INTERNSHIP REPORT
ON
GENERAL BANKING OF DHAKA BANK, GULSHAN BRANCH.

Shariar Arifen Shimanto

This report is submitted to the School of Business and Economics, United International University as part fulfillment of the requirements for the award of Bachelor of Business Administration.

INTERNSHIP REPORT

ON

GENERAL BANKING OF DHAKA BANK, GULSHAN BRANCH.

Submitted to:

Dr. MD. SHARIFUL ALAM

PROFESSOR

School of Business & Economics (SoBE) &

Director, IQAC

Submitted by:

Shariar Arifen Shimanto

111191024

Marketing.

School of Business and Economics

United international university

Date of Submission: 03-11-2024.

Letter of transmittal

To

Dr. MD. SHARIFUL ALAM
PROFESSOR
School of Business & Economics (SoBE) & Director, IQAC
United International University

Subject: Submission of Internship Report at General Banking of Dhaka Bank, Gulshan Branch.

Dear Sir,

I am very pleased to present my internship report, “General Banking of Dhaka Bank PLC, Gulshan 1, Gulshan Branch,” which selected me for the internship program as an important prerequisite. It is really a huge prospect for me to collect enormous knowledge and properly understand the subject matter. I considered the analysis to be quite fascinating, useful, and informative, and I tried my best to prepare an accurate and credible report. I really do not just hope that my research will help to give a clear idea of the overall situation General Banking of Dhaka Bank PLC, Gulshan 1, Gulshan Branch”, but I am also confident enough to conclude that this study is important for all the effort that I have put into it.

I gave my best efforts to achieve the aim of the internship and hope that my endeavor will serve the purpose. I have also carefully followed your remarks and instructions while preparing this report. I tried my best to maintain your schedule, format, and discipline.

I, therefore, pray and hope that you will accept my project report and provide me with your valuable remarks.

Your obedient student,

Shariar Arifen Shimanto
ID: 111 191 024
Major: Marketing, BBA Program
School of Business and Economics
United International University

Certification of similarity index

Declaration of the student

I, Shariar Arifen Shimanto, declare that I have prepared the Internship report on "General Banking of Dhaka Bank PLC". All information used in this report is collected and analyzed before use in the study. All the information provided in the study is valid and relevant. Also, no information is copied or shared directly in the report without sharing the proper reference.

Signature: ___________________________

Shariar Arifen Shimanto

ID: 111 191 024

Major: Marketing

BBA Program

School of Business and Economics

United International University

Acknowledgement

First, I thank Almighty ALLAH and my parents for giving me the patience, strength, and courage to pursue these 4-year BBA programs from United International University and making me able to finally finish it. I am delighted to express my deepest gratitude to all who provided the data to finalize this report. Special thanks to my Project Supervisor and Faculty of Marketing, Dr. MD. SHARIFUL ALAM, PROFESSOR of the School of Business & Economics (SoBE) & Director of IQAC, United International University, whose suggestions and efforts have motivated me to prepare the report. I also want to offer recognition to Md Wabaidul Hasan, Credit Manager, who allowed me to intern with their organization and the opportunity to understand how to organize the banking sector.

Finally, I want to thank all my friends and classmates who supported me while I was stuck on any conceptual theory. Without cooperation and mutual support, carrying out all the tasks would not be possible. Finally, I thank the United International University Authority for organizing this student project program. It really allows students to apply their theoretical knowledge in a practical platform before entering the business world

Executive summary

In this report, I have summarized the general banking activities of Dhaka Bank Ltd at the Gulshan Branch, where I interned. The internship experience that I did at the Bank as my final year project course at United International University has enhanced my understanding of customer care, operations, and compliance and provided me with operational exposure to the banking sector. The banking sector of Bangladesh is becoming competitive in the day-to-day scenario. The competitive environment has provided several problems for the existing banks; within the competitive environment, the existing banks have experienced several challenges. Dhaka Bank Ltd is established in 1995 to deliver the premier innovative financial services. The customer is satisfied and is aware of the regulations. Through its operational structure, Dhaka Bank Limited is a private-sector commercial bank, and its foreign trade is managed and supervised by the Central Processing Centre, a unit of the Head Office of the bank. The following are the instruments of trade operation with the clients: Advising and opening LCs, issuing various certificates – NOC, Shipping certificate/guaranty, and so on, making as well as receiving payments and documents on behalf of the client and the bank principally handles local export as well as import business. The bank's operation most often refers to all actions of the bank, as we have seen in passing all the kinds of banks and all types of deposits such as Interest on bank deposits, current accounts, deposit rates Fifty percent Deposit Rate (FDR), personal savings accounts Post Office Savings Scheme (PSS), etc. Finally, the Dhaka bank is being aggressive with all its customers or stakeholders and lending a helping hand to the national economy as it deems that networks or rapport are the keys to success by providing trade operations tools. Managing client expectations and responding to complicated inquiries were among the obstacles. These experiences put me in a personal growth perspective, enabling me to increase my ability to operate effectively in a diverse, fast-moving environment.

Finally, I got a lot of experience from the Gulshan Branch of Dhaka Bank Limited, and I feel more confident to practice Banking field. Future intern agencies are allowed to support and enhance the notions of the bank’s customer service and internship program.

Table of Contents

CHAPTER I: INTRODUCTION

Submitting an internship report is one of the most integral parts of the MBA program. I was placed in Dhaka Bank Limited at Dhanmondi Branch for the purpose of internship. However, I submitted an internship report on the Overall Financial Performance & Deposit Analysis of Dhaka Bank Limited. My supervisor, honorable Prof. Dr. MD. SHARIFUL ALAM, School of Business & Economics (SoBE) & Director, IQAC, United International University, has accepted my topic and instructed me correctly to complete my report. his report presents an overview of my internship experience at Dhaka Bank, Gulshan Branch, focusing on general banking operations. The objective is to analyze practical banking activities and understand their implications on customer service and operational efficiency.

Background of the Report

The banking sector is vital for the economic growth of a country because it allows finance transactions, pool savings, and catalyze investment. As a student at United International University working towards a degree, I understood the value of real-world experience in this fast-paced sector. This internship at the Gulshan Branch of Dhaka Bank allowed me to bridge the gap between what I've learnt in class as an academic and what I can apply in real life.

Dhaka Bank Limited is one of the top private commercial banks of Bangladesh since its founding in 1995. The bank is training ground for budding banking professionals because this is where is offering cutting edge financial solutions and best customer service. Its Gulshan Branch is in a busy business district where it attracts a large number of customers, including individual users and small firms, and large corporations.

I will reflect on my experiences and try to give future students a better understanding of how Dhaka Bank will shape up if they decide to join it and provide suggestions for how better Dhaka Bank’s internship program and work, in general, could have been. This backdrop, along with the paper's third section, gets into the specifics of my internship activities, banking operations, and the impact of recent developments in the banking industry.

Specific Objectives

My internship at Dhaka Bank's Gulshan Branch had goals intended to give me a disciplined approach to learning and growing in the banking industry. The foremost aim is to achieve the purpose of the course ‘Practical Orientation in Banks’.

The main goal of the practical orientation program in banks is as follows:

- To fulfill the partial requirement of the MBA Program.
- To orient myself to the working environment in a bank.
- To implement knowledge gained in the theory in the practical environment.
- To monitor and evaluate the activity level and efficiency of the particular branch and the bank.
- To be acquainted with the day-to-day functioning of a service-oriented banking business.

My efforts during the internship were directed by these goals, which ensured that I developed the abilities required for a prosperous career in finance and obtained a thorough grasp of the banking industry.

Methodology of the Report

The information used in preparing this report has been obtained from various sources. But despite this, I have signified more in my practical observation. Practical observation dominates the report all through to the nearest point. To some extent, it has followed a specific methodology to prepare this report. This study needs information about the present policies, procedures, and methods of general banking operation.

Both primary and secondary data were collected in the course of preparing this report.

Primary Data sources:

- Practical banking work
- Organized interviews with the officers and executives of the Dhaka Bank Limited

Secondary Data sources:

- The annual report for the year of Dhaka Bank Limited.
- Materials of the branch in the form of files and documents.
- Other papers and forms regarding account opening, closing, and checkbooks.
- Website of official and internet page search on Google related to Dhaka Bank Limited

Motivation of the Report

There was always something I deeply wanted to do, which motivated me to write this study: my passion and concern for the banking industry and the need to transfer knowledge from one setting into practice. I obtained an internship at Dhaka Bank Ltd, in the Gulshan Branch, while studying at United International University to gain personal experience of how this banking sector works.

Key motivations include:

1. **Practical Application of Theory**: I observed how lessons learned in class are actually applicable in the kind of scenarios that happen in banking, especially when dealing with customers.
2. **Interest in Financial Services**: My passion for finance led me to seek different aspects of banking, such as working in customer relations/departments and loans.
3. **Understanding Customer Dynamics**: Understanding how banks built trust and customer loyalty was important for me as it relates to customer relationship management.
4. **Professional Growth:** Skills such as communication and problem-solving are very important for my career. development.
5. **Guidance for Future Interns**: With this writing, my aim is to give suggestions to future interns, who may be following such courses, based on my experiences.
6. **Insight into Industry Trends:** This led me to investigate how innovations and the rules and regulations within the banking industry.

Consequently, this report highlights my experience at ‘Dhaka Bank’ along with the role of the practical experience in contributing the successful banking career.

Scope and Limitations of the Report

Scope

It presents a brief on the general banking activities across the institution including; customer relations, transactions and accounts management. The following paper examines the customer relationship management strategies employed by Dhaka Bank to win and retain the confidence and satisfaction of its customers. The last section in the report also involves an assessment of the various laws that put checks on the banking operations in Bangladesh, with focus on compliance and the same. There are also aspects that more explicitly refer to the actual services offered by the bank in terms of the offered product forms that include for instance, saving accounts and loans. With regards to the recent development in the banking sector, this study aims to examine the impact of the emerging digital banking trends. In the last section of the report, I have provided the goals and objectives that I achieved individually during internship, challenges that I faced and skills which I developed.

Limitations

Several limitations must be acknowledged in this report. First of all, the internship's short period reduced the depth of investigation into some banking procedures and client interactions. Second, the majority of my duties were related to general banking, which might not adequately reflect the complexity of all banking operations, including risk management and investment banking. Moreover, the ideas provided are derived from the author’s experience and hence may not reflect the real industry standard or pervasive organizational practices. Some sections’ analyses were limited by confidentiality agreements while restricting certain internal procedures and data access. However, the issue of the banking industry is rather dynamic, and it is hard to determine and describe the last trends entirely. Nevertheless, the report is a guide to future interns like me, and students eager to learn about general banking at Dhaka Bank.

Definition of Key Terms

1. **General Banking:** A branch of banking dealing with the regular financial services it provides to individual and business clients, such as account management, deposits, withdrawals, loans, etc.
2. **Customer Relationship Management (CRM):** Banks' Way to manage communication with current and potential customers to improve terms of customer satisfaction, retention, and consequently, quality of overall relation with the current customer base through good services.
3. **KYC (Know Your Customer):** A regulatory requirement to get rid of fraud, money laundering, and other illegal activities, especially amid a growing number of data, driving loads, and millions of IoT and physical devices being connected to banks. Typically, KYC procedures consist of obtaining and verifying certain personal information.
4. **Regulatory Compliance:** Permitting banking operations by laws, regulations, guidelines, and specifications in the banking business. Banks function within compliance, which dictates how they can and cannot conduct their affairs.
5. **Digital Banking:** Technology is used to supply banking services online that include transactions, account information, and finance management on the web or web-based applications.

6. **Financial Products:** Banks and financial organizations that provide financial services to customers. Most common are savings accounts, checking accounts, loans, credit cards, and investment products.
7. **Loan Processing:** A series of steps that a bank takes when it is appraisals and approving a loan application, including reviewing the credit worthiness of the applicant and verifying documentation, and setting loan terms.
8. **Customer Satisfaction:** The bank's products and services satisfy or exceed the expected expectations of the customers. Customer retention and loyalty is critically backed by high customer satisfaction.
9. **Transaction Processing:** Care and maintenance of financial transactions by banks in deposits withdraws transfer, and payment. To keep the customers trusting and the operation running efficiently, transaction processing has to be performed efficiently.

CHAPTER II: COMPANY AND INDUSTRY PREVIEW

Company Analysis

Overview and History of Dhaka Bank Limited

Overview

Since the 90s, Bangladesh's economy has seen rapid growth. An era of economic activities began with industrial and agricultural developments, international trade by Bangladeshi expatriate workers remittance), and foreign investments in construction, communication, power, food processing, and service enterprises. Concurrent with economic development, urbanization, lifestyle change led to a demand for banking products and services to help advance the initiatives and to profitably make channel consumer investments. In 1995, a group of prominent businessmen of the country formed a group, started addressing this need, and set up Dhaka Bank Limited. Dhaka Bank strongly believes that the satisfaction of customers is a top priority and aims to establish a long-term customer base through a broad spectrum of financial and banking products and services such as retail banking, corporate, Islamic banking, and digital banking.

History

Founding and Early Years (1995-2000)

The Bank was integrated as a public limited company under the Companies Act. 1994, and was founded in 1995. It regulated its commercial operation from 05 July 1995 with the authorized capital of taka 1,000 million and paid-up capital of Tk. 100 million. As of 31 December 2006, the Bank's paid-up capital was taka. 1289 million. On December 31, 2006, the capital and reserves of the Bank (including the sponsor's capital of Tk. 338 million) stood at Tk. 2551 million being Shareholders' Equity.

Growth and Expansion (2001-2010)

In the early 2000s, Dhaka Bank grew tremendously due to its strategic concentration on individual banking and consumer service. Different customer segments, such as personal, savings, and business financing, were beneficially catered for by the bank through the introduction of different financial products. During this period, the bank also invested in technology to increase their efficient operations and customer experience.

Technological Advancements (2011-Present)

In the 2010s, Dhaka Bank adopted digital transformation and started online and mobile banking services to meet the increasing need for convenient banking solutions. Since the bank recognized that improving customer intimacy and operational efficiency should be about technology, appreciating it would be natural. That commitment to innovation would see Dhaka Bank become a Bangladesh digital banking leader.

Corporate Social Responsibility

Community development projects, such as education, health care and environmental sustainability, are carried out by Dhaka Bank throughout its history and the activities are done despite of the fact that Dhaka Bank is a profit maximizing institution. These actions are on the line with the mission of the bank, namely alleviating society and increasing the bank's corporate ambience.

Current Position

Today, Dhaka Bank has become one of the best private banks of Bangladesh for its reliability and customer service along with its innovative financial products. Bank keeps pace with fast moving financial environment, focusing on sustainable growth, customer satisfaction and community welfare.

With its journey from a fledgling institution to the leading Bangladeshi bank, this overview and history of Dhaka Bank Limited provides insight into the rise of one of the many outstanding organizations of the field. The bank, with an ethical base, keeps developing and inventing to be facilitated and popular in an swaying financial world. The backdrop to understanding the operational practices and values which influenced my internship experience, is enabled through this historical context.

Trends and Growth in Dhaka Bank Limited.

1. Digital Transformation

Bangladesh is in the middle of an unprecedented digital transformation of the banking sector and Dhaka Bank has spearheaded it. Technology was embraced by the bank to better serve customers, facilitate easier work operations and better service delivery. Among the initiatives is building user friendly online banking platforms and mobile applications for customers to carry out transactions, access account information or otherwise manage the number. This has not only been an increase in efficiency, but it also obtained a customer base that is ‘tech savvy’ and looks for an online experience.

2. Increased Focus on Customer Experience

The top priority of Dhaka Bank’s strategy has been to focus on customer experience. The bank hopes to gain a better understanding of, and serve better, customers by implementing customer feedback systems and, in telemen of staff training, in effective communication. The concentration on service quality has raised the level of customer satisfaction and loyalty, which are very important for retaining growth in the competitive market.

3. Diversification of Financial Products

To meet the different needs of its clients, Dhaka Bank has expanded its product and service line. It includes a provision of tailored products for the retail customers, smaller and medium enterprises (SMEs) and larger corporations. Together these have expanded the bank's reach and beckoned for customers in quest of Islamic banking products. Capturing a larger market share with higher revenue growth requires this diversification strategy.

4. Regulatory Compliance and Risk Management

With increased scrutiny by regulatory authorities, Dhaka Bank has improved its compliance and risk management framework. The bank is in compliance with the provision of the Bangladesh Bank and incorporates huge internal controls to minimize the risks and maintain finances properly. Such a proactive management strategy is desirable both from the point of view of compliance with the legal requirements and from the point of view of reputation building of the bank and confidence among the customers.

5. Sustainability Initiatives

Sustainability is a trending slogan that is becoming increasingly important in the banking world and Dhaka Bank promises to unite environment and social responsibility into its operations. Within CSR, the bank gets involved in activities such as education, health care, and the conservation of the environment. This is not just a commitment to social responsibility but also an attempt to satisfy the wants of the modern consumer, whose preoccupation with sustainability is proving increasingly difficult to resist.

6. Economic Growth in Bangladesh

The banking sector in Bangladesh has enjoyed a positive contribution with respect to the overall economic growth of the country. Demand for financial services is growing with the economy. Being well positioned as it is, Dhaka Bank is poised to leverage this growth to offer even more innovative products that adequately serve businesses and consumers.

The banking sector is embedded in the trends and growth experienced by the Bank. Backed by digital transformation, leaning in on customer experience, product diversification, and sustainability initiatives, the bank is poised for further growth in this intense Bangladeshi banking space. My internship experience finds additional value from understanding these trends, and understanding the strategic direction of the bank.

Customer Mix of Dhaka Bank Limited.

From all nation's population, Dhaka Bank Limited has got a wide and diversified customers including different types of segments to serve them according to their respective unique financial needs. It is important to know the customer mix and tailor product and service in terms of customer mix. The key segments of Dhaka Bank's customer mix include:

1. Retail Customers

Individual clients are clients shopping for personal services from banks. This segment includes:

- **Savings Account Holders:** Those who want a place to save safe; money that earns you interest.

- **Loan Seekers:** Customers applying for personal loans, home loans or auto loans to fund personal needs.
- **Credit Card Users:** People who use credit cards to make daily purchases and transactions, being offered rewards and cash back.
- **Young Professionals and Students:** In fact, targeted financial products like student loans and youth saving accounts are created to catch the attention of the demographic.

2. Small and Medium Enterprises (SMEs)

Dhaka Bank has substantial numbers of the SME client base. This segment includes:

- **Small Business Owners**: If entrepreneurs are trying to find working capital loans to support daily activities like a working capital loan or business short term loan, with the above document.
- **Startups**: Financial backing for new businesses setting up shop in the market, and advisory services for as a source of firsthand information on the market.
- **Retail Businesses**: Banking services in shop transactions, loans and cash management by shops and local businesses.

3. Corporate Clients

Corporate clients encompass larger businesses and institutions. This segment includes:

- **Large Corporations**: Companies looking for a one stop corporate banking services including corporate loans, trade finance, and treasury management.
- **Multinational Companies**: Firms that have operations internationally and require specialized financial solutions for cross border use cases.

- **Government and Public Sector Entities**: Banks that will receive banking services for project financing, e-valuation, payroll, etc.

4. Islamic Banking Customers

Sharia compliant financial products offered by Dhaka Bank are aimed to attract customers who are in favor of ethical banking solutions. This segment includes:

- **Individuals Seeking Islamic Finance:** Customers who are looking for Islamic compliant personal banking services such as profit sharing and avoidance of transaction using interest.
- **Businesses and Organizations:** Looking for Islamic financing options for SMEs and for corporations involved in their operations and projects.

5. Digital Banking Users

Dhaka Bank with its tech friendly customers has increased its outreach to digital banking. This segment includes:

- **Online Banking Customers:** Clients who do not intend to make short period but regular transactions at any branch or ATM of the bank.
- **Young and Urban Demographics:** Customers who need the convenience and accessibility that are offered through digital channels, typically in their 20’s.

Dhaka Bank Limited has adopted a strategy that focuses on customers’ diversity, i.e., from individual retail clients to large corporations, so that its customer mix reflects such a strategic focus. Here, the bank comes to understand the unique needs of each segment so that it can create and tailor its products and services to increase customer satisfaction and create growth. Since the banking market is very dynamical, this comprehensive approach to customer segmentation is crucial to ensure competitiveness.

Product/Service Mix of Dhaka Bank Limited.

Dhaka Bank Limited provides a complete product and service combo to address the various financial needs of the customers.

1. Retail Banking Products

Individual customers can enjoy savings account with different competitive interest rates provided by the bank, special accounts for students and women. For the everyday use, current accounts were designed with the help of easy access to the funds of individuals and small businesses. For customers to be able to spend their saving amount for a longer duration time in exchange for higher interest rates, fixed details are provided to prevent it. The personal loans are there for a person who wants to fund or finance his personal needs that could be into education, medical expenses or home improvement. Specifically for home loans to customers who want to buy or renovate residential properties and flexible repayment terms, while auto loans for purchase or new or used vehicles.

2. Corporate Banking Services

Dhaka Bank offers different corporate accounts to corporate clients that allow more transaction limits and tailor banking services. Short-term loans are working capital financing that enables a business to manage operational expenses. The bank lends to finance international trade through trading including letters of credit and export financing. Large-scale projects in various sectors, such as infrastructure and energy, have project financing, which enables them, as treasury services for corporate clients, to manage their liquidity, foreign exchange, and investment portfolios.

3. Islamic Banking Products

In fact, Dhaka Bank has Sharia-compliant accounts that include savings and current accounts operating without interest under its Islamic financial provisions. In the case of Murabaha financing, the customers buy goods at a cost-plus financing structure. In contrast, in the case of Iara financing, the bank buys an asset and leases it out to the customer with the liberty of purchasing the same in the future. Islamic personal loans work based on Islamic law, usually profit-sharing agreements.

4. Digital Banking Services

Digital banking has been adopted by the bank, which has a secure online platform from which customers can manage their accounts, make transactions, and use the team services from anywhere. Besides offering convenient services, the mobile banking app offers you the following facility to transfer money, pay bills, & enquire about your account. Further, the bank has its services in the form of social payment like QR code payment and e-wallet for the convenience of the transactions.

5. Investment and Wealth Management

Dhaka bank supports investment account for the investment of money in different financial instruments like mutual fund and Government bond. Wealth management involves tailor financial planning and instrument advisory for high net worth individual or family. Aside from its core offerings of savings, pensions and long-term savings accounts, the bank also has retirement planning products to allow customers save for retirement.

Dhaka Bank Limited has devised the product and service mix catering to a wide spectrum of customers ranging from individual retail to large corporations. The bank is seeking to promote the growth of banking with customer satisfaction by offering retail, corporate and Islamic products as well as the digital services. This holistic approach puts Dhaka Bank in the front line in the Bangladeshi banking landscape.

Operations of Dhaka Bank Limited

Dhaka Bank Limited has a well-structured framework for efficiency, compliance, and customer satisfaction. The bank's operations can be categorized into several key areas:

1. Branch Operations

Dhaka Bank has set up a network of branches across Bangladesh, offering a local dimension for customer interactions through each hub branch. Awards provide account opening, cash handling, loan processing, and customer service, amongst others. Trained personnel staff in each of the branches, helping customers with banking needs while giving them a high level of service and personalized attention.

2. Customer Service

The bank puts a lot of weight on customer service, wanting to form a long-term relationship with its clients. The customer service representatives are rather well-trained to provide information about the bank's products and services, resolve issues, or answer any questions. There are feedback mechanisms to measure the level of customer satisfaction and increase service and delivery on an ongoing basis.

3. Loan Processing

All aspects of loan application processing, from initial inquiry through disbursement, are processed in the loan processing department. That includes creditworthiness assessment, documentation verification, and compliance with regulations. The bank uses a streamlined approval process to speed up the house and continue to perform thorough risk assessments.

4. Risk Management

Dhaka Bank is committed to risk management. As the precautionary attire, the bank has applied a well-organized risk management system to identify, assess and mitigate various risk such as credit risk, operational risk and market risk. Adjustments are made often to monitor the degree of compliance with internal procedures and legal requirements.

5. Treasury Operations

The bank's liquidity and foreign exchange and investment portfolios are managed by the treasury department. Monitoring cash flow, regulating interest rate risk, and serving the bank's financial needs is a part of this. It is no less important than that; treasury team, maintains the stability of the bank's financial performance and optimize the bank's financial performance.

6. **Digital Banking Services**

As the need for digital banking is increasing, the customers demand to have more technology in it to improve the services they have. Through online and mobile banking platforms, buyers can perform transactions, look at account data and use financial services from the coziness of their dwelling. The bank is continuously upgrading its digital infrastructure for a better user experience plus security.

7. **Compliance and Regulatory Affairs**

The Bangladesh Bank is extremely stringent, and Dhaka Bank similarly must operate within the strict framework of the Bangladesh Bank. The operations are following legal and regulatory requirements and that is done by the compliance department. We'll also be conducting regular training for our staff in compliance matters, and we'll also do things like instituting very robust internal controls to prevent the fraud and to do things honorably.

8. Corporate Social Responsibility (CSR)

The bank practices corporate social responsibility in what it does by participating in several community development initiatives. These are education, healthcare and environmental sustainability as they are the orientations the bank wants to peer with in contributing positively towards the society.

Dhaka Bank Limited has been established with a vision to maintain efficiency in its operations, to ensure compliance with its obligations and to exhibit its priory of customer service. To provide high quality services amidst the complexity of the financial landscape, the bank seeks to maintain well-structured processes in branch operations, in loan processing and in risk management as well as in digital banking. The operational framework presented here is poised to help Dhaka Bank grow and succeed in an even more swiftly competitive environment.

SWOT Analysis of Dhaka Bank Limited

Strengths

1. **Established Reputation:** Dhaka Bank has a good strong image and reputation as reliable and providing a good customer service for banking sector in Bangladesh.
2. **Diverse Product Offering:** A wide range of financial products and services offered to serve customers in different segments are Retail Banking, Corporate Banking, Islamic Banking and Mutual Funds.
3. **Technological Advancements:** Digital banking investments have led to much improved customer experience and simplified banking.
4. **Strong Customer Relationships:** Customer service is a focus, and it has resulted in a long-term relationship and customer loyalty.

Weaknesses

1. **Limited International Presence:** Lacking growth opportunities in international markets primarily due to it’s operations in Dhaka Bank are limited to Bangladesh.
2. **Dependency on Traditional Banking:** The use of digital services grows; nevertheless, a considerable number of the remaining operations depend on traditional banking methods, and they can slow down the adaptation process to market changes.
3. **Resource Allocation:** When it comes to digital innovation, it becomes difficult to balance resources between different departments.

Opportunities

1. **Growing Digital Banking Demand:** The increasing reliance on digital platforms provides opportunities to scale out the online services and entice tech savvy customers.
2. **Economic Growth in Bangladesh:** The fast-growing economy offers more lending and investment opportunities in many sectors.
3. **Financial Inclusion Initiatives:** The bank has scope for involvement in the act of financial inclusion directed at underserved populations and SMEs.
4. **Partnerships and Collaborations:** Working with fintech companies is a great way to provide better service and innovate together.

Threats

1. **Intense Competition:** Bangladesh banking sector is very competitive as many private or foreign banks compete the market share.
2. **Regulatory Changes:** However, changes in banking regulations may create challenges, and may necessitate operation and compliance practices changes.
3. **Economic Instability:** The bank’s financial performance and loan repayment rates could be affected by economic fluctuations and downturns.
4. **Cybersecurity Risks:** With the expansion of digital banking, cyber attacks and data breaches pose ever increasing risk, so digital banking has to constantly monitor and invest in security.

Industry analysis

Specification of Dhaka Bank, Gulshan Branch

Overview

Dhaka Bank Limited's key branch is located at Gulshan, one of the most substantial and vibrant sections in Dhaka. This branch is meant to deal with a wide range of clients consisting of individual customers, small businesses and corporate clients.

Services Offered

- **Retail Banking:** It also provides a full range of consumer banking services such as savings account, current account, fixed deposit, personal loan and home loan.
- **Corporate Banking:** Specialized services around products like working capital financing, trade financing and treasury management for consumers and corporate clients.
- **Islamic Banking:** The Gulshan branch offers Sharia compliant banking products for those customers who want ethical in nature banking.
- **Digital Banking:** Used by Digital Banking, Online banking and mobile banking apps for customers useable easier.

Customer Base

- Its clients range from wealthy individuals, expatriate and small and medium enterprises (SMEs), large corporations. This is a mixture which fulfills many financial needs and cross sells products.

Staff and Expertise

- We have trained officers in the branch offering you customer service, financial advisory, and help in choosing the right product. Regular training enables staff to stay current with the bank's products and regulatory compliance.

Community Engagement

- The Gulshan branch of Dhaka Bank Limited does a lot of good in the community. It runs programs that help people in the area. This shows that the bank cares about locals and wants to give back.

This branch is very important to Dhaka Bank Limited. It provides many different services to many different people. It is in a good location, has up-to-date facilities, and always puts its customers first. This makes it a big part of the banking sector in Dhaka. By focusing on modern, digital banking and staying involved with the community, it continues to support people's financial needs.

Ratio Analysis

Paid up Capital

Paid-up capital is money that a company has received from the sale of its shares and represents money that is not borrowed.

Taka in million

Year	2018	2019	2020	2021	2022
Paid-Up Capital	4,250	4,250	4,250	4,250	4,250

Table: Paid-Up Capital

Source: Annual Report of DBL (2018-2022)

Graphical presentation:

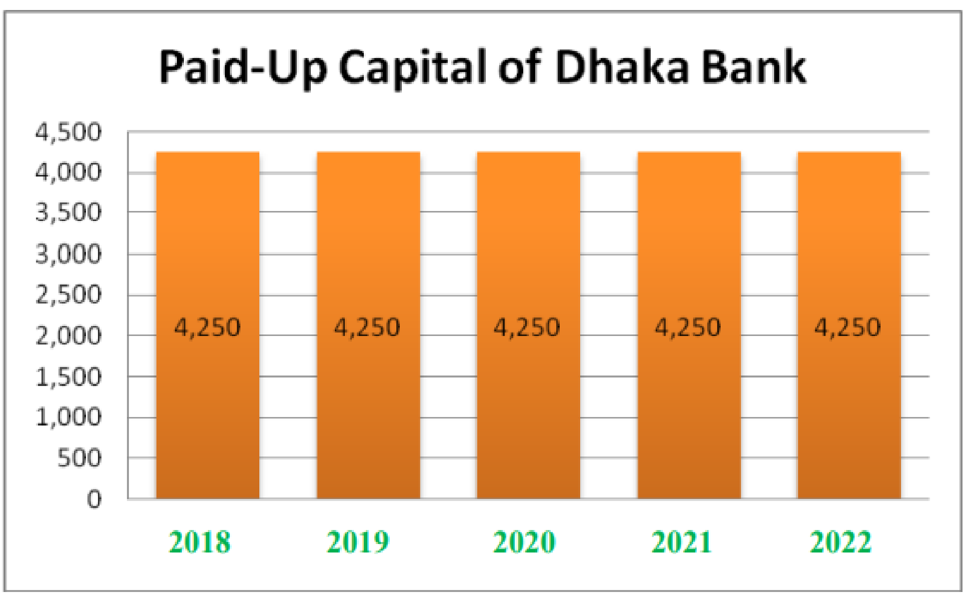

Figure: Paid-Up

Shareholders' Equity:

Company owners put in money to start things off: that's the first part of shareholder equity. It also grows when more money is put in over time. The second part comes from the profits a company makes and keeps over time. Profits are usually the biggest part of shareholder equity.

Shareholders Equity = Total Assets – Total Liabilities

Or

Shareholders equity =Share capital + Retained earnings - Treasury bills

Year	2018	2019	2020	2021	2022
Shareholders' Equity	4,239	4,178	4,210	4,616	5,003

Table: Shareholders equity

Source: Annual Report of DBL (2018-2022)

Graphical Presentation:

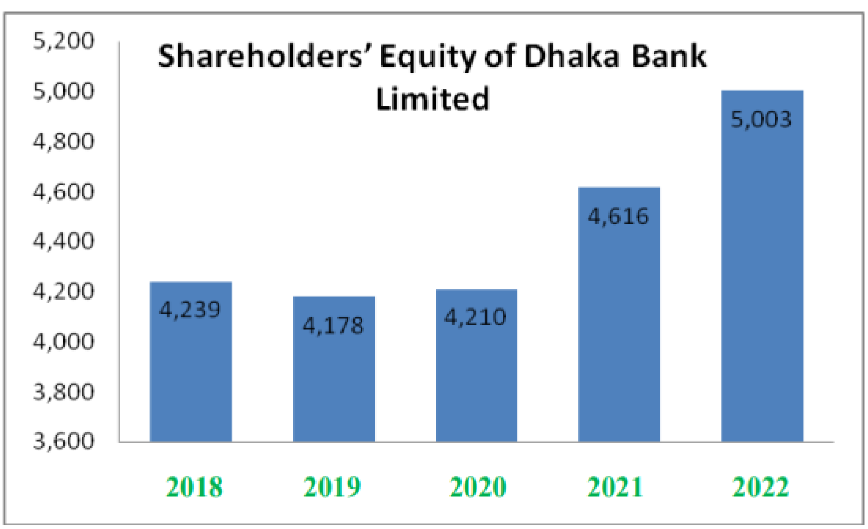

Figure: Shareholder's Equity

Liquidity Ratio

Liquidity ratio shows if a company has enough cash to pay back its short-term debts. It's gotten by dividing all the cash by what they owe in the short term. It displays how often cash would cover these debts. A value over 1 indicates the cash can fully cover it all.

Current Ratio

A company's 'current ratio' tells us if it has enough money to handle costs that it needs to pay soon. The higher this number, the better financial shape the company is in. It's like a scorecard that we calculate like this:

Current Ratio=Current Asset/Current Liabilities

Taka in million

Year	2018	2019	2020	2021	2022
Current Ratio	2.303	1.295	1.157	1.103	1.067

Table: Current Ratio

Source: Annual Report of DBL (2018-2022)

Graphical Presentation:

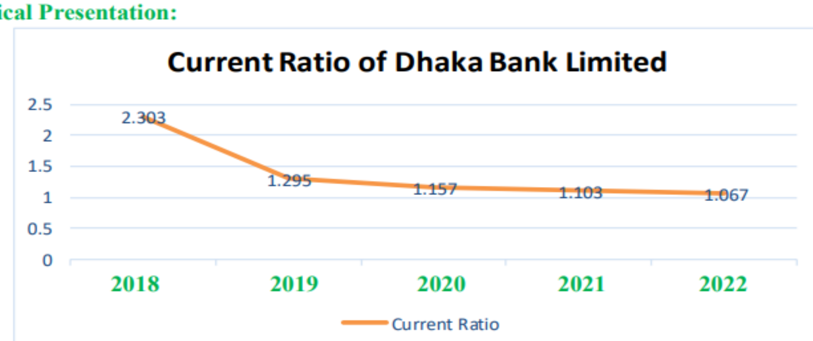

Figure: Current Ratio

DBL's current ratios were satisfactory last five years because it maintains more 1 tk as current assets against tk 1 current liabilities, whereas banking industry normally maintains 1:1 current ratio.

Net Working Capital

Net Working Capital (NWC) is a financial metric that measures a company's short-term liquidity and operational efficiency. It represents the difference between a company's current assets and current liabilities.

Net Working Capital=Current Asset-Current Liabilities

Taka in million

Year	2018	2019	2020	2021	2022
Net Working Capital	4239	4178	4211	4616	5003

Table: Net Working Capital

Source: Annual Report of DBL (2018-2022)

Graphical Presentation:

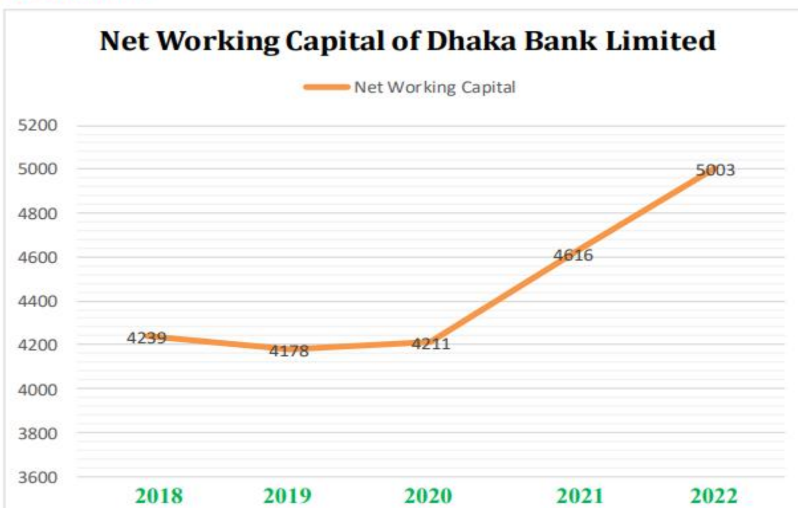

Figure: Net Working Capital

In 2021 & 2022 it drastically increased to 5003 and the bank can meet up its current obligations.

Total Asset Turnover Ratio

The total asset turnover indicates the efficiency with which the firm can use all its assets to generate sales.

Total Asset Turnover = Operating Income/Total Asset

Year	2018	2019	2020	2021	2022
Total Asset Turnover	0.01	0.03	0.03	0.04	0.04

Table: Total Asset Turnover

Source: Annual Report of DBL (2018-2022)

Graphical Presentation:

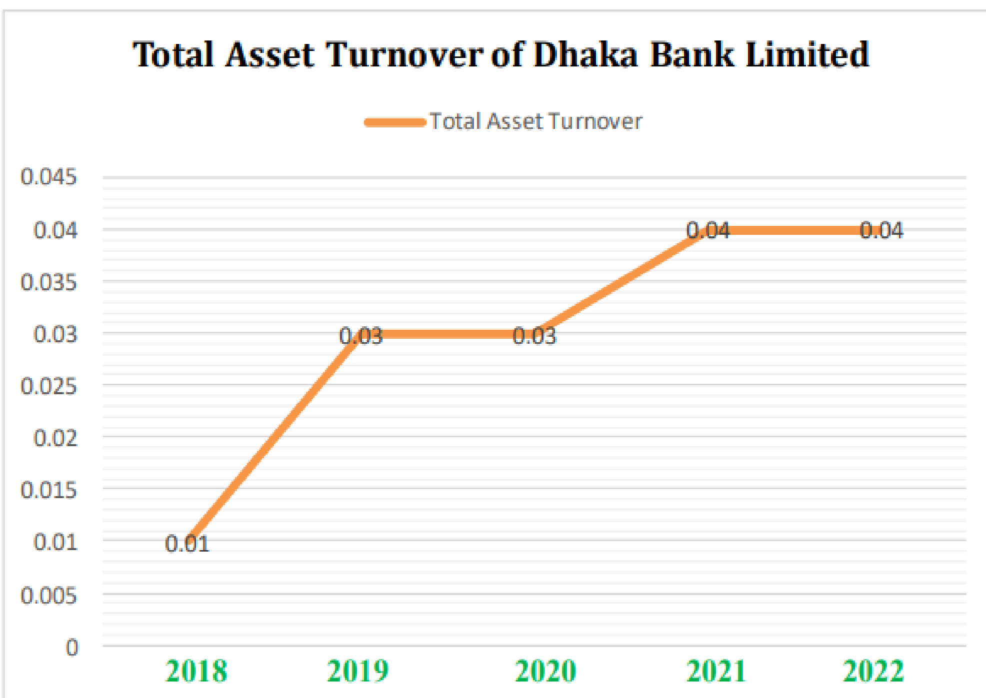

Figure: Total Asset Turnovers

Barriers to Entry for Dhaka Bank Limited

1. **Rules and Regulations:** Dhaka Bank and other Bank should be following the Bangladesh Bank Rules and Regulation. These rules cover getting a license, having enough money and running their operations. This makes it hard for newcomers to compete.

2. **Money Needed at the Start:** Starting a new bank is expensive. The costs include setting up buildings and technology, and meeting rules and regulations. This can stop others from trying to compete.

3. **Dhaka Bank's Loyal Customers:** Over the years Dhaka Bank got the Loyal Customers for their Bank to trust their service,

5. **Dhaka Bank's Many Branches:** Dhaka Bank has many branches. This makes banking easy for their customers and hard for newcomers to gain market share.

6. **Bigger is Sometimes Better:** Bigger banks like Dhaka Bank can use cost efficiency to offer better rates. New banks may find it hard to compete with these rates.

7. **Need for Advanced Technology:** Banks need advanced technology for their operations. New banks might not have the knowledge or resources needed for this.

These hurdles make it a challenge for new banks to compete. This gives Dhaka Bank an advantage and limits the number of new banks coming into the market.

Threat of Substitutes for Dhaka Bank Limited

1. **Something Called Fintech:** You know those digital money moving apps you've seen? Like phone wallets and instant lending? Big, big issue for banks. They're quicker and easier to use than old-school banking, and folks are catching on.

2. **Finance Players Outside Banks (NBFIs):** Think of them as outside-the-box banks. They offer money lending, investment opportunities - the works. Less red tape, more flexibility. So, more of their customers, less for banks like ours.

3. **Cryptocurrency and New tech:** Things are changing fast, and digital currencies are becoming the new normal. With this tech, people just don't need banks for money-moving or payments anymore.

4. **Really Small Money-Lending Places:** Some illegal communities, like big banks like Dhaka Bank, face problems. They give credit where banks don't do things.

5. **Folks Are Changing:** In today’s generation, people prefer online banking than traditional banking.

6. **New Rules:** As regulations change, more players enter the money game, bringing new ways to manage money that are even more threats to banks like ours.

CHAPTER III: INTERNSHIP EXPERIECNE

Overview of the Internship

My internship at Dhaka Bank Limited, Gulshan Branch, provided a comprehensive introduction to the banking industry. This experience helped me use the theoretical knowledge acquired at United International University in a real life situation and increased my knowledge about banking and banking operations as well as customer relations.

Duties and Responsibilities

1. **Customer Service Support:**
   - Help the customers with issues such as checking account balances, transactions and other banking products.
   - Knowledge about the various types of loans and assisting the customers in the process of applying for the same.

2. **Transaction Processing:**
   - It also involves being able to help in the day-to-day banking transactions for example, depositing of money, withdrawal of money and transfer of funds.
   - Make sure that all the transactions are correctly handled and in accordance with the existing rules of the bank.

3. **Documentation Management:**

- Handle and keep records of customers' files and make sure that all the documents are properly completed.
- Assist in the provision of documents necessary to open an account or obtain a loan.

4. **Financial Reporting:**

- Assist the team in the review of the financial statements as well as the presentation of the financial results of the bank.
- Accumulate and tabulate information on various financial measures and be involved in reporting.

5. **Compliance and Regulatory Assistance:**

- Get to know the rules that govern the banking business.
- Help in the process of ensuring that all the bank's activities meet the set policies and regulations.

6. **Team Collaboration:**

- Attend and contribute to different meetings of the tasks various that departments are and designed be to part enhance in the team delivery meetings of customer
- Service Work and with organizational other performance. colleagues

7. **In learning order and to complete Development:**

- Concerning the training needs, all personnel should attend more training sessions and workshops in order to enhance their general knowledge about the operations of the bank and the different types of financial products that are available on the market.
- This place searches for feedback from the supervisors and fellow workers on how performance and skills can be improved.

Working as an intern in the General Banking Department at Dhaka Bank, Gulshan Branch was a good opportunity to get a comprehensive idea about Bank operations as my job role involved several responsibilities that are mentioned below.

Training During My Internship at Dhaka Bank.

Overview of Training

During my internship at Dhaka Bank, I participated in various training sessions that enhanced my understanding of banking operations and customer service.

Types of Training

1. **Orientation Program:** The internship began with an orientation that provided insights into Dhaka Bank's history, mission, and organizational structure.
2. **Customer Service Training:** I attended workshops, which were being conducted on new trends in good customer service, particularly focusing on customers' communication and complaint handling that included the acting out scenarios.

3. **Banking Software Training:**
   Transaction processing and account management, which are taught based on the bank software training conducted at the bank, connected me with basic skills in the software.
4. **Regulatory Compliance Workshop:** This workshop discussed compliance issues such as anti-money laundering and risk management and affirmed that they are critical to banking.
5. **Product Knowledge Sessions:** Regular training landed me with different banking products and services, which are basics for adequate support of the customers.
6. **Financial Analysis Training:** I also gained skills in financial analysis methods, such as analyzing financial statements and performance indicators.
7. **Feedback and Evaluation:** I received constant feedback from supervisors, which was helpful in determining my strengths as well as weaknesses.

The training I got in Dhaka Bank helped me enhance my banking knowledge and customer service and set a good base ready for the upcoming challenges most especially in the financial sector.

Contribution to Departmental Functions at Dhaka Bank.

During my internship at Dhaka Bank, I made several contributions to departmental functions, which enhanced both my learning experience and the efficiency of the team.

1. **Customer Service Enhancement:** Through customer inquiry/transaction support, I played a role in speeding up response times and achieving better customer satisfaction. My engagement allowed staff to focus on more complex issues while I managed routine queries.

2. **Documentation Accuracy:** I took care to systematically manage customer data and loan files and carried out this process in such a way that this contributed to both maintaining compliance and the smooth processing of applications.

3. **Transaction Support:** Working in the company's daily routines facilitated better function during peak periods. My contribution allowed lowering customer waiting time, thus improving in general the banking experience.

4. **Data Compilation for Reports:** I contributed to the preparation of financial reports, by collecting and processing data. This support enabled the team to generate timely and accurate performance metrics.

5. **Team Collaboration:** Actively participating in team meetings and discussions allowed me to share ideas and learn from experienced colleagues, fostering a collaborative environment.

My contributions to the departmental functions at Dhaka Bank not only enriched my internship experience but also supported the team's objectives, demonstrating the importance of teamwork and effective communication in a banking environment.

Evaluation of My Internship Experience at Dhaka Bank.

Overall Assessment

My internship at Dhaka Bank, Gulshan Branch, was a highly beneficial experience that allowed me to apply academic knowledge in a real-world banking environment. The systematic training and practical tasks afforded an integrated knowledge of banking activities.

Strengths

1. Skill Development: I have improved my customer service and communication skills.
2. Practical Knowledge: This knowledge helped me to understand theoretical knowledge.
3. Team Contribution: My active involvement in various tasks and team discussions added value to departmental functions, showcasing the importance of teamwork.

Areas for Improvement

1. Time Management: While I effectively managed most tasks, I learned that prioritizing responsibilities during peak hours could enhance efficiency.
2. Confidence in Decision-Making: I realized the need to build more confidence in making quick decisions, especially in customer service scenarios.

Feedback from Supervisors

Feedback from my supervisors was overwhelmingly positive. They appreciated my eagerness to learn and my proactive approach to tasks. Constructive criticism focused on the importance of assertiveness and improving my speed in handling transactions. My internship work at Dhaka Bank was a great learning experience. It provided me with the necessary skills and knowledge of the banking sector, strengthening my career goals in finance. Reviewing my performance revealed both strengths and areas for improvement, which informed my continuing professional career.

Areas of expertise covered during my internship (Dhaka Bank, Gulshan Branch).

1. Communication Skills: I effectively communicated with customers, addressing their inquiries and providing information about banking products and services, which enhanced my verbal and interpersonal communication abilities.
2. Customer Service: I have applied customer service skills by helping customers with their transactions and to address their problems, haciendo special note of the need for patience and empathy in building positive customer relations.
3. Teamwork: Collaborating with colleagues across departments allowed me to strengthen my teamwork skills, learning how to contribute effectively to group objectives and share ideas during meetings.
4. Time Management: I acquired time management skills through approaches of partitioning tasks into multiple subtasks, managing priorities during periods of high workload, and deadlines.
5. Problem-Solving: I encountered various challenges during customer interactions and learned to think critically and creatively to provide effective solutions quickly.

6. Financial Analysis: I applied analytical abilities working on the production of financial reports and data interpretation, which built my knowledge of the performance indicators used by banks in the banking sector.

The skills I developed during my internship at Dhaka Bank were used judiciously to enable my personal and professional growth. This experience not only reinforced existing skills but also provided opportunities for growth in areas essential for a successful career in finance.

New Skills Developed During My Internship at Dhaka Bank.

1. **Banking Software Proficiency:** I experienced practical usage of the bank's community banking program, which improved the technical ability in transaction processing and account management.

2. **Regulatory Knowledge:** I gained awareness of the need for banking regulation and compliance with the law in order to keep operations within the bounds of legal standards.

3. **Financial Analysis Techniques:** I trained in how to understand financial statements and key performance indicators, improving analyticals and my understanding of the bank's financial standing.

4. **Networking Skills:** Exposure to professionals in other departments provided me with opportunities to acquire networking skills, which facilitated relationship formation and learning from other experienced colleagues.

5. **Presentation Skills:** Participating in team meetings and discussions enhanced my ability to present ideas clearly and confidently, an essential skill for future career development.

During my internship at Dhaka Bank, I acquired a broad variety of skills necessary to be successful for a financial career. These skills, in addition to complementing my current skills, also prepared me to face challenges in the banking sector.

Academic Knowledge being applied in My Internship at Dhaka Bank.

1. **Financial Principles:** I used concepts I learned in finance courses, that is, interest rates and loan structures, to get inside the heads of the bank's products.

2. **Customer Relationship Management:** Marketing theories helped me develop effective engagement strategies, enhancing customer experiences.

3. **Accounting Practices:** Understanding of accounting norms was key to correctly dealing with transactions and related documentation.

4. **Data Analysis:** Practical quantitative analysis skills were applied to the analysis of financial statements, and reports were produced.

5. **Regulatory Frameworks:** Understanding regulations from my studies allowed me to grasp compliance's importance in banking operations.

6. **Team Dynamics:** Insights from organizational behavior courses guided me in navigating team interactions and contributing to discussions.

7. **Problem-Solving Techniques:** I applied problem-solving models from the course to the resolution of issues and process improvement.

My internship at Dhaka Bank enabled me to effectively apply academic knowledge in real-world scenarios, reinforcing my learning and preparing me for a career in finance.

CHAPTER IV: CONCLUSIONS AND KEY FACTS

Recommendations for Improving Departmental Operations at Dhaka Bank.

1. **Enhanced Training Programs:** Implement regular training sessions for staff on emerging banking technologies and customer service best practices. This can enable optimization and guarantee staff with the right skills to get on top of changing customer demands.
2. **Streamlined Communication Channels:** Establish clearer communication protocols within and between departments to facilitate faster information sharing. The use of collaborative tools can enrich teamwork as well as shorten response times to customer enquiries.
3. **Customer Feedback Mechanism:** Develop such a structured feedback mechanism to collect information about customers' banking experience from them. The analysis of this feedback can pinpoint areas to be optimized and contribute to an overall increase in service quality.
4. **Process Automation:** Discuss possibilities for automating routine work, e.g., transaction processing and document handling. This can alleviate the impacts of human error, enhance work speed and release labour for more challenging customers' interactions.
5. **Data Analytics Utilization:** Invest in data analytics software to analyze customer behavior and preferences more effectively. That can inform the product assortment and the market approach, and therefore leads to customer satisfaction and customer loyalty to be better.
6. **Regular Performance Reviews:** Carry out regular performance checks on personnel to establish both strengths and areas for training. This can be useful for designing training programs and also improving the individual contributions of team members.

7. **Team-Building Activities:** Organize team-building exercises to foster better relationships among staff. A supportive working environment can lead to greater collaboration, and enhanced employee morale with a positive effect being seen on customer service.
8. **Community Engagement Initiatives:** Create programs that foster community engagement and corporate social responsibility. This may build the bank's good image and improve interpersonal relationships with the local people.

Followings of recommendations will be helpful in increasing the operational efficiency and customer service quality of Dhaka Bank, Gulshan Branch. Through the creation of a culture of constant improvement and responsiveness to customer demand, the bank will be able to gain a leading position on the market.

Key Understanding from My Internship at Dhaka Bank.

1. **Importance of Customer Service:** Exceptional customer service is fundamental in banking. Happy customers tend to be loyal customers who refer their business to others.

2. **Operational Efficiency:** Streamlined workflows and efficient team communications are critical elements of successful banking operations. Efficiency directly impacts customer experience and satisfaction.

3. **Financial Products Knowledge:** Having some understanding of the different banking products allows staff to better service customers and create product solutions relevant to the customer's financial needs.

4. **Adaptability and Learning:** The banking environment is dynamic. Adaptive, and continuous learning is critical to the development of the individual and the professional in this field.

5. **Data-Driven Decisions:** The application of data analytics can provide insight into strategic business choices, customer targeting, and product offerings, which results in improved services and a gain of profits.

6.
7. **Team Collaboration:** Effective teamwork enhances problem-solving and innovation. Teamwork and developing strong team installations fosters a positive work climate and improved service delivery.

8. **Networking and Professional Development:** Developing professional relations with staff and consultants in the field is important for career development. Networking opens doors to new opportunities and insights.

These core insights arising from my internship experience have influenced future views about the sector of the money market and have emphasized some needs and behaviors which are important for success in this sector. They will steer my future pursuits in finance and banking.

Conclusion

My time as an intern at Dhaka Bank's Gulshan Branch taught me a lot. For three months, I got hands-on experience in the banking world. This gave me a good grasp of how banks work, how to help customers, and how to handle money matters.

By getting my hands dirty, I put my classroom learning to work in real situations. This boosted my ability to talk to people, work in teams, and tackle problems. The coaching sessions and input from my bosses played a big part in helping me grow as a pro. They showed me what I'm good at and where I can get better.

My time as an intern taught me some key lessons. I saw how crucial it is to take good care of customers, to keep things running, and to follow the rules to earn people's trust. I also figured out how important it is to roll with the punches when things change fast, and to base decisions on hard facts.

All in all, this internship didn't just fire up my excitement for a job in finance. It also provided me with the must-have skills and know-how which will land me a job in banking in the future. I'm grateful for the opportunity that I had, and I look forward to putting knowledge to use as I progress in my work.

Reference

- DHAKA BANK PLC. (2024, October 29). *Financial Statements & Reports - Dhaka Bank* | *Excellence in Banking*. Dhaka Bank | Excellence in Banking. https://dhakabankltd.com/financial-statements-reports/

- DHAKA BANK PLC. (2023b, December 3). *Dhaka Bank PLC* | *Excellence in Banking*. Dhaka Bank | Excellence in Banking. https://dhakabankltd.com/

- *Dhaka Bank Ltd. (DHAKABANK) Company Report, News, stock price & Profile.* (n.d.). AmarStock. https://www.amarstock.com/stock/DHAKABANK

- Wikipedia contributors. (2024, September 6). *Dhaka Bank*. Wikipedia. https://en.wikipedia.org/wiki/Dhaka_Bank

- Studocu. (n.d.). *An Internship report on General Banking of Dhaka Bank Limited, Uttara Branch - An Internship report - StudOCU*. https://www.studocu.com/row/document/american-international-university-bangladesh/financial-management/an-internship-report-on-general-banking-of-dhaka-bank-limited-uttara-branch/39146257

- A Report on geologic field mapping project of Semliki Basin, Ntoroko District, the Albertine Graben.. http://dissertations.mak.ac.ug/handle/20.500.12281/10513