General Banking Activities: An Observational Study of Dhaka Bank PLC.

Md. Tamijul Islam Bondhon

111 201 140

This report is submitted to the school of Business and Economics, United International University as a partial requirement for the degree fulfillment of Bachelor of Business Administration.

General Banking Activities: An Observational Study of Dhaka Bank PLC.

School of Business and Economics

United International University

<u>SUBMITTED TO</u>

Dr. Khandoker Mahmudur Rahman

Professor

School of Business & Economics (SoBE)

United International University (UIU)

SUBMITTED BY

Md. Tamijul Islam Bondhon

111 201 140

Course Code: INT 4399

Major: Marketing

DATE OF SUBMISSION: 24th November, 2025

Letter of transmittal

24th November, 2025

Dr. Khandoker Mahmudur Rahman
Professor
School of Business & Economics (SoBE)
United International University

Subject**: <u>Submission of the Internship Report</u>**

Dear Sir:

I have effectively written my internship report on Dhaka Bank PLC., one of the largest financial institutions in Bangladesh. My report is titled "General Banking Activities: An Observational Study of Dhaka Bank PLC." This will help me evaluate the competencies and approaches I have acquired during my three months as an intern. Because I do not have sufficient related working experience, my report could contain errors and needs improvement. Aspects of the concepts I researched for this report, although they appear to be irrelevant now, will be important when implemented. I look forward to utilizing the knowledge from this internship program.

During my time with Dhaka Bank PLC., I used the opportunity to work with the Trade (Import Activities) and Credit Department at their Eskatan Branch. I am thankful for your support and encouragement to motivate me to work with diligence and dedication. If you have any queries regarding the report, I will be glad to answer them.

Sincerely,

Md. Tamijul Islam Bondhon
ID: 111 201 140
Program: BBA
Major: Marketing

Certification of Similarity Index

The requirements have been observed in this report as stated in the policy of the United International University about the Similarity Index, and meet the requirements as explained by the authority mentioned. In the case of any such detection of non-compliance, surpassing the acceptable threshold of similarity or illegal duplication of work, in the absence of any proper references, the author will face punitive action according to the institutional policy in this respect. This report is now submitted, subject to similarity assessment as per the policy in force, applicable and interpretable on the particular date and time when the similarity assessment was made.

Declaration of the student

I, Md. Tamijul Islam Bondhon testifies that the internship report entitled "General Banking Activities: An Observational Study of Dhaka Bank PLC." is on hand. I also testify that this Internship Report has not been published or released to any person at the time of submission. I also attest that this Internship Report is original and has not been published or released to anyone at the time it was submitted. This report is one of my academic works as part of my course requirements for the B.B.A degree.

Bondhon

Signature: ___________________________

Md. Tamijul Islam Bondhon

Student ID: 111 201 140

School of Business and Economics

United International University

Corporate Evidence

DHAKA BANK PLC.
HUMAN RESOURCES DIVISION

DBPLC/HR/25/11136

03 September 2025

RECEIVED
528
08 SEP 2025
DHAKA BANK PLC
Eskaton Branch
Dhaka.

FOR TAKING NECESSARY ACTION	
Manager OPS	[illegible]
[illegible] Arefin	[illegible]
[illegible] Zerin	[illegible] Sabrina
Syed Obaidul Kabir	Tamanna [illegible]
Initial	Date

Mr. Md. Tamijul Islam Bondhon
Student of BBA
United International University
United City, Madani Avenue, Dhaka

Subject: Internship Offer Letter

Dear Mr. Bondhon,

With reference to your recent letter, we are pleased to inform you that the *Management of Dhaka Bank Limited is willing to accept you as an Intern at our Eskaton Branch from 04 September to 30 November 2025* at a monthly pocket allowance of [redacted]) per month.

You are advised to report to the Manager, Eskaton Branch on 04 September 2025 at 10.00 A.M. and have to submit 01 (one) copy of your internship report to him upon completion of the Internship.

Yours sincerely,

Md. Shofiur Rahman
Senior Vice President
Human Resources Division

Copy to:

1. *The Manager, Eskaton Branch – for Kind information and N/A*
2. *Mr. Nahid Hasan Khan, Director, Directorate of Career Counseling & Student Affairs, UIU*

Acknowledgement

Firstly, I would like to express my deepest thanks to Almighty Allah and to my parents, who have provided me with the strength, endurance, and competence to complete my BBA at United International University.

Additionally, I am grateful that data has been provided in this report. I particularly wish to thank Dr. Khandoker Mahmudur Rahman, Professor at the School of Business and Economics, United International University, who guided and assisted me in preparing this internship report.

Furthermore, I would like to thank Ms. Fatema Mannan Flora (Principal Officer). I am incredibly grateful to all the staff members of Dhaka Bank PLC., who not only explained in greater detail every item of information I sought but also responded promptly to my questions. I am also very grateful to the Human Resources Department of Dhaka Bank PLC. for allowing me to intern at your company.

Finally, I would also like to mention my friends, fellow students, and classmates who helped me understand a specific theory when I found it challenging. As a team, we can complete our tasks together by helping and supporting one another.

In conclusion, I thank the administration of United International University for developing this student initiative program. It has enabled us to convert our theoretical knowledge into practical experience and to make a positive contribution to the business area.

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List of Abbreviations

UIU	United International University
BBA	Bachelor of Business Administration
SWIFT	Society for Worldwide Interbank Financial Telecommunication
MCO	Maximum Cumulative Outflow
ALM	Asset Liability Management
BGTB	Bangladesh Government Treasury Bond
SLR	Statutory Liquidity Ratio
CRR	Cash Reserve Ratio
CAR	Capital Adequacy Ratio
NPLs	Non-Performing Loans
CASA	Current Account and Savings Account
REPO	Repurchasing Option
RTGS	Real Time Gross Settlement
MFS	Mobile Financial Services
BNPL	Buy Now Pay Later
L/C	Letter of credit
CSR	Corporate Social Responsibility
FDR	Fixed Deposit Receipt Account
SDA	Savings Deposit Account
EMI	Equated Monthly Installments
OD	Over Draf
ATM	Automatic Teller Machine
PLC	Public Limited Company
LCAF	Letter of Credit Authorization Form

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Executive Summary

This report discusses the general banking activities of Dhaka Bank PLC., one of the leading private commercial banks in Bangladesh, based on an observation study conducted over three months at the Eskaton Branch, where I was an intern. The analysis primarily involved the key areas of operation of Trade Finance, i.e., import business and processing of Letters of Credit (L/C) and the Credit Department, and the analysis of the retail banking services, cash management, and remittance cash. The report implied a mixed-methods research design, including direct involvement and observation, as well as a review of secondary data, such as the bank's annual reports and internal documents.

Its findings reveal that Dhaka Bank is a healthy institution having a strong corporate banking franchise as evidenced by its factual, centralized implementation of trade finance by its Central Processing Centre (CPC) and a stringent credit assessment process that is handled in accordance with the 5Cs (Character, Capacity, Capital, Collateral, and Condition). According to performance measures, the number of account holdings in the current, savings, and fixed deposit segments has been steadily increasing, as have remittance inflows, a sign of growing market penetration and customer confidence in the bank. Nonetheless, the competitive environment also poses serious challenges for analysis. The SWOT analysis and Porter's Five Forces analysis both reveal that the flooded banking sector is experiencing intense neck-to-neck competition, a high proportion of Non-Performing Loans (NPLs) that is deterring profitability, and an increasing risk posed by alternative fintech and mobile banking solutions, such as bKash and Nagad. In turn, Dhaka Bank PLC. is currently developing a digitization strategy, including introducing new services such as Dhaka Bank GO and C-Solution, and exploring opportunities for expansion in areas such as financing SMEs, green banking, and supporting women entrepreneurs.

Finally, Dhaka Bank PLC. can be afforded the chance to succeed and thrive in a changing financial environment by leveraging its long-established reputation, vast branch network, and existing digital initiatives, provided it takes decisive action to overcome its asset-quality and operating-efficiency shortcomings and ensure long-term profitability and dominance.

Chapter 1: Introduction

1.1: OVERVIEW

An internship program is mandatory for all BBA students. As a business student pursuing a degree in a competitive market, I realized the need to connect classroom material with real life experience. Theoretical knowledge in the absence of practical use becomes useless. Practical experience in a real working environment is invaluable and cannot be provided by any textbook. The internship opportunity stood out as one of the most significant parts of my four-year BBA program. It enabled me to narrow the difference between theory and practice in the financial services sector. It was a three-month internship experience. This report documents my experience learning in an organizational setting as a student during my placement at Dhaka Bank PLC.

1.2: ORIGIN OF THE STUDY

The report was written as one of the mandatory studies for the BBA degree at United International University. All BBA students will go through a 12-week internship program. The primary aim of this internship is to provide students with an authentic workplace experience and to allow them to apply their academic concepts in real business situations. During my studies, I was attached to a real financial institution to acquire some fundamental knowledge and professional skills. Having completed my 12-week internship with Dhaka Bank PLC., I created this extensive report to document my learning experience and observations within the organization.

1.3: OBJECTIVES OF THE STUDY

Dhaka Bank PLC. is a well-known commercial bank in Bangladesh, privately owned and renowned for trade finance and credit. The purpose of this report is to evaluate the trade finance and credit management systems of Dhaka Banks, as well as to examine the whole import operation and credit operations history of the Bank.

General Objective

This report is mainly aimed at investigating how trade finance and credit management utilized by Dhaka Bank PLC. in Bangladesh work and evaluating the relevance of trade finance as a tool to secure international trade transactions and to offer credit to produce more, thereby leading to economic growth in Bangladesh.

Specific Objectives

- To get an understanding of how this bank operates.
- To gain experience with what a day-to-day banking operation looks like as it relates to customer service.
- To learn about the workplace culture of a banking institution.
- To find out what type of issues customers are having.
- To give suggestions on how to improve.

1.4: SCOPE OF THE STUDY

The Trade Finance and Credit Operations at the Eskaton Branch of Dhaka Bank PLC. serve as the primary foundation for this internship report. It is a report about a 3-month practice experience where I personally had access to the bank, where I could observe its operations and get engaged in its day-to-day activities, especially the processing of letters of credit (LC) and the processing of import documents, the analysis of credit risks, and customer relationship management.

This report looks at the financing of international trade in Dhaka Bank, procedures that are used in the issuance and verification of LC, and how credit evaluation is done based on the 5Cs (Character, Capital, Capacity, Collateral, and Condition). The report also provides an overview of the bank's general banking services, including deposit opening, remittances, cash management, and banking products.

Nevertheless, the report lacks detailed financial statements or sensitive transaction data due to the confidentiality agreement and the short three-month period. Instead, it offers an overall view of the application of theoretical banking and business concepts in a real-world banking setting at Dhaka Bank PLC., with real observations and experiences as the basis for the analysis.

1.5: METHODOLOGY

The methodology applied in this internship report is the integration of qualitative and quantitative research to aid in collecting, organizing, and systematizing information.

Primary data:

- First-hand involvement and observation in trade finance and credit activities.
- Face-to-face interviews and meetings with bank officers and staff.
- Practical experience in LC processing, document verification, and credit evaluation.
- Contact customers seeking financing and credit services.
- Management of day-to-day banking operations and transactions.

Secondary Data:

- The annual reports, internal documents, and the organizational profile of Dhaka Bank PLC.
- Guidelines and official circulars of the Bangladesh Bank.
- Journals and financial magazines in the banking industry.
- Website and official records of Dhaka Bank.
- Banking and finance institution laws and regulations.

Data collection method:

During the internship, I gathered information through observing employees at work, conducting informal interviews with staff members, reading internal documents and processes, and contributing to banking operations. Every single piece of data was carefully tabulated, examined, and analyzed to produce this extensive internship report that depicts the actual banking operations at Dhaka Bank PLC.

1.6: LIMITATIONS OF THE STUDY

During on-the-job training at Dhaka Bank PLC., I acquired extensive knowledge; however, I also encountered numerous challenges that hindered my progress. The following are some of them:

- Time constraints limited my ability to thoroughly review and understand the complexities of trade financing and credit reporting within the three (3) month time frame given for the training program.
- Bank confidentiality restrictions prevented me from accessing all of the sensitive financial information and costly transactions.
- I was restricted from participating in decision-making processes, especially those for major business loans and international alternative funding options.
- Banking organizations have privacy policies in place, limiting exposure to their superior banking software and system applications.
- I was unable to directly participate in higher-level discussions with correspondent banks and corporate customers regarding potential business opportunities.
- Some bank employees refused to share specific policies or procedures due to confidentiality restrictions.
- Positive operations were centralized through the Central Processing Center (CPC), and therefore, I was restricted from examining the entire Alternative Finance Process from beginning to end.

Chapter 2: Company & Industry Analysis

2.1 An Overview of Dhaka Bank PLC.

Dhaka Bank PLC. is a private-sector bank in Bangladesh, the largest bank in the country, offering one-stop personal and corporate, international trade, foreign exchange, lease finance, and capital market services. Dhaka Bank PLC. provides friendly and personalized services, state-of-the-art technology, tailor-made solutions for business needs, global presence in trade and commerce, and high returns on investments, giving Assurance of Excellence in Banking Services.

Bangladesh experienced tremendous economic growth following the Industrial Revolution of the 1990s, driven by the development of horticulture, international trade, and the mass influx of remittances from Bangladeshi workers abroad. All of these factors led to investment opportunities in areas including construction, telecommunications, electric power, food processing, and service industries; and thus created an environment that allowed for urbanization, higher standard of living, and ultimately, an increase in demand for goods and services, and therefore an increase in demand for banking services. Dhaka Bank PLC. was established by a professional community of individuals in response to the high demand for banking services. It was incorporated as a public limited company (PLC) on July 5, 1995, under the Companies Act of 1994, with an initial authorization of Tk. 1,000 million and paid up to Tk. 100 million.

Meanwhile, the bank's total equity (capital and deposits) was Tk. 15,828 million by the end of the year. The bank had 100 branches operating, two Sharia Banking Branches, three Small and Medium Enterprise Service Centers, 56 Automated Teller Machines (ATM), 20 Automated Deposit Machines (ADM), two Foreign Banking Units, one Kiosk, and six branches by the Dhaka Bank Securities Limited, and a massive network of communications across the world. It will be expansionary, introducing additional branches to expand the service delivery network over the next few years. Dhaka Bank PLC. will continue to be committed to providing its broad customer base with superior service throughout every segment of the banking system. In support of this commitment, it continues to work towards improving its current products and introducing new ones, including on-line banking and the improvement of ATM systems throughout Bangladesh. Additionally, the bank strives to provide customers with the best possible service available, i.e., the highest yield available on investments.

2.2 Background of Dhaka Bank PLC. (Eskaton Branch)

Dhaka Bank PLC. was incorporated in April 1995 under the Companies Act as a public limited company. It was founded by politician Mirza Abbas, after which its business was established in July of the same year. Over the course of the following decades, it became one of the more well-known banks among Bangladesh's private commercial banks. Dhaka Bank's basic products and services encompass the banking needs for individuals, corporates, and SME, focusing on sustainable growth of business, asset quality improvement, innovation, and customer focus. For Corporate Banking within the capital Dhaka, the Eskaton Branch is positioned at Shanta Garden, 50/B New Eskaton Road, Dhaka 1217, with specialist divisions in project finance, cash and trade management, working capital finance, and SME and Islamic banking. Branch activities support innovation, professionalism, and genuineness while striving to be a partner in the entrepreneurial journey of Dhaka Bank, a well-reputed banking institution offering excellent customer service with an array of products and services. Part of a network of more than 100 branches across the country with priority lending portfolios, the Eskatan branch operations primarily focus on lending to women entrepreneurs, training clientele with accurate product knowledge, business workshops, and marketing campaigns on products and services. Dhaka Bank looks forward to growth that is sustainable.

2.3 Corporate Information

Name of the Bank: Dhaka Bank PLC.

Status: Public Limited Company

Date of Incorporation: April 06, 1995

Date of Commencement: July 05, 1995

Registered Office: BimanBhaban (1st Floor) 100 Motijheel C/A, Dhaka-1000 Bangladesh

Telephone: 9554514

Telex: 9556584, 9571013, 9565011

Swift Code: DHBLBDDH

E-mail: info@dhakabank.com.bd

Web Page: www.dhakabankltd.com

Chairman: Abdul Hai Sarker

Managing Director: Mr. Sheikh Mohammad Maroof

2.4 Mission, Vision & Values

Mission Statement: The bank's mission is to be the most reliable and trusted partner in the country's financial landscape, delivering innovative products and services through cutting-edge technology and a team of enthusiasts who pursue excellence in banking.

Vision Statement: The bank's vision is dedicated to their team's endeavors to ensure that every simple banking activity is wrapped up in a pleasant experience. The bank had committed to providing outstanding transparency through precision, dependability, prompt service, advanced technology, and tailored solutions to the needs of the business, a global footprint in trade and commerce, and profitable returns on investments made by customers.

2.5 The Commitments

At Dhaka Bank PLC., we give utmost priority to our customers. The heart beating through the arteries of Dhaka Bank is to meet the expectations of each and every customer with superlative services and products. Dhaka Bank PLC. owes it to these principles laid out below:

- Patience
- Focus
- Goal
- Experience
- Loyalty

- Care
- Sincerity
- Punctuality
- Trust
- Knowledge

2.6 Core Values of Dhaka Bank PLC.

- **Customer-centric approach**
- **Integrity and transparency**
- **Commitment to excellence**
- **Collaboration and team spirit**
- **Respect and inclusivity**
- **Social responsibility**

Trade Operations (Import Activities)

Dhaka Bank PLC. embarked on trade in 1995, opening 15 Authorized Dealer (AD) branches at inception. To facilitate trade processes, the bank established the Central Processing Centre (CPC) at BGMEA Bhaban at Karwan Bazar in the Capital and a hub in Chittagong in 2009. CPC handles everything regarding LCs, Trade bills, Payments, Negotiations, and facilitates those deals smoothly. The Dhaka Hub handles the trade of 40 branches, while the Chittagong Hub facilitates 12 branches.

The following is the LC system at Dhaka Bank:

1. **Application and Documentation:** Importers apply through their branches and submit documents, including:
    - Import Registration Certificate (IRC)
    - Trade License and Tax Certificate/TIN
    - VAT Registration
    - Membership certificates from the relevant chamber of commerce
    - Completed CF-7 and LCAF bureaucracy
    - Indent or Proforma Invoice
    - Insurance policy notice with payment receipt

2. **LC Issuance:** After verifying all the particulars, the financial institution sends the LC info to CPC, which processes and transmits the details to the exporter's bank via SWIFT.
3. **Document Verification:** Upon receipt of shipping documents from the exporter's financial institution, CPC examines them for compliance with the provisions of the LCs.
4. **Payment Processing:** If the papers are found correct, CPC informs the AD Branch, which processes the fee and subsequently informs the importer.
5. **Shipping Guarantee and No Objection Certificate:** The financial institution issues delivery guarantees to allow the importers to take possession of the goods before the Bill of Lading and No Objection Certificates are sent to them, and in situations where the shipping documents have not yet been sent, but part of the shipment has reached the destination.

2.7 Credit Assessment Process

The Credit Department in the Dhaka Bank PLC. allocates money to the borrowers after maintaining its risk appetite and profitability in a calculated fashion. Key functions include:

Client Assessment

The bank receives CIB Reports of the Bangladesh bank to review the credit history of applicants and perform a five-factor (5Cs) analysis:

- **Capital -** Financial stability of the applicant.
- **Character -** Reputation and previous credit conduct.
- **Collateral -** Asset provided to guarantee the loan.
- **Condition -** External economy and purpose of the loan.
- **Capacity -** Repayment capacity of the Borrower.

Types of Loan

There are some types of loans you can avail through Dhaka Bank PLC., like:

- Car Loans
- Vacation Loans
- Home Loans

- Overdraft Facilities
- Import & Export Financing
- Bank Guarantees

Loan Approval Steps

- **Onboarding clients:** Background check and document check.
- **Proposal preparation:** Examination of financial accounts, ICRRS.
- **Information regarding sanctioning and documentation:** Issuing approval letters, gathering the collateral.
- **Disbursement and monitoring:** Ensuring the money is paid at the right time and that repayments are monitored.

Bank Guarantees

Dhaka Bank PLC. guarantees the following to cover the liability of the borrowers:

- **Guaranteed Bid Bond:** This is a type of bond that is necessary in tenders; it is used to guarantee that the bidder will not withdraw their offer.
- **Performance Guarantees:** Guarantees the quality of work under contract and its completion.

2.8 Departments of Dhaka Bank PLC.

To be successful, an organization must have different departments and teams that work together across the functions in order to realize its goals in a harmonious manner. The same principle is applicable to Dhaka Bank PLC., with various departments assigned various tasks. In this respect, I will point out some of the leading departments of this branch, which are critical to the day-to-day running of the banking system.

The Accounts and Finance Department: It is considered the core department in Dhaka Bank PLC. whose function is to keep a track of each and every financial transaction that takes place at Dhaka Bank PLC. throughout the country. The valued function is performed by the revered FCD chief, who makes sure that every transaction complies with Dhaka Bank's well-established principles and rules.

Credit Division: The extent of financial borrowings that can be extended to a natural person by the banking system, i.e., the credit/loan extended to them. The total bank credit of a particular individual is the sum of the borrowing capacity of other banks to that individual. The Credit Policy Committee is a committee comprising the managing director, the general manager, the Chief Risk Officer, and the nine assistant general managers of credits. The committee meets on alternate weeks, reviews the bank's entire lending portfolio, and makes decisions regarding the principles and policies of management of the portfolio.

The Operations Department: This is a fundamental and irreplaceable element of the bank. The services department is essential in the efficient functioning and coordination of all the departments at Dhaka Bank PLC. It is also a significant backbone of the central banking functions of Dhaka Bank PLC. The department has a manager who is expected to be involved in and control different critical matters related to the services function. This manager has a staff of executives who manage the different subsidiary divisions of the services department. The department of services is considered the linchpin of the other departments.

Personal Banking Division: The personal banking department is concerned with consumer credit schemes like the personal loan, car loan, education loan, tax loan, and personal secured loan, but is customized to suit the needs of individual customers. This department is led by the manager of Dhaka Bank PLC., who approves and manages all the activities. The approval officer is the primary one to decline or approve the credit requests. The approval officer checks the credit requests, after which the credit requests are sent to the processing officer to further process the application.

2.9 Services of Dhaka Bank PLC.

Dhaka Bank PLC. services can be categorized into 3 various segments, and those are Retail Banking, Corporate Banking, and Islamic Banking. These are the primary services. However, Dhaka Bank PLC. also has some secondary services like offshore banking, Deposit and Loan products, and a few nonfinancial services. Some of them have been discussed below.

Retail Banking

In 2001, Dhaka Bank PLC. launched its personal banking program to satisfy the growing need for a wide range of modern banking products and services. On July 14, 2002, the bank introduced the Excel Account, which was the first of its type in Bangladesh. The account is customized exclusively to salaried executives, giving them a complete solution on how companies and 10 organizations could process salary and finance loans to employees. In 2009, Dhaka Bank PLC. had gone on to establish itself as an essential player in the consumer banking sector in the country.

Excel Account

Excel Account is customized as it has been designed with both the asset and liability features combined in a single product to salaried members of staff working in any given institution. Prospective clients through this product are granted a credit interest depending on the amount of credit allocated to the account. The bank will also require the clients to pay the OD interest on the balance account in case they overdraft.

Salary Account

Dhaka Bank PLC. has introduced a special package of savings accounts to the employees in institutions that have a corporate agreement with Dhaka Bank. Under this package, the employees of these institutions are paid interest on a daily balance, which is a salaried amount.

Gift Cheque

Recently, Dhaka Bank has refreshed its gift Cheque. The characteristics of the gift cheque are:

- Can be uncashed at any branch, although the encasing branch may not be the issuing branch of the instrument.
- The gift cheque can be uncashed either in the form of cash or in the form of a fund transfer either cash or fund transfer.
- There is no charge for service.
- Dhaka Bank Limited also publishes gift cheques in three denominations of Tk. 500, Tk. 1000, and Tk. 3000.

Credit Card Services

Dhaka Bank PLC. delivers an everyday credit card within the shortest period of time. This is the reason why they have come up with procedures to ensure that they provide clients with a card within 7 days when they request a fully secured card, and in the case of an unsecured card, it will only take 10 days to be ready. Otherwise, they will provide the card at no cost, and the subscription fee will be fully waived.

Locker Services

Dhaka Bank PLC. also provides its clients with the choice of locker service, in which clients can keep his/her valuables locked and safe in case of any unforeseen events.

Personal Loan

The offering is a term financing product to individuals and helps them purchase consumer durables or services. The facility is financially friendly to clients since the repayments are made in the form of a fixed installment or so called EMIs (equated monthly installments) during the term of the loan. The installments may be between 12 and 48 months in duration, depending on the amount of the loan and its purpose.

Car Loan

As an effort towards positioning a personal banking franchise of Dhaka Bank PLC., the bank has been able to introduce a car loan. The product is a term financing to individuals in order to help them in their quest to have a car of their dreams. It makes the facility affordable to the clients because the repayment is done in a fixed installment, which is usually referred to as EMI (equal monthly installments) over the facility period. The installments of the loan range between 12 and 60, depending on the size and the purpose of the loan. Loan tenure will be limited to 72 months in case of new cars.

Vacation Loan

Dhaka Bank PLC. has Vacation Loan, a form of term financing to the needs of people who wish to finance their vacation plans either locally or internationally. This is a loan that is easy to acquire, and the repayment is in the form of a fixed monthly payment, referred to as EMI (equal monthly installment) throughout the loan term. Depending on the purpose and the loan amount, the repayment period may extend from 12 months to 48 months.

Home Loan

The product is a term finance facility for individuals to assist them in their purchases of an apartment, a house, or the construction of a home. The facility will be made affordable to the clients since the repayment will be paid in the form of fixed installments referred to as EMI (equal monthly installment) throughout the facility period. The maximum term of the loan would be 180 months (15 years), based on the size of the loan.

Corporate Banking

The Corporate Banking sector has depicted a sensible degree of performance despite the slack demand for credit in the market. This year, they are strategizing towards the venture into low-risk areas. They have furthermore developed a massive risk management system to track and protect the quality of assets. Corporate Banking deals with the following range of products:

- Letters of Credit
- Guarantees
- Import and Export Finance
- Syndicate Loans
- Project Financing
- Leasing
- Working Capital Financing
- Islamic Banking

Islamic Banking

Dhaka Bank PLC. is a banking organization that deals with Shariah-compliant Islamic Banking Services to its clients. On July 2, 2003, in the Motijheel Commercial Area of Dhaka, the bank opened its first Islamic Banking Branch. It started its second branch in the Agrabad Commercial Area of Chittagong on May 22, 2004. Also, Dhaka Bank PLC. offers online banking services, which means that the clients can access the Islamic Banking services in any branch across the country. Dhaka Bank Islamic Banking Branches provide a full range of Shariah-compliant, interest-free, and profit-loss-sharing banking services. The operations of the Dhaka Bank Shariah Council are keenly monitored. In addition, Dhaka Bank is an active member of the Islamic Banking Consultative Forum in Dhaka and the Central Shariah Board of Bangladesh. Their services are:

- Hajj Savings scheme-Mudarabah.
- Tawfeer saving bond account, Mudarabah.
- Tawfeer Mudharabah Deposit pension.
- Tawfeer Mudarabah Foreign Remittance account.
- Mudharaba Platinum Deposit Account.
- Silver Deposit Account Mudaraba.
- Mudharaba Resident Foreign Currency Account.
- Mudaraba Waqf Cash Individual Account.
- Mudaraba Waqf Cash General Account Digital Banking.
- Dhaka Bank C-Solution

Digital Banking

- Dhaka Bank GO
- Dhaka Bank C-Solution
- Dhaka Bank Direct
- Tuition Fee Solution (Tuition fee Payment solution)
- DB Smart
- Interactive Banking
- Ezy Bank

2.10 Customer Services Department

Under this department, all types of services needed to be given as per the needs of the customer. The service is now the most discussed issue in banking as well as other customer-related financial practices. The simplest distinction between a public and a private institution is its customer handling. The social institution is more of customers connected to the private one. The services that this department offers to the customer are as follows:

- Opening of an account
- Partnership Account
- Savings Deposit Account (SDA)
- Fixed Deposit Receipt Account (FDR)
- Foreign Currency Account
- Issuance of a checkbook

- Issuance of certificate
- Issuance of a pay order
- Online money transfer
- Provision of accounts balance.
- Additional banking-related information.
- Closing of account

2.11 Corporate Social Responsibility

Dhaka Bank PLC. takes its business responsibility to the community seriously. Their annual CSR benefits are deducted at 2 percent of their taxes. They have also worked much in terms of health and development of the community. They also donate money:

- Motijheel Boys High School
- Ideal School and College
- BADC High School
- Bangladesh Eye Foundation
- Anti-Drug movement in Chittagong.
- Shahid Ziaur Rahman Shisu Hospital.
- Treatment assistance at an individual level.
- Low-income patient treatment at Pacific Hospital Limited.
- Dhaka Period Break Day, Boxing Day 2006.
- Bangladesh 20th International Boxing Tennis Championships.
- Bangladesh Research Institute and Rehabilitation in Diabetes, Endocrine and Metabolic Disorders.

2.12 Principles of Dhaka Bank PLC.

- Dhaka Bank PLC. does not violate the laws and regulations of our country.
- Dhaka Bank PLC. does not embrace bribery and corruption.
- Dhaka Bank PLC. is in compliance with anti-money laundering rules and other prudential regulations as stipulated by regulators.
- Dhaka Bank PLC. does not involve tainted gifts and entertainment.
- Dhaka Bank PLC. raises their objections in case suspecting any actual, proposed, or intended action that may violate any laws and regulations.
- Dhaka Bank PLC. keeps the secret and loyalty of customers.

- Dhaka Bank PLC. handles their colleagues with high levels of respect; they work with team spirit and a fellowship bond that is highly motivated.

2.13 Awards of Dhaka Bank PLC.

- Certificate of Merit from ICAB.
- Best Bank Award for the year 2007-08
- Excellence in Mastercard Business (Innovation) 2022-23 Award
- SME Banking Award 2014
- Best corporate bank award 2023
- Operational Excellence award
- Best place to work Bangladesh
- Green Banking Award
- Most preferred bank Bangladesh 2022
- International Finance Award 2023
- Investment Banking Award 2018
- Best Issuing Bank Award 2020
- Best Corporate Bank in Bangladesh Award 2023
- Mastercard Excellence Awards 2024
- ADB Leading Partner Bank in Bangladesh Award 2024
- Momentum Award 2025

2.14 Competitors of Dhaka Bank PLC.

- BRAC Bank
- City Bank
- Mutual Trust Bank
- Eastern Bank
- Midland Bank
- Social Islamic Bank
- Standard Bank
- Islami Bank
- ONE Bank

2.15 Branches of Dhaka Bank PLC.

By opening numerous gateways of financial freedom and services, Dhaka Bank PLC. has ensured its vibrant presence in 114 locations (with 2 Islamic Banking Branches), 2 Off-shore Banking Units, 3 SME Service Centers, 26 Sub Branches, 87 ATMs, and 20 ADMs all over the country.

2.16 Corporate Structure

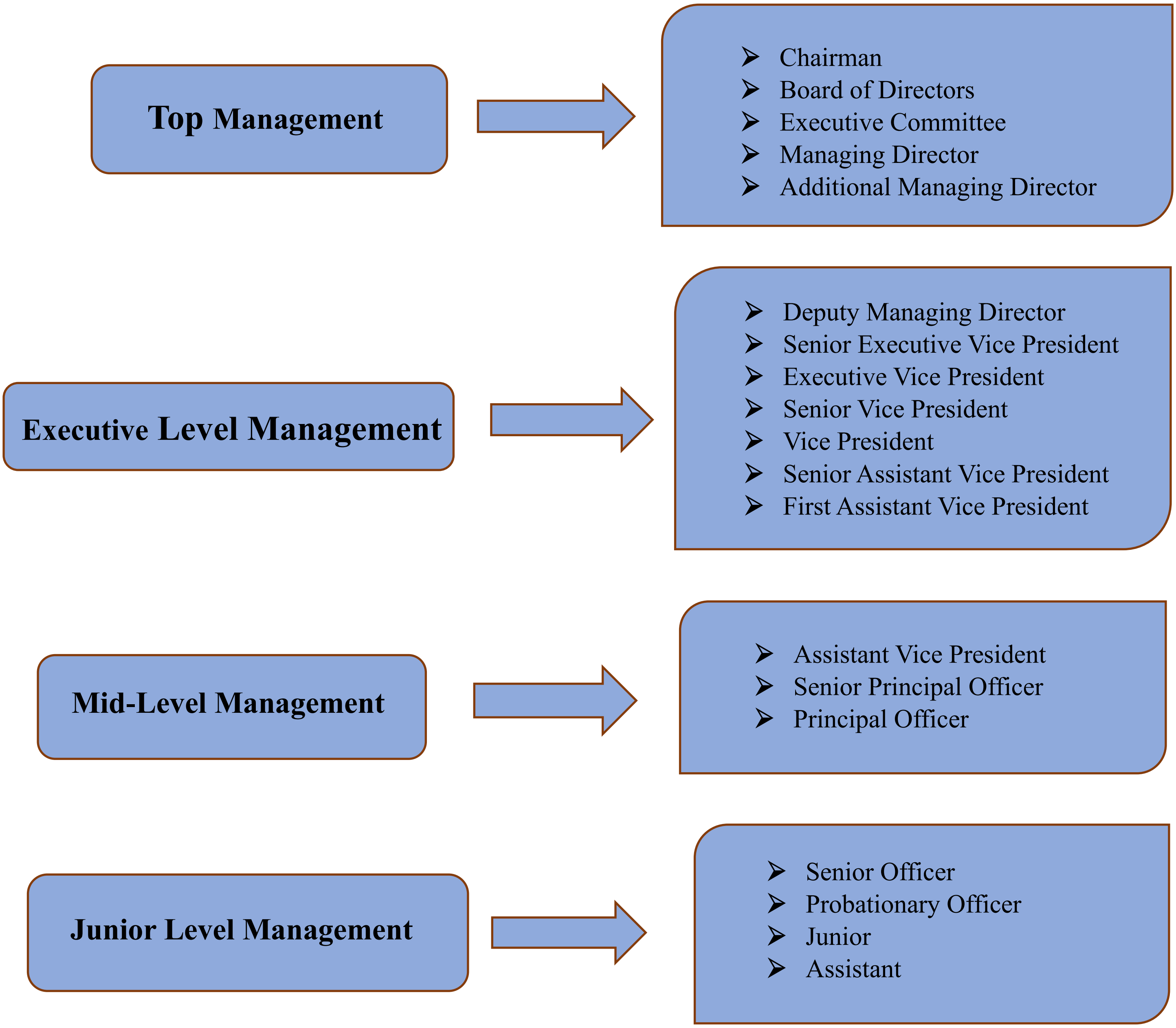

Figure 01: Functional Structure of Dhaka Bank PLC.

2.17 The Organizational hierarchy

Managing Director (MD) ranks first, and then comes the Deputy Managing Director in the organizational structure of Dhaka Bank PLC. In addition, the advisors of the company are closely tied to the top management, and in most cases, the Managing Director consults the advisors prior to making relevant decisions. It assists in sustaining the proper communication and chain of command. It is the duty of each Head of Division, Department, or Unit to make sure that the members of her/his team are aware of the hierarchy and reporting lines, and the flow of communications as depicted in the matrix.

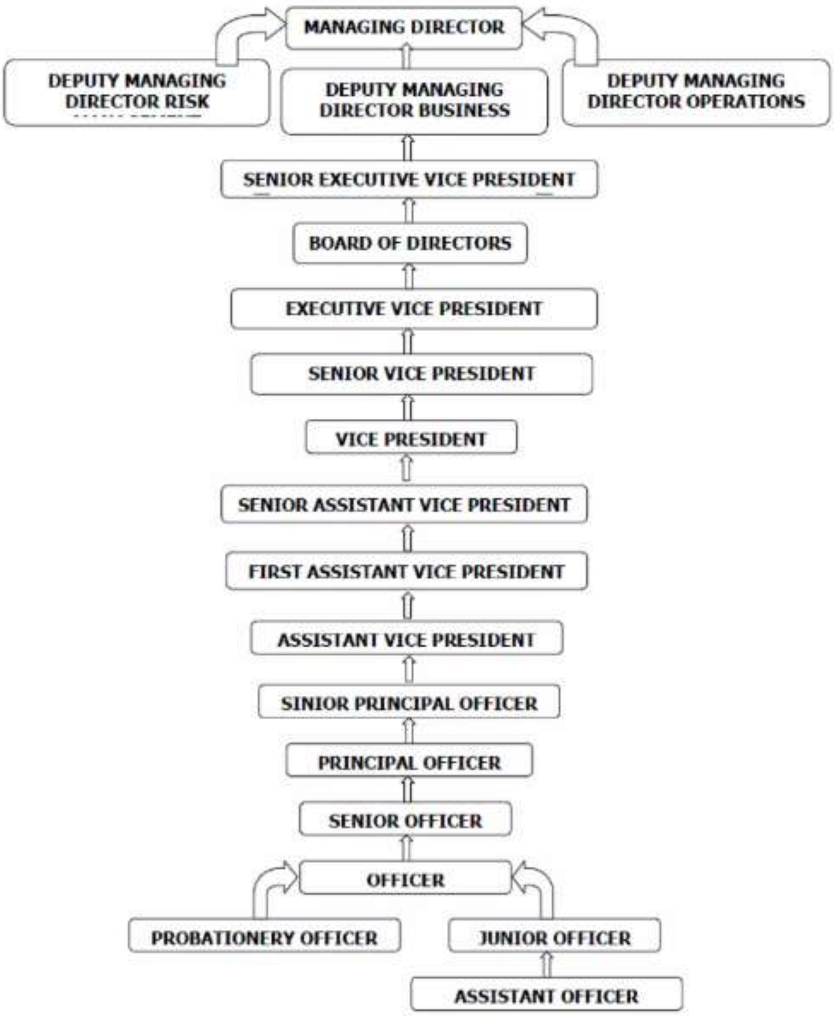

Figure 02: Organizational Hierarchy of Dhaka Bank

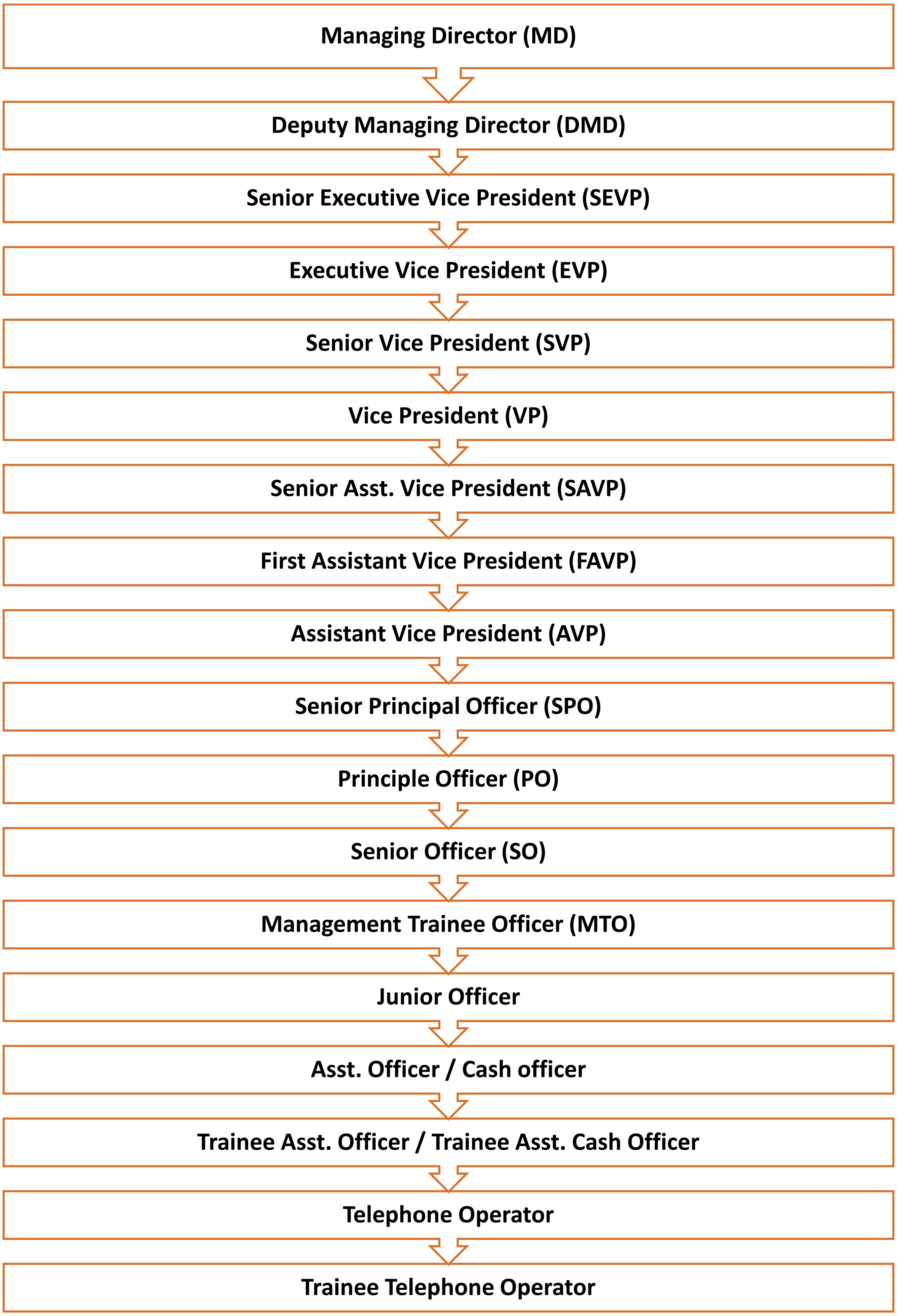

Figure 03: Organizational hierarchy of Dhaka Bank PLC.

2.18 Goals of Dhaka Bank PLC.

The goals of Dhaka Bank PLC. are specific and centered on its vision, and it positions itself in the attitude of the people as a distinguished bank. Dhaka Bank PLC. aims at achieving the following objectives:

- To develop a strong client awareness and courtship mainly founded on integrity and high service.
- To value and afford people and make judgments mainly on merit.
- To strive to gain profit and good growth.
- To paint as a company as a service to the high-quality hobby of owners.
- To be a pioneer in search of commercial enterprise innovation and development.
- To be responsible, honest, and legal in everything that it does.
- To fund the industry, exchange and trade the old-fashioned way, as well as extend credit to the consumers in a friendly manner.
- To motivate the new marketers to fund and thus to increase.

2.19 SWOT Analysis

Strengths

- In the Corporate Banking Franchise, we see Dhaka Bank as a strong performer with well-established & embedded relationships with corporates in Bangladesh, including local conglomerates, and crucial public sector entities. Such strong relationships provide ample scope for generating stable income through syndication of loans, financing projects, and transaction banking services.
- Dhaka Bank is working hard on its digital and technology frontier, and it has recently launched an upgraded version of the "Dhaka Bank Mobile App" and internet banking. It has recently added features to offer customers the convenience of both. Initiatives like API banking for corporate clients and delivering digital payments in collaboration with fintech boosted its competitiveness and even efficiency.

- Dhaka Bank is under the stewardship of the board and the senior management's human capital. Without question, this is crucial for us in steering through the Bangladeshi economic conundrum.
- Dhaka Bank is touring the nation slowly, but developing its footprint, though in a very restrained manner. It has taken a proactive move in creating niche segment knowledge in SME banking, women entrepreneurship financing, green banking, and other relevant segments of national priorities to capture new markets.

Weaknesses

- Like many banks in Bangladesh, Dhaka Bank continues to struggle with high Non-Performing Loans. This is fundamentally a weak trait as high NPLs impair profitability, tie up capital that should be available for lending, and increase provisioning costs, which are funded out of earnings.
- It has a relatively higher dependence on costly Fixed Deposits and borrowings, and a lesser dependency on low-cost Current Account and Savings Account deposits. This squeezes the net interest margin in a rising interest scenario.
- Although meeting regulatory requirements (BASEL III), Capital Adequacy Ratio would come under pressure on account of NPLs and growth of assets, which limit its aggressive capacity for loan expansion as compared to a few better capitalized peers.
- Bureaucratic hurdles and inability to show operational flexibility as a result of weakness in decision making make the processes of the bank sometimes slower in terms of customer service, thereby increasing internal cost.

Opportunities

- There is a large untapped market in the retail and small and medium enterprises sectors. Through technology (credit scoring, etc.) and tailored offerings for this segment, Dhaka Bank can enter this high-growth market and reduce corporate concentration.
- With the increasing emphasis on climate finance in the country and globally, a renewed Dhaka Bank can lead in financing green projects, renewable energy, sustainable infrastructure etc., attracting green money from internationally and improving brand image.

- Further deepening partnerships with fintech companies for mobile financial services (MFS), buy now pay later (BNPL), and embedded finance will all improve low-cost customer acquisition and revenues.
- The Bangladeshi economy will rebound after getting off the IMF program and keep growing (ports, power, logistics). Demand for corporate financing will return, and Dhaka Bank will be better qualified to solve that need.

Threats

- Inflation and devaluation of the Taka (against USD), rising interest rates are raising costs of funds and pushing margins. Risks increase of NPLs from borrowers who are being squeezed by higher input costs.
- The Bangladesh Banking market is overcrowded; competition not just from fellow private commercial banks, but also from state-owned banks, and increasingly mobile financial services like Bkash, Nagad are taking a large share of the low-end transactions.
- Bangladeshi Banks are becoming stricter in terms of lending, NPL, and AML/CFT compliance; to be in line with these trends is an expensive business, and compliance infrastructure will need to be invested in.
- As Dhaka Bank goes deeper into the digital space, it also becomes more involved and hence an easier target. A breach leading to significant loss could spell disaster, financially, and also damage to image and trustworthiness.

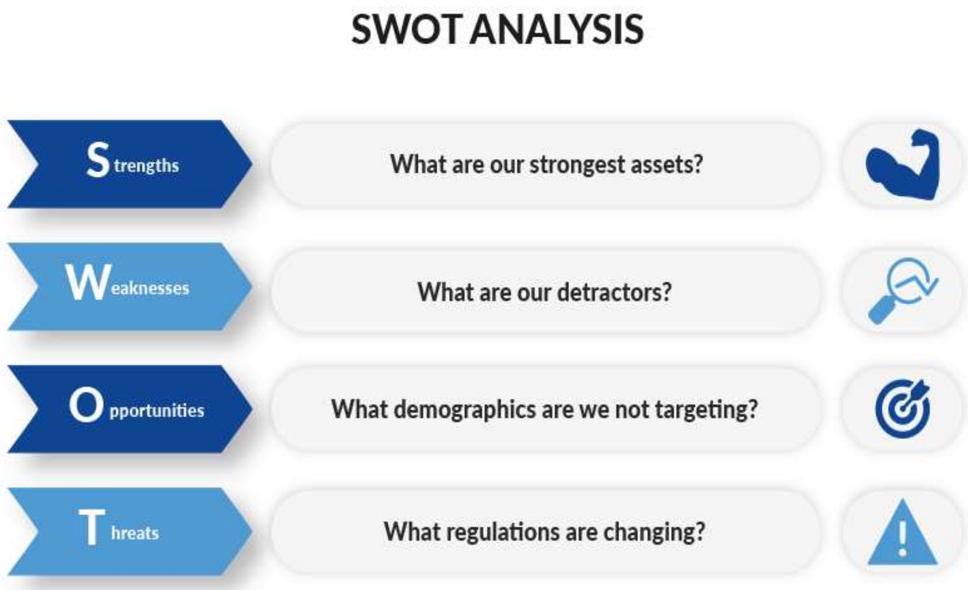

Figure 04: SWOT Analysis of Dhaka Bank PLC.

Chapter 3: General Banking Activities of Dhaka Bank PLC.

3.1 General Banking

When the matter concerns banking, the first thing that comes into the conversation is general banking. In general, general banking involves certain activities in banking that comprise general banking activities altogether. This division is primarily the heart of all banking. In other words, general banking is also considered as Retail Banking.

3.1.1 Accounts Opening

Opening an account in the bank establishes a relationship between the customer and the bank that assists in transacting business. It marks the start of any banking relationship between the Banker and clients. In addition to the type of account, the type depends on the various banks. Concerning Dhaka Bank PLC., the following are the accounts they keep with their customers:

- Current account
- Savings account
- Bundle savings account
- Joma savings account
- Fixed deposit receipt

The customer must be aware of what general documents or statements must be required to open an account before going to the descriptive discussion of accounts that are held by Dhaka Bank PLC. This provides information. Then I shall read the description of every account.

Steps of opening an account

Step 1: A proper introduction of the account will be made by any of the following-

- Holder of a current account with the bank.
- Bank administrators of lower rank than the Assistant Officers.
- A local authority figure who is responsible and well-connected with the concerned Branch Manager /Sub-Manager.

Step 2: Acceptance of a filled application by the bank. Specifying the kind of account that shall be opened.

Step 3: The form was filled in by the applicant himself or herself. Two copies of personal passport-size photographs are made, in the interest of the company's photos of all partners.

Applicants are required to provide needful documents.

- Signature is required on the sample signature sheet.
- Signature and account number of the introducing rent, checked by the legal officer.

Step 4: Approval of the application by the Relevant Officer.

Step 5: Have to deposit some amount of cash as per the needs of the account.

Step 6: Once all formalities are finalized, the account will be opened and the applicant will receive.

3.1.2 Current Account

It is a form of account in which any person or entity may also withdraw his or her funds without giving any prior warning. In most cases, withdrawal of money deposited in the account is not required. Other features that this account has in Dhaka Bank PLC. include minimum deposit, reduced annual service charge, and free ATM cards. The account is suitable in the case of sole ownership. Public limited company, Partnership, and public and limited company. The salient characteristics of this account are:

- The minimum amount deposited is 1000Tk.
- Account charge maintenance is 500+VAT, which is paid semi-annually.
- Maximum withdrawal will be based on the profile of transactions by customers.
- The customer will enjoy the debit card facility.
- Customers will also be provided with the option of internet banking, SMS banking, and online transactions.

3.1.3 Savings Account

A savings account is a type of account in which the customer can withdraw their deposited accounts within a limited number. The customers targeted by this account are individuals who prefer keeping or saving small amounts in their accounts. However, once the withdrawal limit of the account has been exceeded and the account holder wishes to withdraw more money, then prior notice to the bank should be made. Dhaka Bank PLC.'s significant characteristics of this account are as follows:

- The minimum deposited amount ought to be 1000 Tk.
- The interest rate to be charged to the customer will be up to 4.5 percent.

3.1.4 Bundle Saving Account

This was initially ventured by Dhaka Bank PLC., in which they have asserted that customer money will multiply, and it is also the facility of free loans and credit. This account is mainly suitable with professionals and salaried individuals. With this account, they have three distinct categories, which are the Dhaka Bank Silver, the Dhaka Bank Gold, and the Dhaka Bank Platinum accounts. And all three of these give various requirements and offerings.

3.1.5 Short Notice Deposit

Short notice deposit is a type of interest-bearing account upon which the depositors are required to provide a prior notice before accessing the money. The following are some significant aspects of this account at Dhaka Bank PLC.:

- The minimum deposit amount required by depositors is 50000 Tk.
- The annual service charge will be 10000 Tk, including VAT.
- The interest rate ranges between 3 and 5 percent.

3.1.6 Fixed Deposit Receipt (FDR)

It is a type of financial tool in which the investor obtains interest on a regular period basis until the maturity of the receipt. FDR offers competitive interest rates, flexible loan facilities, and auto-renewal to Dhaka Bank. A few crucial characteristics that should be known before opening FDR at Dhaka Bank PLC. include:

- The deposit required is a minimum of 50000 Tk.
- Minimum tenure time will be 1 month; maximum 2 years.
- The maximum interest will be 7 percent.
- An account is required to open an account for a known person with an FDR.

3.2 Cash Section

Every form of cash or liquidity activity occurs in this section. When customer have to deposit their money once more, when they withdraw their cash, this part is involved in all types of activity related to money. A table of cash department rules is listed below:

Cash Payment	• The payment of cash is made against the cheque. • The payment on request banking system has it as its special feature. • It will be paid against its current printed cheque.
Cash Receipt	• The acceptance of cash deposits is its primary role. • It merely obtains cash by virtue of the terms of its receipts.

Table 01: Cash Department Rules of Dhaka Bank PLC.

3.3 Remittance Section

General banking is primarily required in the form of remittance. It is a type of service that allows a single customer to send his/her money to the bank account of the receiver. In most cases, the money is received within 1 to 2 working days, but this may vary based on the provider and the location of the money sender. Remittance may be carried out via telegraph transfer, mail transfer, travelers' cheque, drafts, and cheque. Remittance takes the following two forms:

- Domestic Remittance
- International Remittance

Domestic Remittance

In case the money is transferred in the country through mediums such as traveler's cheque, mail transfer, or draft, then it is referred to as a domestic remittance.

International Remittance

Movement of money to another country or out of the country through the same mediums, such as travelers' cheques, mailing, drafts etc. is then referred to as international remittance. Three types of Remittance:

- Among banks within the same country.
- Between banks, within the various countries.
- Banks and central banks of the same country.

3.4 Clearing Section

Banks' clearing implies the clearing of bank cheques. In easy words, it is a way of moving the cash from the place of the bank where the cheque is drawn to the place of the bank where it is deposited. Under the rules of the Bangladesh Bank, Banks that are members of the clearing house have received the position of scheduled bank. Banks that are getting to clear the cheques of each other drawn through the clearing house. It is a banking system of the central bank in which the gamers who represent the banks clear the cheque daily. Banks will receive cheques and other similar things, which are credited into the account of the customer. Account holders provide the bank with several such instruments during the day. Another bank payable involves the use of some instruments. Except for this introduction to the bank of drawer as a reason for receiving the proceeds, several messages must be used to that effect. The entire process will involve a lot of time, certainty, and cost. It is a clearinghouse in which banks have to pay their dues. And sits twice to labor in a day.

Causes of Dishonoring Cheque

There are several reasons the cheque is dishonored in terms of the rules of clearing. Procedures are as follows:

- If the drawer is not referred to.
- In case the account lacks adequate cash.
- If the agreement is over.
- Stopped by to pay through the drawer.
- Not regular / illegible / payee endorsement necessary.
- Confirmation by banks is considered an irregular endorsement by the payee.
- The signature of the drawer is different /required.
- Variations in the date of the word / figures will have a full signature of the drawer.
- The cheque is outdated / post-dated.
- The number of words and figures is different.
- The bank shall issue a crossed check.
- Clearance and stamp / needs cancellation.
- Further discharge out of the bank must be verified.
- Modifications to the word date/figures entail the full signature of the drawer.
- The cheque is post-dated / outdated.
- Some words and figures have different numbers.
- The bank shall issue a crossed check.
- Effective stamp clearance / needs cancellation.
- Further discharge by the bank should be verified.

Different Variation of Clearing

Inward Clearing: Inward clearing of a cheque can be said to be the receipt of a cheque by a bank from another bank.

Outward Clearing: Outward clearing of a cheque is the actual cheque that is dispatched as the cheque to be collected.

Normal Clearing House: It is made of two types of clearing houses, which are the first clearing house and the second clearing house. With the first clearing house, the time it takes is between 10 and 11am, and in the second house, it is after 3pm.

Same-Day Clearing House: It comprises the first and second clearing houses as well. But in that instance, the first house will be from 11 am to 12pm, and the second house will be after 2 pm. Clients with some accounts and transacting on a regular basis will be in a position to deposit a cheque to collect funds via clearing.

Caution in acquiring cheque to clear, LBC set, OBC, and transfer:

- The names of the account holder on the cheque and the deposit slip are the same.
- Cheque and deposit slip should be identical both in words and figures.
- Date of clearing house can be on or before (not exceeding six months ago).
- Name of bank and branch of cheque, its number, and date in the deposit slip.
- The cheque must be signed.
- Signature to attest to the date, quantity in words /figures.
- Cheque ought to be verbalized.
- The account number should be visible on the deposit slip.
- Slip deposit signature of the depositor.

Return House: The significance of the return house is a second home where the members of the Bank get to meet after 3 p.m. and receive and distribute dishonored cheques, which were in the 1^{st} clearing house.

3.5 Pay Order

A pay order is basically a medium of payment, but I need this to be free, according to the branch of the bank that issued this. It is a request, in a broader sense, which is directed by the bank to pay a certain amount to a third party on behalf of the client, and which orders are usually accepted by the bank, which guarantees that it is paid. It has several processes that should be followed when issuing the pay order, and they are listed as follows:

- To begin with, the applicants will be required to complete and file the application form and subsequently forward it to the officer of the remittance division.

- The corresponding officer will then fill out the commission and VAT amount he is supposed to utilize by the bank at that time, and ask the candidate to deposit the money in either form, cash or cheque, into the department of cash.
- Then the divisions of cash complete all their required procedures and deliver it to the remittance division.
- The remittance division will prepare the pay order based on the form with details and properly crossed number 3 portions, and the A/C payee will be in the central part and will be entered in the register.

Process of Payment

As the A/C payee crosses the pay order, a similar document will be forwarded to the branch in which the pay order is issued to be paid by clearing and crediting the account of the customer. The remittance department has payment orders that are processed when presented for payment. The relative entry in the pay order register during the time of payment is made by recording correctly authenticated payment receipt information in the pay order register. When paid, instruments are regarded as a debit instrument.

Justification of Refunding the Pay Order

The following steps are used in the process of pay order refunding by termination:

- The buyer will seek a written application to cancel the pay order, including the initial pay order.
- The signature of the purchaser, according to the client's application form, is confirmed on record.
- The second manager shall be approved directly before the balance of cancellation is refunded.
- The applicant will be refunded with the prescribed cancellation fee, and only the proceeds of the draft minus the cancellation fee will be refunded for the commission postages.

3.6 Closing Accounts

Many reasons are behind the closure of client accounts. Then close the accounts with the highest level of consideration to the client, so that the next time they intend to open a bank account in Dhaka Bank Limited, it would be in their list of preferred and valid accounts, which would be presented as required in order to close the account.

3.7 Receiving Check Requisition

The client is provided with a check requisition to issue a new cheque book with a specific number of pages that are to be referenced by the client. Get out the check requisition for the span of the day and forward the list to the administrative center at the end of the day.

3.8 Debit Card Issue

Issuance of VISA, Master, and debit cards is a process required by the client who requires another debit card or has lost their card and requires another one.

3.9 Pay Order Issue

A pay order has been issued to serve the client who requires sending cash and does not require money in real form, but it is necessary to send money under tight restraints. It reduces the money transfer. Sent up the compensation request slip to support the clients.

3.10 Cheque Delivery

After the provision of a cheque requisition, clients must wait for the arrival of their cheque book. Once a cheque requisition has been generally made, it takes several working days to deliver the cheque requisition and the cheque book to specific clients. The clients are then required to collect their cheque book from their branch.

3.11 Cheque Issue

When the clients visit the bank to collect their cheque book, they are required to sign it in a register book. That having handed them their cheque book and given it to them. They are able to use their cheque book at all times whenever they want to make a purchase. However, it should be during the middle of the transaction, from 10am to 4pm.

3.12 Client Account Statement

A large number of clients order to receive their bank account statement. On request, they send the account statement of the bank to their customer, and they collect money in the form of TK.

3.13 Client Data Entry to Edit

On the form of account opening, clients type their information as required by what is asked. After filling in the form, they must check it. Once they are required to enter that information via the banking software. There are also at least two pages in the software that we need to round out. They are also able to modify the information in such software whenever necessary.

3.14 Business Operation

The consistent effort of the Business Operations Division to deliver high customer service has seen it achieve remarkable progress in its areas of operation. Operation Division is in charge of several units of service delivery. The primary functions of the Division are Settlement of Treasury Functions, Settlement of Foreign Remittance, Cash Management Operations, Bond Market Operations, RTGS & BEFTN Operations, Central Automated Cheque Processing Operations, etc.

Under the Operations Division, the following units are operating:

Money Market Operation	**Forex Back Office Operation**	**Cash Management Operation**
FI Operation	**Inward Outward Operation**	**NRB Operation**
RTGS Operation	**Branch Operation**	**Swift Operation**

Figure 05: Operating Division of Dhaka Bank PLC.

Money Market Operations

Money Market Operations The money market trades financial instruments, whose liquidity is high and have short maturities. Banks and non-bank financial institutions engage in the money market of Bangladesh, and in this case, the institutions tend to borrow and lend vast amounts of money in the short term. Money market operations involve the trading of Treasury Bills and Bonds, and the Bangladesh Bank Bills. Under the money market activities, the REPO and Reverse REPO transactions involving treasury bills and bonds are conducted to satisfy short-term needs.

Particulars	Numbers of deals	Amount in crore (Tk)
Call Placement & Borrowing	1,125	62,415
FDR Placement & Borrowing	65	4,850
Repo & Reverse Repo	945	45,780
Govt. Security Purchase, Sell & Coupon Collection	2,150	49,125

Table 02: Settlement Position of Dhaka Bank PLC.

(Dhaka Bank Annual Report 2024)

Foreign Remittance Operations

Remittance is the principal cash flow of any country. Remittances are expected to increase the consumption and purchasing power of a family. Some of the benefits that accompany this are access to better food, education, healthcare, housing, and lifestyle. It increases the GDP and per capita income of a nation. Operations Division clears both Inward and Outward Remittances centrally to serve its customers, to ensure that not only does it offer better and more reliable service, but it is also able to meet regulatory requirements.

Particulars	Numbers of Transactions	Amount of USD
Inward Remittance to AD branches	1,650	88,250
Inward Remittance to Non-AD branches	95	6,920
Outward Remittance	1,110	58,450
Outward Remittance Agent Student File	2,800	68,900

Table 03: Settlement position of Foreign Remittance

(Dhaka Bank Annual Report 2024)

SWIFT Operations

SWIFT (Society for Worldwide Interbank Financial Telecommunication) is a cooperative that is member-owned all over the world and the chief provider of reliable financial messaging services in the world. SWIFT operates a financial messaging service between member banks globally, such as letters of credit, payments, and securities trade. The primary role of SWIFT is to provide these messages as fast and as securely as possible, which is also one of the most critical aspects in financial affairs. Member organizations prepare formatted messages and forward them to SWIFT to deliver them to the target member organization. SWIFT operates out of its headquarters based in Brussels and processes data in the US and Belgium. The following processes are currently under implementation with the SWIFT operations under the Operations Division regularly:

- Payment processing of the Treasury.
- Cross-Border FC Fund Transfer (Cross) Processing.
- Outward remittance is processed in the same way as other remittances.
- Confirmation processing in regard to Treasury payments.
- Confirmation processing in respect of FC placement.
- OBU fund transfer processing operations.
- Treatment of Quires on Inward and Outward Remittance.

- Getting accounts statement (MT 950/940).
- Export processing of quires and other proceeds, etc.
- Letters of Credit /bank Guarantee, Confirmations processing.

Cash Management Operations

Dhaka Bank PLC. has offered a variety of Cash Management Solutions so that the Corporate Group can manage their cash flows efficiently and effectively, by maximizing the liquidity of Clients and maximizing their returns. Cash Management products and services introduce a transactional value since they automate the collection and payment systems of our customers, creating a win-win situation. In line with this, the following laudable efforts have been made by the Operations Division.

- Arrangement has been made to collect with DESCO/ DPDC/Dhaka WASA/Chattogram WASA/Titas Gas /PDB/ Karnaphuli Gas and one of the largest enterprises in the power sector, Rural Electrification Board.
- Central Software (Dhaka Bank - C Solution) was created to pay Cash dividends/ Payroll/ Commission, / Payables of different Insurance Companies and Corporate clients.
- Dhaka Bank also managed to start several depository relationships with Grameen Phone Ltd, Banglalink, Robi Axiata, Bkash, Nagad, etc.
- Effectively implemented the Automated Challan system, Sanchay Patra Online Management System, and VAT Online system to help both the customers and Corporate Customers.

RTGS Operations

RTGS is a real-time interbank large volume electronic funds transfer system applicable in local and foreign currency transactions within Bangladesh. Involved banks have the opportunity to transfer funds in real time and in gross modes. A real-time settlement of a transaction implies the absence of a waiting period. The gross settlement means that the central bank records the transaction in the account one to one, and no netting of the transactions is done. The RTGS system can only accept credit transfers across participating banks; other payment system operators can be allowed to settle both credit and debit transactions.

Particulars	Numbers of Instructions	Amount in crore (Tk)
Outward RTGS	1,850	98,742
Inward RTGS	122	7,215

Table 04: Performance of RTGS Operations of Dhaka Bank PLC.

(Dhaka Bank Annual Report 2024)

3.15 Commitments of Dhaka Bank PLC.

- Commitment to the maintenance of ethical business practices.
- Sustainable products (education, health, Agri loan, Sports, Women Entrepreneur, Paperless Banking, and Internet banking, etc.) should be promoted.
- Guarantee of controlling and mitigating systemic risks.
- Meeting of Corporate Social Responsibility.
- Sustainability in the supply of financing solutions.
- The adoption of ESG (Environmental, Social, and Governance) in the process of lending decisions.

3.16 Receiving and Verification of Documents by Dhaka Bank

After the trade documents are received, they are immediately reviewed by the Central Processing Centre (CPC) of Dhaka Bank to determine whether they are complete and are in line with the credit terms. In case the documents are of all requirements, the CPC informs the Authorized Dealer (AD) Branch about their receipt. The payment is then processed by the AD Branch according to the Letter of Credit (LC), and the importer is informed by sending a document arrival notice. In case any discrepancy is detected, Dhaka Bank will call the negotiating bank and seek corrections at risk and responsibility of the bank. The discrepancies are also communicated to the importer. Common issues include:

- Failure to submit documents within the LC deadline.

➢ Difference in the proforma invoice and the commercial invoice.

In case the documents are clean, Dhaka Bank has to affect the LC payment to the exporter within a period of five days after they are received.

3.17 L/C Advising

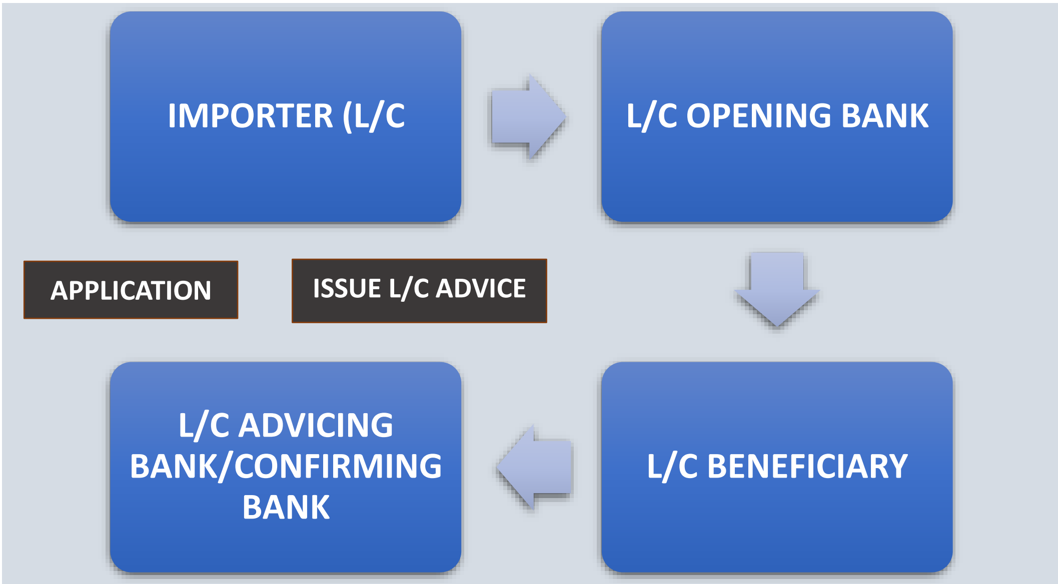

Figure 06: L/C Advising of Dhaka Bank PLC.

3.18 Shipping Guarantee

In order to have a smooth and efficient import operation, the clearing of goods in a short time is paramount. This process is supported by Dhaka Bank through the issuance of a shipping guarantee in support of the shipper, enabling the importer to accept goods before the receipt of the bill of lading (B/L).

A shipping guarantee is a letter of guarantee or indemnity, issued by the importer and Dhaka Bank, together in favor of the shipping carrier or its agent. This is guaranteed when the original Bill of Lading (B/L) or Airway Bill (AWB) is absent by the time the shipment has arrived at the destination. The importer and bank submit a written confirmation that the original documents will be handed over to the carrier after being received, which guarantees the temporary but safe release of goods.

3.19 No Objection Certificate (NOC)

A No Objection Certificate is given by the issuing bank where the original shipping documents received by the advising bank have not been received yet, but the shipment has already entered the destination.

In these instances, the importer is given an endorsed copy of the document by Dhaka Bank that enables him/her to release the shipment as the original paperwork is awaited. The importer, in its turn, will be willing to take the original documents and accept any discrepancies as soon as they come. This process makes the importers have access to their goods without any unnecessary delays that may cause business continuity.

3.20 Letter of Credit (LC)

A Letter of Credit (LC) is a pre-importation financial product, which is a promise by the bank to pay on behalf of its client (importer) to the beneficiary (exporter), given the fulfillment of the stipulated terms and conditions of the LC.

Dhaka Bank has good credit facilities with other correspondent banks, so that the LCs of its customers are confirmed and secured. This documentary credit is a promise of payment of imported items, though it depends on the presentation of the necessary shipping and trade documents. Dhaka Bank is making sure that the LC payments are made on time, which builds trust and confidence in the transactions of international trade.

3.21 Amendment of Letter of Credit (LC)

In other instances, some amendments to the Letter of Credit (LC) agreement can be made before the goods are shipped to the destination. These changes are made to suit the interests of the importer and the exporter. Common amendments include:

- **LC Value Increase:** In case the importer is interested in buying new goods, the LC needs to be altered.
- **Change in Transportation:** In case the agreed mode of shipment (e.g., air transport) will not be possible, the exporter will ask to deliver the goods to a ship or other means.

After both parties, the importer and exporter, are satisfied with the changes, the importer's request is received as a formal amendment to Dhaka Bank PLC. The modified LC information is subsequently sent to the Central Processing Centre (CPC), which handles the modifications and subsequently transmits them to the advising bank using the SWIFT. This will make sure that the new terms of the LC reach all the stakeholders, and a transaction can be made.

Chapter 4: Analysis & Findings

4.1 Findings

My findings relied on this observation and experience, which I carried out after the completion of the internship at Dhaka Bank PLC. The results are talking about the following:

- At Dhaka Bank PLC., opening an FDR account requires a reference account to hold an account in the bank.
- Dhaka Bank PLC. offers a remittance service that is credited to the account within 1-2 working days and can do so in different ways.
- In clearing cheques, they sit twice a day to work one day, and keep up a great time, certainty, and expense.
- Where the clearing cheque date may be on or earlier (not more than six months ago).
- There has to be reasonable evidence that requires the closing of an account.
- Their quality service earns them significant competitive and pleasant interest rates on their loans and transactions with the customers.
- Dhaka Bank PLC. collection has been designed with DESCO/ DPDC/Dhaka WASA /Chattogram WASA/Titas Gas /PDB/ Karnaphulli Gas.
- Dhaka Bank PLC. stimulates the average Hour of Training Per Employee.

4.2 Total Number of Accounts in Eskatan Branch

Year	Current A/C	Savings A/C	Fixed & Scheme A/C
2019	4,243	11,563	18,526
2020	4,810	11,946	19,041
2021	5,433	12,453	19,624
2022	5,965	12,824	20,122
2023	6,452	13,285	21,453

Table 05: Total Number of Accounts, (Dhaka Bank Annual Report 2019-2023)

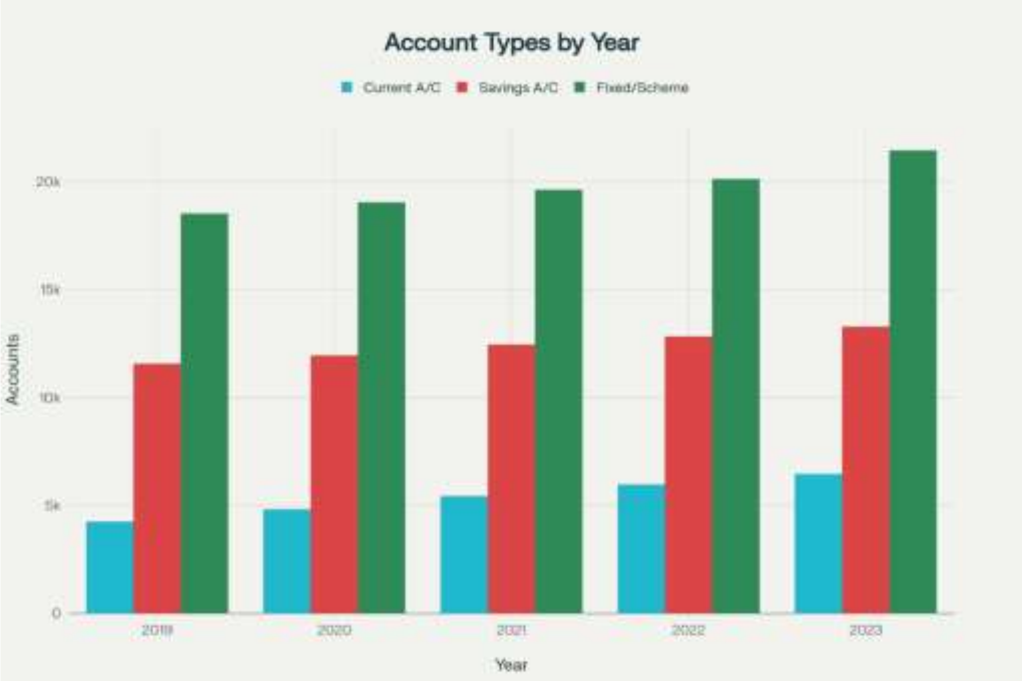

Figure 07: Total Number of Accounts of Dhaka Bank PLC.

Over the years, all the categories show a steady increasing trend in terms of account numbers, with Fixed and Scheme A/C recording the highest figures, followed by Savings A/C and Current A/C. The Fixed & Scheme A/C had the most significant number of accounts annually, beginning with 18,526 in 2019 and reaching 21,453 in 2023. Such constant growth indicates that the deposit programs and fixed accounts products are still beneficial among clients, perhaps because of high interest rates or other benefits. The positive upward trend of Savings Accounts also presents a healthy, yet moderate, increase of 11,563 in 2019 and 13,285 in 2023, which indicates the continued popularity of safe, interest-earning deposit tendencies among individual savers. On the contrary, Current Accounts had the lowest base and the highest growth over time, as it increased by 4,243 in 2019 and reached 6,452 in 2023. This growth may be because of an increase in economic activity, higher business transactions, or the attempt made by the bank to ensure that there is an increase in the number of operational and transactional account holders. The figures indicate a general positive trend in the growth of customers and diversification of the accounts, indicating that the branch has been successful in accessing the various banking market segments in the last five years.

4.3 Total Remittance of Dhaka Bank PLC.

Year	Remittance Amount (Thousand BDT)	Growth Rate (%)
2019	200.56	10.7
2020	226.73	13.1
2021	245.13	8.1
2022	276.26	12.7
2023	290.83	5.3

Table 06: Remittance of Dhaka Bank PLC.

(Dhaka Bank Annual Report 2019-2023)

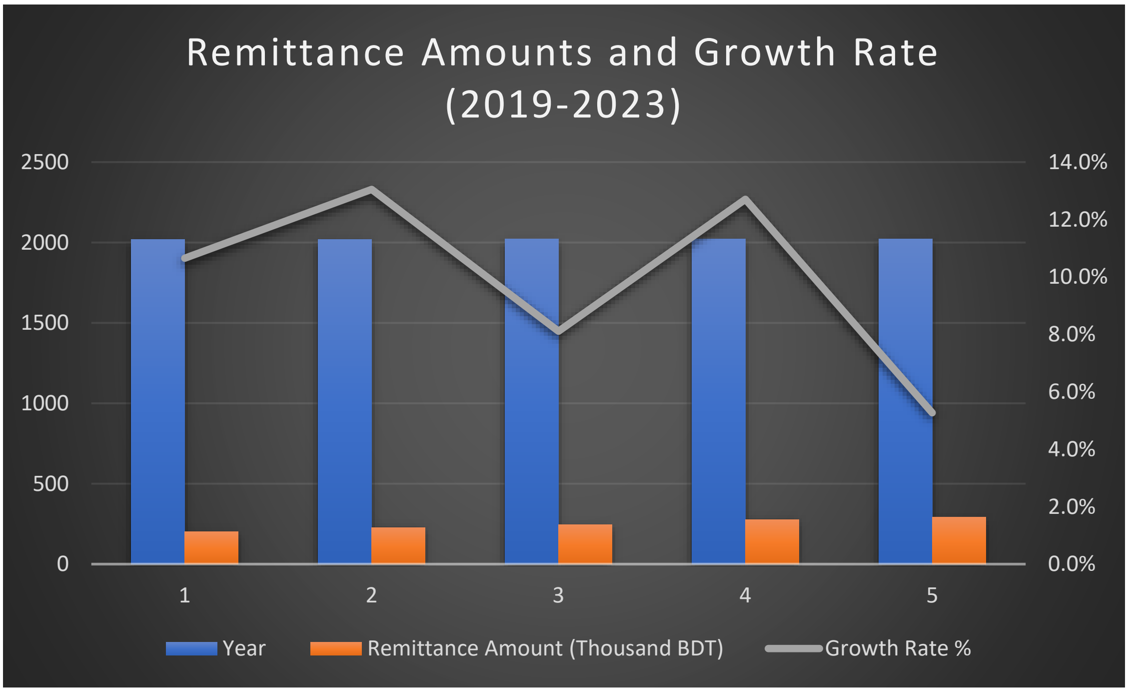

Figure 08: Remittance Amounts and Growth Rate of Dhaka Bank PLC.

It is evident that the trend shows an increasing trend in the volume of remittance within the Eskatan Branch of the Dhaka Bank PLC. The size of remittances was growing annually, beginning with 200.56 thousand BDT in 2019 and 290.83 thousand BDT in 2023. The peak growth rate of remittance per year was recorded in 2020 at 13.1, which also indicates an explosion probably because of more transactions and probably, macroeconomic reasons, including more overseas remittances in the early pandemic stages. Subsequently, the growth rates fluctuated each year, but in 2022 they reached the highest level of 12.7 percent, however, the trend was decreasing further to a 5.3 percent growth in 2023. This implies that despite the fact that the total volumes of remittance have been on an increasing trend, growth rate has been lowering over the last few years, which is characteristic of the market as it matures and nears saturation. The sum total of the bar and line graph therefore graphically illustrates the strong showing of the remittance inflows and the shifting dynamics of growth where innovation or provision of more services should be considered to continue the flow in the current competitive and dynamic economic environment.

4.4 Porter's Five Forces

The Five Forces model by Porter gives an analysis of the competitive intensity and attractiveness of the Bangladesh banking industry. In the case of Dhaka Bank PLC., the environment has been found to comprise intense competition, challenging customers, and an increasing threat posed by non-traditional substitutes, all of which require strategic emphasis and constant innovation.

Competition between the established players (High Intensity)

The face of competition in the Bangladesh banking sector is very high. The market of Dhaka bank is saturated and has many other private commercial banks (e.g., BRAC bank, Eastern bank, City bank), state-owned banks, and even specialized Islamic banks, all competing over the same corporate and retail clients.

Saturated Market: The market has more than 60 planned banks, thus congested, particularly in urban centers such as Dhaka. Rivalry is stiff in competition, with both competitors engaged in price wars on loans and deposit pricing, which erodes profit margins.

Homogeneity of the product: Core banking products (e.g., savings accounts, loans, LCs, etc.) are more or less homogeneous. This compels the banks to compete using other non-price elements like quality of customer service, digital elements, and management relationships, as is the case with the Dhaka Bank of its corporate customers in the Eskaton Branch.

Arms Race in Technologies: Banks are engaged in an unremitting struggle to provide the most developed digital platforms. The creation of its mobile app, internet banking, and API banking is a direct reaction to the competitive factor that Dhaka Bank faces in order to retain and attract tech-savvy customers.

Threat of a New Entrant (Moderate to Low)

The threat posed by new, nimble entrants is changing, although the obstacle to becoming a full-fledged bank is still high.

Regulatory Hurdles: The Bangladesh Bank has stringent licensing rules, capital adequacy compared to solvency (CAR) or BASEL III, and compliance regimes, which are significant challenges to new banking entities.

High Capital Requirements: The capital investment required to be made initially and continuously (branch networks, ATMs, and technology infrastructure) is very high.

Customer Loyalty and Trust: The reputation of safety and reliability takes decades to develop, thus providing experienced players such as Dhaka Bank with a significant advantage.

Evolving Threat: The most significant threat does not lie in new banks, but in fintech startups and niche financial service providers. They tend to have fewer regulatory requirements and can break specific segments, such as payments (through MFS) or lending, compelling traditional banks to collaborate with them or copy them.

Buyer Bargaining Power (Moderate to High)

The power of customers, especially some of the segments, is great in their ability to dictate the terms and change the providers.

Corporate Clients: Large Companies and Businesses: This is true of large corporations and businesses, such as those that Dhaka Bank deals with through its Eskaton Corporate Branch. They are generating a lot of revenue and have the ability to bargain for a favorable interest rate, lower fees, and even specialized services (e.g., customized trade finance or cash management solutions). These clients find it easy to change banks, and this continues to compel Dhaka Bank to pursue outstanding performance.

Retail Customers: The bargaining power of the individual retail customers is also on the rise since there is the availability of information and competing offers. The products used to attract and retain this segment, such as salary accounts (e.g., Excel

Account) and other loan schemes, will be easily replaced by the customers with more favorable digital experiences or a higher deposit yield.

Supplier Bargaining Power (Moderate)

Suppliers in the banking context are those who provide capital, technology, and human resources.

Depositors as Suppliers: On the one hand, individual depositors command little power, but on the other hand, the competition of low-cost funds (Current and Savings Accounts) is raising their implicit bargaining power, as banks have to provide attractive terms to obtain this stable source of funds.

Technology Vendors: The suppliers of core banking software, cybersecurity, and digital platform infrastructure have moderate power. These technologies are essential to the operational security and efficiency of a bank, and it is vital that vendors are reliable business partners.

Human Resources: Experienced personnel in fields such as digital banking and credit risk analysis, as well as trade finance, are sought after. This provides a skilled workforce with bargaining power to seek better remuneration and benefits, which affects the costs of running the bank.

Threat of Substitutes Products or Services (High and Growing)

It is one of the major forces transforming the industry. The conventional banking products are competing with those outside the traditional banking industry.

Non-Bank Financial Intermediaries: Mobile Financial Services (MFS) such as bKash and Nagad have now taken a considerable number of low-value transactions, remittances, and microlending. They are a direct threat to the transaction-based revenue of banks because of their convenience and extensive networks of agents.

Fintech Platforms: Digital lending applications, Buy Now Pay Later (BNPL) service, and online investment platforms are substitutes for traditional bank loans and savings products.

Capital Markets: Large corporations can decide to fund their operations directly on either the stock or bond market rather than borrowing money through bank loans, replacing bank funding with market funding.

The Five Forces analysis indicates that Dhaka Bank PLC. will be competing in a very tough and dynamic industry. The bank needs to use its competitive advantages in order to overcome these forces to maintain its competitive advantage. Its robust corporate banking franchise is one of the primary defenses against the competition and purchasing power. The threat of substitutes and the customer expectations are to be managed through further investment in digital transformation (e.g., Dhaka Bank GO, C-Solution). Moreover, niche segments such as SME financing, green banking, and women entrepreneurs, where it has concentrated in its SWOT analysis, enable it to offer a mix of revenue streams and establish loyalty in low-competitive areas. Finally, the key to success in Dhaka Bank will be its capacity to not only integrate its conventional comparative advantage in relationship banking with vicious innovation and operational superiority to survive under the traditional and disruptive competitive dynamics.

Chapter 5: Internship Experience

5.1 Position, Duties, and Responsibilities

Position

Marketing Intern at Dhaka Bank PLC., Eskaton Corporate Branch.

Duties

- **Trade and credit products marketing support:** this assisted the marketing and corporate relationship teams in marketing the bank's trade finance and credit products, including Letters of Credit (LC), bank guarantees, and SME loans, to current and prospective corporate clients.
- **Client Relationship and Communication:** Helped to maintain client relationships by drafting promotional messages, answering questions asked by clients at the very beginning concerning the banking products, and forwarding feedback to the marketing team.
- **Market Intelligence Gathering:** Undertook simple research on the competitor banking products and marketing strategies to assist in determining the unique selling propositions of Dhaka Bank in the corporate banking segment.
- **Promotional Material Development:** Helped with the development and revision of marketing materials such as product brochures, PowerPoint presentations, and customized proposals showing the advantages of the services of Dhaka Bank.
- **Marketing Data Management:** Here, maintained and updated marketing databases and logs of customer interactions to enable customer engagement and lead generation.

Responsibilities

- **Content Creation and Management:** Prepared easy-to-understand, attractive content to be used in the internal and external communications by converting complex banking processes into benefits that are easy to appreciate by the customers.

- **Client Presentation Support:** Assisted in preparing visual aids and data summaries to be used in presentations made by relationship managers to corporate clients.
- **Digital Marketing: Assistance:** Assisted the digital marketing team in writing social media posts and the corporate site, mainly on trade finance success stories and product announcements.
- **Event and Campaign Support:** The service will assist in offering logistical and coordination support on corporate client seminars, workshops, and product launch events arranged by the bank.
- **Feedback Collection and Reporting:** Helped to create straightforward feedback forms and summarized client feedback to aid the marketing team in evaluating the effectiveness of the campaigns and perception of the services.
- **Report Generation:** Produced weekly and monthly summaries on marketing efforts, client interactions, and campaign dynamics for the management.

5.2 Training

The internship at Dhaka Bank PLC. offered extensive training that helped me acquire applied knowledge in marketing in a banking environment.

- **Orientation:** Introduction to the brand identity, products, organization, and the strategic position of the marketing department within a competitive banking environment of Dhaka Bank.
- **Product Knowledge Sessions:** Daily training on essential retail and corporate banking products, features, target customers, and competitive advantages of services such as LC, SME loans, and online banking solutions.
- **Marketing and Sales Strategies:** Education about how the bank acquires and retains customers, brand communication policies, as well as how the bank aligns marketing campaigns with business goals.
- **Marketing Regulatory Environment:** Read about the compliance and ethical principles of advertising financial products and communicating with clients as per the regulations of the Bangladesh Bank.
- **Digital Marketing Tools:** Became conversant with Customer Relationship Management (CRM) and digital analytics software that the bank uses to measure campaign performance.
- **Client Relationship Management:** Training on the principles of B2B marketing and relationship management within a corporate banking context.

5.3 Contribution to Departmental Functions

During my experience in Dhaka Bank PLC., I contributed significantly to:

- Researched and wrote an analysis of data on promotional strategies of three of the leading competing banks and contributed the data to a competitor analysis report.
- Was instrumental in the logistical organization of a corporate seminar, which helped in collecting more than a hundred qualified leads.
- Worked closely with the Trade Finance department to understand the needs of clients better, which built more targeted and effective marketing messages.
- Collaborated as part of the team of online banking development to create bank-focused content to launch an online version of the Internet Banking.

5.4 Evaluation

My managers at Dhaka Bank PLC. gave me good feedback regarding my performance, which highlighted my creativity, strong communication skills, and capacity to learn and understand complicated product information and translate them into interesting marketing tools within the shortest time possible. What interested them specifically was my new vision on the trends in digital marketing and my initiative to provide assistance in the campaigns of the team.

My brand managers and communication specialists were the marketing team that realized my efforts in enhancing the quality of marketing collaterals and my involvement in streamlining the process of engaging the client. It was this positive feedback that resulted in me taking part in more strategic projects, like being brought on board to assist in creating a proposal for a new brand awareness campaign, and this enabled me to learn more about strategic marketing planning in the financial sector.

5.5 Skills Applied

Some of the skills I used during my internship were in my major of Marketing:

Marketing Principles: The learning core principles of the 4Ps of the marketing mix to study and sell the service offerings of the bank successfully.

Communication Skills: Applied high-level skills in written and verbal communication to write good marketing copy, create reports, and conduct oneself professionally with colleagues and clients.

Market Research: Some of the research methodologies employed to gather and analyze data on competitor activities and market trends.

Digital Literacy: Employed expertise in MS Office and design applications to make professional presentations and promotional documents.

Creativity and Problem-Solving: Practiced creative thinking to generate new concepts to be used in marketing campaigns and resolve issues associated with client interaction.

5.6 New Skills Developed

My internship experience taught me a variety of new and practical skills:

B2B Financial Marketing: Received practical experience in selling complicated financial services to business customers.

CRM Software Skills: Learned to operate Customer Relationship Management software that is used commercially to track interactions with clients and manage campaigns.

Regulatory Compliance in Marketing: Realized the high level of importance of complying with strict financial services advertising regulations.

Client Proposal Development: Learned how to work with product teams in creating client-specific persuasive proposals.

Corporate Event Management: Acquired knowledge in the planning and implementation of professional corporate events and seminars.

Brand Management: Gained an understanding of how to retrench and support a strong branding image throughout all the marketing streams in a controlled market.

5.7 Application of Academic Knowledge

My academic education in Marketing allowed me to get a necessary base in my internship:

Consumer Behavior: My knowledge of buyer behavior enabled me to participate in deliberations on the buyer behavior of corporate clients as they purchase banking services.

Integrated Marketing Communications (IMC): I used IMC principles to observe how Dhaka Bank aligns its advertising, public relations, and direct marketing to convey one message.

Services Marketing: The coursework about the peculiarities of the marketing services was quite topical, especially the necessity to establish trust and work with customers in banking.

Strategic Marketing: I was well-versed in SWOT analysis and the Five Forces analysis of Porter, which allowed me to place the bank within its market and make relevant contributions to the strategic debate.

My experience at Dhaka Bank PLC. as an intern taught me a lot about the future of marketing and how it can lead to development and customer loyalty within the financial sector. I witnessed the power marketing has in turning complicated financial products into understandable value propositions to satisfy the needs of clients. This was an eye-opening experience that exposed me to the differences between theoretical models of marketing and their practical implementation, providing me with priceless knowledge on how to have a strong brand in a competitive and highly trusted industry.

Chapter 6: Recommendations & Conclusion

6.1 Recommendations

According to the observational analysis of Dhaka Bank PLC., the following five recommendations will help to improve its competitiveness and operational efficiency:

- To reduce its heavy reliance on expensive fixed deposits and enhance its net interest margins, Dhaka Bank must first intensively expand its low-cost Current Account and Savings Account (CASA) base. This can be done by introducing specific retail products, improving digital savings products, and providing loyalty programs for regular savers.
- The high Non-Performing Loans (NPLs) situation requires a stronger credit risk management framework. The bank ought to embrace advanced analytics and artificial intelligence-based predictive tools to improve borrower evaluation and create more resilient early warning mechanisms, enabling management to proactively manage its loan portfolios.
- In response to the increasing threat posed by fintech and Mobile Financial Services (MFS), Dhaka Bank needs to accelerate its digital transformation. This will involve further development of its mobile app (Dhaka Bank GO), including adding Buy Now Pay Later (BNPL) functionality, improving the user experience, and expanding API banking to embed finance solutions with its fintech partners.
- The bank should build on its fledgling green banking efforts by officially establishing a Sustainable Finance Unit. This department would focus on developing and marketing green loans for renewable energy and other environmentally friendly initiatives, which might help attract overseas green funding and boost the bank's brand image as an environmentally friendly leader.
- The bank should introduce a lean, decentralized decision-making process for retail and SME loans to overcome internal bureaucracy. Giving selected powers to branch managers can significantly reduce the time required to complete business processes, enhance customer satisfaction, and capture market opportunities more quickly.

6.2 Conclusion

Dhaka Bank PLC. is a privately owned commercial bank based in Bangladesh that is quite strong, particularly in its operations, strategic positioning, and commitment to promoting trade finance and credit management services within the country. When analyzing the bank's overall banking activity, and in particular the operations of the Eskatan Branch, one can say that Dhaka Bank is capable of maintaining a balance between traditional relationship banking and modern digital technologies, while retaining its position in a market that is growing increasingly competitive and multi-tiered. According to the bank's performance indicators, diversification of accounts, remittance processing, and loan portfolios have been steadily increasing, indicating that the bank has been efficiently gaining market share and penetrating the retail and corporate markets. However, the institution is facing mounting challenges due to high non-performing loans, a declining net interest margin driven by high deposit costs, and pressure from existing private banks and new entrants in the fintech sector.

However, the bank has strategic digital transformation initiatives (the launch of Dhaka Bank GO and C-Solution systems), niche segment financing (SMEs), funding for women entrepreneurs, and green banking, which position the bank well to grow sustainably. The internship experience has revealed that the organizational culture of Dhaka Bank focuses on excellence, innovation, and customer-centricity, and employee development and professional training are significant investments that the company makes. The operational efficiency of Dhaka Bank has to be improved to increase the resilience of the growth and profitability in the long run, and the credit risk management frameworks of the bank should be reinforced to reduce the NPLs load, enhance the pace of digital banking implementation, and enhance partnerships with fintech organizations to capture new segments of the market. Dhaka Bank is ready to face the challenges of tomorrow and to seize opportunities in the already changing landscape of Bangladesh financial services through the combination of its well-established corporate banking franchise, highly qualified management staff, and the increasing number of branches across the country, all with strategic operational augmentations, which will eventually position it as one of the strongest financial institutions in the area.

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