.4 Departments of Dhaka Bank PLC

Dhaka Bank efficiently manages the duties in a systematic and structured manner, taking into account their interdependence, which are assigned to specific departments to provide effective system management. The various departments within Dhaka Bank are listed below:

Human resources division:

Dhaka Bank PLC believes that successful leadership among its clients, stockholders, and in the market, it works in requires a highly motivated and efficient team. Dhaka Bank values treating all of its employees with respect and decency in a safe and supportive environment. and transparency, therefore enabling individuals from all backgrounds to achieve their maximum capabilities. The human resources policy of the bank places significant emphasis on the provision of employment satisfaction, development prospects, and proper acknowledgment of exceptional achievement. An optimal working environment exemplifies and fosters a paramount degree of allegiance and dedication among the personnel. Dhaka Bank has prioritized the ongoing development of its people resources by assessing the strengths and weaknesses of employees to determine their specific training requirements. Subsequently, employees are sent for self-improvement training. Dhaka Bank Training Institute (DBTI) arranges both internal and outside training courses to orient and raise the banking knowledge of its staff.

Personal banking division:

The personal banking division manages consumer credit programs that are customized to each customer's needs, including personal loans, auto loans, school loans, tax loans, as well as personal secured loans. This section is led by the manager of Dhaka Bank credit, who authorizes and supervises all actions. The approval officer typically either approves or denies the credit requests. Following assessment by the authorization officer, the credit requests are passed to the managing officer for additional application handling.

Treasury division:

In their most important role, they are responsible for making choices about the purchasing and selling of foreign currency. The activities of the Treasury are designed to make efficient use of the money and to allocate the funds at the lowest conceivable rate of interest. This is accomplished by maintaining a strong network with other banks and following the rules controlling international currencies.

Computer & information technology division:

In order to install new software and create a distinct IT division, Dhaka Bank PLC spent around BDT 1.5 billion. The bank's dedication to advancing its technical prowess and raising customer service standards is evident in this initiative. This division provides hardware and software assistance to various bank divisions. Since Dhaka Bank offers online banking, information technology plays a critical part in the organization. The workers in this department are constantly available to assist with any systemic issues, making it the busiest department of Dhaka Bank. The managers and executives in the IT section are always working to improve Dhaka Bank's whole IT system so that it can be used quickly, accurately, and easily. Dhaka Bank PLC has placed a strong focus on using newer technologies ever since it opened for business in 1995. Since 2003, it has been operated using an online system. Furthermore, the installation of the new financial software, Flex Cube, is underway. Consequently, the bank is going to be able provide facilities that meet international benchmark. Joining the EI Dorado interbank money transfer network in 2009, Dhaka Bank's membership enables real-time electronic financial transfers between member banks' clients. In 2009, the IT Division was instrumental in the consolidation of Trade Finance and Credit processes to attain improved economies of scale as well as effectiveness in transaction processing.

Credit division:

The ability to borrow money granted to a person by the banking system, either as a loan or as credit. The entire amount of bank credit available to a person is the total amount of borrowing ability that each lending bank offers to the individual. This group is made up of the managing director, the top risk officer, the assistant general manager in charge of credits, and the general manager. Committee, which convenes every other week, establishes guidelines and procedures for portfolio management and assesses the bank's entirety loan portfolio.

Operation division:

This is a fundamental and essential component of the bank. The services department of Dhaka Bank supervises and facilitates efficient operation and collaboration across all departments. Furthermore, it offers uninterrupted support regarding the essential banking operations of Dhaka Bank. The services manager supervises the department responsible for developing and overseeing diverse crucial matters related to the services function of Dhaka Bank. His successors consist of a group of executives who hold leadership positions in several subsidiary divisions within the services department. The services department is regarded as the fundamental support system for all other administrative departments.

Finance & accounts division:

This branch of Dhaka Bank is regarded as having the highest authority. Every transaction that occurs within Dhaka Bank PLC Bangladesh is monitored by it. Under the guidance of the FCD manager, all transactions are carried out in compliance with the guidelines set out by the Dhaka Bank group. Legal repercussions are possible for those who breach these kinds of regulations. An organizational diagram of the department and a short discussion of FCD's responsibilities are provided below.

Audit & risk management division:

Risk Management Division is charge of figuring out how big the risks are that the Bank might face while doing business, making rules for managing corporate risk, and making sure that risks stay within the limits that the Bank chooses to accept based on its own risk tolerance and strategic goals. The main goals of risk management are to give companies money based on how risky they are, maximize risk-adjusted return, and ensure the value addition. Management of risk is made up of Credit Risk, Market Risk, and Operational Risk Management Units. Aside from that, there are also the Credit Policy Committee, the Committee of Bank Risk, the Asset-Liability Committee (ALCO), and the Operational Risk Management Committee. The name of the group is MANCOM ALCO.

In accordance with Bangladesh Bank directives, a "BASEL Implementation Team" has been established, tasked with overseeing the appropriate execution of BASEL capital sufficient criteria

inside the Bank. Bangladesh Bank just released the recommendations, and December 31, 2009, is the planned date for implementation.

2.5 Services and Products of Dhaka Bank PLC

Dhaka Bank PLC offers a range of liability products and asset products to provide diverse financial needs. Their liability products focus on deposit solutions, enabling customers to securely save and grow their funds. Asset products provide financing options, supporting individuals and businesses with loans and credit facilities for various purposes. The bank also delivers comprehensive banking services, ensuring efficient and customer-friendly financial management solutions.

The following table shows the products and services of the bank:

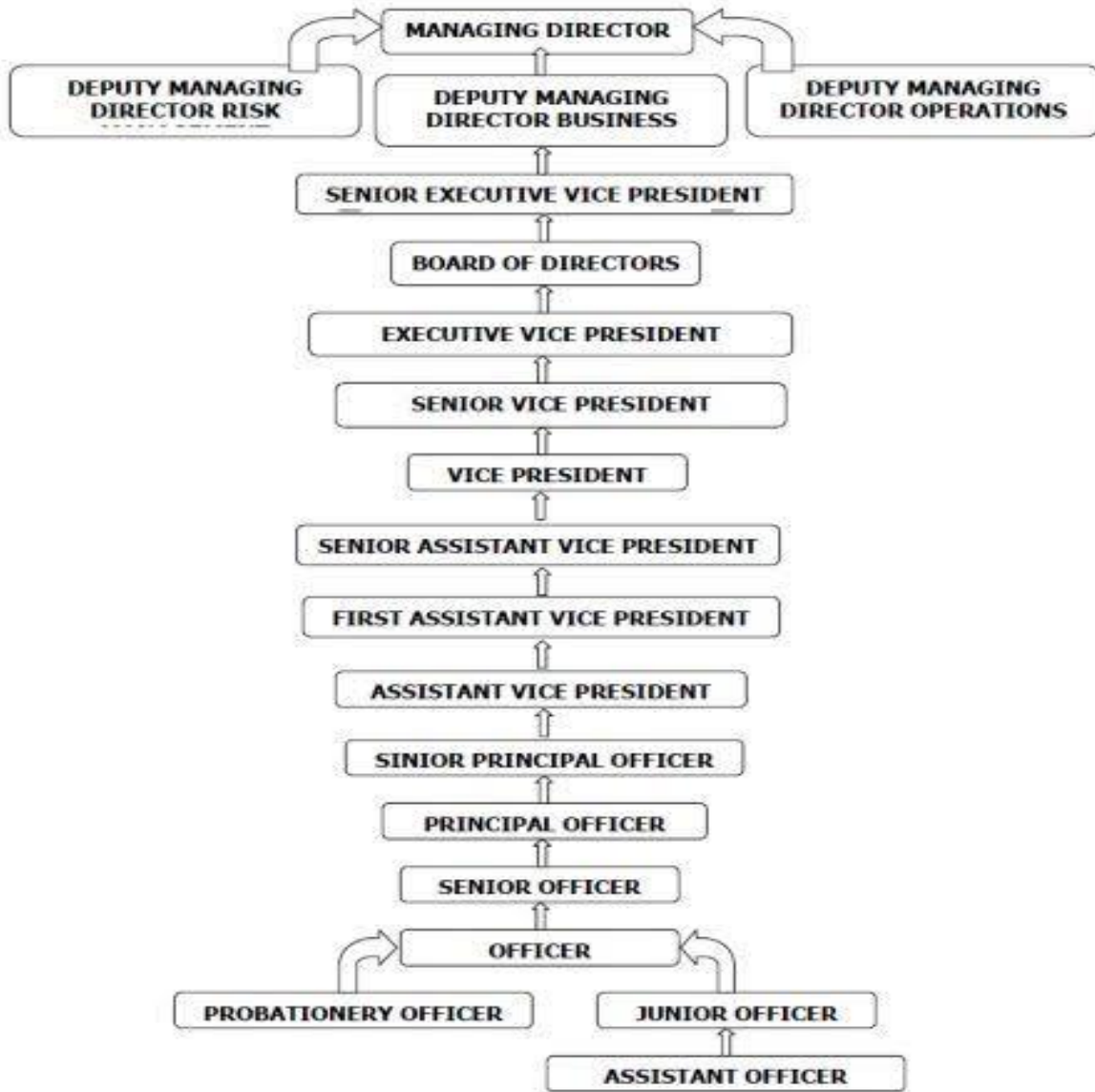
Products		Services
Liability Products	Asset Products	
Deposit pension Scheme	Home Loan	Internet Banking
Gift Cheque	Car Loan	SMS Banking
Special Deposit Scheme	Vacation Loan	VISA Credit Card
Saving Bundle Product	Any purchase loan	Utility Bill
Deposit Double Scheme	Personal Loan	ATM Card & Locker service

Figure 01: Products & Services of Dhaka Bank PLC

2.6 Organizational Structure of Dhaka Bank PLC:

The organizational structure of indicates the reporting relationship and channels of communication. The Organizational Matrix should be thoroughly understood by the employees under the Head of the Organizations and Divisions, who should also ensure that all communications follow the delineated reporting relationship and flow.

Organizational Hierarchy:



Source: Assignment point

Chapter 03: Methodology of the Study

A researcher's ability to approach the problem systematically will determine how near they can get to the topic of investigation. Although the primary factor determining the effectiveness, precision, and value of a research program has always been the availability of data and information, this requirement has become increasingly important in the contemporary world. A strong research paper is determined by careful consideration of methodology. In order to carry out the investigation, I have worked on “**Dhaka Bank PLC**”.

There have been extensive uses of data and information from two sources to enhance the report's significance and presentation. The “**Primary Sources**” are given below-

- Discussion face-to-face with the relevant Bank executives and officers.
- Conversations, both formal and informal, with officials through different departments.
- Exposure to real-world work experiences from the multiple desks in the departments of the organizations.
- Required file analysis provided by the relevant authorities

The “**Secondary Sources**” that provide information and data include -

The Dhaka Bank PLC Annual Reports, Bangladesh Bank Periodicals, and a variety of publications, articles, compilations, and other materials pertaining to general banking operations, foreign currency, and credit policies.

Following the data gathering procedure, a set of tables was created based on the study's goals and objectives. Concurrently, the data was processed, edited, and coded. To achieve the goal, the tabulated data were then examined and summarized.

Chapter 04: Financial Performance Analysis of Private Commercial Bank in Bangladesh

Dhaka Bank PLC is a private commercial bank in Bangladesh. In order to conduct a more meaningful comparison, I have chosen four other private commercial banks that are related and have available relevant data. The operational frameworks of these institutions are similar, and the availability of essential financial data provides a comparable foundation. By concentrating on these banks, a more insightful and pertinent analysis can be conducted, ensuring that the comparison with Dhaka Bank is both comprehensive and pertinent. The time frame selected is from 2019 to 2023.

The four private commercial banks that were chosen for comparison with Dhaka Bank PLC (DBL) are as follows:

SL No.	Name of the Organization
01	United Commercial Bank PLC (UCB)
02	City Bank PLC (CBPLC)
03	Mutual Trust Bank PLC (MTB)
04	Prime Bank PLC (PBPLC)

4.1. Key Performance Indicators (KPIs):

The following ratios have been chosen to measure and analyze the selected organizations:

1. Profitability Ratios:

1.1 Earnings per Share (EPS)

1.2 Return on Equity (ROE)

1.3 Return on Asset (ROA)

1.4 Return on Capital Employed (ROCE)

2. Current ratio

3. Debt Equity Ratio

4.1.1. Profitability Ratios:

A profitability ratio is a financial metric that is used to evaluate the ability of a company to earn profit in relation to its revenue, assets, or equity. It is a measure of the effectiveness with which a organization is utilizing its resources to make revenue.

The following are the four profitability ratios that are most commonly used to evaluate the five private commercial banks:

Earnings per Share (EPS) (BDT)

The earnings per share (EPS) metric was developed to determine the amount of profit that can be assigned to each outstanding share of a company's common stock during a specified period of time.

The following table shows the annual performance of five financial institutions over the past five years.

Bank Name	2019	2020	2021	2022	2023
Dhaka Bank PLC	1.56	2.02	2.04	1.65	1.72
United Commercial Bank PLC (UCB)	1.92	1.98	2.20	2.79	1.86
City Bank PLC (CBPLC)	2.4	3.9	4.4	3.8	5.0
Mutual Trust Bank PLC (MTB)	2.03	1.31	3.66	2.65	2.91
Prime Bank PLC (PBPLC)	1.47	1.59	2.75	3.55	4.26

Figure 02: Trend of EPS of five PCBs over the years

Dhaka Bank PLC has consistently outperformed its rivals in terms of earnings per share (EPS). Although the EPS of the bank is comparatively consistent, other banks, including Prime Bank and City Bank, have demonstrated more substantial growth. Nevertheless, Dhaka Bank's consistent earnings per share (EPS) suggest an efficient and dependable financial position, regardless of the market's current challenges. Despite the fact that some banks have reported higher EPS, the

stability of Dhaka Bank's earnings is indicative of a balanced approach, which guarantees shareholders consistent returns with less instability than other banks in the industry.

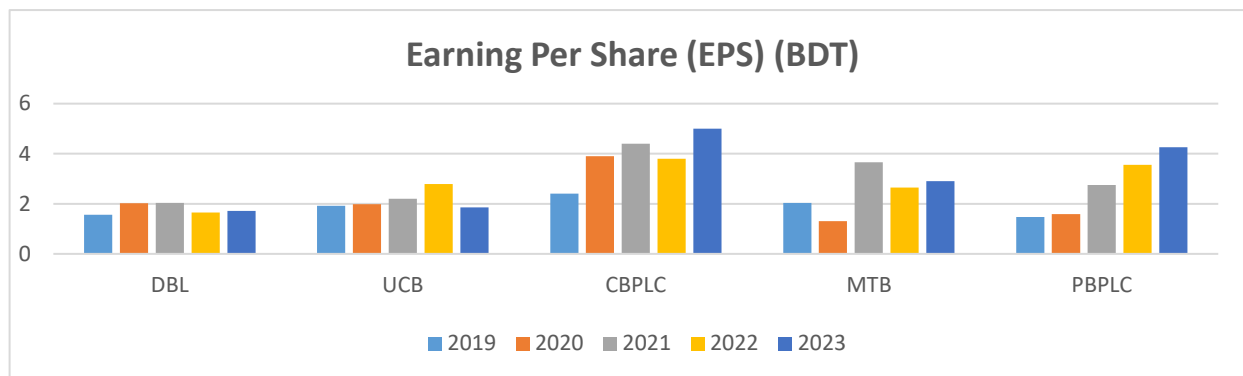


Figure 03: Graphical analysis of EPS

According to the graphical visualization, Dhaka Bank's earnings per share (EPS) performed steadily between 2019 and 2023, ranging from 1.56 to 2.04, indicating consistent stability. By contrast, City Bank's peak earnings per share (EPS) was reached in 2023, while Prime Bank's EPS was only 4.26, indicating some fluctuations. Even though Dhaka Bank has a smaller EPS, its steady performance—especially in preserving stability in the face of volatility, like in 2022—emphasizes its trustworthy financial management across a range of market scenarios.

Return on Equity (ROE) (%)

ROE, which stands for return on equity, is a financial measurement that evaluates a company's capacity to make profits from the equity that is held by its shareholders.

The following table shows the annual performance of five financial institutions over the past five years.

Bank Name	2019	2020	2021	2022	2023
Dhaka Bank PLC	9.28	11.28	10.53	8.09	8.14
United Commercial Bank PLC (UCB)	8.84	8.42	8.76	10.27	6.41
City Bank PLC (CBPLC)	9.9	14.8	15.8	14.1	17.6
Mutual Trust Bank PLC (MTB)	9.03	5.83	16.22	11.56	12.59

Prime Bank PLC (PBPLC)	5.93	6.31	10.61	12.93	14.33
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Figure 04: Trend of ROE of five PCBs over the years

Dhaka Bank's Return on Equity (ROE) exhibits reliable and consistent performance, underscoring its commitment to the effective utilization of shareholders' investments and the pursuit of consistent profitability. Although some banks, such as City Bank and Mutual Trust Bank, have experienced greater fluctuations in their ROE figures, they have also attained higher figures. On the other hand, Dhaka Bank's balanced and less volatile ROE suggests a prudent approach to financial management, rendering it a dependable option for investors seeking long-term stability.

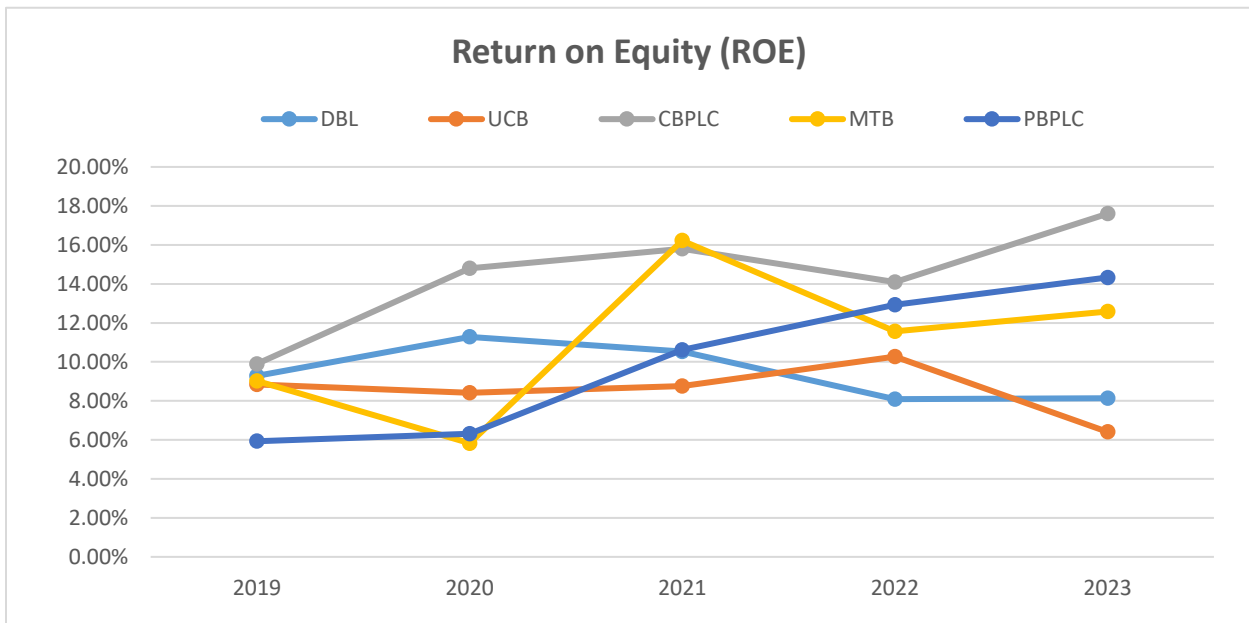


Figure 05: Graphical analysis of ROE

The line shows Dhaka Bank's steady Return on Equity (ROE) from 2019 to 2023, which shows that its finances are stable. Even though it went up and down, Dhaka Bank kept its ROE stable, reaching a high point of 11.28%. The fact that this number stays the same shows that Dhaka Bank is dedicated to protecting shareholder value, even when compared to banks whose ROE numbers are higher but more volatile.

Return on Asset (ROA) (%)

Return on assets (ROA) is a profitability number that shows how well a business uses its assets in order to generate net income.

The following table shows the annual performance of five financial institutions over the past five years.

Bank Name	2019	2020	2021	2022	2023
Dhaka Bank PLC	0.56	0.70	0.65	0.49	0.48
United Commercial Bank PLC (UCB)	0.65	0.61	0.60	0.67	0.41
City Bank PLC (CBPLC)	0.7	1.1	1.2	1.0	1.2
Mutual Trust Bank PLC (MTB)	0.56	0.37	1.03	0.72	0.79
Prime Bank PLC (PBPLC)	0.54	0.54	0.84	0.98	1.06

Figure 06: Trend of ROA of five PCBs over the years

The Return on Assets (ROA) for Dhaka Bank shows that the bank has been perpetually performing well, utilizing its assets effectively to make money. Other banks, like City Bank and Prime Bank, have higher ROA numbers, but they also change more often. Dhaka Bank, on the other hand, manages its assets steadily, keeping growth balanced and reducing instability. This steady ROA shows that Dhaka Bank is good at managing assets and dedicated to sound financial practices.

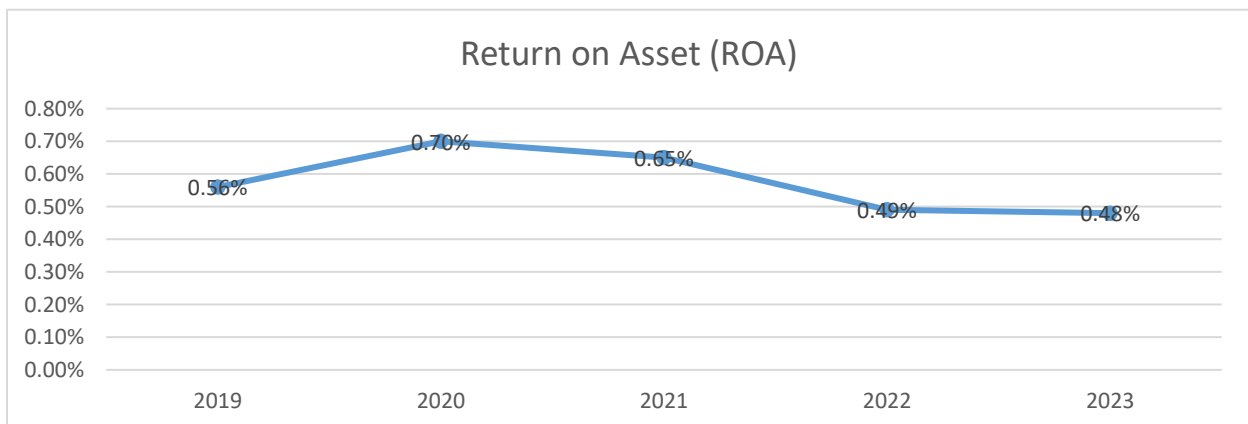


Figure 07: Graphical Visualization of ROA of Dhaka Bank PLC

If we look at the graph of Dhaka Bank's Return on Assets (ROA), we can see that it has had solid performance over the years, staying between 0.48% and 0.70%. Other banks have had higher ROA peaks, but Dhaka Bank's steady numbers, even in tough years, show that they are good at handling their assets. This stability points to a strong and well-balanced asset management plan, and 2020 had the highest number.

Return on Capital Employed (ROCE)

Return on Capital Employed (ROCE) is a financial ratio that assesses the efficacy and profitability of a company in proper using its capital to generate earnings.

The following table shows the annual performance of five financial institutions over the past five years.

Bank Name	2019	2020	2021	2022	2023
Dhaka Bank PLC	10.00	11.00	13.00	12.00	12.00
United Commercial Bank PLC (UCB)	3.74	3.40	2.92	3.00	2.12
City Bank PLC (CBPLC)	1.7	1.8	2.2	1.9	2.0
Mutual Trust Bank PLC (MTB)	5.01	3.19	3.61	4.26	4.44
Prime Bank PLC (PBPLC)	3.84	3.02	4.12	4.49	4.29

Figure 08: Trend of ROCE of five PCBs over the years

Return on Capital Employed (ROCE) is a metric that quantifies the profitability of a company in relation to its capital, thereby demonstrating the efficiency with which it employs its capital to produce earnings. Effective capital utilization and robust financial performance are indicative of a higher ROCE. It is a critical metric for evaluating the overall efficacy and profitability of a business, as it demonstrates the company's capacity to generate returns from its capital investments, which is important for stakeholders and investors.

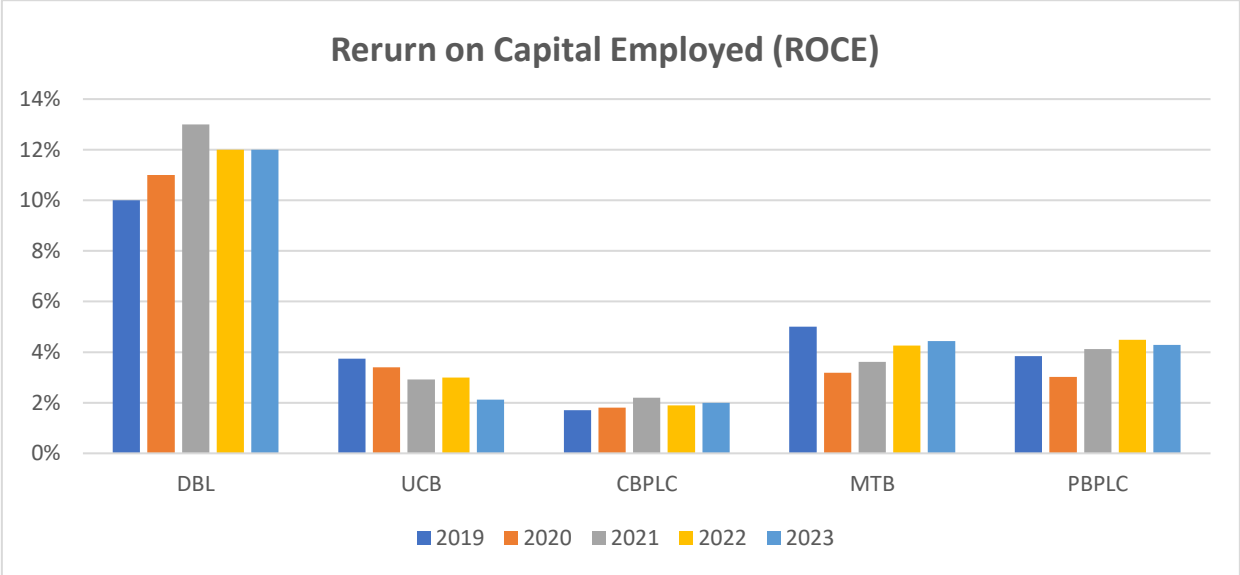


Figure 09: Graphical analysis of ROCE

The visual representation shows that the ROCE of Dhaka Bank PLC is substantially higher than that of the other banks.

Current Ratio (Times)

Current ratio is a financial liquidity metric that evaluates the capacity of a company to satisfy its short-term obligations with its short-term assets. To determine it, divide the current assets of a company by its current liabilities. Short-term financial condition of a company is suggested by a current ratio that exceeds 1, which indicates that the company has a larger number of assets than liabilities. Conversely, a ratio that is less than 1 may suggest that there are prospective liquidity issues.

The following table shows the annual performance of five financial institutions over the past five years.

Bank Name	2019	2020	2021	2022	2023
Dhaka Bank PLC	0.81	0.76	0.76	0.75	0.73
United Commercial Bank PLC (UCB)	1.13	1.15	1.05	1.02	1.08
City Bank PLC (CBPLC)	0.8	0.9	0.9	0.9	0.8
Mutual Trust Bank PLC (MTB)	1.00	1.04	1.05	1.10	1.04
Prime Bank PLC (PBPLC)	1.19	1.20	1.11	0.96	1.01

Figure 10: Trend of Current Ratio of five PCBs over the years

A stable current ratio suggests that a company effectively manages short-term financial obligations by consistently maintaining a balance between its current assets and current liabilities.

The following graphical representation provides a thorough examination of the current ratio trends for the five selected companies over the past five years.

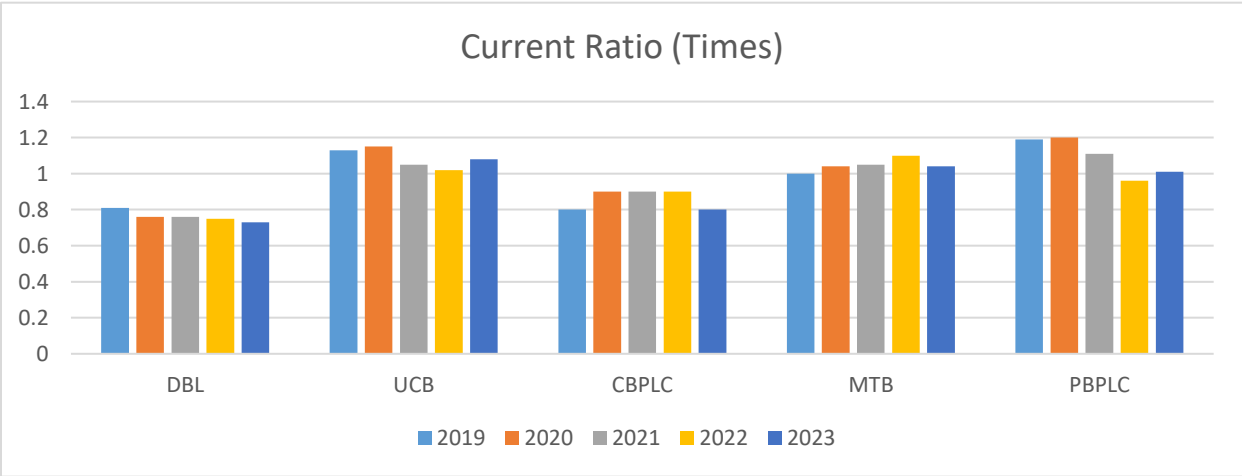


Figure 11: Graphical analysis of Current Ratio

A consistent liquidity management approach is demonstrated by Dhaka Bank's current ratio, which has remained below 1 from 2019 to 2023. That ratio was 0.73 in 2023, which was lower than that of Mutual Trust Bank and United Commercial Bank. Disregarding this, Dhaka Bank's consistent performance suggests operational efficiency and effective resource management. The disciplined

capital management strategy is underscored by the consistent ratio. Dhaka Bank's dedication to sustaining a lean operation is emphasized by this stability.

Debt Equity Ratio (Times)

By comparing a company's overall debts to its shareholders' equity, the debt-to-equity ratio shows how much financial leverage it has.

The table that follows provides an overview of the annual performance of five different financial institutions over the period of the past five years.

Bank Name	2019	2020	2021	2022	2023
Dhaka Bank PLC	15.56	14.72	15.57	15.68	16.38
United Commercial Bank PLC (UCB)	11.34	11.79	12.71	12.94	13.51
City Bank PLC (CBPLC)	13.0	12.3	12.4	14.4	13.9
Mutual Trust Bank PLC (MTB)	14.77	14.83	14.59	15.58	14.32
Prime Bank PLC (PBPLC)	10.50	11.08	12.04	12.42	12.53

Figure 12: Trend of Debt Equity Ratio of five PCBs over the years

Even though Dhaka Bank's debt-to-equity ratio is larger than that of its competitors, it nevertheless shows a robust leverage position that promotes significant growth and investment possibilities. Dhaka Bank's higher ratio shows that it may use debt for expansion while keeping operational stability, in contrast to banks like United Commercial Bank and Prime Bank. This strategy emphasizes how Dhaka Bank uses leverage strategically to stimulate expansion and fortify its position in the market.

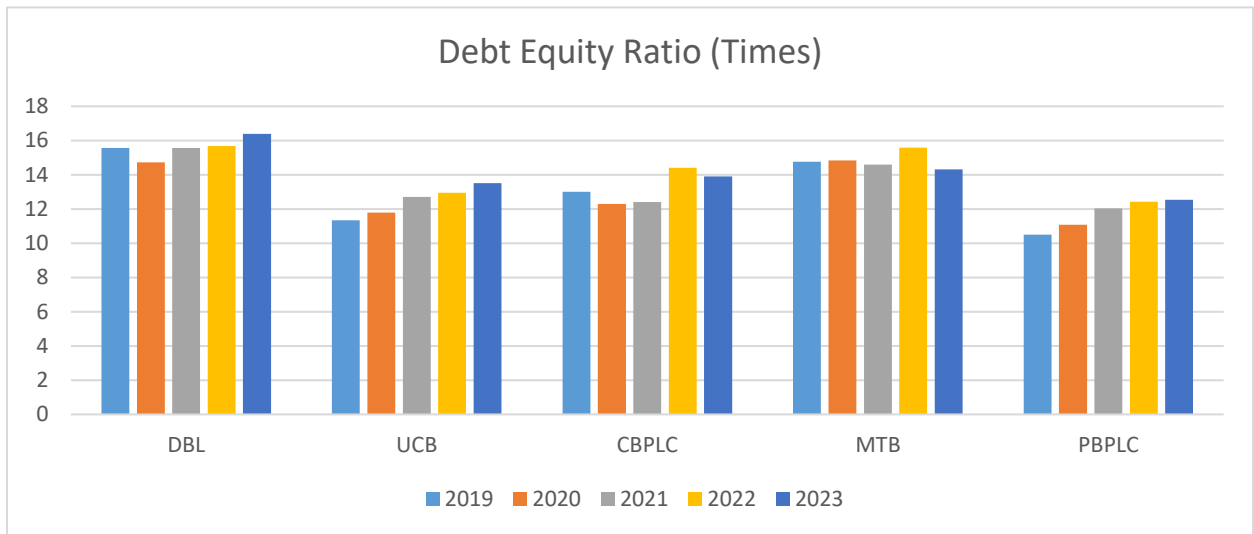


Figure 13: Graphical Presentation of Debt Equity Ratio

The graphical visualization of Dhaka Bank's debt-to-equity ratio, while above that of most competitors, has exhibited a constant schedule from 2019 to 2023, settling in an increase in 2023. In comparison to other banks, including Prime Bank and United Commercial Bank, Dhaka Bank's elevated ratio indicates a more indebted stance. Nonetheless, its consistent percentage over time signifies a solid and controlled strategy to debt utilization. This consistency highlights Dhaka Bank's capacity to manage increased borrowing while preserving financial stability.

Chapter 05: Corporate Social Responsibilities of Dhaka Bank PLC



Dhaka Bank PLC has a strong commitment to Corporate Social Responsibility (CSR), with a particular emphasis on adopting various efforts to improve community welfare. In order to help patients from disadvantaged backgrounds, the bank collaborates with hospitals to provide treatment funds. Dhaka Bank offers impacted people and communities significant financial assistance in the area of disaster management. The bank also makes investments in education by funding infrastructure and scholarships, especially for kids with neurodevelopmental disorders like autism. Dhaka Bank exhibits its commitment to having a positive social impact through these initiatives.

Donation for Social Improvement by CSR in matrix:

BDT in Million except %

Initiatives	Donation	Percentage (%)
Education	15.53	9.98%
Health	17.45	11.22%
Disaster Management	89.24	57.38%
Sports, Arts & Culture	33.00	21.22%

Others	.32	0.20%
Total	155.53	100%

Figure 14: Contribution Table of Dhaka Bank PLC

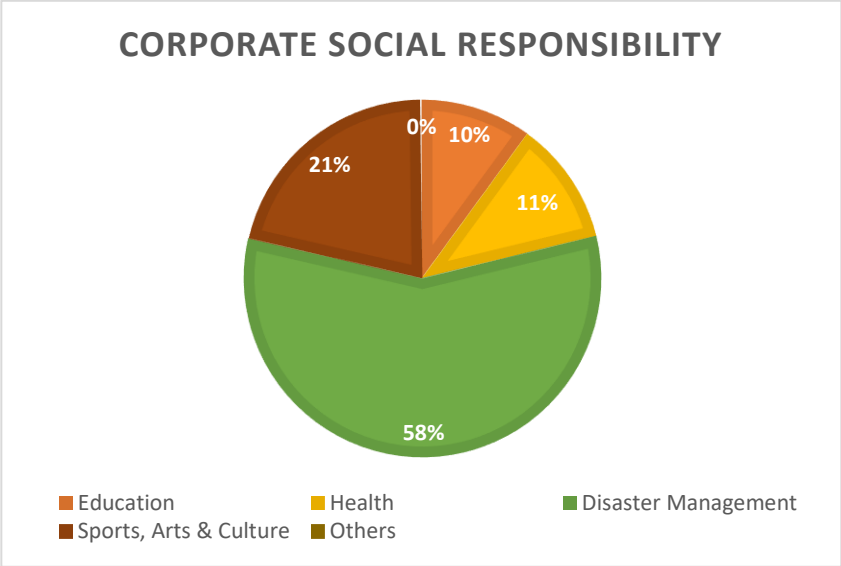


Figure 15: CSR Graph of Dhaka Bank PLC

5.1 Education

As a fundamental component of Corporate Social Responsibility, Dhaka Bank understands the importance of education. The bank made contributions in 2023 to help youngsters with autism and those with neuro-developmental impairments grow mentally and physically. About BDT 15.53 million was given by Dhaka Bank for the creation of educational infrastructure and direct scholarships. As part of this support, the Prime Minister's Education Assistance Trust provided extra funding for educational costs with the goal of promoting the development and expansion of human resources.

5.2 Health

Dhaka Bank is committed to improving the health and well-being of people who are struggling by giving them money and medical care. In order to provide improved treatment and nursing care, the bank works with BIRDEM Hospital and the Center for Women & Child Health. Dhaka Bank gave about BDT 17.45 million to help poor and needy people in 2023, showing its dedication to improving healthcare access for communities that are weak.

Chapter 06: SWOT Analysis for Dhaka Bank PLC



6.1 Strengths

- **Strong Brand Value:** In the banking industry in Bangladesh, Dhaka Bank has made a reputation for itself by being a reputable and well-known brand. In a crowded market, this great brand awareness gives you a competitive edge by drawing in and keeping clients.
- **High Variety of Financial Services:** The bank offers a large variety of financial benefits, such as corporate, SME, retail, and Islamic banking. Because of its diversity, it may reach a wide range of clientele and market niches.
- **Adoption of Technology:** Dhaka Bank has significantly increased its technological expenditures, which have improved its online banking capabilities and operational effectiveness. This raises profitability and enhances customer satisfaction while streamlining operations and cutting expenses.
- **Corporate Social Responsibility (CSR):** By actively engaging in CSR initiatives, the bank enhances its standing in the community and fosters a positive corporate image. This may result in more devoted customers and an improved reputation in general.

- **Reliable and user-friendly internal computer system:** Dhaka Bank PLC has cutting-edge technology installed. Dhaka Bank PLC has enough internal computer systems to handle its operations and is connected to all Divisions via intranet.

6.2 Weaknesses

- **Limited Branch and ATM Network:** The bank's limited branch and ATM network may make it less accessible and convenient for consumers than competitors with larger networks, which could result in a decline in sales.
- **Dependency on Local Market:** Because Dhaka Bank's operations are mostly focused in Bangladesh, the bank is susceptible to the political and economic climate there. Any contraction in the home market could have a big effect on how well it performs.
- **High Non-Performing Loans (NPLs):** A large proportion of non-performing loans has an impact on the profitability of bank and its stability. Stability and growth depend on effectively managing and lowering non-performing loans (NPLs).
- **Limited Global Presence:** Dhaka Bank's overseas operations are not as extensive as those of some of its rivals. This may impede its long-term expansion by limiting its exposure to international markets and growth possibilities.
- **Growing Deposit Costs:** As higher deposit rates may result in higher expenses, rising costs related to attracting and keeping deposits may have an effect on the bank's profitability and competitiveness.

6.3 Opportunities

- **Economic Growth:** The expanding economy of Bangladesh presents an opportunity for Dhaka Bank to broaden its services and customer base. The demand for banking services typically increases in response to an expanding economy.
- **Digital financial Expansion:** The growing demand for digital financial services presents a substantial growth opportunity. The bank can improve customer satisfaction and attract tech-savvy customers by improving its digital offerings.

- **SME Sector Growth:** Bangladesh's small and medium-sized enterprise (SME) sector is expanding. Dhaka Bank has the opportunity to generate new revenue streams by offering customized financial products and services to assist SMEs.
- **Islamic Banking:** In Bangladesh, there is an increasing interest in Islamic banking. By expanding its Islamic banking services, Dhaka Bank can attract consumers who prefer Sharia-compliant financial products and capitalize on this trend.
- **Branch Network Expansion:** By expanding its branch network, Dhaka Bank PLC can access untapped rural and semi-urban markets, thereby improving client accessibility and service delivery. This action has the potential to increase customer acquisition, promote financial inclusion, and align with economic development areas, thereby strengthening the bank's market presence and brand image and generating new revenue streams.

6.4 Threats

- **Regulatory Changes:** Dhaka Bank's activities may face difficulties due to modifications in banking regulations. Strategy, operations, and financial planning may need to change in order to comply with the new requirements, which could have an effect on profitability.
- **Competition:** There is fierce competition among Bangladesh's domestic and foreign banks for market share in the banking industry. The margins and market position of Dhaka Bank may be impacted by this fierce competition.
- **Economic Instability:** The performance of the bank may be negatively impacted by political and economic turmoil in Bangladesh. Uncertainty in the corporate environment can be brought about by elements like political turmoil, inflation, and currency volatility.
- **Cybersecurity Risks:** The bank is more vulnerable to cyberattacks since it depends more on online banking. Data breaches and cyberattacks can result in monetary losses, harm to one's reputation, and a decline in customer confidence.

- **Foreign Exchange Risk:** Dhaka Bank handles transactions involving foreign currencies, and changes in exchange rates may result in monetary losses. The profitability of the bank may be impacted by exposure to foreign exchange risk, particularly if there are notable fluctuations in currency values.

Dhaka Bank PLC can successfully manage the competitive and dynamic banking market by using its strengths, resolving its drawbacks, and embracing opportunities while reducing challenges.

Chapter 07: Limitation of the Study

There were no constraints to the current study. However, I had a fantastic chance to learn about Bangladeshi banking operations as an intern, particularly those of Dhaka Bank PLC. Listed here are a few limitations:

- **Lack of Information or Data:** Access to sufficient, comprehensive, and well-organized information is not possible. Even though the authorities made an effort to help, occasionally their workload prevented them from providing me with the appropriate support I need. Certain information requires special clearance at the highest level and is not always accessible. Additionally, I required a few confidential papers to do my investigation, but they are not accessible.
- **Time Constraint:** Furthermore, when an officer or employee has been assigned a one- or two-year probationary period to carry out their specialized duties, it is very tough to cover every aspect of performance phenomenon and banking performance in only three months.
- **Secrecy of Information:** Certain information required for an in-depth analysis of the company's present market situation was not made available.
- **Comparison Status:** I haven't got the opportunity to compare Dhaka Bank PLC's foreign currency banking system in relation to other bank systems of similar size and current nature. I conducted a comparative analysis of the banks for which information is accessible. The primary factors contributing to this situation include time constraints and the nature of the internship.

- **Lack of Experience:** Despite my prior expertise in preparing several reports, I have not had the opportunity to participate in an internship. Inexperience is a primary limitation of this study.

Chapter 08: Lessons

8.1 Lessons Learnt from Internship

The real goal of an intern is to get a taste of what it's like to work for a company while also learning a few useful skills for real-life work situations. As an assistant or student, I didn't have a lot of different wishes. During my job, my goal was to not only gather ideas about specific tasks, but also learn a bit about how organizations work. So, the lessons I've learned from my internship program include everything from company culture to specific tasks. Each lesson is about the same in terms of how important it is. Some of these important lessons are talked about below. I learned a lot about company culture and got better at writing documents and making spreadsheets during my internship. Other things I learned were about the work environment of Dhaka Bank PLC and how they run their business.

- Working as a team means understanding what your bosses want you to do and sharing that work with your coworkers.
- Time management: how to deal with stress at work and get things done on time.
- Technical skill: This is where I learned some technical things, like how to use VLOOKUP and how fast to type.

I've also learned how to work quickly. I had to be very careful because these records were private for the company. Aside from that, it wasn't hard to work there.

Chapter 09: Conclusion and Recommendations

9.1 Conclusion

Integrating innovation, an intense concentration on the needs of its clients, and diligent preparation has allowed Dhaka Bank PLC (DBL) to prosper into one of Bangladesh's most reputable and trustworthy financial institutions. By consistently responding to market shifts and satisfying client demands, Dhaka Bank PLC has been able to maintain an advantage over its competitors in the cutthroat banking sector throughout the years.

A crucial component of Dhaka Bank PLC's approach has been its dedication to financial inclusion, which indicates the financial condition of the bank. To measure the bank's financial condition, it sets some indicators and compare with others related banks. The summery of the comparison shows that the ratio of Dhaka Bank isn't more fluctuating like others Bank.

In addition to providing help and support for the society's welfare and providing their corporate social responsibility in education, health, sports, disasters management and other sectors.

Dhaka Bank PLC has increased the effectiveness of its operations, enhanced customer service, and guaranteed better banking experiences by investing in cutting edge technology.

Dhaka Bank PLC has persevered and successfully handled risks while facing difficulties including fluctuations in the economy, regulatory changes, and fierce competition. Dhaka Bank PLC is headed in the right direction as shown by its robust capital foundation, prudent asset management, and consistent financial success.

9.2 Recommendations

- **Digital Innovation:** Dhaka Bank PLC should keep investing in new digital banking technology to improve how customers experience the bank and make operations more efficient. It's also important to focus on cybersecurity to keep digital services safe.
- **Sustainability Initiatives:** Dhaka Bank PLC should work on being more environmentally friendly by offering green financing options and supporting projects that help the environment.
- **Customer-Centric Approach:** The bank should stay focused on keeping customers happy by providing personalized services and meeting the different needs of various customer groups.

- **Risk Management:** Dhaka Bank PLC needs to strengthen its risk management practices, especially to handle credit risks and market changes, to stay stable and secure in the long run.
- **Talent Development:** Investing in training and developing employees will be key to encouraging new ideas and keeping high standards in service.
- **Enhance Customer Feedback Mechanisms:** The bank should set up or improve systems for collecting and analyzing customer feedback. This will help Dhaka Bank PLC to understand customer needs better and make necessary adjustments to improve services.
- **Diversify Product Offerings:** Dhaka Bank PLC could explore creating new financial products or services tailored to emerging market needs. For example, developing more specialized loans or investment products could attract different customer segments.
- **Strengthen Community Engagement:** Engaging in community development projects and supporting local initiatives can enhance Dhaka Bank PLC's reputation and foster goodwill among customers and the public.
- **Improve Branch and ATM Network:** Expanding and upgrading the branch and ATM network to reach more locations can make banking more accessible and convenient for customers, particularly in underserved areas.

By focusing on these areas, Dhaka Bank PLC can continue to grow and positively impact Bangladesh's financial sector.

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