

An Internship Report on “Performance analysis of Dhaka Bank PLC”



Supervised By:
Ms. Ishrat Jahan
Assistant Professor (SoBE)

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Department: BBA In AIS
SoBE- United International University (UIU)

Internship Period: 01 December 2025 to 28 February 2026



United International University



**Performance Analysis of
DHAKA BANK PLC**

Letter of Transmittal

March 11, 2026

Ms. Ishrat Jahan

Assistant Professor

School of Business and Economics

United International University (UIU)

United City, Madani Avenue, Badda, Dhaka, Dhaka 1212, Bangladesh

Subject: Submission of Internship Report.

Dear Madam,

With due respect, I am pleased to submit my internship report titled “Performance Analysis of Dhaka Bank PLC”. The report has been prepared as a partial requirement of my Bachelor’s program at the United International University (UIU).

During the preparation of this report, I have tried my best to follow your guidance and maintain academic standards. I sincerely appreciate your valuable supervision, continuous support and insightful suggestions throughout this process.

I, Omi Ahamed, respectfully request you to accept this report for evaluation. I hope the content meets your expectations and provides a clear reflection of the learning outcomes of my internship.

Thank you for your time, guidance and encouragement.

Sincerely,

Omi Ahamed

ID: 114-212-004

BBA in AIS

Omi Ahamed

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 Performance Analysis of DHAKA BANK PLC

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Declaration of Authorship

I, Omi Ahamed, bearing student ID 114-212-004, from the Department of Business Administration in Accounting & Information Systems, United International University, hereby solemnly declare that the internship report titled “Performance Analysis of Dhaka Bank PLC” is my original work, completed as a partial fulfillment of the BBA program requirements.

This report is the result of my personal research, observations and analysis conducted during the internship period from December 1 to February 28, 2026 at Dhaka Bank, Banani road no. 11 branch. To the best of my knowledge, no part of this report has been copied or reproduced from any other source without proper acknowledgment. All sources used have been duly cited.

I take full responsibility for the authenticity and integrity of the content presented herein.

Date: March 11, 2026

Place: Dhaka, Bangladesh

Signature:

Omi Ahamed

ID: 114-212-004

Department: BBA In AIS

United International University

Acknowledgement

I am truly humbled and deeply grateful for the opportunity to undertake this internship and prepare this report, an experience that has enriched my understanding far beyond the classroom. First and foremost, I extend my heartfelt thanks to Ms. Ishrat Jahan, Assistant Professor, School of Business and Economics, United International University, whose insightful guidance, patience and constructive feedback have been instrumental in shaping this work. Her encouragement inspired me to strive for clarity and depth.

I am sincerely indebted to Dhaka Bank for welcoming me into their esteemed organization and allowing me access to real-world HR practices. My deepest appreciation goes to Mr. Rimpol Chowdhury (Operation Manager), whose mentorship, trust and willingness to share knowledge made my learning meaningful and practical.

I also wish to thank the entire Dhaka Bank team and colleagues for their kindness, cooperation and valuable insights, which created a supportive environment for growth.

Lastly, I am thankful to my family and friends for their quiet encouragement, understanding and belief in my efforts.

Certificate Of Organization



DBPLC/HR/25/15626

01 December 2025

Mr. Omi Ahamed
Student of BBA
United International University
United City, Madani Avenue, Dhaka

Subject: Internship Offer Letter

Dear Mr. Ahamed,

With reference to your recent letter, we are pleased to inform you that the Management of Dhaka Bank PLC. has agreed to accept you as an Intern at our Banani Road No. 11 Branch for the period from 01 December 2025 to 28 February 2026. You will receive a monthly pocket allowance of Tk. 4000/= (Four Thousand Only).

You are advised to report to the Manager, Banani Road No. 11 Branch on 01 December 2025 at 10.00 A.M. Upon completion of your internship, you are required to submit one (01) copy of your internship report to the Branch Manager.

Yours sincerely,

A handwritten signature in blue ink, appearing to read "Kamrul Islam", is written over a horizontal line.

Kamrul Islam
Senior Assistant Vice President
Human Resources Division

Copy to:

1. The Manager, Banani Road No. 11 Branch – for Kind information and N/A
2. Mr. Nahid Hasan Khan, Director, Directorate of Career Counseling & Student Affairs, UIU

Head Office : CWS (C)-10, Bir Uttam A. K. Khandakar Road, Gulshan, Dhaka-1212
Tel: 58314424-30, 8802-58314419, SWIFT: DHBLBDDH, E-mail: hr@dhakabank.com.bd

Certificate of Supervisor

This is to certify that Omi Ahamed (114-212-004) has worked under my supervision in preparing the report entitled “Performance Analysis: A study of Dhaka Bank PLC”, submitted in fulfilment of the requirement for the award of the degree of Bachelor of Business Administration in the Department of Business Administration in Accounting & Information Systems, United International University. This report is prepared with sincerity and dedication and carried out by Omi Ahamed alone and to the best of my knowledge.

Supervisor,

Ms. Ishrat Jahan

School of Business and Economics

United International University

Abstract

This paper examines the performance analysis of Dhaka Bank PLC and its concert symbol. One of the most important financial institutions in the nation is Dhaka Bank. During my internship, I am required to produce knowledge that will aid in the creation of the report. Analyzing the bank's financial performance, credit quality, and foreign exchange business performance during the previous three years is my primary responsibility. The most often used method for assessing the state and circumstances of a bank is this study. The study's primary goal is to learn more about Dhaka Bank. Additionally, by engaging in practical activities, one can get both theoretical understanding and actual corporate life experience. The background, overview, history, business information, products, and services of the bank, as well as its mission, vision, and values, are all disclosed in this internship report. This report's primary focus is a study of Dhaka Bank's overall performance using specific visuals.

During my internship, I was involved in various banking operations, including account opening, customer service, financial reporting, and documentation management. My responsibilities included assisting with customer inquiries, managing financial statements, verifying customer documents, and ensuring compliance with regulatory requirements.

I actively contributed to enhancing customer service by supporting routine banking operations, such as account processing, helping customers with transaction inquiries, and facilitating the smooth handling of banking documents. Additionally, I was involved in preparing bank statements, tax certificates, and other financial documents, which provided valuable exposure to the technical aspects of banking operations.

This internship offered me a deeper understanding of the practical challenges faced in day-to-day banking activities, such as maintaining compliance, ensuring accuracy in documentation, and providing effective customer service. I also gained insights into the inner workings of a corporate bank and developed both technical skills in financial reporting and interpersonal skills in customer interaction.

All things considered, my internship at Dhaka Bank has been a priceless learning opportunity that has given me broad banking operations skills that are critical for my future work in the financial services sector.

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Chapter One: Introduction

Introduction

The globe is currently experiencing a period of intense rivalry everywhere. Due to this trend, education has just entered a competitive era. Thus, several universities and institutes in our nation are improving the methods and standards of instruction. Regarding that, United International University's BBA program requires an internship.

One of the most important components of an undergraduate business curriculum is an internship. After a four-year training program at the university, this is the time when a student has the chance to interact with the real workplace and its procedures. Students with a background in business will find it more beneficial because this line of work requires candidates to have hands-on experience with various organizational processes. The candidate made the decision to finish the internship at Dhaka Bank PLC in order to achieve this. The candidate was assigned to the Road-11 Branch in Banani, Dhaka, by HRD of Dhaka Bank PLC.

Finance and accounting are mostly practiced in the banking industry, which is crucial to a country's economy. The banking system has made it easier for us to conduct private transactions, including deposits, loans, borrowings, and money transfers. The banking sector facilitates the development of trade, industry, and agriculture. Additionally, the banking industry has contributed to quickening the rate of economic growth.

The intern gained a variety of new skills via the internship, including technical, analytical, organizational, and communication abilities. In addition, I've learnt how to operate under pressure and, most significantly, how to manage my workload when under stress. As an intern at Dhaka Bank PLC, the intern had the opportunity to observe and learn about the bank's and its employees' general operations.

The research will undoubtedly help other students learn more about Bangladesh's banking sector and the range of services Dhaka Bank PLC offers to be the nation's top financial institution.

1.1 Background of the Report:

Every student enrolled in the BBA program is required to complete an internship in order to gain real-world experience and to produce a report on that experience. The intern was chosen to meet the need at Dhaka Bank PLC's Banani Road No. 11 Branch in Dhaka. This report was created after completing the BBA program at United International University, Dhaka's Department of Accounting & Information Systems.

1.2 Objectives of the Report:

1.2.1 Primary Objective:

The main objective is to find out the performance of Dhaka Bank PLC & to assess the overall effectiveness of the bank's operations and management. This study aims to provide valuable insights and recommendations for improvement.

1.2.2 Specific Objective:

- Analyze foreign exchange business performance
- Analyze Financial business performance
- Analyze Credit quality
- Ratio analyzation
- To become acquainted with the bank's workplace.
- To put theoretical knowledge to use in real-world situations.
- to understand how a service-oriented financial company operates on a daily basis.

1.3 Methodology of the Report:

1.3.1 Research Design

A quantitative research approach was used for the study, which entailed gathering and evaluating numerical data in order to make statistical conclusions.

1.3.2 Data Source

"The information for this study was gathered through the use of secondary sources, such as:

- Annual Reports
- Corporate Portal of Dhaka Bank PLC maintained by IT division.
- Official website of Dhaka Bank PLC.
- Relevant books, journals, research papers.
- Other published documents provided by Dhaka Bank PLC.

1.3.3 Time Period

The performance analysis of Dhaka Bank PLC was conducted over a specified time frame from 2022 to 2024.

1.3.4 Data analysis Techniques

To give a clear and succinct depiction of the data, visual aids like tables, graphs, charts, and trend lines are used.

1.3.5 Data Treatment

To guarantee quality and consistency in our analysis, the data gathered for the study was meticulously arranged and processed using Microsoft Word 2021 and Microsoft Excel 2021.

1.3.6 Performance Metrics

Four components of the performance measures were used to assess Dhaka Bank PLC's performance: Foreign Exchange Business Performance Analysis, Financial Performance Analysis, Credit Quality Analysis, and Ratio Analysis.

1.3.7

Ethical Consideration

All parties related to the report to meet ethical consideration.

1.4 Scope of the Report:

This report includes information on Dhaka Bank's history, organizational structure, goals, functions, business units and departments. As the report topic is "Performance analysis of Dhaka Bank PLC", the report is based on the recent 3 years annual reports of Dhaka Bank PLC & it aims to provide an overall performance analysis of Dhaka Bank PLC. This report will help the readers to take decisions about making transactions in Dhaka Bank PLC.

1.5 Limitations of the Report:

Due to certain restrictions, there are certain information gaps. Gathering all the data in a short amount of time is really challenging. Despite the intern's best efforts, the study has certain drawbacks. These include the following:

- The primary limitation of the research was the lack of necessary information. The bank employee is unable to share certain information because of security and business commitments.
- Many elements could not be covered in the current study due to time constraints. It is really difficult to learn every function in a few short days.
- The bank staff was so busy that they were unable to give me enough time.
- Because Dhaka Bank's operations and activities are so extensive, their strategy is always evolving.
- One branch does not provide all the necessary information, and there is little opportunity to visit multiple branches.
- Due to a lack of books, periodicals, and journals, secondary sources of information about Bangladesh's banking sector are extremely few.

Despite these constraints, the intern made every effort to ensure that this report was genuine and worthwhile.

Chapter Two: Overview of the Organization

2.1 An Overview of the Organization:

One of Bangladesh's top private sector commercial banks, Dhaka Bank PLC provides a wide range of services for individuals, corporations, international trade, foreign exchange, lease financing, and capital markets. From small businesses to major trading and industrial conglomerates, DBL has received widespread praise from the business community for its forward-thinking business orientation and creative financing solutions. It is also the top-rated corporate borrower. The bank offers a wide range of banking and investment services to both individual and business clients, supported by the newest technology and a group of highly driven officers and employees. The bank has established a co-branded credit card, joined a nationwide network of shared ATMs, and started offering online banking services (i-Banking). Additionally, a procedure is in progress to offer online and home banking options to the bank's customers for e-business.

Dhaka Bank offers advances and loans in a variety of sectors. With the goal of making the best use of its resources and taking all necessary precautions to protect it, the bank keeps investigating and diversifying its loan distribution. Different loan and credit facilities are Dhaka Bank's primary source of revenue. Therefore, credit risk management should be a top priority for DBL management.

2.2 History Of Dhaka Bank PLC. :

From a Mughal outpost to a contemporary metropolis, Dhaka Bank has really treasured and highlighted Bangladesh's heritage and history. The Bank's dedication to this attachment is evident in the majority of its presentations, publications, brand activities, distribution methods, calendars, and financial manifestations. Today, the Bank is well known for its outstanding service, ease of use, closeness, and innovative delivery method. On July 5, 1995, the Bank began conducting business under the Companies Act of 1994 with authorized capital of Tk. 1,000 million and paid-up capital of Tk. 100 million. In 2000, it was listed on the DSE and CSE. The Bank currently has Tk 20,000 million in authorized capital. As of June 30, 2023, the Bank's paid-up capital was Tk. 10,066 million. As of June 30, 2023, the Bank's total equity (capital and reserves) was Tk. 21,475 million. With 252 delivery locations, the Bank continues to grow and implement inclusive banking initiatives. DBL has established a thriving presence at 114 sites, including 2 Islamic Banking Branches, 2 Offshore Banking Units, 3 SME Service Centers, 26 Sub Branches, 87 ATMs, 20 ADMs across the country and more, opening several doors for financial freedom and services. The

Bank has created a subsidiary firm called "Dhaka Bank Securities Limited" with six branches across the nation to serve the demands of capital markets. A second subsidiary called "Dhaka Bank Investment Limited" was created with the intention of doing merchant banking operations. "Excellence in Banking" has been the company's guiding principle and is crucial to the success of the bank. The bank met Bangladesh Bank's capital adequacy requirements and achieved extraordinary performance in under 30 years of operation.

2.3 Dhaka Bank PLC's Profile:

Name of the Company Dhaka Bank PLC	
Legal form	A public limited company incorporated in Bangladesh on April 06, 1995 under the Companies Act 1994 and listed in Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.
Date of Commencement	July 05, 1995
Registered Office	Biman Bhaban (1st Floor) 100 Motijheel C/A, Dhaka-1000, Bangladesh
Head Office	Bir Uttam A K Khandakar Road, Gulshan-01, Dhaka-1212
Corporate Office	100 Motijheel Commercial Area, Dhaka 1000
Authorized Capital	Tk. 20,000 Million

Paid-Up- Capital	BDT 10,066 million
Telephone	+88029554514
Telex	9556584, 9571013, 9565011
SWIFT Code	DHBLBDDH
E-mail	info@dhakabank.com.bd
Web Page	www.dhakabankltd.com
External / Statutory Auditor	M/s ACNABIN Chartered Accountants
Tax Consultant	Howladar, Yunus & Co.
Chairman	Mr. Abdul Hai Sarker
Managing Director	Mr. A K M Shahnawaj
CEO	Emranul Huq
Status	Non-Government (Private) Commercial Bank
Slogan	"Excellence in Banking"

2.4 Logo of Dhaka Bank PLC.

Logo of Dhaka Bank PLC is stated below –



2.5 Achievements of Dhaka Bank PLC.

1. Dhaka Bank Achieves Landmark Milestone: Over 5 Lakh Accounts Opened and Fresh Deposits Surpass BDT 6,000 Crore
2. ICAB Certificate of merit 2023
3. Best Corporate and Investment Bank-2021
4. Uipath Automation Excellence Award- 2020
5. Best Issuing Bank in South Asia- 2019
6. Best Corporate Bank 2023 by International Finance
7. The Banker Award- 2018
8. Best Corporate Bank Bangladesh- 2023
9. Dhaka Bank clinched awards at the “Mastercard Excellence Awards 2024” in three categories
10. Remittance Award 2025
11. ADB’s ‘Momentum Award’

2.6 Vision & Mission :

Vision:

They find inspiration in the far-off sky at Dhaka Bank. Their goal is to guarantee a level of satisfaction in every financial transaction. Their goal is to provide exceptional customer service through precision, dependability, prompt delivery, state-of-the-art technology, customized solutions for company requirements, worldwide trade and commerce reach, and a high return on clients' investments.

Their personnel, goods, and procedures are all in line with what their discriminating clientele demands. They want to develop a clear vision. Delivering a quality that truly reflects their vision—Excellence in Banking—is their main goal.

Mission:

To be the nation's leading financial institution, offering top-notch goods and services supported by cutting-edge technology and a group of highly driven employees to deliver excellence in banking.

2.7 Core Commitments & Values:

1. **Customer-Centricity:** Aiming for every transaction to be a pleasure, offering tailored solutions, and delivering personalized service.
2. **Technology & Innovation:** Putting money into automation, AI, and digital transformation for quicker, safer, and more responsive services.
3. **Integrity & Quality:** Maintaining high standards for goods, services, and behavior while being dedicated to justice and openness.
4. **People & Culture:** Developing a culture of confidence, encouraging teamwork, guaranteeing fair practices, and empowering employees.
5. **Responsible Citizenship:** promoting economic justice, assisting female entrepreneurs, and concentrating on sustainable finance.

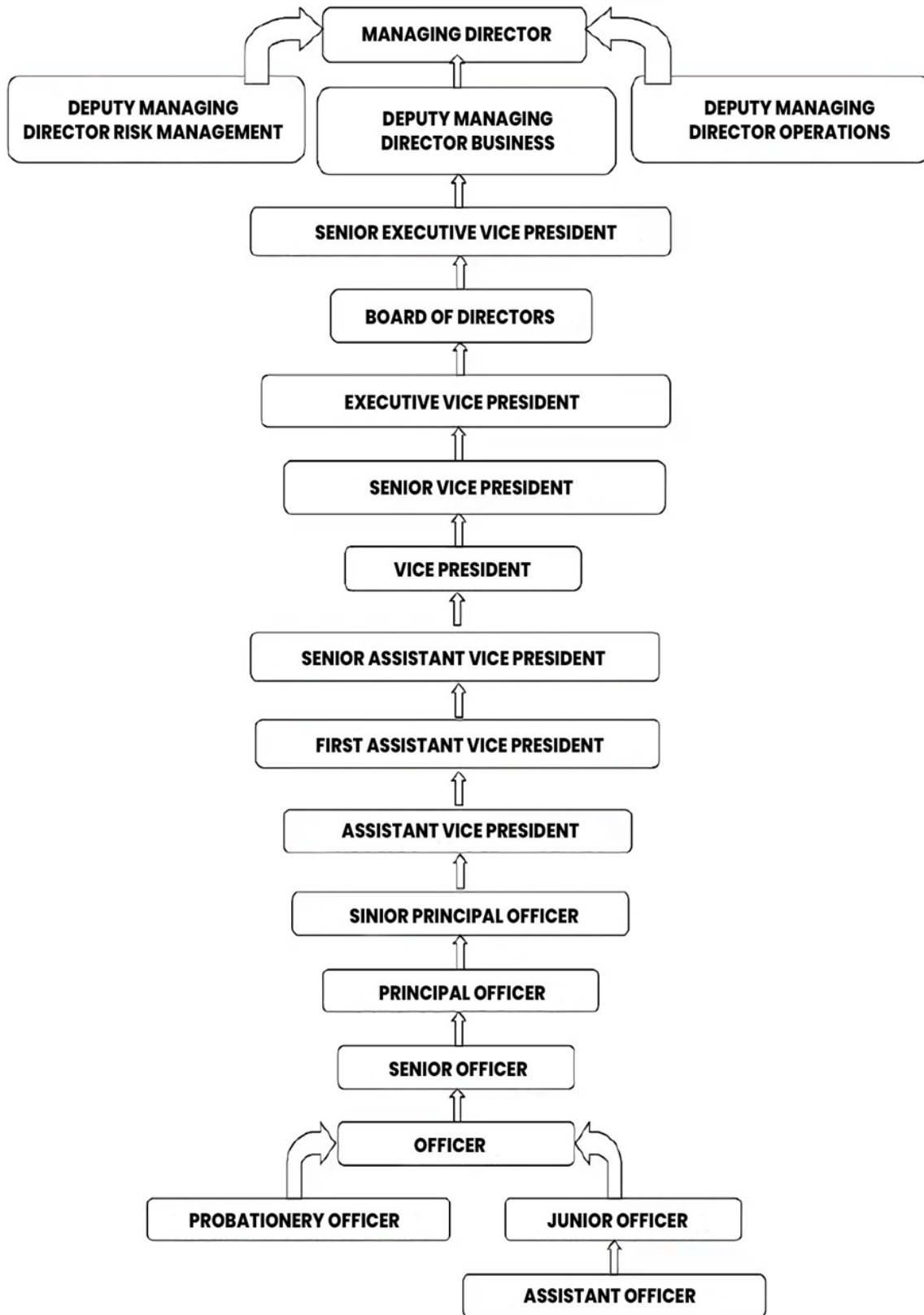
2.8 Key Areas of Focus:

1. **Digital banking:** Using internet banking, mobile apps, and strong cybersecurity to redesign services.
2. **SME & Inclusive Finance:** Offering SMEs need-based solutions with an emphasis on cluster finance and female entrepreneurs.
3. **Islamic Banking:** Developing Shariah-based financial services in addition to traditional banking.
4. **Technological Advancement:** Using cutting-edge technology, such as artificial intelligence, to improve customer satisfaction and operational effectiveness.
5. **Community & Culture:** Bangladesh's branding and activities, such as its support for agriculture, reflect the country's heritage.

2.9 Governance & Security:

1. **Information Security:** Dedicated to safeguarding data and systems by adherence to standards, risk management, and ongoing development.
2. **Ethical Workplace:** Preventing harassment and discrimination at work.

2.10 Hierarchy of Dhaka Bank PLC.



2.11 Departments of Dhaka Bank PLC.

Dhaka Bank manages the roles in a proper and organized manner, taking into account their interrelationships allotted in a particular department, in order to properly control the system. The following are the numerous DBL departments:

1. Corporate Banking Division:

Institutional and large corporate clientele are served by this section. It offers working capital facilities, term loans, and project financing. Relationship managers oversee corporate clients. It makes a substantial contribution to the bank's earnings.

2. Retail Banking Division

Dhaka Bank PLC's individual clients are served by retail banking. It provides consumer loans, current accounts, and savings accounts. Digital banking and card services are also offered. This division's primary goal is to provide excellent customer service.

3. SME Banking Division

Small and medium-sized businesses are assisted by the SME Banking Division. It offers business owners specialized lending options. This division promotes employment growth and business expansion. SMEs are subject to streamlined credit procedures.

4. Islamic Banking Division

Shariah rules govern how Islamic banks conduct business. Interest-based transactions are avoided. Mudaraba deposits and Murabaha finance are among the products. Customers who choose Islamic financial services are served by it.

5. Treasury Department

The bank's money and liquidity are managed by the Treasury Department. It manages money market and foreign exchange activities. One important duty is asset-liability management. It supports the preservation of profitability and financial stability.

6. International Division

The bank's international trade operations are managed by this section. It handles remittance, import, and export services. It keeps up connections with overseas correspondent banks. It helps customers who conduct business internationally.

7. Credit Risk Management Division

Every credit proposal is assessed by this section. It evaluates the risk and payback capacity of the borrower. It guarantees adherence to Bangladesh Bank rules. It contributes to a decrease in non-performing loans.

8. Risk Management Division

Bank-wide hazards are identified and tracked by risk management. It addresses operational, market, and credit risks. Policies are created to reduce exposure to risk. It encourages environmentally friendly financial practices.

9. Finance & Accounts Department

Financial reports and statements are prepared by this department. It oversees accounting, taxation, and budgeting. It guarantees adherence to accounting rules. It helps in decision-making in management.

10. Human Resources Division

The HR Division oversees hiring and staff training. It sets up programs for performance reviews and training. Employee motivation and discipline are guaranteed. It promotes the general development of the organization.

11. Information Technology (IT) Division

Online and digital banking services are supported by the IT Division. It oversees data security and essential financial software. Technical assistance and system upkeep are offered. It is essential to contemporary banking processes.

12. Operations / General Banking Department

Daily banking operations are managed by this division. Account opening, cash, clearing, and remittance are all handled by it. At the branch level, direct customer interaction occurs. It guarantees efficient banking processes.

13. Legal & Recovery Department

This department handles legal matters of the bank. It manages loan documentation and recovery processes. It assists in court cases and legal compliance. It helps control classified loans.

14. Marketing & Business Development Department

This department promotes Dhaka Bank PLC's products and services. It focuses on customer acquisition and brand development. Market research and business expansion are supported. It strengthens the bank's competitive position.

2.12 Products and Services of Dhaka Bank PLC. –

Dhaka Bank understands that corporate clients have different needs and that a tailored solution is essential to their company's success. Large corporate houses, financial institutions, and microcredit organizations can all benefit from the financial products and services offered by DBL Corporate Banking. Their product line includes both long-term loans for business expansion and short-term funding for daily operations. They strive to comprehend each person's unique requirements and create customized, well-organized solutions for their clients' businesses.

Products offered under Project Finance –

1. Term Loan – Machineries
2. Term Loan – Construction
3. Lease Finance (Machineries)
4. Foreign Currency Loans

Products and Services offered under Trade Finance –

1. Export LC (Advising & Transfer)
2. Export Bill Negotiation/Collection
3. Import Finance
4. Import Bill Handling
5. Shipping guarantee
6. EDF Loan
7. OBU Financing

Products and Services under Working Capital Finance –

Non-Funded facilities:

1. Letter of Credit (Cash LC, BTB LC, UPAS, EDF etc.)
2. Bank Guarantee (BB, PG, APG, Payment Guarantee, FC)

Funded facilities:

1. Short Term Loan (3, 6, 9 months)
2. Overdraft – Others
3. Overdraft – Work Order
4. Cash Credit (Hypothecation, Pledge)
5. Loan against Trust Receipt (LTR)
6. Time Loan
7. Products and Services under Cash Management Solutions:
 1. Payment & collection solution
 2. Bulk cheque Processing
 3. Utility Bill collection
 4. Vendor/Salary Payment
 5. Cash pickup & Delivery
 6. Hajj Remittance Processing
 7. Managing IPOs as Lead Bank
 8. Act as Banker to the issue of IPOs

Other Products and Services :

1. Retail Banking
2. Deposit Pension Scheme
3. Aroni DPS
4. Mudaraba DPS
5. Senior Citizen Account
6. Deposit Double
7. Special Deposit Scheme
8. Salary Account
9. Income Unlimited
10. Gift Cheque
11. Personal Loan
12. Car Loan
13. Vacation Loan
14. Home Loan
15. Securitization of Assets
16. Finance and Advisory Services
17. Syndication of Fund
18. Bank Guarantee
19. Student Account
20. Mortgage

In essence, Dhaka Bank is considered a financially strong institution with a reliable track record by local rating agencies. They achieve **ECRL (2023-2025): AA+ (Long Term) / ST-2 (Short Term)** with a Stable Outlook. **CRAB: A1 (Long Term) / ST2 (Short Term)**. Over the span of year, classified loans increased to BDT 14,341 million from BDT 12,514 million in 2023. The amount of Non Performing Loan [NPL] increased by BDT 1,827 million in 2024. In 2024, NPL to Total Loans Ratio stood at 5.33%. They are taking effective strategic and digital initiative for reducing their NPL. They also provide their contribution in sustainable finance.

Their Green Finance Products are:

1. Renewable Energy
2. Energy & Resource Efficiency
3. Alternative Energy
4. Liquid Waste Management
5. Liquid Waste Management
6. Circular Economy & Eco-Projects Financing
7. Environment Friendly Brick Production
8. Green/Environment Friendly Establishments
9. Green Agriculture
10. Green CMSME
11. Green SRF
12. Blue Economy Financing
13. Information and Communication Technology
14. Miscellaneous

2.13. SWOT Analysis for Dhaka Bank PLC. –



Key Strengths:

- **Extensive Network:** A large presence with numerous branches, ATMs, ADMs, and SME centers across Bangladesh, along with offshore units, ensures broad reach.
- **Technology & Digital Focus:** It is a contemporary option that provides cutting-edge technology, real-time online banking, and notable success in digital deposit mobilization.
- **Strong Leadership:** Led by Mr. Abdul Hai Sarker, a visionary creator who also serves as the head of the Bangladesh Association of Banks (BAB) and contributes a great deal of credibility and business expertise.
- **Customer-Centric Approach:** Renowned for its dedication to dependability and prompt delivery, as well as its customized services and solutions.

Financial & Performance Weaknesses :

- **Declining Net Profit:** Due mostly to poorer operating performance, the bank reported a notable 21% drop in consolidated net profit for the first nine months of 2025.
- **Credit Risk Management:** Dhaka Bank, like many other banks in Bangladesh, must manage credit risk to reduce default risks, which can have a big effect on profitability.
- **Provisioning for Loans:** In 2024, the bank raised its overall loan and advance provision, suggesting possible issues with asset quality.

Opportunities:

- **Digital Transformation & Innovation**
To enhance customer satisfaction, lower operational expenses, and draw in tech-savvy customers, the bank can invest in digital banking platforms (mobile apps, online services, AI-based tools). This is in line with more general industry trends toward digital financial services.

- **Expanding Financial Inclusion**

Due to Bangladesh's large unbanked population, Dhaka Bank has the opportunity to grow by focusing on underserved markets (rural areas, microbusinesses) and providing customized solutions to increase its clientele.

- **Customer Relationship and Product Diversification**

The bank may stand out and increase market penetration by concentrating on customer pleasure and loyalty through unique products (such as ESG financing, customized SME loans, and green banking services).

- **Customer-Centric Marketing and Pricing Strategy**

Dhaka Bank can boost market share, enhance brand value, and boost profitability by focusing on less price-sensitive regions and implementing customer-centric marketing.

Threats to Dhaka Bank PLC. :

- **Intensifying Competition**

Growing competition from regional private banks and international banks providing comparable services could put pressure on Dhaka Bank's profit margins and market share.

- **Cybersecurity & Digital Risks**

The risk of fraud and cyberattacks rises as banking becomes more digital, endangering customer confidence and operational integrity if improperly handled.

- **Economic & Regulatory Uncertainty**

Market volatility, exchange rate fluctuations, and sudden regulatory changes can impact profitability, lending practices, and strategic planning, especially in an emerging economy like Bangladesh.

- **Increasing Cost Pressures**

Rising fixed costs (like staffing, technology, compliance) and heightened price sensitivity among customers can reduce the bank's ability to price products competitively while maintaining profitability.

Chapter 3: Internship Experience

3.1 Introduction

I considered myself really fortunate to have been given the chance to intern at Dhaka Bank PLC (Banani Road No-11 Branch). The Banani Road No. 11 Branch of Dhaka Bank PLC is well known for its prompt services and strong performance. The thought of being a member of this esteemed branch for three months overwhelmed me as I began my internship. My internship ran from December 1st to February 29th. I had a great time working there because everyone was very cooperative with one another and the atmosphere was very nice. Mr. Rimpol Chowdhury, the branch's operation manager, was my daily supervisor during my internship at Dhaka Bank PLC (Banani Road No-11 Branch).

3.2 Responsibilities and Learning Outcome –

I had to do a number of works regularly. The description of my routine works is given below:

3.2.1 Learn to Open an Account :

Nishat Tasnim (SO), Shahela Parvin (SPO) and Rimpol Chowdhury (SAVP) are instructor of creating an account at Dhaka Bank PLC. They provided me with a comprehensive understanding of the account opening process, customer service, and account opening assistance. They informed me that there are two kinds of customer accounts. They are both institutional and savings accounts. Two passport-sized photos of the account holders, properly attested by the introducer, one passport-sized photo of the nominee, properly attested by the A/C holder, a photocopy of the birth certificate, passport, or voter ID card of the A/C holder and the nominee, a copy of the A/C holder's income source, and an A/C introduced by an account holder are required for the opening of a personal savings account. However, in order to register an institutional account for various kinds of businesses, such as partnerships, limited companies, clubs, societies, schools, colleges, trusts, etc. The necessary papers and documentation are: One passport-sized photo of the nominee duly attested by the A/C holder, a certified copy of a valid trade license, a trade seal, a TIN certificate, a copy of the company resolution, two passport-sized photos of the account holder or holders who will operate the A/C duly attested by the introducer, A/C introduces by the current account holder, etc. I prepare all of these documents, including N-Screen copies with all required paperwork sealed and stapled, Work-Flow Progress with TP & KYC permission, and NID verification. Following account opening, the bank sends a "Thanks Letter" to the account holder's address on their behalf.

3.2.2 Forwarding Cheque-Books and ATM Cards:

A few business representatives have come to pick up their employees' ATM cards and checkbooks. I delivered all of the necessary products to the company's representative along with a forwarding letter that included the A/C holder's name and A/C number. I then took a signed copy of the delivered goods from the representative and filed it in the file that is kept under the company's name.

3.2.3 Sending Undelivered Cheque-Books and ATM Cards:

I have reviewed and drafted a letter to be sent to the customer and the ATM Operation Division regarding undelivered checkbooks and ATM cards that are not delivered within three months in order to take appropriate action and destroy these undeliverable items.

3.2.4 Book Keeping and Storing Cheque-Books and ATM Cards:

Customers of Dhaka Bank PLC (Banani Road No. 11 Branch) request checkbooks and ATM cards for personal use throughout the entire week. Through the requisition document, the bank receives the request for ATM cards and check books. After three working days from the date of the requisition request, all checkbooks are made, and ATM cards are delivered once the customer receives the card-ready SMS. The next step is to carefully arrange all of the checkbooks and ATM cards by entering them into Excel, filling out the inbound paper of the received goods, and storing them in the branch GB Box within the receiving date to ensure that clients receive their checkbooks and ATM cards as soon as possible.

3.2.5 Prepare Solvency and Tax Certificate:

For clients, I had to create tax and solvency certificates. I had to first determine the customer's actual position by looking at their bank statement. Then, in accordance with the client's request, I typed Solvency both with and without an amount in BDT and converted it into another currency. Additionally, I had to supply a tax certificate that was automatically generated by their own webpage using Dhaka Bank PLC's format.

3.2.6 Issuance of Bank Statement: I had to download automated bank account statement from bank's own portal and delivered this with in Bank seal and my own sign to the client by Prayer letter and Authorization letter of the client with in their required Date, Month and Year.

3.2.7 Personal Observation:

- I have to gather knowledge about online payment gateway “RTGS”.
- Knowing Information of “Clearing Cheque” involved High Value confirmation.
- The Dhaka Bank office environment is very friendly.
- Work is never left pending for the next day unless it is absolutely necessary.
- Problem occurring due to Delay and unusual Network Error for submission of the Report. (missing the deadline)
- I had seen the harshness of the Client’s for making any mistake, even charge money for Statement and Certificate.
- The internal clash between the personnel of same unit and other unit as well.
- The discrimination of giving performance bonus to the employees. (some people got high performance bonus due to networking with others rather than based on performance)
- Dissatisfaction between personnel due to excess work load and poor salary as well.
- I have seen the reluctance among some employee in making learn something to another.
- Also I have Gether information about Cash and Credit department unfortunately I didn’t get the chance for work in these departments.

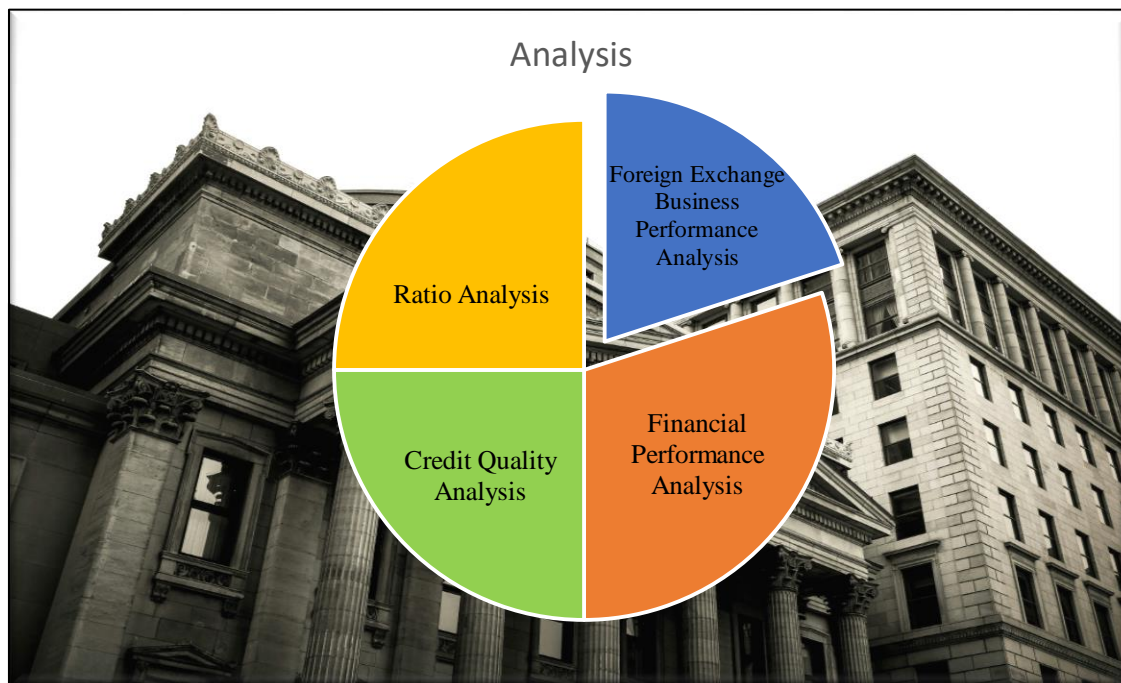
Chapter 4: Report part

Performance Analysis of Dhaka Bank PLC. –

Performance analysis of a bank typically involves assessing various financial metrics such as profitability, asset quality, liquidity, capital adequacy. It may also involve evaluating operational efficiency, customer satisfaction. By analyzing these factors, stakeholders can gauge the overall health and effectiveness of the bank in achieving its goals and serving its customers.

In this report the analysis is divided in four parts.

1. Foreign Exchange Business Performance Analysis
2. Financial Performance Analysis
3. Credit Quality Analysis
4. Ratio Analysis

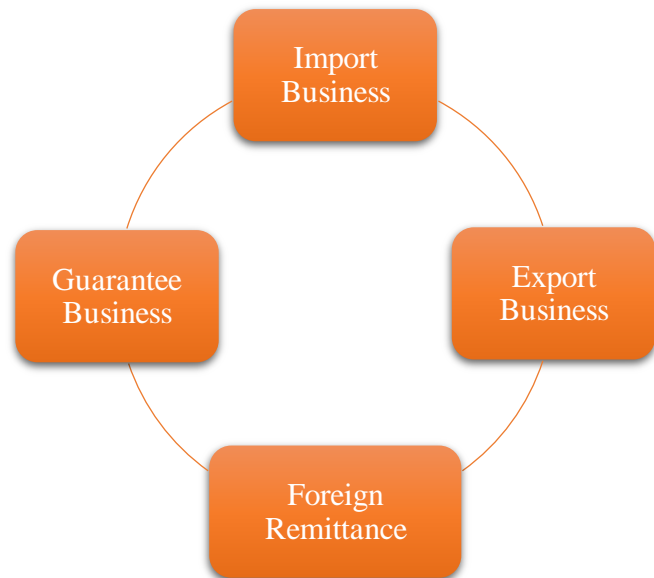


Dhaka Bank uses various tools as their key performance indicators which were also used in this analysis. This report contains many of those tools which was used to analyze the performance of Dhaka Bank PLC.

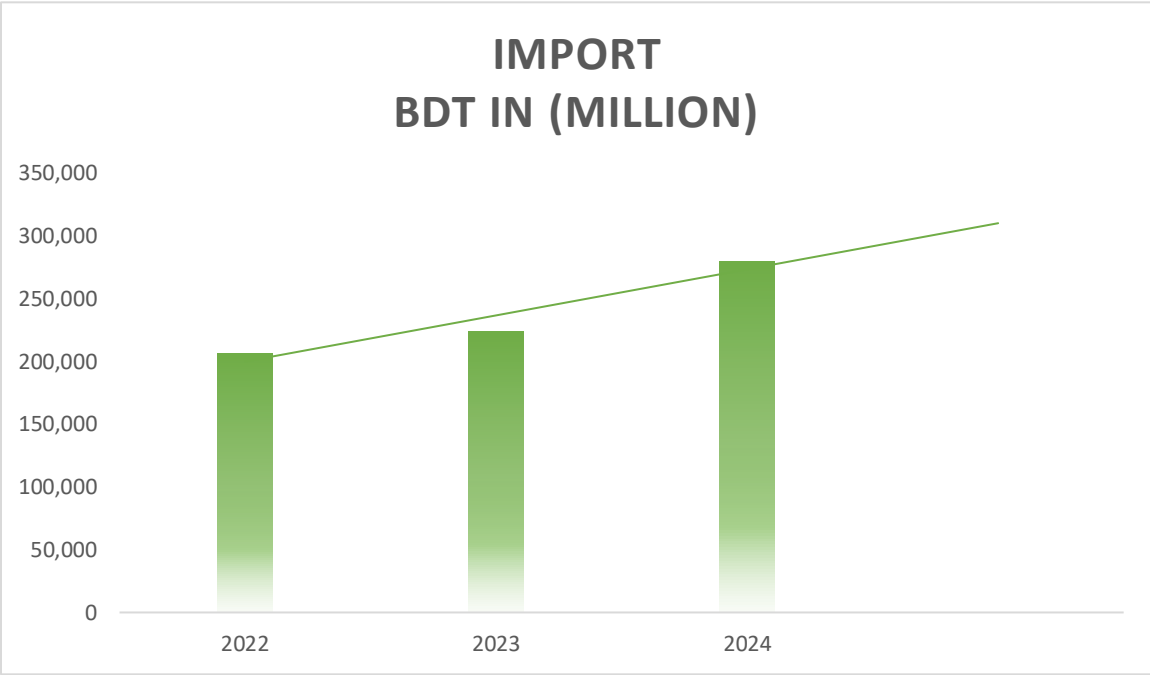
4.1 Foreign Exchange Business Analysis:

4.1.1 Import Business –

The bank has been actively engaged in considerable foreign exchange activity since its inception with the goal of aiding the nation's international trade transactions. In 2022 import drop by -7% in 2022 from 206,317 million BDT in 2023 to 223,512 million BDT which is increased by 8%. The import went up from -7% to 8% in 2023 and in 2024 it rapidly increased by 25% around BDT 279,718 million as the economy was becoming normal with warmful trade tariff and abroad access. The following table consists of import amount year by year:



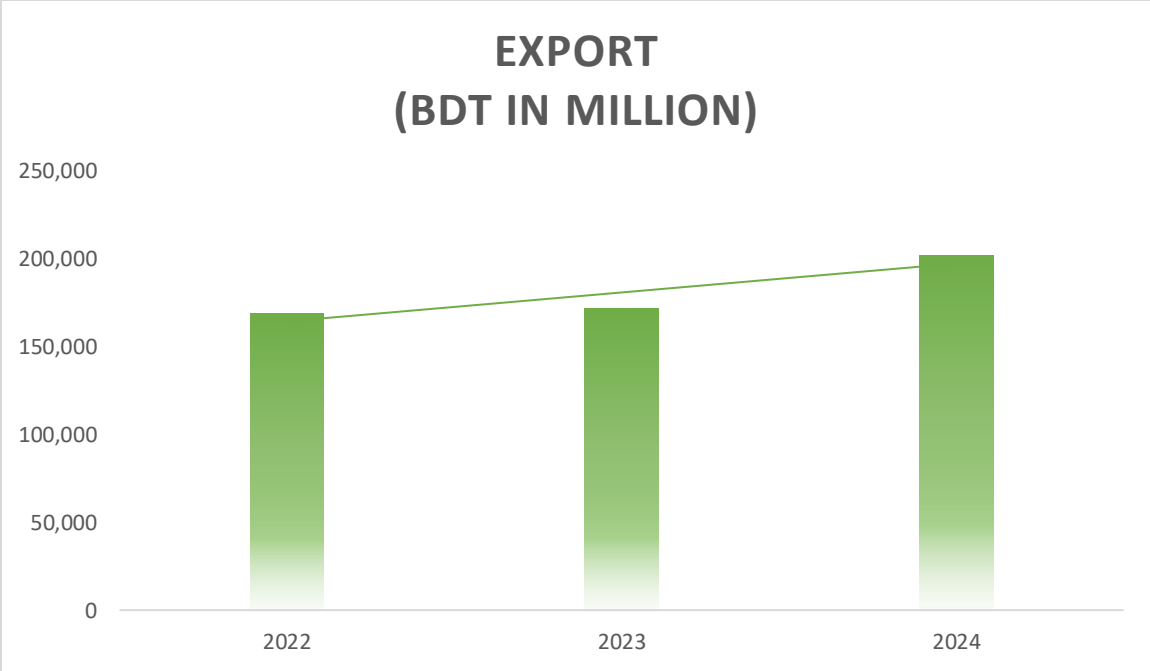
Year	Import BDT in Million
2022	206,317
2023	223,512
2024	279,718



4.1.2 Export Business:

The bank's total export business was valued at 168,673 million BDT in 2022, which accounted for 20% of the national figure over previous year. If we convert the national figure of exports, which was 1804.57 million USD in 2022, to BDT using the exchange rate of 93.47 as of June 30th, 2022. From 2023 to 2024, the average rate of export growth was 10.50%. In 2023, due to political issue, the rate plummeted to 2%. As well as in 2024 it try to become normalized and the improved rate now 17%. The bank's total volume of exports included RMG, home-textile, fisheries, leather, ceramics, pharmaceuticals, jute, natural rubber, and other goods. The following table consists of export amount year by year:

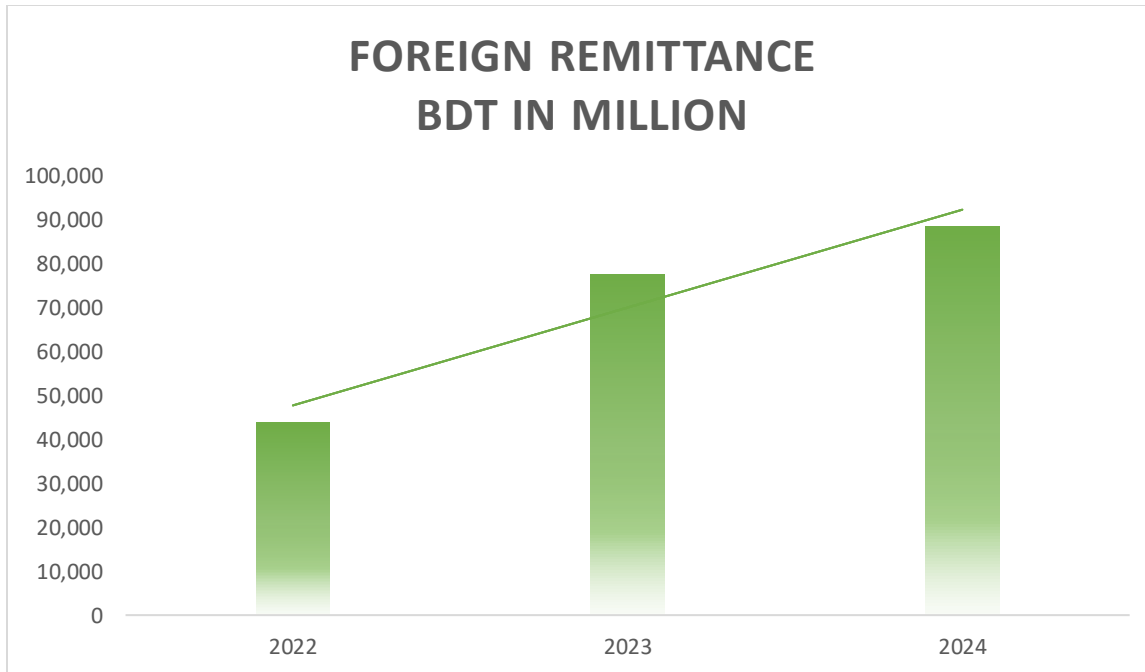
Year	Export (BDT in Million)
2022	168,673
2023	171,695
2024	201,606



4.1.3 Foreign Remittance:

Dhaka Bank's remittance growth has been increasing rapidly, in 2022 foreign remittance was 43,910 million BDT followed by 77,563 million BDT in 2023. Fortunately, remittance inflow continued to increase in 2023, rising by 73% from the previous year. In 2024 the bank has its biggest rise for foreign remittance as 77% but in the next year 2024 the rate Steady increased by 14% due to unexpected issue of our country. International transactions, including trade facilitations and remittance services, have been made easier by DBL's correspondent ties and agency agreements with respectable foreign banks, financial institutions, and exchange houses. The remittance of expatriate Bangladeshis working overseas has been made possible by DBL's relationship with eighteen major exchange houses in nations including the United States, United Arab Emirates, the United Kingdom, Italy, and others. This division is always looking to grow its remittance business and generate money at competitive rates. The foreign remittance amount for each year is shown in the following table:

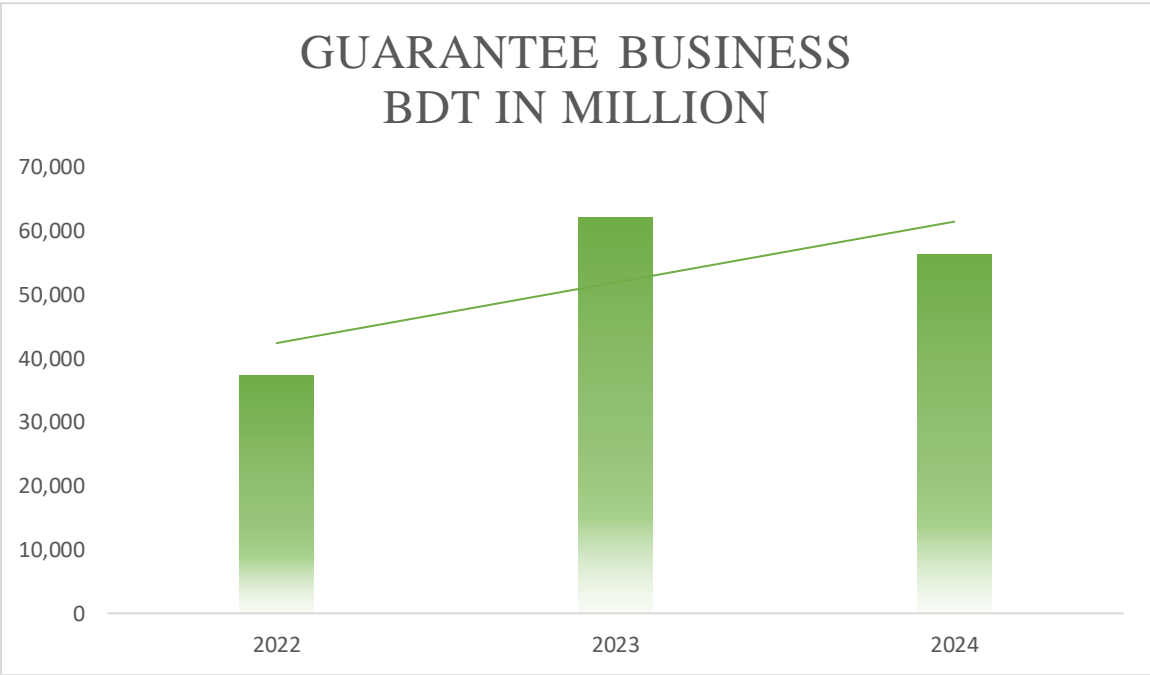
Year	Inward Remittance (BDT in Million)
2022	43,910
2023	77,563
2024	88,431



4.1.4 Guarantee Business:

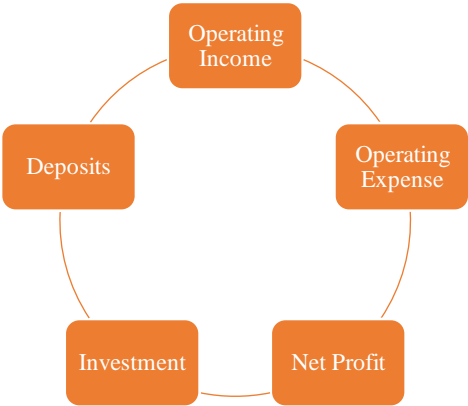
A type of financial insurance offered by a lending organization to guarantee that a debtor's obligations are fulfilled is called a bank guarantee. This implies that the bank will pay the debt if the debtor defaults. DBL's guarantee business has grown positively. In order to make this possible, DBL issues Bid Bond Guarantees, Performance Guarantees, and Advance Payment Guarantees to beneficiaries in Bangladesh and maintains credit lines with fifty-one international banks globally. The guarantee business amount for each year is shown in the following table:

Year	Guarantee Business (BDT in Million)
2022	37,274
2023	62,116
2024	56,314



4.2 Financial Performance Analysis:

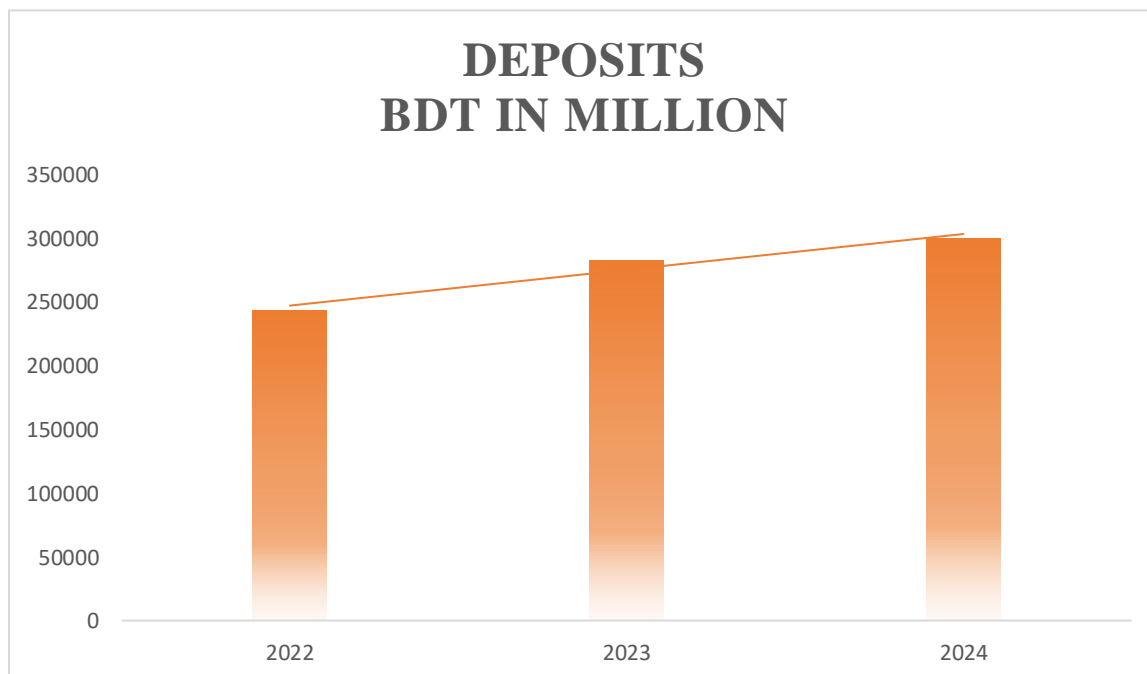
The financial performance of a bank reflects its ability to manage assets, liabilities, revenues, and expenses effectively to achieve profitability and stability. Maintaining regulatory compliance, drawing in investors, and guaranteeing client confidence all depend on it. A bank that performs well financially is able to manage risks, manage financial operations, and maintain expansion, all of which help it weather economic downturns. In the end, this performance contributes to the bank's long-term profitability and financial stability by strengthening its competitive advantage, fostering investor trust, and assisting with strategic decision-making.



4.2.1 Deposits:

Total deposit increased in 2024 by 6% from 2023 which amount is BDT 299532 Million and the amount of deposit in 2023 is BDT 282079 Million. The total amount of deposit was in 2022 BDT 243427 Million. These performance shows distinguish achievement for their goal. They also achieve Top-Ten ranked position in our country's total Bank for their depositing performance.

Year	Deposits (BDT in Million)
2022	243427
2023	282079
2024	299532

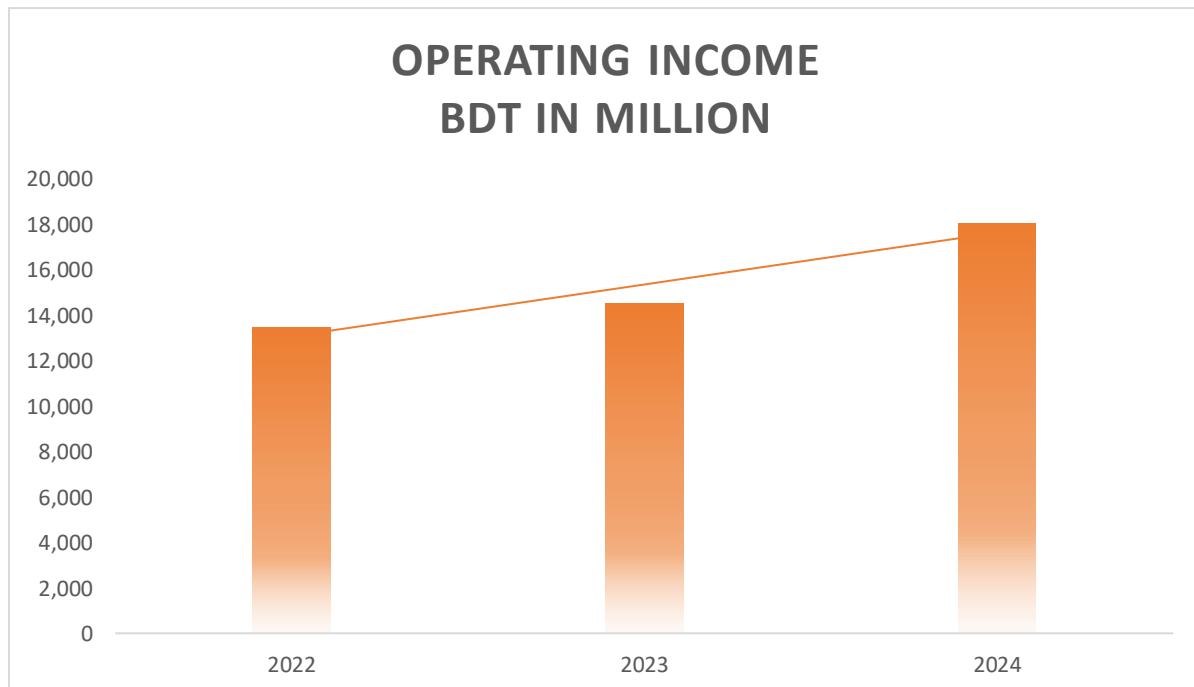


This table illustrates how total deposits are rising annually. Despite the modest growth rates in 2022 and 2023, the overall growth rate is still favorable. Therefore, it can be concluded that deposit collection is operating more effectively overall. Due to the current poor state of the economy, deposit mobilization has become extremely competitive, and as the economy has not yet recovered, fund costs will increase in comparison to last year.

4.2.2 Operating Income:

The total Operating Income of Bank in 2022 was BDT 13,471 Million and 2023 was 14,526 which is increased by 8% in 2023. In 2024 there is a rapid increment in their operating income by 24% in BDT 18,031 Million. The following table consists of operating income amount year by year:

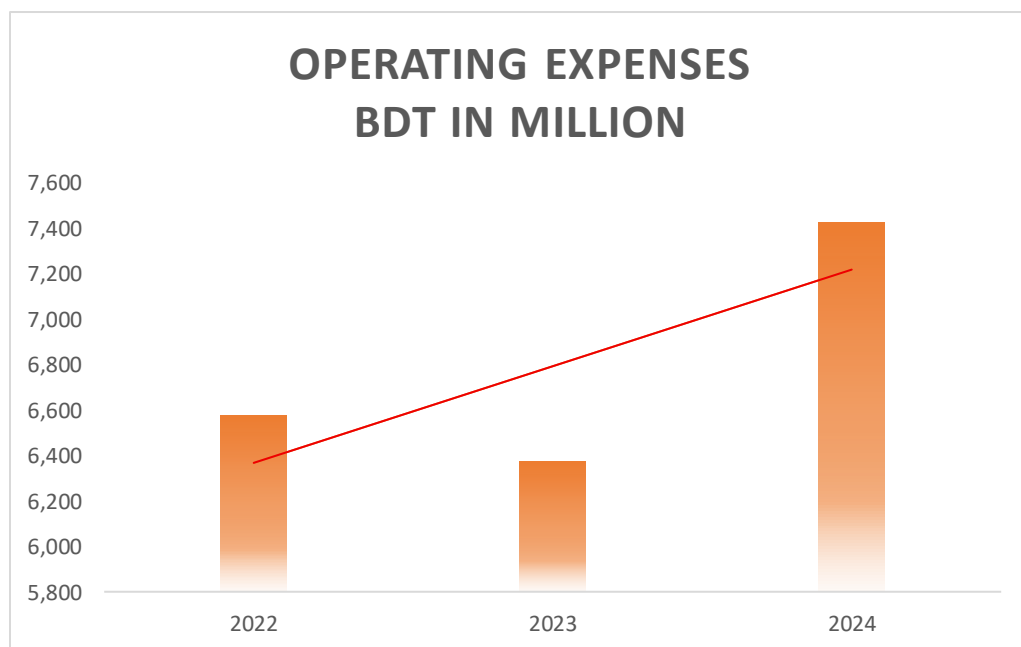
Year	Operating Income (BDT in Million)
2022	13,471
2023	14,526
2024	18,031



4.2.3 Operating Expense:

Determining how much operational expenses may be cut without significantly impairing the company's capacity to compete with its rivals is a difficulty faced by management. operational expenses are an expense that a corporation incurs as a result of regular business operations. The bank's operational expenses in 2022 were 6,576 million BDT, which dropped by -3% to 6,374 million BDT in 2023. However, in 2024, these expenses may increase as a result of hiring more officers and raising staff pay in accordance with government regulations. It rose to almost 7,426 million BDT, a 16% rise. By raising both the operating and net profits, they were able to reduce it. The amount of operational expenses for each year is shown in the following table:

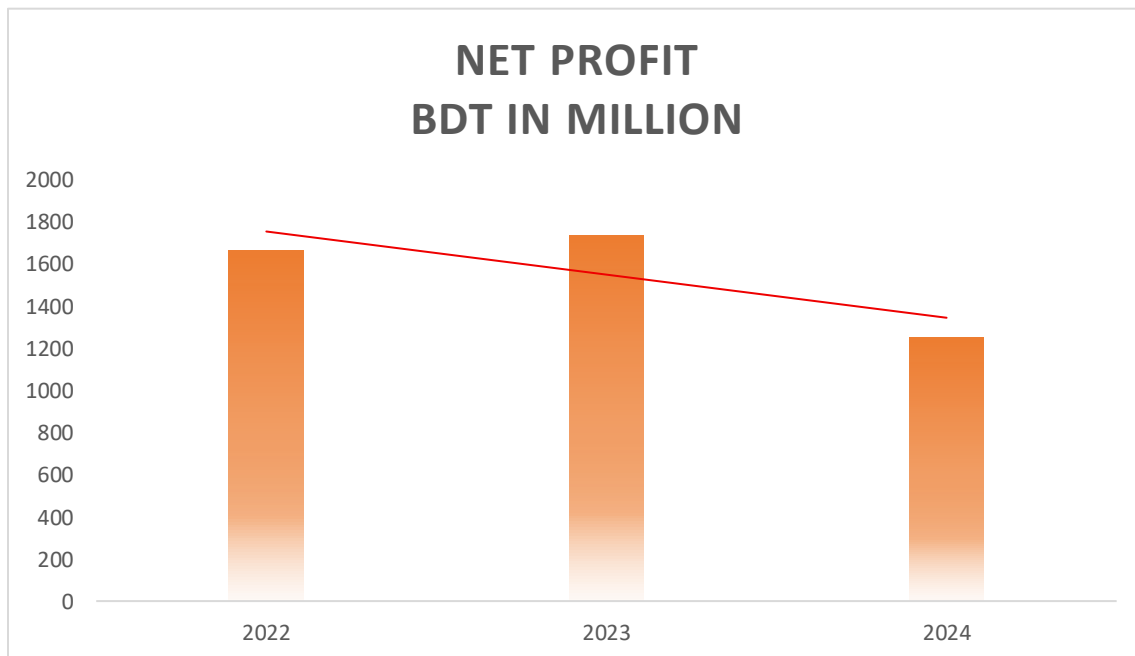
Year	Operating Expenses (BDT in Million)
2022	6,576
2023	6,374
2024	7,426



4.2.4 Net Profit:

Net Profit was increasing in 2023 until 2022 and 2024 it decreased by -19.26% in 2022 and -28% in 2024. The growth rate in 2023 is 4%. The net profit in 2022 is 1,660, in 2023 is 1732 and in 2024 is 1251 Million BDT. The following table consists of net profit amount year by year:

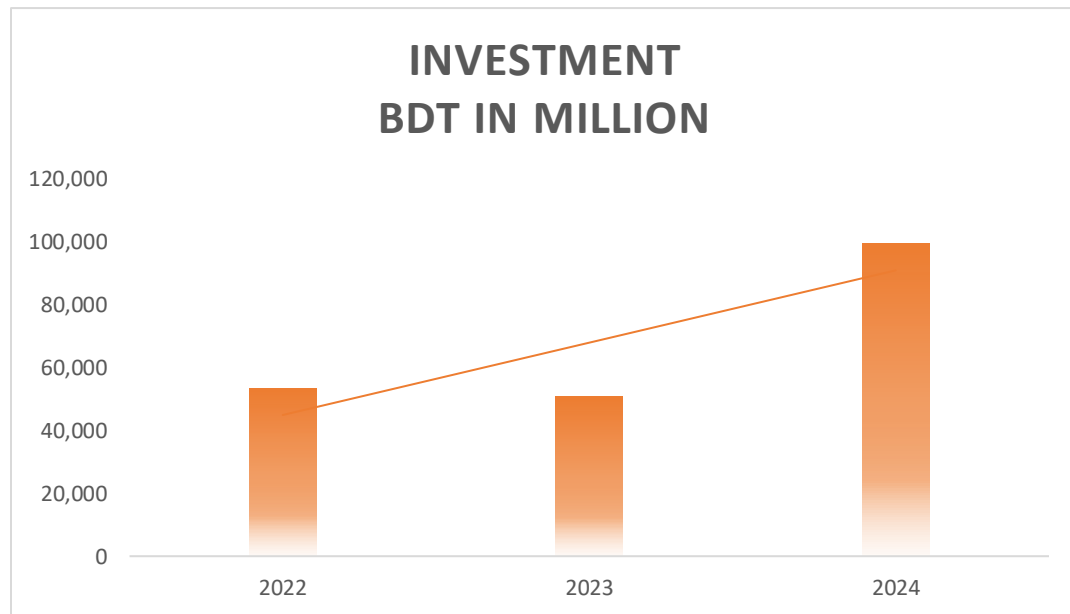
Year	Net Profit After Tax (BDT in Million)
2022	1660
2023	1732
2024	1251



4.2.5 Investments

Here it shows that the banks investments are in slower trend in recent times. It means banks are experiencing lower profits. In the year 2022 the banks investment went from 49,124 million to 53,370 million which is 9% increase from the previous year. But in 2023 it increase by -5% around BDT 50,886 Million and in 2024 the trend strive into high investment by 95% around BDT 99,338 Million. The following table consists of investment amount year by year:

Year	Investment (BDT in Million)
2022	53,370
2023	50,886
2024	99,338



4.3 Credit Quality Analysis:

4.3.1 Non Performing Loans

The non-performing loans of the bank is increasing every year. In 2022 it has BDT 12,188 Million which is 71% increased from previous year, In 2023 it has BDT 12,514 Million which is not more but continuing around 3% from previous year and in 2024 it jumped on to neck around 15% BDT 14,341 Million. The following table consists of non-performing loan amount year by year:

Year	NPL (BDT in Million)
2022	12,188
2023	12,514
2024	14,341

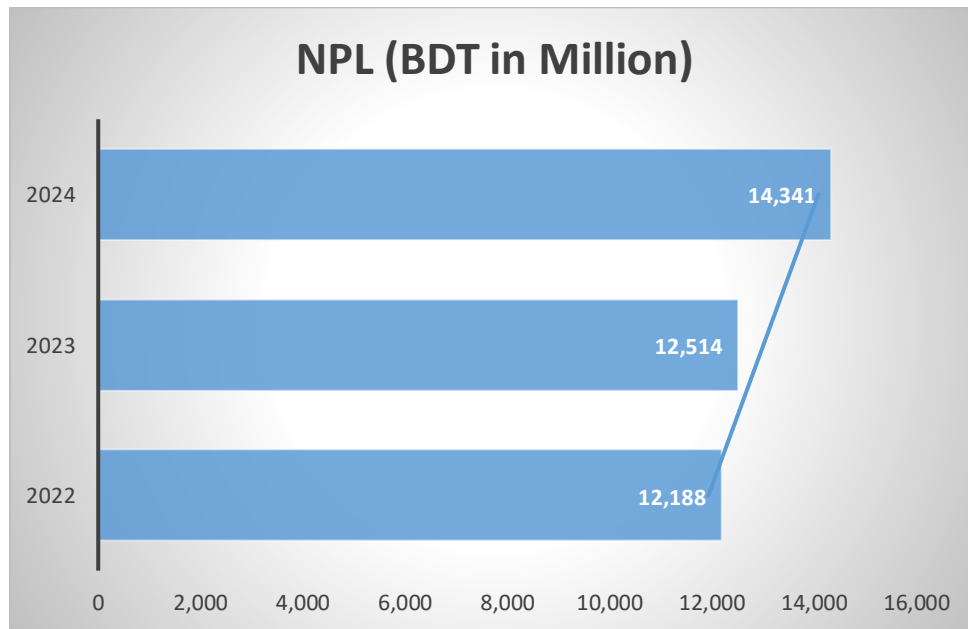


Table: Non-Performing Loans

Here the non performing loan is in upward trend except it decreased in 2022 and a slight increase in 2023. After that it recovered and started to increase.

4.3.2 NPL to Total Loans and Advances (%):

The table shows that the bank consists a noticeable percentage of non- performing loans to total loans and advances. In 2023 the percentages were low but in the following years it has risen once again. In 2022 it has 5.08% around increased by 53 % from previous year, In 2023 it has slight decrease by 4.88% with -4% and in 2024 it become increased by 5.33% with 9% from upward performance

The following table consists of NPL to total Loans and Advances percentage year by year:

Year	NPL to Total Loans and Advances (%)
2022	5.08
2023	4.88
2024	5.33

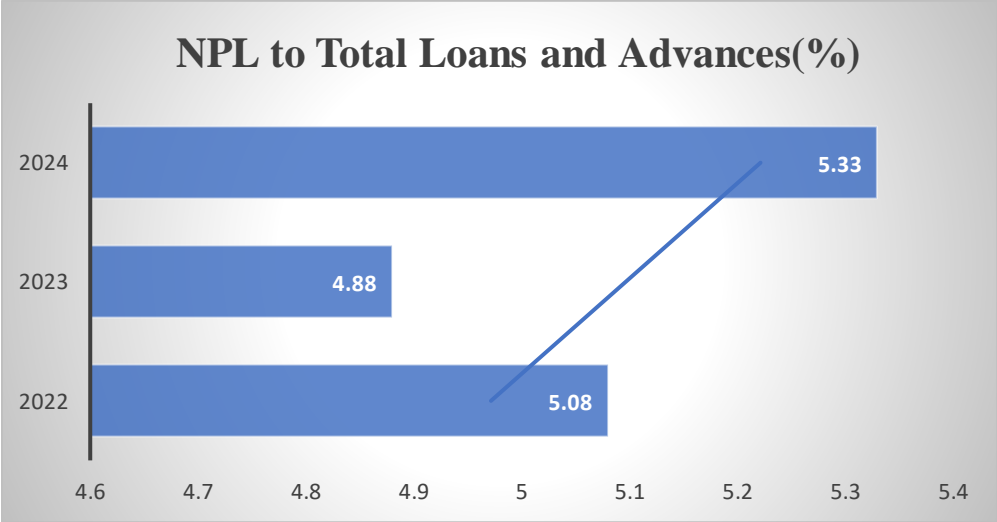


Table: NPL to Total Loans and Advances

4.3.3 Provision For Unclassified Loans:

Provisions for unclassified loans is increasing every year except for a little pause in 2022. Other than that, it is seem that the classified loan amount is in upward path. In 2022 the amount is BDT 7,011 Million which is increased by 5% from previous Year, In 2023 the amount is BDT 9,341 Million which is rapidly knitting by 33% and in 2024 the amount is BDT 11,582 Million which is steady increased by 24%. The following table consists of unclassified loan amount year by year:

Year	Provision For Unclassified Loans
2022	7,011
2023	9,341
2024	11,582

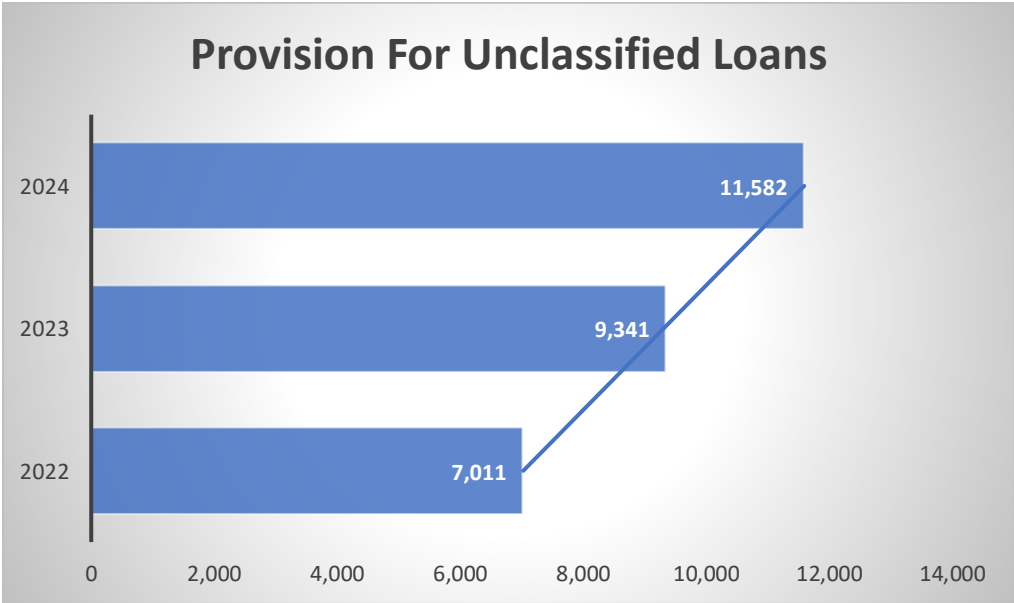


Table: Provision For Unclassified Loans

4.3.4 Provision For Classified Loans:

The bank try to control their classified loans which is covered their major risk portion. The Provision for classified loans seems decrease while it steady increase in 2024. In 2022 it has BDT 8,894 Million around 21% from previous year that might be good sign for them, In 2023 it has BDT 7,724 Million which decreased by -13% that might be bad sign for them and in 2024 it has BDT 7,994 Million which increase by 3% with potential financial risk management.

Year	Provision For Classified Loans (BDT in MLN)
2022	8,894
2023	7,724
2024	7,994

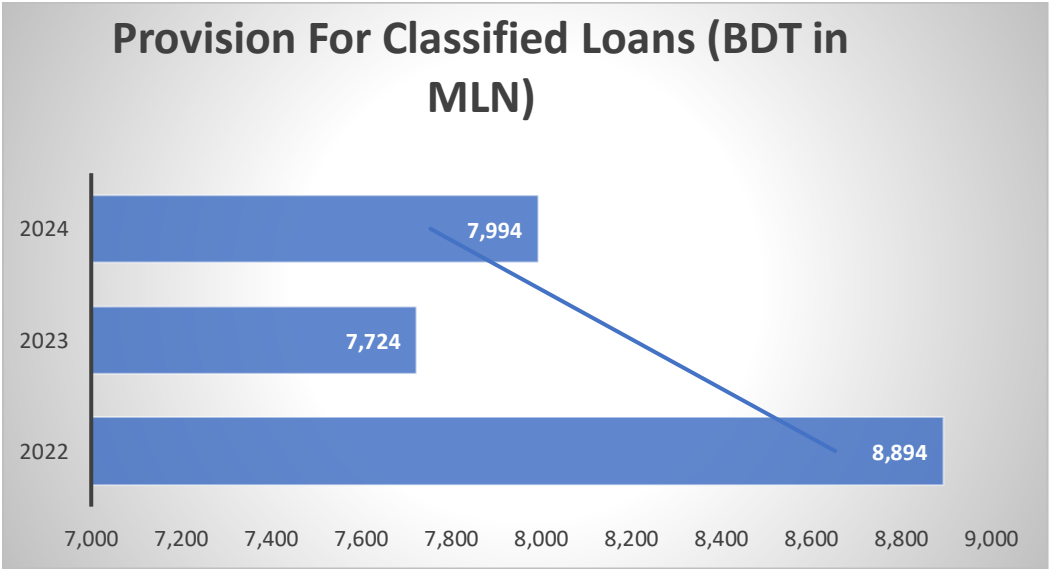


Table: Provision For Classified Loans (BDT in MLN)

4.4 Ratio Analysis:

4.4.1. Current Ratio

The ability of the company to fulfill its short-term obligations is measured by the current ratio, one of the most frequently used financial ratios. The higher the current ratio, the better the liquidity position of the firm. In 2022 the current ratio is 0.75 and 2023 is 0.73 which is provide downward impact but in 2024 it seems increased by 0.76 which is good for the bank that means the bank has increase their total current asset for cover their current liabilities.

<i>Year</i>	<i>Current Ratio</i>
<i>2022</i>	0.75
<i>2023</i>	0.73
<i>2024</i>	0.76

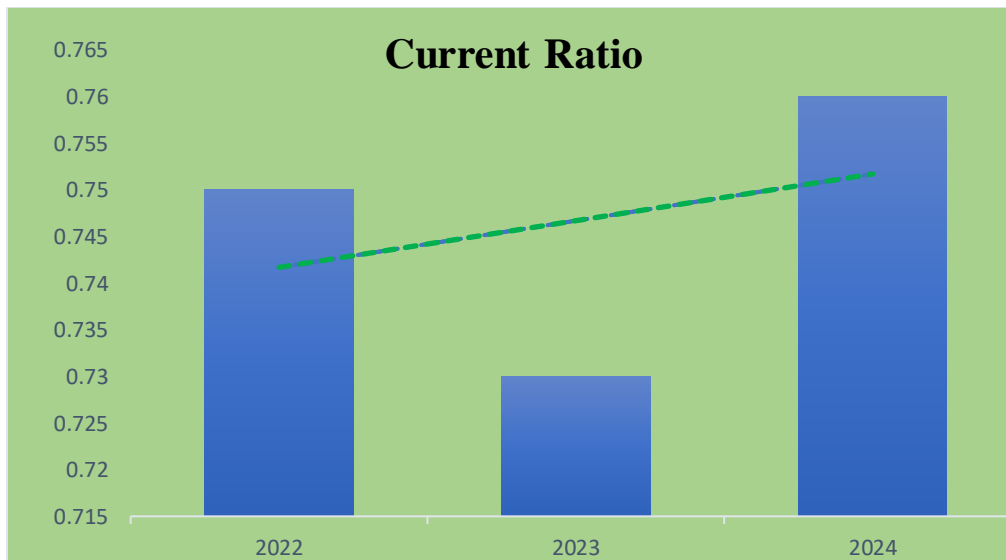


Table: Current Ratio

4.4.2. Net Profit Margin

The percentage of a company's revenue that is turned into profit is shown by the net profit margin. Although it can be represented in decimal form, it is expressed as a percentage. The better the bank's financial situation, the bigger its net profit margin. The net profit margin is frequently used to gauge how well a business is doing in terms of earnings from sales. As one of the most crucial measures of a business's overall financial health, a higher net profit margin is always beneficial to the bank. In this case, the bank's annual report's net profit margin is continuously declining.

<i>Year</i>	Net Profit Margin
<i>2022</i>	6.32%
<i>2023</i>	5.90%
<i>2024</i>	3.24%

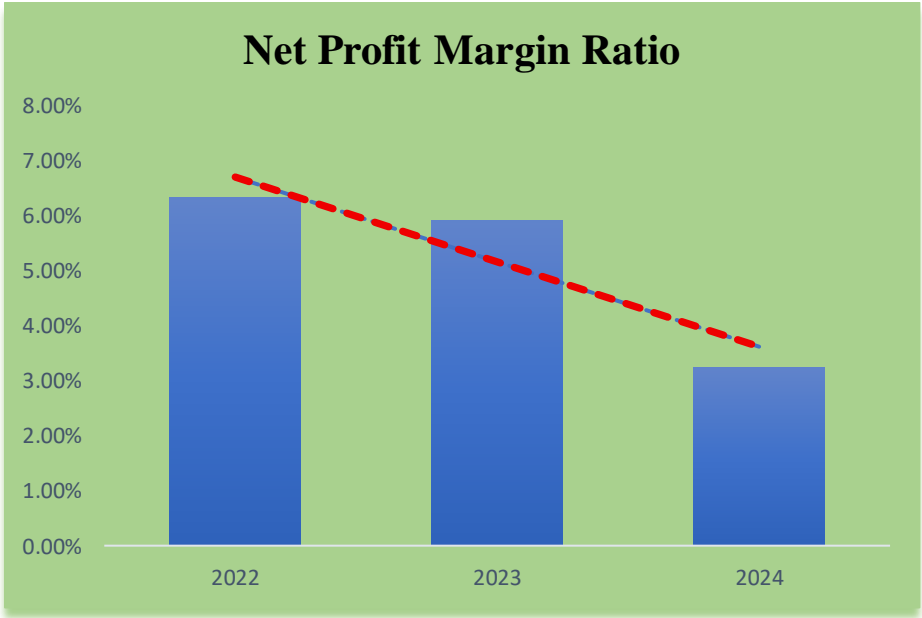


Table: Net Profit Margin Ratio

4.4.3. Credit to Deposit Ratio

By comparing a bank's total loans to its total deposits for the same time period, the credit to deposit ratio, or CD Ratio, is used to evaluate a bank's liquidity. A percentage is used to express the CD Ratio. The bank could not have adequate liquidity to cover any unforeseen fund requests if the ratio is too high. On the other hand, the bank could not be making as much money as it could if the ratio is too low. 80% to 90% is the optimal credit to deposit ratio. When a bank has a credit to deposit ratio of 100%, it means that for every dollar it receives in deposits, it lends one dollar to its clients. According to the bank's annual report, the credit to deposit ratio is steadily declining, which indicates that the bank is making more loans to its clients rather than taking deposits from them.

<i>Year</i>	Credit To Deposit Ratio
<i>2022</i>	87.38%
<i>2023</i>	85.98%
<i>2024</i>	82.82%

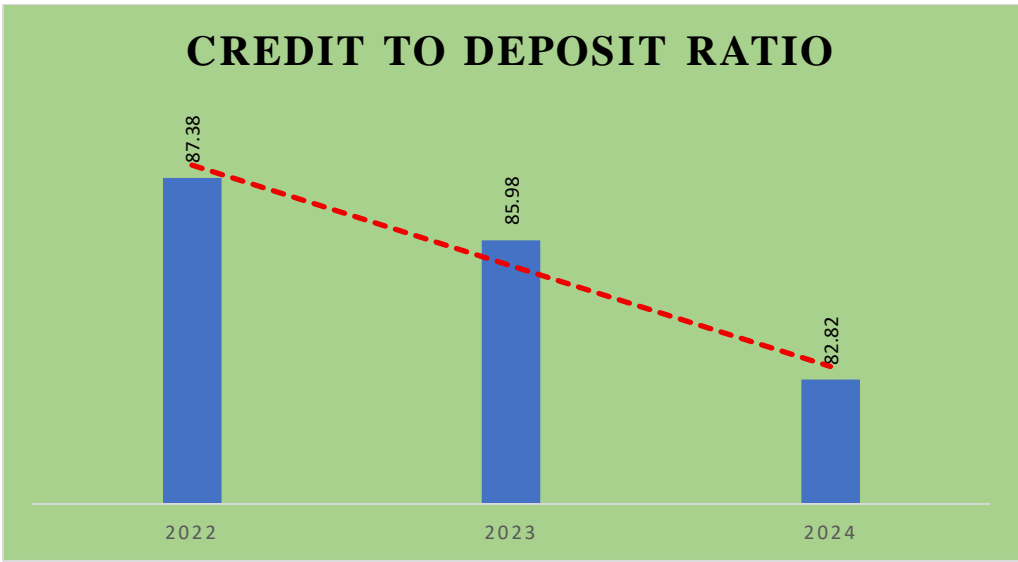


Table: Credit To Deposit Ratio

4.4.4 Cost to Income Ratio

Operating costs are expressed as a percentage of operating income in the cost to income ratio, also known as the efficiency ratio. Every bank will have a different ratio, but it should be as low as feasible without sacrificing client care. A bank's profitability is shown by lower ratios, whereas excessive operating expenses are indicated by higher cost-to-income ratios. The maximum allowable ratio for the majority of industry sectors is 50%. DBL's cost-to-income ratio, which is less than 49% from 2021 to 2022, is a bad indicator of the bank's profitability. It falls to 44% in 2023 and then to 41% the following year. This indicates that the bank's efforts to reduce operating expenses are getting worse.

<i>Year</i>	Cost to Income Ratio
2022	49%
2023	44%
2024	41%

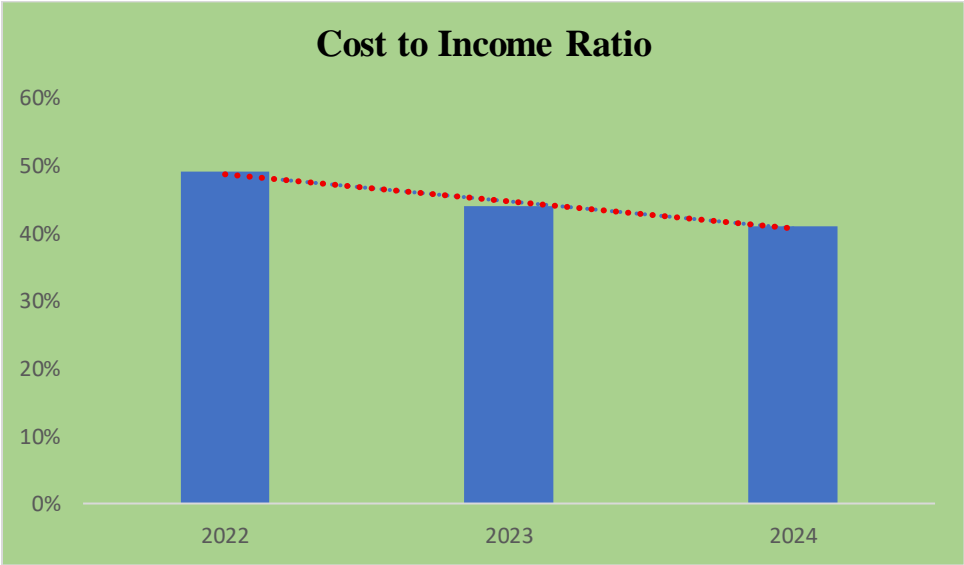


Table: Cost to Income Ratio

4.4.5. Return on Assets (ROA)

A financial ratio known as return on assets (ROA) shows how lucrative a business is in comparison to its total assets. While a lower ROA suggests there is space for improvement, a greater ROA implies a corporation is more productive and effective at managing its financial sheet to generate profits. DBL's ROA is 0.49% in 2022, 0.48% in 2023, and 0.31% in 2024. The bank's overall return on assets performance is poor.

<i>Year</i>	Return on Assets (ROA)
2022	0.49%
2023	0.48%
2024	0.31%

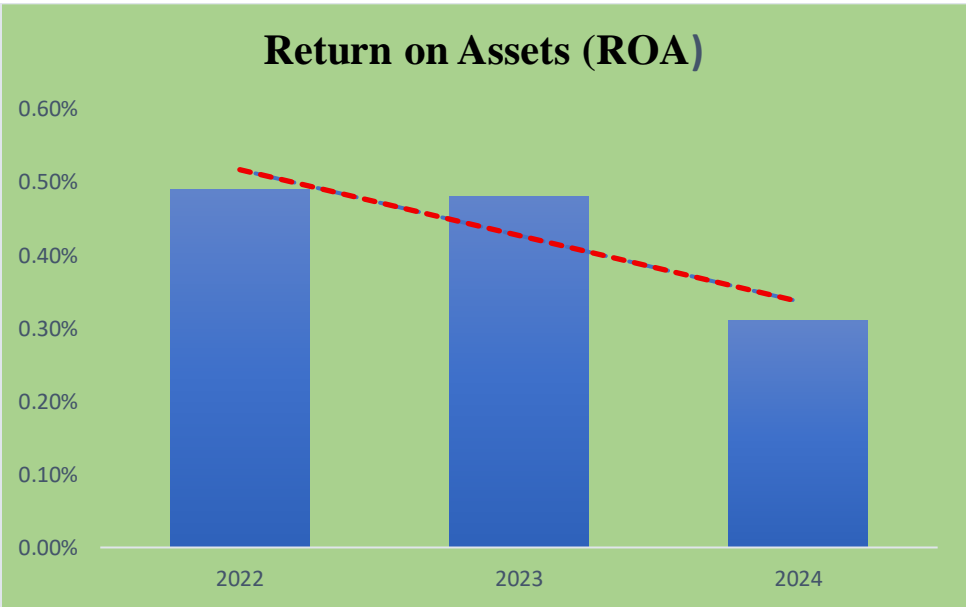


Table: Return on Assets

4.4.6. Return on Equity (ROE)

A profitability ratio called the return on equity ratio (ROE) gauges a company's capacity to make money off of the investments made by its shareholders. Return on equity gauges how well a business uses shareholder funds to make money and expand. From the perspective of the investor, ROE is a profitability ratio. ROE is another measure of how well management uses equity capital to finance operations and expand the company. In 2022, the bank's Return on Equity Ratio (ROE) was 8.09%; in 2023, it was 8.14%, a minor rise; however, in 2024, it was 5.71%, a -30% decrease from the previous year, indicating a negative impact on the bank's overall performance.

<i>Year</i>	Return on Equity (ROE)
2022	8.09 %
2023	8.14 %
2024	5.71 %

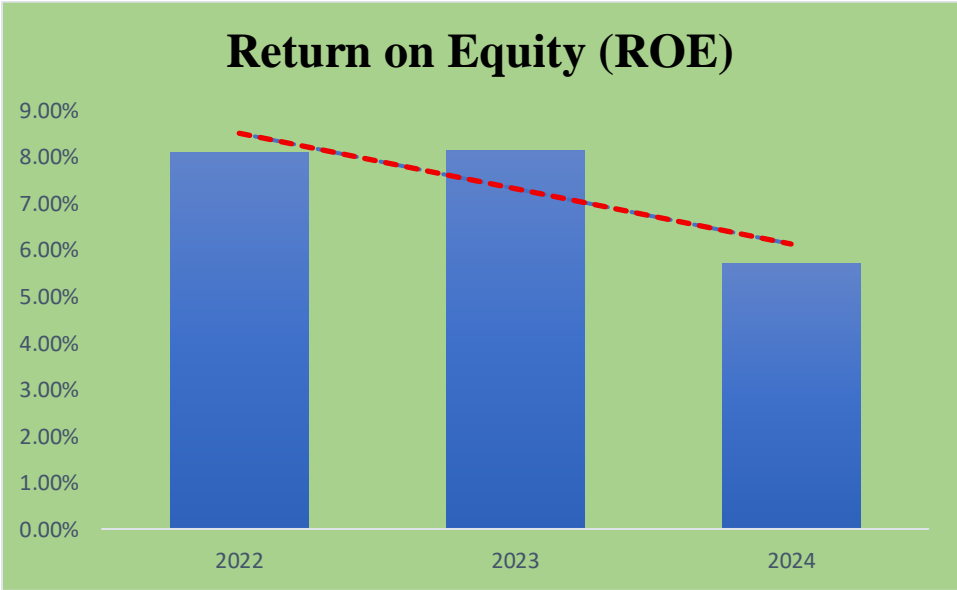


Table: Return on Equity (ROE)

Findings:

- Banks rely heavily on deposits to generate income, and DBL's consistently increasing deposits are a positive sign. This growth suggests that DBL has the potential to invest more and increase its income even further.
- DBL benefits from the growth in bank import business, as they receive compensation for processing and paying for import LC. This is particularly advantageous since the business is increasing year by year.
- DBL having special accounts (ARONI) for women is seeming successful.
- The Software and Hardware of the bank are not up to date.
- People are having difficulties using the online service app Dhaka Bank GO
- DBLs approach to attract the attention of the students is not working.

Recommendations:

As deposits are showing a positive sign with growth every year, the bank should cash on that opportunity to invest more.

Dhaka Bank should be more careful with providing loans. The Risk assessment department should work more on it.

Dhaka Bank PLC has a well-known and well-reputed website. They should develop their website regularly.

DBL need to work on their student account. 18-year age limit is not going to attract the young generation to DBL services. They should upper the limit to 25.

They must need to emphasize client services more.

Adequate measures are to be taken to reduce System failure.

Outdated Software and Hardware should be replaced as they decrease productivity.

Conclusion:

Banks and other financial institutions are essential to a country's economic progress because of the potential effects their operations may have on the welfare and development of the local community. There are many competitors fighting for market share in the fiercely competitive banking sector of many emerging nations. In particular, private banks have become vibrant, varied organizations that provide their clients with cutting-edge goods and services. Even while new rivals appear every day, certain organizations, such as Dhaka Bank PLC, have succeeded in establishing themselves as reliable and effective suppliers of financial services.

Even though DBL has done well in comparison to other banking industry participants, it could yet do better in terms of customer service and compliance with modern outside trade norms.

All things considered, the examination indicates that DBL has the capacity to keep expanding and boosting Bangladesh's economy, so long as it stays dedicated to fixing its flaws and enhancing its advantages. By focusing on providing its customers with excellent import, export, and remittance services, DBL may become a respected name in the banking industry and a key driver of Bangladesh's economic growth.

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Appendix (Acronym)

PLC	Public Limited Company
VP	Vice President
BBA	Bachelor of Business Administration
BB	Bangladesh Bank
RTGS	Real Time Gross Settlement
NPSB	National Payment Switch Bangladesh
BEFTN	Bangladesh Electronic Fund Transfer Network
BD	Bangladesh
DBPLC	Dhaka Bank PLC