Analysis of Dhaka Bank PLC And Banking Industry in Bangladesh: An Internship Experience Perspective

Tanim Hasan Tonu

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

Analysis of Dhaka Bank PLC. and Banking Industry in Bangladesh: An Internship Experience Perspective

Submitted to:

Name: Mahbuba Sultana

Designation: Lecturer

Major: Supply Chain Management

Submitted by:

Name: Tanim Hasan Tonu

ID: 111 221 042

Major: Supply Chain Management

Registration Trimester: Spring-2026

School of Business and Economics

United International University

Date of Submission: July 22, 2026

Letter of transmittal

July 22, 2026

Mahbuba Sultana

Lecturer

School of Business & Economics

United International University

United City, Madani Avenue, Dhaka 1212

Subject: Submission of Internship Report entitled " Analysis of Dhaka Bank PLC and Banking Industry in Bangladesh: An Internship Experience Perspective"

Dear madam,

With due respect, I am pleased to submit my internship report entitled "Analysis of Dhaka Bank PLC and Banking Industry in Bangladesh: An Internship Experience Perspective." Which has been prepared as a partial requirement for the completion of the Bachelor of Business of Business Administration (BBA) program, majoring in Supply Chain Management at United International University.

I have applied the knowledge that I have gained from my BBA degree and internship experience at Dhaka Bank PLC in the CPC Trade Operation division. I accept as true that this report will meet all the requirements and will serve the purpose of the report. I have tried my best to follow your precious guidance, and support while preparing this report. It will be a pleasure to answer any sort of queries you may have concerned about this report,

I would like to take this opportunity to show my gratitude for your constant support, guidance, and encouragement throughout the internship and report preparation process.

Sincerely,

Tanim Hasan Tonu

ID: 111 221 042

BBA Program (Major in Supply Chain Management)

United International University

Certification of Similarity Index

This report has been in compliance with the requirements as declared by the policy of the United International University with regard to Similarity Index and also satisfies the criteria as laid by the aforesaid authority. Should there shall be any detection of non-compliance, exceeding the accepted limit of similarity, or illegal duplication of work without referring proper credits, the author will be liable to punitive measures as per the institutional policy in this regard. The report is hereby submitted which is subject to similarity evaluation according to the current policy at force, applicable and interpretable on a specific and relevant date and time when the similarity evaluation was done.

Declaration of the student

I, Tanim Hasan Tonu, a student of the Bachelor of Business Administration (BBA) program of United International University (UIU), majoring in Supply Chain Management hereby state that this report is a part of the internship experience in preparation for the Bachelor of Business Administration (BBA) program, majoring in Supply Chain Management of United International University (UIU) and I did not collaborate in any manner with anyone to prepare this report, nor did I reproduce or otherwise plagiarize the work of any other student.

The data collection and experiences gained from my internship at Dhaka Bank PLC are the basis of this report. I certify that this report is not being submitted, in any part, to any other educational institution. I have made the utmost effort to prepare this report in all sincerity and honesty and credit all the resources that have aided this report.

Tanim Hasan Tonu

ID: 111 221 042

BBA Program (Major in Supply Chain Management)

School of Business & Economics

United International University

Corporate Evidence

DHAKA BANK PLC.
HUMAN RESOURCES DIVISION

DBPLC/HR/26/2761

02 March 2026

Mr. Tanim Hasan Tonu
Student of BBA
United International University
United City, Madani Avenue, Dhaka

Subject: <u>Internship Offer Letter</u>

Dear Mr. Tonu,

With reference to your recent letter, we are pleased to inform you that the Management of Dhaka Bank PLC. has agreed to accept you as an Intern at our CPC - Trade Operations for the period from 02 March to 30 May 2026. You will receive a monthly pocket allowance of [redacted] Only).

You are advised to report to the In-Charge, CPC - Trade Operations on 02 March 2026 at 10.00 A.M. Upon completion of your internship, you are required to submit one (01) copy of your internship report to the In-Charge.

Yours sincerely,

Md. Shofiur Rahman
Senior Vice President
Human Resources Division

Copy to:

1. The In-Charge, CPC - Trade Operations – for Kind information and N/A
2. Mr. Nahid Hasan Khan, Director, Directorate of Career Counseling & Student Affairs, UIU

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

Acknowledgement

In the very beginning, I would like to thank almighty Allah for giving me the strength and capability to complete this report and my internship at Dhaka Bank PLC.

I would like to express my special gratitude to my special academic supervisor Mahbuba Sultana, Lecturer at United International University, School of Business & Economics (SoBE), for her constant support and guidance during the preparation of this report. Her supervision, constant encouragement, precious direction, constructive feedback are much appreciated for the completion of the internship program.

Moreover, I am truly grateful to Ezazur Rahman Ezaz, First Vice President (FVP) of Dhaka Bank PLC, since he gave me the opportunity to complete my internship at this prestigious financial institution. I also would like to thank Shalauddin, member of Import Reporting team, Dhaka Bank PLC, for his precious guidance during my internship at the bank.

Finally, I want to express my sincere gratitude to my parents for their continuous support, and encouragement during my academic career. Their love and support have been the biggest strength of me for all that time.

Executive Summary

This Internship report has been prepared in the process of completing an internship program at Dhaka Bank PLC, Kakrail Branch, in CPC Trade Operation Unit. This report aims at analyzing the centralized foreign trade processing system of the bank and to making a correlation between the theoretical knowledge and the practical experience of working in the bank during internship period.

The report highlights the general picture of the foreign trade activities of Dhaka Bank PLC with a special focus on the centralized framework adopted to process the import/export trade reporting activities at Dhaka Bank PLC. The CPC Trade Operations is used to provide a system that incorporates various functions of trading with the aim of improving the efficiency of operation, to ensure the accuracy of the data, and to ensure compliance with the Bangladesh Bank rules and regulations. This centralization also facilitates better functional unit coordination and better internal control systems.

During the internship, practical experience gained in different areas of foreign trade documentation and reporting procedures. This involved helping to process Bills of Entry (BOE) with ASYCUDA World software, to verify import related trade documents and to support data entry, verification tasks. The internship also involved gaining insights into various operational functions and units, such as the Import, Export, Payment, and Scrutiny sections, allowing for a broader understanding of the seamless integration of processes in a centralized trade environment.

The internship also identified a number of operational issues such as: Workload load, manpower allocation and document management inefficiencies. The challenges suggest opportunities for process optimization and resource enhancement to enhance overall operational effectiveness.

The overall internship was found beneficial and informative, giving practical experiences of the operation of foreign trade in a commercial banking context. It improved knowledge of regulatory compliance, coordination of operations and documentation process and was also helpful in building analytical and professional skills appropriate to the banking industry.

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Chapter 1: INTRODUCTION

1.1. Background of the report

The university's internship program counts toward the BBA students finishing requirements. Every BBA student is required to gain some real experience during the allotted time by observing the day-to-day operations of the company. My on-the-job training came from this internship program, which gave me information and practice in a variety of fields. During my internship, I not only gained some insight into the fundamentals of banking.

An internship in a bank can give a graduate real experience with all its operations. Banking sector is a critical part in global economy where a bank contributes by saving money, providing loans, holding assets, and trading both nationally and internationally. Continuously, the banks actively play the role of intermediary and help foreign businesses through export, import, and remittance as well. As per the Bank Company Act 1991 there are 62 licensed banks. In Bangladesh the banks are categorized into as state-owned banks, specialized banks, private commercial bank.

Dhaka Bank PLC is one of the well-known private commercial banks in Bangladesh, established in 1995 to provide diversified banking services to individuals and businesses. The bank started its operations with an authorized capital of BDT 1000 million. Now, in 2026, it has grown. Its primary unit, CPC-Trade Operations began in 2009. The CPC Trade Operations division centrally manages the bank's foreign trade-related activities. This internship provided practical exposure to import-export procedures, foreign trade documentation, and remittance-related operations. (*Dhaka Bank PLC | Excellence in Banking*, n.d.)

1.2. Objectives of the report

The main objectives of this report are to:

I. Analyze the performance of Dhaka Bank PLC
II. Analyze the status of the banking industry
III. Describe the internship experience at Dhaka Bank PLC

1.3. Rationale of the report

The reason behind this reporting is to know the implementation of theoretic concepts learned in the course of finance in actual banking practices. Academic knowledge gives the base, whereas practical experience gives career skills and experience in the field. The importance of this report is that:

I. It assists in assessing the performance of the Dhaka Bank PLC in a competitive banking market.
II. It enables the study of the working practices and customer service
III. It gives an insight on the opportunities and challenges in the banking industry.
IV. It also is helpful in developing the analytical and reporting skills required in a future career in supply chain management or operation field

Thus, this report leads to the academic and professional enhancement, to study the workflow of trade operation and working with the clients. To monitor the process of LC number uploading, checking BOE while documenting. In order to study the profile of the company and the industry environment. To establish the strengths, weakness, opportunities and threats of the bank and the industry. To practice the theoretical knowledge in bank life.

1.4. Limitations:

1. Due to short time period, it’s quite challenging to have full practical knowledge of the department.
2. The department of trade operations keeps strict confidentiality regarding its operations and international information.
3. As a result of their extensive routine job, the authorities had occasionally been unable to provide information.

1.5. Definition of Key Term

To understand it well, the following are some of the key terms employed in this report:

- **Commercial Bank:** It is a financial institution that receives deposits in the form of customers and offers loans and other financial services.
- **PLC:** PLC stands for Public Limited Company. It indicates that the bank is a publicly traded corporation whose shares can be bought and sold by the general public.
- **CPC:** CPC In banking, CPC almost always stands for Central Processing Center (or Centralized Processing Cell). It is the centralized "back-office" hub that handles high-volume administrative tasks, allowing local branches to focus entirely on customer service and sales.
- **L/C:** L/C stands for Letter of Credit. It is a document issued by a bank that guarantees a seller will receive their payment in full and on time.
- **ASYCUDA:** ASYCUDA stands for Automated System for Customs Data. In banking, it refers to the digital bridge between commercial banks, central banks, and customs authorities used to process international trade.
- **BOE:** A legal declaration submitted by an importer (or customs broker) to customs authorities (e.g. Bangladesh Customs Portal) detailing goods entering the country so duties and taxes can be calculated.

Chapter 2: COMPANY AND INDUSTRY PROFILE

2.1. Company analysis

2.1.1. Overview of Dhaka Bank

Mirza abbas is known for one of the leaders in Bangladesh nationalist party who founded the Dhaka bank on July 5,1995, almost 30years ago. It was incorporated under the companies act 1994 and started its journey with well-known businesspeople. Initially the bank began its commercial business with an authorized capital of TK 1000million and paid-up capital of TK 1000 million. In 2000, the bank was listed under the Dhaka stock exchange and Chittagong stock exchange. Dhaka bank is the first bank who introduced the concept of centralized processing unit in 2009 and CPC Trade Operation in 2010. Now the bank is focusing on the concept of excellence in banking and proving full range conventional and shariah Islamic banking services.(“Discover Our History,” n.d.)

Mission

To be the leading financial organization in the country through provision of high-quality goods and services that are backed by the latest technology and a team of highly motivated employees who serve the best in banking.

Vision

The distant are an inspirational source at Dhaka bank plc. They aim to ensure a kind of satisfaction which makes each banking experience enjoyable. They are committed to delivering the best service to you through accuracy, reliability, timely delivery, state-of-the-art technology, tailor-made business solutions, global trade and business access and high returns on customer investments. The staffs, the products and the processes of the bank are all aligned to our discrimination of the needs of the clients. It is a foresight that is what Dhaka Bank seeks to achieve. They are primarily aimed at giving a quality that is a true reflection of our mission which is excellence in banking.

Corporate slogan

The main slogan of Dhaka bank is banking with excellence. They also stress their dedication to "Excellence in Banking".

Business size

The present authorized capital of the bank is TK 20,000 and paid-up capital stood TK 10,569 million as on June 30,2025. The bank operates its operation though a larger network of 117 branches 2 Islamic Banking Branches, 35 Subbranches, 3SME service centers, 82 ATMs, 7 CRM and 2 Offshore banking unit across the country. The bank also established Dhaka Bank Securities Limited a subsidiary company to cater for the needs of capital market.

2.1.2. Services of Dhaka Bank PLC

Dhaka Bank PLC has three major business segments namely Retail Banking, Corporate Banking and Islamic Banking. These are the main services provided by the bank. Besides, Dhaka Bank PLC provides multiple secondary services such as offshore banking, loans and deposits of all types and selected non-financial services. A few of these secondary services are discussed below.

I. Retail Banking

To meet the demand of a wide variety of modern banking products and services, Dhaka Bank PLC. introduced its personal banking program in year 2001. The bank launched the first of its kind account, Excel Account, on 14th July, 2002. The account is created specifically to suit executives on salary and a full solution on salary and finance loans to employees is offered by the account. The account is tailored just for the executives on salary, and offers a full answer on how business organizations and 10 organizations process salary and finance loans to executives. Dhaka Bank PLC. had already made a name for itself as a crucial name in consumer banking in the country in 2009.

II. Excel Account

The Excel Account is tailored to enable you to bundle both asset and liabilities in one account for the salaried employees of certain institutions. Eligible clients can earn credit interest based on the amount of credit they have in their account through this account. But, when the clients overdraw their account, they must pay overdraft (OD) interest on the overdrawn amount.

III. Salary Account

Dhaka Bank PLC provides an exclusive package of savings account for the employees of the institutions having a corporate agreement with the bank. This package lets the employee receive interest on the balance on their daily account, as part of their salary benefit.

IV. Credit Card Services

Dhaka Bank PLC. provides a normal credit card in the shortest time. Hence, they have established procedures so that they can deliver a card to their clients within 7 days when they ask for a fully secured card and for unsecured card, it is only 10 days. Otherwise, they will give the card for free and the subscription fee will be entirely waived.

V. Locker Services

Dhaka Bank PLC. also offers its customers locker service where clients can store his/her valuables in the bank's locker and ensure their safety in case of any unexpected event.

VI. Personal Loan

This particular offering is a term rate financing product offered to the general public where the clients acquire consumer durables or services. Financially, it is easily available because the repayment is done at fixed intervals over a period of time (EMI). The term of the loan is usually from 12 to 48 months, depending on the size of the loan and the purpose for which the loan is to be used.

VII. Car Loan

Dhaka Bank PLC has launched a car loan product as a part of its strategy to boost its personal banking business. This term financing option enables individuals to fulfill their dream of owning a car. The loan is offered at a reasonable cost in the shape of fixed monthly installments (EMIs) for the duration of the loan. It usually takes 12 to 60 months to pay back a loan, with the length of time depending on the loan size and the purpose of the loan. The maximum loan term for new cars can be extended up to 72 months.

VIII. Vacation Loan

Dhaka Bank PLC. offers Vacation Loan of term financing facility for those who would like to finance their vacation plan within or outside the country. This is an easy-to-borrow loan that is repaid by a regular fixed monthly payment, called EMI (equal monthly installment) over the loan term. The repayment term can last from 12 months up to 48 months depending on the loan's purpose and the amount.

IX. Home Loan

Finance facility in the form of a product for the purchase of an apartment, house or for the construction of a house. The facility will be affordable to the clients as the repayment would be in the form of fixed payments called the EMI (equal monthly instalment) during the duration of the facility. Based on the size of the loan, the maximum period of the loan could be 180 months (or 15 years).

X. Corporate Banking

The Corporate Banking segment has shown a rational performance level in spite of the weak credit demand in the market. This year, they are strategizing towards the venture into low-risk areas. They have also built up a huge risk management system to monitor and safeguard 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

Competitors

The key competitors include Prime Bank, City Bank, Brac Bank, and Islami Bank Bangladesh PLC. Many of these banks have centralized or dedicated trade processing units too to compete in the foreign trade segment.

2.1.3. Brief description of all the departments

In order to achieve their objectives harmoniously, an organization should have various departments or teams, which cooperate across the functions. Dhaka Bank PLC. is also applicable to the same principle with different tasks assigned to different department. 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 viewed as the main department of Dhaka Bank PLC., which is responsible for monitoring all the financial transactions carried out in Dhaka Bank PLC. throughout the country. The esteemed FCD chief ensures that all the transactions are done in accordance with the well-established principle and rules of Dhaka Bank.

Credit Division: The amount of credit/loan that banking system can provide to a natural person. Other banks' borrowing capacity to a particular bank is the total bank credit of that bank. The Credit Policy Committee is a group of people consisting of the Managing Director, the General Manager, the Chief Risk Officer, and the nine Assistant General Managers of credits. The committee holds a meeting every other week, and reviews the entire bank's lending portfolio and makes decisions on the principles and policies of the management of the bank's lending portfolio.

The Operations Department: In Dhaka Bank PLC, the Operation Department is an important department that plays a vital role in the smooth running and coordination of all the departments. This is one of the main aspects of the bank's core business, and a specialist manager oversees and addresses a range of important issues relating to the running of the bank's services. A team of executives is in place to support the manager, with each executive being responsible for different subsidiary divisions of the department. The operation department serves as a hub around which the other departments can function properly.

Personal Banking Division: Personal Banking Division of Dhaka Bank PLC deals with consumer credit schemes like personal loan, car loan, education loan, tax loan, personal secured loan etc. which are specifically designed to cater the needs of individuals. The division is managed by the manager with approval and management of its activities.

2.1.4. Organogram of Dhaka Bank PLC

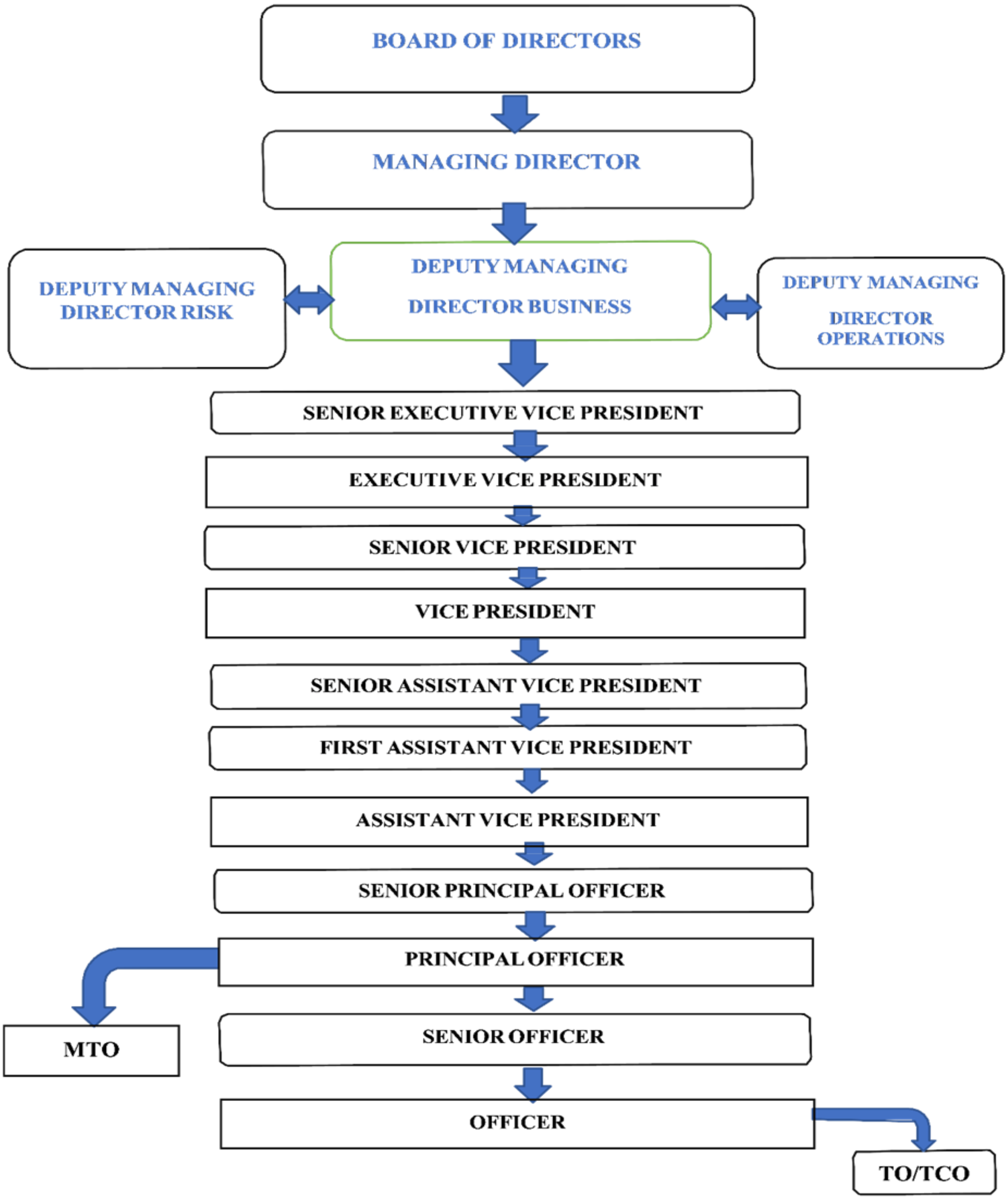

Figure 2.1: The Organogram of Dhaka Bank PLC

2.2. Trend and Growth of Dhaka Bank PLC

2.2.1. Trend of Dhaka Bank PLC

Dhaka Bank PLC. has shown a steady evolution from a conventional commercial bank to a tech-infused, and customer centric financial institution. The bank has been expanding its product and services portfolio, and enhancing its operational efficiency and technology since its inception in 1995. The strategies that it has in focus are to provide "Excellence in Banking" through its innovative approach and customer satisfaction, sound risk management, and sustainable business practices.

One of the remarkable developments seen in recent years has been the ongoing digital banking and automation initiatives at the bank. In order to expand its digital delivery channels, Dhaka Bank has introduced internet banking, real time online banking, mobile banking services, Automated Teller Machines (ATM), Automated Deposit Machines (ADM), Cash Recycling Machines (CRM), QR-based payment facilities and centralized banking operations. These technological advancements have benefited customers' convenience and have made operations more efficient.(*Dhaka Bank Eyes Top-Tier Status through Digital, AI Push | The Daily Star*, n.d.)

Banks are also undergoing diversification of their banking activities. Dhaka Bank is not just relying on traditional commercial banking but has diversified its business into Corporate Banking, SME Banking, Consumer Banking, Agriculture Banking, Islamic Banking, Offshore Banking, Merchant Banking and Brokerage Services. This multi-line business approach helps the bank to mitigate the business risk and cater to a wide range of economic activities within its customer base.

The bank has also demonstrated its dedication to sustainable banking. It has incorporated green banking initiatives, environmentally responsible financing, financial inclusion and corporate social responsibility in its long-term strategy. Dhaka Bank is continuing to support paperless banking activities, green financing and inclusive financial services and at the same time upholding high standards of ethics and maintaining good governance.

- **Digital Transformation**

The bank has always been working on technology-driven banking solutions like internet banking, mobile banking, automated banking channels and centralized banking to enhance the customer experience and efficiency.

- **Business Diversification**

The Corporate Banking, SME Banking, Consumer Banking, Agriculture Banking, Islamic Banking, Offshore Banking, Investment Banking, and Brokerage Services are the business lines of Dhaka Bank.

- **Customer-Centric Strategy**

The bank's foremost strategic goal continues to be customer satisfaction. The bank continuously innovates financial products and enhances the quality of financial services to enhance long-term relationships with customers and effectively meet their financial product needs.

- **Sustainable and Green Banking**

In doing so, Dhaka Bank supports pro-ecological financing, financial inclusion, paperless banking and green banking programs and performs its corporate social responsibilities.

- **Strong Governance and Risk Management**

The bank operates according to Basel III requirements, holds a proper capital position, has built up its compliance frameworks and continues to enhance its risk management processes to ensure long term financial stability.

Since its inception, Dhaka Bank PLC. has expanded its business activities, financial status, delivery systems and customer base significantly. In the face of the difficult macroeconomic situation in Bangladesh in 2024, the Bank has continued to make assets, deposits, loans and services growth, and still kept regulatory capital in excess of the required minimum level set by Bangladesh Bank.

In Dhaka Bank's total assets, the figure stood at BDT 431,459 million as of 31 December 2024 which increased by about 14% from the previous year. The total loans and advances remained at BDT 268,985 million, showing an annual growth rate of 5%, while the customer deposits rose to BDT 299,531 million, marking an increase of 6% on 2023. These figures reflect how well the bank has been able to sustain steady growth in business even in an uncertain economy.

The bank also extended its deliveries across the country. As of the end of 2024, Dhaka Bank had 116 branches, 33 sub-branches, 3 SME Service Centers, 2 Offshore Banking Unit(s), 85 ATMs, 8 ADMs and 12 Cash Recycling Machines (CRM) with over 1.26 million deposit account holders across Bangladesh. This vast distribution network has given the bank more market penetration and customer access.

As far as financial strength is concerned, Dhaka Bank's Capital to Risk-Weighted Assets Ratio (CRAR) stood at 13.41% which is higher than the Capital to Risk-Weighted Assets Ratio regulatory requirement of 12.50% as set by Bangladesh Bank. The bank's overall regulatory capital became eligible as BDT 35,507 million, which is reflective of the bank's robust capital base and financial strength. (*Financial Statements & Reports - Dhaka Bank | Excellence in Banking*, n.d.)

Apart from financial development, international recognition has been developed and enhanced the reputation of Dhaka Bank. In 2024, the bank was honored with three prestigious awards for its exceptional achievements in trade finance, digital banking and payments services: the ADB Leading Partner Bank in Bangladesh Award; Mastercard Excellence Awards; and Visa Leadership Conclave Award for Excellence in Product Innovation. The progress made in these areas further solidify the bank's competitive edge in the banking sector of Bangladesh.

2.2.2. Key Growth Indicators of Dhaka Bank PLC.

- **A growth rate of Total Assets.**

The bank's overall financial strength continued to grow with an increase in total assets by 14% to BDT 431,459 million. (*Financial Statements & Reports - Dhaka Bank | Excellence in Banking*, n.d.)

- **Increase in Deposits and Loans.**

The business growth was observed as the customer deposits rose by 6% to BDT 299,531 million and loans and advances rose by 5% to BDT 268,985 million.

- **Expansion of Delivery Network**

The bank opened 126 branches, 33 sub-branches, 85 ATMs, 8 ADMs, 12 CRMs, 3 SME Service Centers and 2 Offshore Banking Units, catering to over 1.26 million customers across the country.

- **Strong Capital Position**

Dhaka Bank's CRAR stands at 13.41% which is higher than the minimum CRAR requirement set by Bangladesh Bank, which indicates good financial stability.

- **Recognition and Market Growth**

Dhaka Bank's reputation in trade finance, digital banking, and product innovation has been recognized by international awards from ADB, Mastercard and Visa.

- **Sustainable Long-Term Growth**

The bank remains committed to investing in digital banking, technology, financial inclusion, green banking and customer-centric services for sustainable long-term growth.

2.3. Central Processing Centre of Dhaka Bank PLC

One of the local commercial banks that implements centralization in their trade activities is Dhaka bank PLC. CPC Trade Operations provides customers with real-time trade solution and fulfills all the requirements of the regulations. CPC Trade Operations of Dhaka and Chittagong of DBL handles trade services operation of DBL. the center started functioning from December 19, 2009. CPC maintains its accounting in the books of accounts in the general ledger of different branches. CPC monitors processing and credit operations regarding import and export of products so as to be able to make sound and cost-effective decisions. CPC Trade Operations include:

1. All import L/Cs
2. All Export Documents.
3. Follow-up until settlement of all import/export payments/receipts.

It can be safely said that Dhaka bank plc has all the best know-how of trade along with all the modern data technology like SWIFT alliance messenger, automated IMP software, email, high speed scanner and SMS portal. Centralized trade operations surely are the way forward to excel in the business.

CPC has ensured that maximum human resource utilization, time utilization and usage utilities take place. On one side it helps to save costs and minimize risks, while on the other it offers more chances to the customers to have their turn at receiving trade officers' attention.

Activities in Foreign Trade Department There are three kinds of foreign exchange transactions:

1. Import

Import refers to the goods and services that are bought by an economic agent in Bangladesh, of other countries. The import business financing the contractual obligation between the buyer and the Bank. A significant investment of a Bank is in financing of import business. No importations of items that are not on the restricted list will need an import license. Nevertheless, importers require the use of Letter of Credit Authorization (LCA) forms in order to import goods.

2. Export

Export refers to the movement of goods and services that are manufactured in Bangladesh but are consumed by economic agents i.e. people, companies and governments of other nations. The sales of the goods and services of the people/Firms to another country is called exporter. An exporter of one country that has a trade relationship with an importer of a different country might not have sufficient funds to seal the deal. He might have to take a loan with the Bank.

2.4. L/C Procedure of Dhaka Bank PLC

Letter of credit (L/C)

According to one definition, letter of credit (L/C) refers to a “credit contract” where the buyer’s bank undertakes (on behalf of the buyer) to make available to the seller an agreed sum of money according to some agreed condition. Since one of the agreements involves the provision of some specific documents, letter of credit is referred to as the Documentary Letter of Credit. Documentary Credit, as defined by the Uniform Custom & Practice for Documentary Credit (UCPDC) published by the International Chamber of Commerce (1993) Revision, Publication No. 500, is defined as an agreement, whatever the name or terminology used, issued by a bank (issuing bank) at the request and instructions of a customer (applicant) or at its own account, making payments to or to the order of a third person (beneficiary), or accepting and paying bills of exchange (draft) drawn by the beneficiary, or to authorize another bank to effect such payment or acceptance, or to negotiate drafts drawn by the beneficiary against under the stipulated credit term. (researcher et al., n.d.)

2.4.1. a Types of LC

Documentary Credits can be either (International chamber of commerce, 1993):

1. **Revocable Credit**

A revocable credit is a credit that may be modified or terminated by the bank that provided it without informing the one to whom it's given.

2. **Irrevocable Credit**

A letter of credit that cannot be rescinded, modified or changed without the consent of the beneficiary and any other interested parties, including a confirming bank. This is a letter which acts as a promise from the bank to the beneficiary (or to any draft holders who comply with the bank's terms and conditions) to pay if the credit is fulfilled.

3. **Revolving Credit**

The revolving credit is credit, which is based on replenishing the credit to the initial amount after using it. The number of times it will be occurring should be specified in the credit. The revolving credit can either be cumulative or non-cumulative.

4. **Transferable Credit**

With a transferable letter of credit, the original beneficiary has the right to transfer all or part of the credit to one or more secondary beneficiaries. This can only be transferred once and the secondary beneficiaries can't be transferred their share of the credit.

5. **Back-to-Back Credit**

A secondary credit issued by a bank, at the request of a beneficiary of an original credit, usually in favor of a domestic or foreign supplier is a back-to-back letter of credit. The amount and conditions of the back-to-back credit shall be no more than the amount and conditions of the original credit and the goods or items shall relate directly to the goods or items involved in the original credit. This is to enable the original beneficiary to source for raw materials or packaging's for the purpose of realizing their contractual obligations.

6. **Red Clause**

This form of credit permits the bank that is negotiating to advance the beneficiary to purchase goods / raw materials with the local suppliers. In this scenario, a provision in the letter of credit is added showing explicit directives regarding such advances. The reason is that the clause is printed in Red or Green, thus this clause is referred to as the Red clause or the Green clause since it does not represent the text of the credit. (*Red Clause Letter of Credit* | *Practical Law*, n.d.)

7. **Deferred payment L/C**

Defers payment letter of credit (L/C) is a credit form that allows the issuing bank to pay the beneficiary only at a certain time, for example 60, 90, 180, 270 or 360 days after receiving the required documents. It is a most popular form of L/C for importing capital equipment and emergency medicines.

8. **Sight L/C**

Installment should be completed within five working days of receiving the archive of the exporter.

2.4.2. b Parties to a letter of credit

L/C involves many parties, and the rights and obligations of the different parties involved in L/C may vary. The different parties involved may be addressed as:

- **Importer/Buyer**

  The importer or buyer is the person or company that will ask the issuing bank to issue a letter of credit (L/C). This party is also known as the "opener" or "credit applicant".

- **Opening/Issuing bank**

  The bank that issues the letter of credit (L/C) in the name of the importer is the opening bank or the issuing bank. It is also referred as importer's bank.

- **Exporter/Seller/Beneficiary**

The person who the letter of credit is written in the favor of is the exporter, seller or beneficiary. Advising or notifying bank is a bank which notifies the L/C to the exporter. This is a bank in the country to which the banknote is issued, either as a branch of the issuing bank or as a correspondent bank.

- **Advising/Notifying Bank**

The advising bank is in the exporting country and can be a branch of the issuing bank or a correspondent bank. Depending on the terms of the credit, the advising bank can also act as the confirming bank and/or the negotiating bank.

- **Confirming Bank**

The confirming bank is the bank which confirms the letter of credit (L/C) and adds its confirmation to the letter of credit, thus confirming the issuing bank's commitment to payment. This is done by the initiating bank's request. The confirming bank can be either the advising bank or another bank.

- **Negotiating bank**

The negotiating bank is the bank that reviews the documents to be submitted under the letter of credit (L/C) and will pay to the beneficiary if the documents meet the conditions of the L/C. The negotiating bank could be the advising bank or the confirming bank, or it could be another bank.

- **Paying/Reimbursing Bank**

The bank on which the bill is drawn according to the terms of the letter of credit (L/C) is the paying or reimbursing bank. This bank is nominated to send the amount specified to the beneficiary, if the documents meet the credit requirements.

2.4.3. Summary of Procedure

Letter of Credit

1. A sale is made by the seller and buyer through the sale agreement which assumes there is payment through a Documentary Credit.

2. The buyer requests from his bank (Issuing Bank) the issuance of Documentary Credit on behalf of the seller (Beneficiary).
3. The Documented Credit is issued by the Issuing Bank, and it requests for advice or confirmation from another bank (Advising Bank), usually in the seller's country.
4. The advising bank informs the seller about the issuance of the Documented Credit.
5. The moment the seller agrees to the Documented Credit and finds that it conforms to the sales contract, and he is able to honor it, he is able to ship the goods.
6. The seller offers all the necessary papers at the Nominated Bank where the Documented Credit is offered.
7. The bank will examine the documents and the Documented Credit and make payments, acceptance or negotiation depending on whether the documents conform to the Documented Credit requirements.
8. The bank where the documents have been delivered sends them back to the Issuing Bank.
9. The Issuing Bank will check the documents and, in case the documents conform to the Documented Credit, the confirming bank/Nominated bank that was paid is reimbursed in accordance with the Documented Credit agreement.
10. If the documents satisfy the requirements of the Documented Credit after being examined by the Issuing Bank, they are released to the buyer.
11. The Issuing Bank will be reimbursed by the buyer in a pre-agreed manner.
12. The buyer will send the document of transport to the agent/local branch of the carrier.

2.5. Import Procedure of DBL

As per the Import and Export Control Act of 1950, no one can manufacture, export, or import any goods in Bangladesh except for the cases where exceptions are allowed by the government of the people of Bangladesh. According to the Import and Export Control Act of 1950, in order to become a shipper, one has to obtain the Import Registration Certificate (IRC).

2.5.1. L.C Issuing

In order to open LC, the following are required documents:

I. L/C application form contains information about the applicant and beneficiary. Total LC, country of origin represents the manufacturing place of products, payment environment, such as view, DAF, CFR, FOB, negotiation, acceptance, etc., number of ports, dollar amount, Tk.BD, mark-ups, commissions, and other charges.
II. IMP form has an H.S code that means kind of product. Name of carrier e.g. air or land and other terms and conditions, Reg. No. LC Authorization form along with BB Registration Unit and item size, Invoice value. The importer should specify the IMP form with the same name.
III. L/C form or letter of credit authorization contains different regulations and provisions related to imported or exported products. The import purposes require the issue of a Letter of credit authorization from the bank of importation.
IV. Agreement form which includes information regarding the contract between the two parties. Complete the document.

After completing all the above procedures, it should sign and complete the papers and other relevant documents after checking the sign and submitting them to the bank. The documents and papers below are required:

- Trade License
- Registration Certificate (IRC) of import.
- TIN No
- Membership certificate
- Association Memorandum (Limited Companies only)
- Registered Deed (Partnership companies only)
- Pictures
- Money transaction record copies are needed in case of insurance.
- Duplicate the invoice form.

2.5.2. Transmitting LC

Authorization for LC is given to the consulting bank once the request for issuing a Letter of Credit is done. There are three ways that letters of credit can be issued to a consulting bank. This includes telex, mail, and SWIFT (an organization dealing in international telecommunication networks). When the LC is issued as outlined below, Dhaka Bank PLC uses SWIFT:

- The first two copies are dispatched to the original advising bank to the recipient and the second one to the advising bank.
- One to be sent to the head office.
- One copy is sent to the importer.
- One of the copies is delivered to the bank.
- A copy is dispatched to C.C.I. & E (import and export controller).
- One copy is maintained as a spare office.

The notifying bank confirms the LC from the exporter. Using the letter of credit, the exporter produces goods according to the specified instructions and dispatches them within the agreed period. The exporters team up with importers in case there are modifications to be made on their side. The supplying bank amends the letter of credit if the exporter is agreeable.

2.5.3. Amendment

After issuance of credit, it might be necessary to amend some of the credit conditions or even delete or add certain elements. This occurrence may arise due to a corresponding bank that makes recommendations for credit amendment. Credit amendment could be one or more. The bank that issues the credit amendments does this to the entire extent possible in relation to most of the initial credits issued. There are different reasons for credit amendment and the reasons according to foreign exchange rules include:

I. Delay in delivery dates.
II. Increase in draft in LC limits.

III. Modification of goods specifications, costs or quantities.

Once the goods are delivered, the exporter prepares the documents needed and sends them to the referring bank to receive payment. Some of the documents presented by the exporter for negotiation include:

I. Bill of exchange
II. Bill of lading
III. Insurance policy
IV. Inspection certificate
V. Commercial invoice
VI. Packing list

(International chamber of commerce, 1993)

2.5.4. Document checking

Another LC process involves Document Control. Once the issuing bank receives the document from the designated bank, it must ensure if the documentation process is initiated or not. Important documents are the following documents to be received by the issuing bank if the document is received by the designated bank (Bangladesh Bank, 2025):

1. Head office (approval) (for new importers)
2. Pro-forma invoice
3. The signature of a certified applicant is filled in the LC application form.
4. Guarantor signature of the LC application form (if required).
5. Insurance: Notes of money receipts and evidence of insurance premiums payment is insured.
6. Worth protection (insured sum should be indent/PI esteem more than 10% legitimacy, goods, means of transportation, and delivery in and out, etc.)
7. The right IMP form is signed.
8. LCA is properly filled up and signed.
9. A valid IRC.
10. Membership certificate in the chamber of commerce/business association.
11. VAT registration certificate

12. The latest income tax certificate.
13. Check: No goods prohibited or restricted goods according to import policy.
14. Check origin of country of some items.
15. Margin takes care of all the expenses related to LC.
16. Obtain the latest supplier/Beneficiary credit report.

2.6. Export Procedure of DBL

These are the processes listed as follows:

2.6.1. Advising LC

For the banks, the first condition for exporting involves the advice of LC. However, if there are initial payments or documentary collections, this LC step recommending these two conditions is not required. For obtaining an agreement, it is advised that exporters should ask about the buyer regarding the remaining requirements for letter of credit and fees. In case the LC fee is deposited at the bank, the bank sends an encouraging letter to the recipient showing that LC has been issued. Two copies of LCs are provided by the issuing bank to the recipient. One duplicate copy is given to the recipient, and the other one is given to the branch.

2.6.2. Issuing of EXP

Following is the fare procedure. All fares are to be settled between EXP and its branch to their customers concerning the exchange fare . It is ensured by the branch that all types of fares are confirmed through registration of all exporters in CCI and E. EXP is issued to the exporter who in turn submits the form to customs.

Following are the details included in the EXP form:

1. Name and address of authorized dealer.
2. Description of commodities to export with code.
3. Destination country.
4. Port of destination
5. LC value in USD.

6. Terms of sale.
7. Name and address of the importer.
8. Name of ship is Cares.
9. Bill of lading.
10. No. & date.
11. Port of shipment.
12. Custom landline post.
13. Delivery date.
14. Name and address of the exporter.
15. Exporters are in sectors (Public/Private).

2.6.3. Collection of Document

Exporters carry out shipment of items and preparing documentation in accordance with the contract. Duplicates of all EXP from must be made by exporters using different records containing fares to the branch for 14 days after conveyance. The exporters that will prepare necessary documents mentioned in the LC are:

- Bill of exchange – how to receive export payment to importers.
- Bill of Lading – This document is prepared by a shipping company or its agent certifying receipt of goods.
- Certificate of Origin – Certificate of origin is the origin of production of a particular good.
- Inspection certificate – This document confirms whether or not a product is true to the LC.
- Commercial Invoice – register including the description of all products.
- Packing List – This list contains information on items that are present in a particular package; therefore, it helps to determine the contents of the package that can be verified.
- Full shipping documents – Documents that should be collected at or confirmed by customs.

These documents should be submitted to a bank to be negotiated. At this point, all the clerk should make sure that all the documents mentioned above are true or false. Once this is done, the bank makes the full report to the importer bank.

2.6.4. Realization of Export Proceeds

After delivery of all reports to the shipper, the bank can provide the payment. Export earnings will be achieved in 120 days. The maximum period within which the exporter will have to receive all the foreign currency earnings of the exporter within four months unless the receipt of all receipts of an export exceeds the time limit, the BB gives special authorization for this transaction. The branch will be able to settle the exporter by submitting to the exporter all the necessary accounting documents. The exporter will be subject to action under the 1947 Law of the Sea Act.

2.6.5. Issuing PDC

The last step in the export process is PDC. A certificate of realization of the income will be sent to the bank where export income was registered; this bank credits the income. Exporters are required to prepare bank certificates when export revenue is realized. The Product Delivery Certificate (PDC) should be issued in the usual format that is prepared by BB with exporters' income tax percentage.

2.6.6. SWAT Analysis of Dhaka Bank PLC

Strength

1. Internal computer system that is user friendly. The Trade Operations Central Processing Center is equipped with state-of-the-art technology. CPC has an internal computer system that can support operations and is linked with branches through intranet.
2. Functional and team specialization. All employees are well aware of the division of labor and job descriptions. Task and job division resulted into competence and efficiency in operations.
3. Real-time banking software Dhaka Bank is among the few banks of our country that has employed real-time banking software. iFlex Flexcube processes CPC transactions, such as correspondences through SWIFT Alliance Messenger, telephone, and email.
4. Skilled workforce Most of the CPC staff are accountable, committed, and skilled in trade activities. Each day, they endeavor to become more efficient and effective.
5. Strong interpersonal relationship. At CPC, there is a good relationship among employees, and this has led to a good working environment and increased productivity.

Weaknesses

1. Inadequate manpower Lack of manpower makes many people over work. Consequently, misfit task assignments are occurring. This form of loading influences work accuracy and compliance which results in more job dissatisfaction and inefficiency in work
2. Absence of file management system. CPC employees deal with hundreds of files per day, but they do not use a file management system. Upon the arrival of documents, the messenger can spend a lot of time searching for the file. It incessantly extends the process.
3. Work overload and crowded working area. CPC is immensely overcrowded. Workspaces crowded lead to low productivity. To be able to work best, employees need personal space.

4. Lack of motivation to encourage staff. Employees of CPC are pressured and work long hours. Incentives are supposed to be offered in order to motivate the employees. But the long hours of work and strain without any extra rewards have made people unhappy and dissatisfaction can hamper their effectiveness in those long working hours.
5. Requires additional in-house software. To transform the paper-based work to digitalize to save on resources and time.

Opportunities

1. Further automation and integration. The current process of digital transformation opens the prospects of further automation and integration.
2. The growth of online platforms. The growth of online services (such as better mobile or online services) can enable CPC to handle more trade transactions and to raise turnaround times.
3. Application of improved real-time analytics and sophisticated risk-monitoring applications Operational efficiency can be improved by improving real-time analytics and risk monitoring technologies
4. Regulatory dynamics towards a more transparent and digitalized documentation Evolving regulatory trends toward more openness and digital documentation offer an opportunity to improve and broaden the role of the CPC in ensuring compliance, thereby facilitating corporate development in trade finance.

Threats

1. Excess use of centralized systems. Centralization can result in exposing operations to system failures especially when they have not been updated frequently or in cases where the contingency plans are not sufficient.
2. Most recent adjustment in regulatory System. That is why central bank closely observes every activity of whole bank, that is why, suddenly change in online portal that obstructs every teamwork and even it can bring some type of unwanted pressure to another team.

3. Cybersecurity risk One external issue is that of cybersecurity. With the increase in digitalization of CPC operations, the possibility of cyber-attacks or data breaches increases, and this may cause a disruption to trade processes.
4. External market volatility Trade volumes and commodity prices due to external market volatility such as exchange rate fluctuations and geopolitical tensions can present CPC with issues in monitoring its prices and risk management systems.

2.7. Industry Analysis

Industry analysis assists to comprehend the general framework, scale and rivalry of a given industry. It gives an understanding of the way various organizations perform in the same market and how external forces affect their performance. Through the analysis of the industry, opportunities, challenges and extent of competition to which organizations are exposed are easier to assess.

In this section, the report is an analysis of the banking industry of Bangladesh, its structure, size, trends, and maturity. This section also talks about the strengths, weaknesses, opportunities and threats in the industry to have a better understanding of the environment that Dhaka Bank PLC is operating in.

2.7.1. Specification of the Industry

The banking industry in Bangladesh is highly regulated by the Bangladesh Bank (the Central Bank) according to the Bank Companies Act, 1991. The industry is subdivided into different categories depending on the owner of the bank and the type of work they perform.

1. **State-Owned Commercial Banks (SOCBs):**

The Bangladesh government is the owner of these banks. They are primarily involved in offering banking services to the general population and facilitating the government projects. Sonali bank as well as Janata bank are examples.

2. **Private Commercial Banks (PCBs):**

These are owned by private individuals or companies. They are divided into two types:

• **Traditional Banks:** These are the banks which are based on traditional interest (e.g., Dhaka Bank PLC).

• **Islamic Banks:** Islamic Banks are based on Shariah and they do not charge the conventional interest. The state-owned banks have poor customer service, outdated technology and are known to be very inefficient. PCBs on the other hand are very efficient, modern in technology and have better customer service.

Competition and opportunity lie in this segment for Dhaka Bank PLC. It is competing with Islamic banks in the provision of Islamic banking services, but it also has the advantage of providing Islamic banking "windows" to be attractive to a larger customer base.

IV. Specialized Banks (SDBs):

These banks are created for a specific purpose, such as helping the agricultural sector (e.g., Bangladesh Krishi Bank).

Dhaka Bank PLC is not directly engaged in this business but on the contrary, it derives its indirect benefits from the overall sectoral development and growth in agriculture-supported economic growth, which leads to increased banking demand.

IV. Foreign Commercial Banks (FCBs):

These are branches of international banks operating in Bangladesh. They mostly work with large multinational companies and handle international trade.

For Dhaka Bank PLC, FCBs are formidable competitors in corporate and trade finance markets, especially in terms of their ability to provide sophisticated global banking services.

Dhaka Bank's Position: Dhaka Bank PLC is the second generation of the private commercial bank in Bangladesh. It is strategically placed as a technologically advanced institution with advanced skills in corporate banking, retail banking, and digital financial solutions. The secret of its success is the ability to combine traditional banking services with a continuous transformation towards digitalization.

2.7.2. Size, Trend, and Maturity of the Industry

Size of the Industry

In Bangladesh, at present, 61 scheduled banks exist. The sector is quite huge with a total asset amounting to trillions of Takas. The industry has been experiencing a steady increase in the past ten years due to increasing transfer of funds under pillows into a formal bank account. These banks give most of the loans to the private sector that assists in the construction of factories and the generation of employment.

This is a huge market for the company, Dhaka Bank PLC. It can also work against the practice of attracting deposits, loans and corporate customers as it will create competition in the process, necessitating robust differentiation measures and effective risk management.

Major Trends in the Industry

• **Digital Transformation:** This is the most visible trend. Almost every bank now has a mobile app. Customers can now transfer money, pay utility bills, and check their balance without ever visiting a branch.

Dhaka Bank PLC has reacted on various platforms including Dhaka Bank Go Plus. But sustained investment in fintech innovation is essential to match the fast-changing digital banking solutions and expectations from customers.

• **Agent Banking:** To reach people living in villages, banks have started "Agent Banking." Instead of building an expensive branch, they hire local shopkeepers to act as "agents" who can help people deposit and withdraw money.

The trend offers a cost-effective way to grow customer base in rural markets for Dhaka Bank PLC. But, sustaining service quality and trust and continuous monitoring of services across distributed networks is key to success.

• **Islamic Banking Growth**: More and more people in Bangladesh prefer Shariah-compliant banking. Even traditional banks like Dhaka Bank have opened "Islamic Windows" to offer these services to their customers.

• **Financial Inclusion**: The government is pushing banks to open accounts for everyone, including farmers and students, for a very low fee (often only 10 Taka).

This is good news for Dhaka Bank PLC as it will augment its retail banking customer base. It also places a strain on the profitability margins, however, and necessitates the bank's achievement of operational efficiency on a large scale.

Maturity of the Industry

The industry lies in its Growth-Maturity phase. This implies that the market is not new but has already become saturated with banks but the potential to expand the market in the rural areas is high. Nonetheless, due to the abundance of banks (61) there is an extremely high competition and some of the smaller or weaker ones are currently contemplating the merger with the larger and stronger banks in order to survive.

2.7.3. Industry SWOT Analysis

Bangladesh possesses one of the most important aspects of the financial system in the banking sector. People save their money through banks, businesses acquire loans and the banks also help in trade and remittance, and help the country develop economically. The banking sector has evolved in the past few years under the umbrella of digital services, financing to SMEs, and modern banking products. However, the other challenges that the industry is struggling with are loan defaults, stiff competition, and disruption by FinTech.

2.7.3.1. *Strengths of the Banking Industry*

The strengths of the banking industry enable the stability and growth of the industry by the necessities of the industry that are internal. The benefits assist the banks in offering financial services effectively and gaining the confidence of the customers. The banking industry in Bangladesh has sufficient regulatory environment, network services and digital banking implementation. This is an industry that has its benefits as discussed below.

- **Wide Banking Network and Service Availability:** It has one of the best strengths in the Banking industry in Bangladesh, as it has a large number of branches, ATMs and service points. Most of the cities and rural locations have banks. This wide coverage makes banking services to the customer such as deposits, withdrawal, loan and money transfer to be accessed. As a result of this, banks can be competitive due to the availability of more customers.
- **Important Role in Economic Development:** The importance of significant economic developmental Impact Banks is that they assist in the economy. They provide businesses and industries with business loans. It also has agricultural, garment, manufacturing and SME assisted by banks. Without banks, business development and investment would not be easy. This makes the banking industry one of the major players in the Bangladesh development.
- **Strong Regulation and Supervision:** Bangladesh bank regulates and controls the banking business. This legislation helps in keeping financial discipline and protection of customers. Banking system is more stable due to the rules that are linked with capital, risk management, and compliance rules. Banks are also more trusted compared to the informal money lenders as they operate within the confines of the government.
- **Growth of Digital Banking Services:** Digital banking is among the strengths that the industry possesses. Mobile applications, internet banking, debit cards, and transfer of funds online have been experienced in the world with most of the banks. These services will save time and traveling to the branches. Banking institutions that provide fast and convenient digital services will be in a position to match up with their competitors.
- **Strong Remittance and Trade Finance Support:** Bangladesh enjoys a lot of remittance in the country and the banks also make a lot of contributions in

taking and sending the money. International trade is also advantaged by the banks through the provision of services like Letters of Credits (LCs). The banks are good sources of income through the activities, which support the economy.

2.7.3.2. *Weaknesses of the Banking Industry*

The internal restrictions and structural problems that reduce the are the weaknesses, which lower the effectiveness and performance of banking industry. These issues could affect the profiteering, client trust, and efficiency. These problems may influence the profitability, customer confidence, and operational efficiency. High non-performing some of the weaknesses in the sector are loans, governance and technological gaps in Bangladesh.

- **High Non-Performing Loans (NPLs):** One of the biggest weaknesses of the banking industry. is the large degree of defaults of loans. There are numerous issues involving loans in many banks. fail to repay loans. This amplifies the non-performing loans (NPLs) and decreases them. bank profitability. Banks that have high NPL are left behind those that have superior competitors. credit control.
- **Operational Inefficiency and Governance Problems:** there are still banks which are victims. due to poor service, incompatible systems, and a poor internal control. In certain cases, bad governance and inconsistent loan issuance pose a threat to the sector. These problems decrease the trust of the customers and influence the image of the whole company. industry.
- **High Competition and Similar Products:** The number of commercial banks is quite high. Most of them, and in Bangladesh, likewise, provide similar services. This brings forth stiff competition in deposits, loans and customer service. Due to this, the profit margins. shrink in size, and banks are forced to strive more to gain customer attraction.
- **Limited Banking Access for Rural People:** The rural people have limited access to banks despite the services. the formal banking system has not covered very many rural people. The conventional branch banking is costly and banks cannot easily access all. remote area. This restricts the industry capacity to capture the rural markets completely.
- **Technology Gap Among Banks:** Banks are not equal in terms of their technological development. technology. There are also digitally robust private

banks, and those who are lagging behind. Weak IT systems in banks are not able to offer fast services, thus diminishing there. competitiveness in the online world.

2.7.3.3. Opportunities for the Banking Industry

Opportunities are things that are exerted by the outside environment that the banking industry can exploit to enhance its. services and increase profitability. The multiple growth opportunities include the emerging needs in the market are, financial inclusion programs, and technological development. In digital banking, SME, Bangladesh banking industry has massive potentials. these are discussed below and are called financing and sustainable finance.

- **Digital Banking Expansion and New Licenses:** Bangladesh Bank is in the process of working. on licensing of digital banking, that opens up new prospects. Digital banks can serve customers more cheaply and to more by not opening physical. branches. The early investment made by banks in digital banking can result in developing a powerful advantage. advantage.
- **Growth in SME and Retail Banking:** SMEs and middle-class population. The number of in Bangladesh is increasing at a fast rate. This makes personal loans be in demand, mortgage, small business loans and payroll loans. Banks can expand their business through making special products to these segments.
- **Agent Banking and Financial Inclusion:** Agent banking is a trend. for reaching rural areas. Banks are able to open agent outlets rather than branches. provide basic services. This assists the banks to gather deposits among the unbanked individuals. and make financial inclusion.
- **Green Finance and Sustainable Banking:** It is becoming more and more popular to focus on environmentally friendly projects. There are opportunities that banks have to fund green industries, sustainable businesses and renewable energy green finance too finds international goodwill to the betterment of the bank image and future. growth.
- **AI and Personalized Banking Services:** With digital transactions increasing, banks can use customer data and artificial intelligence (AI) to offer personalized products. For example, banks can provide pre-approved loans or customized savings plans through mobile apps. This can improve customer loyalty and revenue.

2.7.3.4. *Threats Facing the Banking Industry*

Threats are external forces which may negatively impact performance and stability of the banking industry. Economic factors are known to cause these risks most of the time. circumstances, technological discontinuity and hard competition in the market. In Inflation, the problems of the banking sector present a challenge to Bangladesh. competition of fintech, and cybersecurity. The threats in this industry are explicated below.

- **Economic Uncertainty and Inflation:** Inflation and currency depreciation fraudulently pose grave risks to banks. Inflation lessens saving ability of people. Currency volatility impacts trade finance whereas money does not. Economic slowdown can also augment loan defaults, which is negative to bank performance. Increased Interest rates and Monetary Policy Pressure Bangladesh bank. Occasionally, increases the interest rates in order to contain inflation. Higher interest rates raise the cost of money to the banks and could lower the demand to borrow. This can reduce interest revenue and profitability, particularly of banks that rely on loan income.
- **Rising Interest Rates and Monetary Policy Pressure:** Bangladesh Bank sometimes raises interest rates to control inflation. Higher interest rates increase the cost of funds for banks and may reduce borrowing demand. This can lower interest income and profitability, especially for banks dependent on loan income.
- **Cybersecurity Risks in Digital Banking**: As the banks go more online, cyber menace is on the rise. Online fraud and hacking as well as data breaches can. damage customer trust. Banks should engage in continuous investment in cyberspace security. remain safe and competitive.

Chapter 3: Internship experience

One of the key components of a student's BBA curriculum is the internship program. The internship program lasts for three months and is a great method to learn about organizational processes and how to function in that environment like a skilled employee. These lessons could develop a student's professionalism , sincerity, communication skills, punctuality, and general intelligence

I completed my internship at Dhaka bank limited (corporate office, purana Paltan line Dhaka) to fulfill the requirements for my degree. I was assigned there under the supervision of Md. Ezazur Rahman, First vice president, in charge of reporting team, CPC Trade Operations.

Working as an intern in a reputable bank in Bangladesh was a fantastic chance. I work there for three months in reporting team, CPC Trade Operations department, which handles foreign trade activities. It actually provided me a lot of real-world job exposure and helped me greatly improve my skills. I will always be thankful to my supervisor for this reason. He always showed me the correct path so I could complete the job properly.

3.1. Internship position, Duties, and Responsibilities

The report was prepared using the knowledge and expertise I gained while interning. Within the period, I worked in reporting team of CPC trade operations department. Since international trade is included in this area, there is much more work strain on every team compared to that on branches. During the internship period, I was assigned responsibilities similar to regular employees, which helped me gain practical workplace experience. I was therefore required to work very hard, almost like other workers.

I had to behave like a normal employee in accordance with the norms and regulations of the workplace. I had to work from 10.00am to 5.00pm because of this. I had to present at the workplace before 10am every day, sign the attendance sheet with the other officials, and then seat at my designed workstation in the area. As an intern, I also had a few specific tasks that I had to carry out with great dedication. As I was in reporting team of CPC trade operations department, there I had to assist different employees who was working on the relevant department. Every team member gave me advice in order for me to progress. Throughout my internship period, I have assigned to do a task in a software called ASYCUDA. At first, I have to logged in ASYCUDA with User ID and password. As I was assigned for reporting team for import department my whole focus work is only for importing LC though I got few export LC checking.

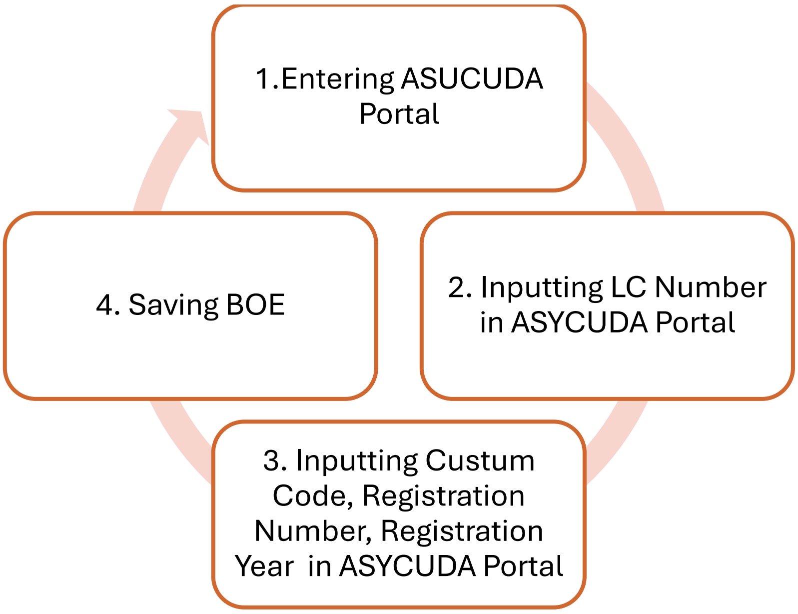

Figure 3.1: ASYCUDA work process

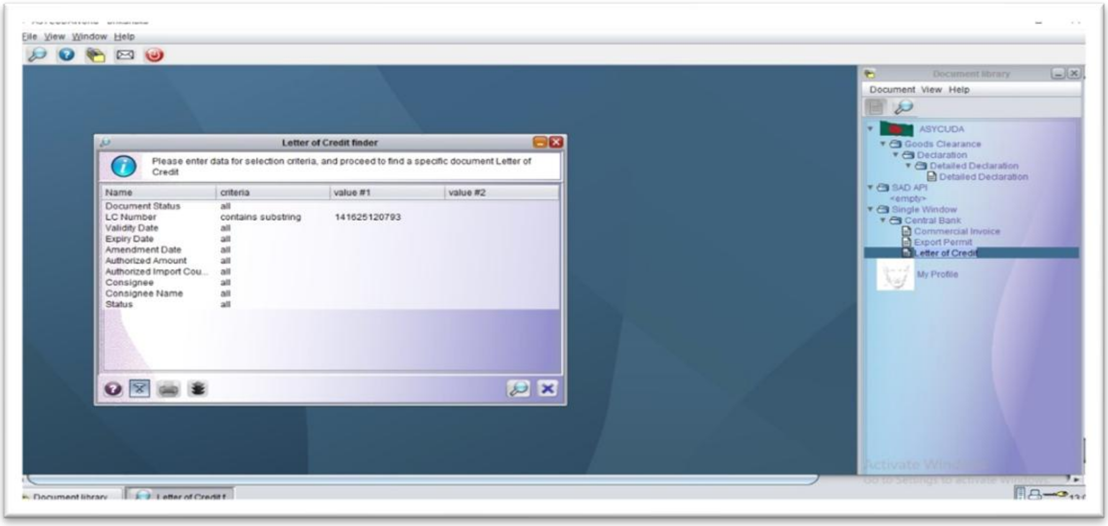

Figure 3.2: ASYCUDA PORTAL

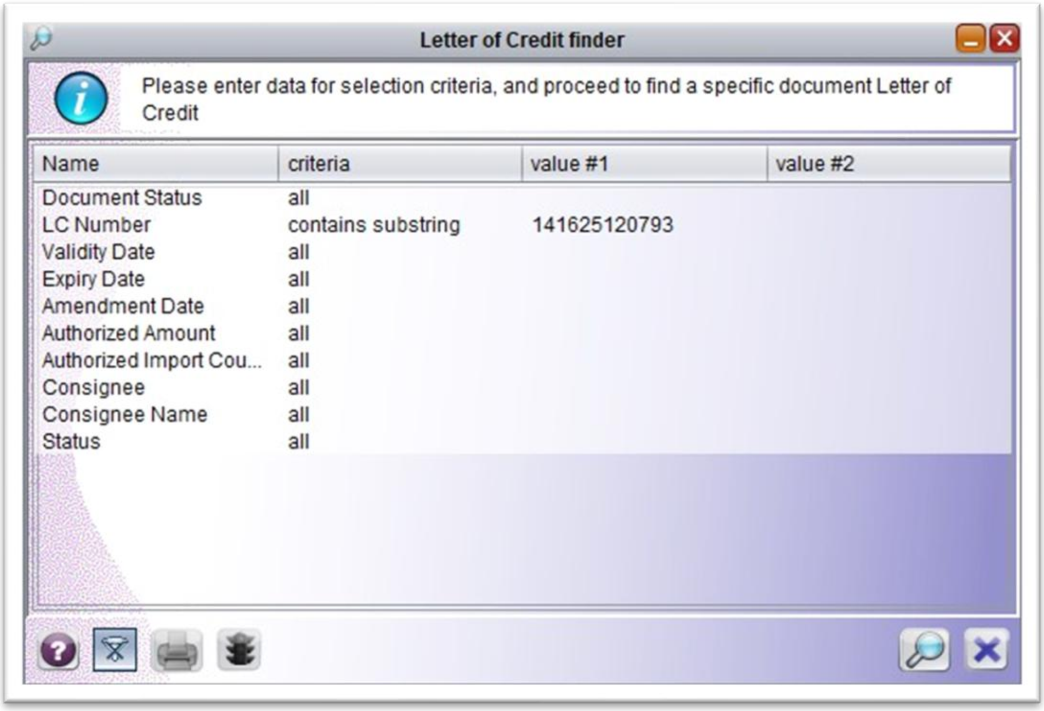

Figure 3.3: Inputting Documentary LC Number in ASYCUDA Portal

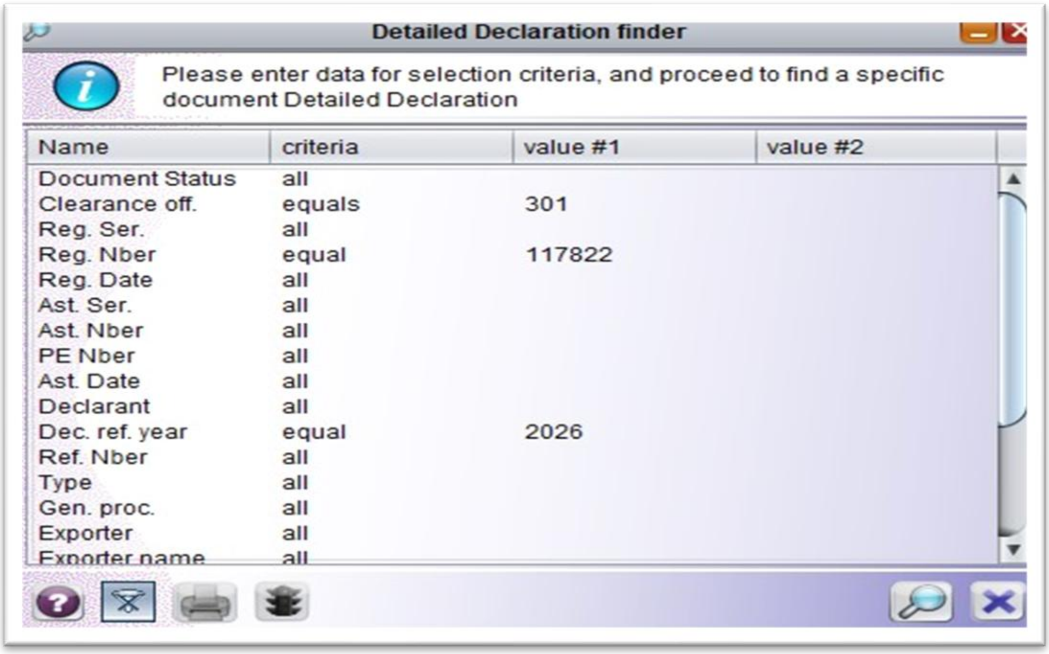

Figure 3.4: Inputting Custom Code, Registration Year and Number

BILL OF ENTRY / EXPORT

1 DECLARATION: IM | 4

A OFFICE OF DESTINATION
301
Customs House, Chattogram
Registration: C 707034 19/04/2026
Manifest: 2026 1786

2 Consignor/Exporter BIN:
TAIZHOU QILI TECHNOLOGY CO. LTD
TAIZHOU CITY, ZHEJIANG PROVINCE, CHINA

3 Page: 1 | 1
4 N/A
5 Items: 1
6 Tot pack: 6.00
7 Agent Reference: 2026 #101

8 Consignee/Importer BIN: 003704577-0704
Matador Plastic and Rubber
Industries Ltd.
Shahpur, Shahpur bazar,
madhabpur,habiganj; Madhabpur PS;
TIN:822105898487

9 N/A BIN:
0

10 N/A
11 N/A
12 Tot other costs: 95,494.28
13 N/A

14 Declarant/Agent AIN 301932248
BROTHERS & SONS.
253 SK.MUJIB ROAD
AGRABAD CHITTAGONG

15 Country of export: China
15 C.E.: a CN | b
17 C.D.: a | Code b
16 Country of origin: China
17 Country of destination

18 Identity and nationality of transport at arrival/departure: MV. MAERSK DAVAO | SG
19 C.: no
20 Delivery terms: FOB

21 Carrier: 301210553 FCB GLOBAL LTD.
22 Currency: USD | Total Invoiced Value: 40,600.00
23 Exch. rate: 122.7433
24 Nature of transac.: 0 | 1

25 MOT: 1
26 N/A
27 Place of loading/unloading: BDCGP Chittagong
28 Financial and banking data — Bank: 022
Branch: 00001408 LC No: 0000140826020008
Bank Name: Dhaka Bank Ltd.
Sector & Fund: 062 Industrial Cash

29 Office of Entry/Exit: 301 Customs House,
30 Location of Goods: 301BD01

31 Packages and description of goods
Marks and numbers: MATADOR PLASTIC AND RUBBER INDUSTRI
Fine/Penalty
Nber of Pkgs: 6.00 Pkg Code: PX
Pallet
Containers No(s)
Description of Goods
Threaded Articles Of Copper, Nes
BRASS FITTING JOINT (FOB)

32 Item: 1 | No
33 HS Code: 74153900 | 000 | | 999
34 C.O. Code: a CN | b
35 Gross weight (kg): 3,608.00
36 Agr.Cd.
37 CPC: 4000 | 000
38 Net weight (kg): 3,400.00
39 Visa Ref
40 Line Number/SL Number - Cargo Lading No: 277856679G
41 Quantity/Units
42 Item Price: 40,600.00
43 V.M. cod

44 Add. info Documents Produced Certificates and authorization
CRF/EXP No UP/UD
25,776.09+0.00+19,393.44+50,324.75-0.00
A.D. 203 101 102
INV QL-MT20260105 DT: 16/03/2026

Dec.U.Price: 11.94 Ass.U.Price: 11.94
A.I. Code
45 Adjustment: 1.0000
46 Item Assessable Value: 5,078,872.26

47 Calculation of taxes

Type	Tax base	Rate	Amount	MP
CD	5,078,872.26	15.00	761,830.84	1
RD	5,078,872.26	0.00	0.00	1
SD	5,840,703.10	0.00	0.00	1
VAT	5,840,703.10	15.00	876,105.46	1
AIT	5,078,872.26	5.00	253,943.61	1
AT	5,840,703.10	2.00	116,814.06	1
ATV	7,787,993.51	0.00	0.00	1
		Total	2,008,693.97	1

48 Deferred payment
49 Identification of warehouse

B ACCOUNTING DETAILS
Mode of payment: CASH
Assessment number: A 710183 / Date 19/04/2026
Receipt number: R 746146 Date 21/04/2026
Guarantee: 0.00 BDT Date
DF/CVAT/FP: 5,608.03 BDT
Total: 2,014,302.00 BDT

51 N/A
52. N/A
53 N/A
54. N/A

(FOR OFFICIAL USE ONLY)

56. DECLARATION: I/We confirm that the documents relating to this consignment are genuine and correct. All these records and documentation will be preserved and produced before Customs authorities, if and when demanded, within three years

Figure 3.5: BOE Document

3.2. Training and development

I had the chance to collaborate in the reporting team of the CPC trade operations department during my internship at Dhaka bank limited. I received collegial guidance from the entire team as they helped me learn in-depth banking knowledge. The atmosphere at Dhaka bank was excellent and very nice. The main skills I developed during my internship are listed below:

I. Communication skills

In every part of living, communication is crucial. Communication with the team members was very vital part for me in reporting team, the reporting team's responsibility is to deliver all reports to Bangladesh bank regarding foreign trade. The data must be complete and precise. Therefore, I had to get in touch with the team members to give appropriate input if any unclear information was discovered at the time of posting.

II. Technical skills

From the internship, I learned some of the new features of MS excel. I also learned how to communicate with others of the department through IP, operating relevant software.

III. Organizational skills

Through the internship program, I have gained a lot of organizing knowledge. I have learned to prioritize my work by creating list of tasks to complete each day to multitask by working on several tasks at once, and to handle my workload efficiently.

IV. Professional skills

Professionalism is highly valued in a bank, and bankers are by nature very professional because career in banking require highly qualified individuals. Honestly, discipline, and punctuality are qualities that high-achieving workers demonstrate, and I have made an effort to develop these qualities in myself for my own advantage. Working environment of Dhaka bank helps a lot to practice this skill.

V. Dealing with difficulties

As an intern experiencing a new environment, I too have encountered some challenges. as an intern, I had a lot of tasks to complete quickly. I find it very challenging to effectively organize my time because of this. I occasionally struggle with a lot problems. At first, whenever I encounter confusion or a problem initially attempted to resolve operational issues independently through observation and analysis. Later, when working on essential duties and I completely misunderstood something, I would approach my supervisor for assistance. I always attempted to establish good corporate relationships with my supervisor and other coworkers because in addition everyone will encounter challenging in the corporate world if they don't create good corporate relationships with their coworkers.

3.3. Contribution to Department

Throughout my internship, I was actively involved in uploading LC documents, Swift copies, downloading and saving documents into different folder as per the person involved in the department. I also have to check the correct documents, if there is anything wrong, I have to inform my supervisor. I was assign to operate a software named ASYCUDA. This software is work for checking BOE for import and export purposes. My involvement was able to help the department manage the workload efficiently during peak hours.

3.4. Performance Evaluation

Throughout my internship I was punctual, disciplined, and professional. I was appreciated for my willingness to learn, for attention to detail, and my ability to deal with customer queries with confidence. The officers guided me on a regular basis and gave constructive criticism to improve my performance.

Chapter 4: Recommendation and Conclusion

4.1. Recommendation

Based on the practice experience acquired during the internship and the general analysis that is provided in this report, some recommendations could be proposed. These suggestions are aimed at enhancing the performance of Dhaka Bank PLC., improving the efficiency of the CPC- Trade Operation Division, and helping me to develop professionally in a future career in the industry.

4.1.1. Recommendations for Dhaka Bank PLC.

Dhaka Bank PLC. Is already possesses good reputation and a good financial performance making it one of the leading private commercial banks in Bangladesh. Nevertheless, to ensure its long-term growth and competitiveness in the dynamically evolving banking environment, the bank can take into consideration a number of improvements.

To begin with, the bank needs to keep on investing in digital banking technologies to enhance the convenience and efficiency of its operations to customers. The addition of new features into the Dhaka Bank Go Plus mobile application and enhancing the online banking services will be beneficial in attracting the younger customers who use online banking.

Second, Dhaka Bank can pay more attention to financial inclusion by means of agent banking and rural banking. An increase in the number of services in rural regions will assist the bank to receive more deposits and assist small entrepreneurs and farmers.

Lastly, Dhaka Bank can also advance green banking and sustainable finance by funding projects that are environmentally friendly like renewable energy, eco-friendly manufacturing and sustainable infrastructure. This will boost the corporate image of the bank and facilitate the sustainable development in the long term.

4.1.2. Recommendations for CPC Trade Operation division

CPC Division is a very significant element in the day to day running of the bank since it directly connects with import and export services. The effectiveness of this division can be improved in a number of ways.

First, the bank can initiate new advanced AI based software which can assess like ASYCUDA but in a faster way. Besides that, greater automation can help for less dependency on general process, it can summon up the whole process at once.

Second, greater automation of the CPC department activities especially in the LC clearing and document authentication. Computerized systems are able to minimize the time of processing as well as enhance accuracy.

Third, they can hire more skillful employee to enhance the work process and reduce the workload. There can be weekly training program of employees in terms of communication skills, digital banking tools, and customer relationship management.

Lastly, the branch can contemplate having a superior queue management system during peak hours. This is capable of cutting down the waiting time of the customers and enhancing the overall service experience.

Chapter 5: Conclusion

Banking industry is a key economic activity in Bangladesh and the contribution of the private commercial banks is a key contributor to the economic growth of Bangladesh. Dhaka Bank PLC is one of the top banks in the country that has shown good financial results, technological development and customer-oriented services.

This internship report has examined the organization activities and the environment of the banking industry in general. The experience has given me some hands-on exposure to the workings of the banking profession, and it has enabled me to relate the theoretical knowledge with the actual financial activities. Altogether, the internship was an experience worth learning and has reinforced my desire to pursue a professional career of working in the banking and finance industry.

Reference

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researcher, V. V. F. B. V. V. is a, Managed, W. W. H., coordinated, Community, D. V., social, nonprofit organizations S. has conducted in-depth research on, Issues, E., Revised, H. A., & policies, edited educational materials for the G. R. area L. about our editorial. (n.d.). *Understanding Letters of Credit: Definition, Types, and Usage*. Investopedia. Retrieved July 6, 2026, from https://www.investopedia.com/terms/l/letterofcredit.asp