

Report On
Dhaka Bank Limited

By

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An internship report submitted to the Brac Business School in partial fulfillment of the
requirements for the degree of
Undergraduation

Brac Business School
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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

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Letter of Transmittal

Imtiaz Alam Nayeem
Lecturer,
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Internship Report Submission on Dhaka Bank Limited

Dear Sir,

This is my pleasure to display my entry level position providing details regarding 'General Banking Division of Dhaka Bank Ltd', which I was appointed by your direction.

I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible. The report includes operation of the General Banking division in Dhaka Bank limited, Mohakhali Branch. I hope my Internship Report clearly depicted a thorough understanding of my internship program to you. This was an outstanding opportunity to exercise my theoretical knowledge into practical field.

I would be highly pleased if you kindly receive my report. I trust that the report will meet the desires.

Sincerely yours,

Munakib Monjur
15304073
BRAC Business School
BRAC University
Date: December 12th, 2019

Acknowledgement

To start off with, I would like to thank Almighty Allah for enabling me to complete my report in due time.

I would like to express my deepest gratitude to Imtiaz Nayeem, faculty, Brac Business School, BRAC University for providing me with detailed advice and response. The provision of the feedback was enough to make my report as fluid as possible.

My utmost regard goes to my supervisor, Muktadir Hussain Rafi, Vice President and Operation Manager, Mohakhali Branch, for broadening my gaze about the operations and activities of one of the leading commercial banks in Bangladesh. I, also would like to thank my other senior officers and members for enlightening me throughout my whole internship program. Their guidance and co-operation assisted me to have a concrete experience and working knowledge which made me enjoy my internship program and writing of this internship report as well.

Executive Summary

The report has been prepared thoroughly on the basis of experience acquired during my internship period in Dhaka Bank Limited, Mohakhali Branch. My internship report mainly focuses on General Banking Department which gave me a broader knowledge of how to deal or handle customers. The report also emphasised my level of duties, learning experience and other related issues during my tenure of internship. I started off by writing an overview of the organization; which stated the mission, vision, goals and etc. Then, I gave an explanation on the responsibility of my job and my observation. Moving on, I stated about the activities I had undertaken like providing statements and solvency reports and also assisting the customers on issuing cheque books or debit card or other service facilities. Lastly, I ended my report listing what I had learned during my internship tenure and the problems along with it.

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List of Acronyms

DBL	Dhaka Bank Limited
HR	Human Resource
IT	Information Technology
AVP	Assistant Vice President
SVP	Senior Vice President
EVP	Executive Vice President
MTO	Management Trainee Officer
SPO	Senior Principle Officer
SO	Senior Officer
FVP	First Vice President
VP	Vice President
CPC	Credit Policy Committee
ALCO	Asset Liability Committee
MANCOM	Management Committee
RJSC	Registrar of Joint Stock Companies and firms
FDR	Fixed Deposit Rate
DPS	Deposit Pension Scheme
HV	High Value
RV	Regular Value

Chapter 1

Organizational Overview

1.1 Introduction

Dhaka Bank Limited is one of the dominant private sector commercial banks in Bangladesh offering ranges of services from customer service, international trade, foreign exchange, capital market services and lease financing. Dhaka Bank Limited has been widely acclaimed by the business community from Small-Medium Sized Enterprises (SME) to industrial conglomerates which also includes the top of the line corporate borrowers looking to counterbalance scopes to gain knowledge for future business standpoint and solution and innovative financing decisions. Dhaka Bank Limited offers our customers flawless services for banking and investments for both personal and corporate purpose. Our services are upheld by the most recent innovation and a crew of profoundly energetic staffs and officials.

Dhaka Bank Limited is giving out loans and advances in different areas in Bangladesh by diversifying its distribution. It aims the efficient use of resources by taking most extreme safety measure to protect. The main source of their earning comes from corporate and personal loans they disburse and their credit facilities.

Objectives of the report

The primary objectives of my report are to meet the requirement for the partial fulfillment of my BBA program and learn about the different services and operation of the bank.

- To fulfill partial requirement of BBA program
- To gain knowledge on how a bank works
- To put in application of theoretical comprehension in the real world

- To deal with varieties of customers and their enquiries
- To be familiar with the everyday function of a bank

Methodology

The report that I have prepared is based on the information assembled from various sources.

My report is composed mostly of my practical observation and work.

The study requires various types of information of general banking operation and recent policies of Dhaka Bank Limited. To complete this report, all the information and data has been retrieved from both Primary and Secondary sources.

Primary sources

- One on one interaction with the officers and the customers
- Practical banking work
- Observation throughout my internship

Secondary Sources

- Annual reports of Dhaka Bank Limited
- Files and documents of the branch
- Different forms and applications related to opening an account (Savings account, FDR, DPS, SDS)
- Online articles on financial institutions

1.2 History

Dhaka Bank Limited had their legal identity as a public limited company on April 06, 1995 under the policy of Company Act 1994. The bank started its commercial operation with Tk 100 million as Paid-up Capital and Tk 1,000 million as Authorized Capital. Dhaka Bank Limited currently have 94 branches operating in different areas and cities all over Bangladesh. The organization rose above gaining the confidence of the customers by establishing a strong hold in domestic and international markets. Dhaka Bank Limited achieved a remarkable success and met capital adequacy requirement of Bangladesh Bank within its first 17 years of its commencement

1.3 Mission and Vision

‘To be the premier financial institution in the country providing high quality products and services backed by the latest technology and a team of highly motivated personnel to deliver Excellence in Banking’.

‘At Dhaka Bank Limited, we draw our inspiration from the distant stars. Our team is committed to assure a standard that makes every banking transaction a pleasurable experience. Our endeavor is to offer you a razor-sharp sparkle through accuracy, reliability, timely, delivery, cutting edge technology, and tailored solution for business needs, global reach in trade and commerce and high yield on your investment’

1.4 Value Measurement

- High morale
- Environmental conscious
- Customer focus
- Integrity
- Quality

- Teamwork
- Transparency and Accountability

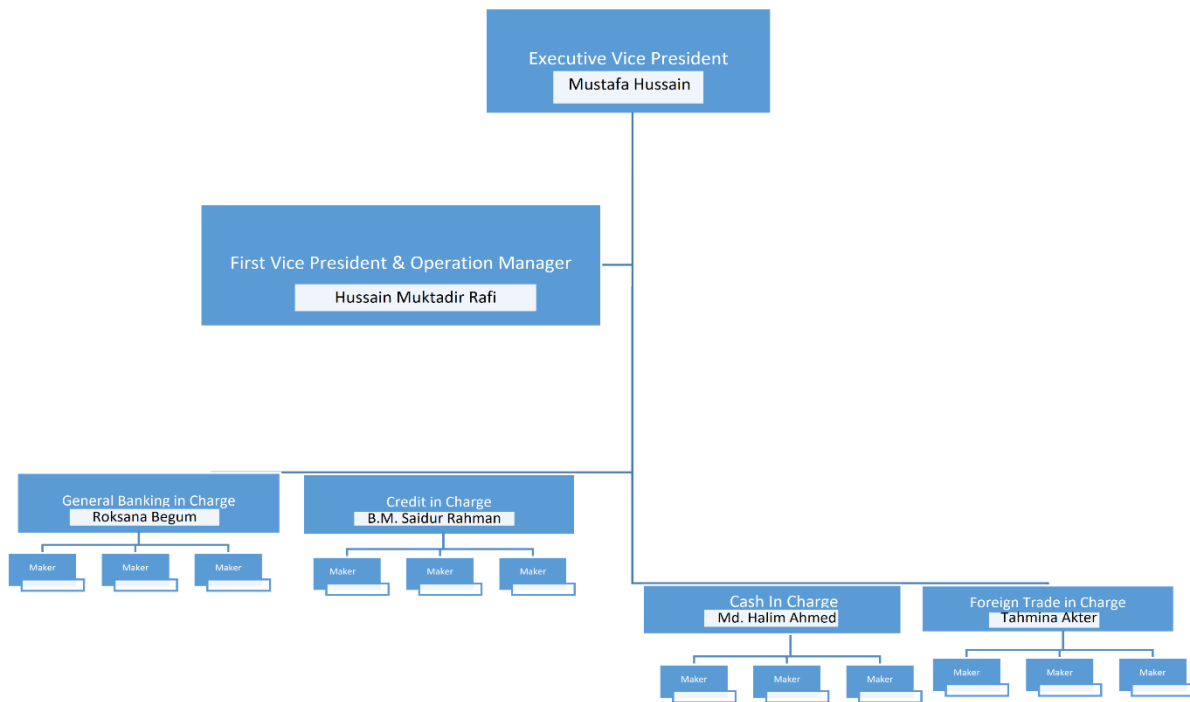
1.5 Branch Name and Code

Branch Code	Location of the Branch	Branch Code	Location of the Branch
16	Agrabad	216	Joypara
208	Amin Bazar	18	Jubilee Road
27	Anderkilla	106	Kakrail
101	Araihazar	113	Kalatiya
002	Ashuganj	115	Kalibari
232	B. B. Road	110	Kamarpara
206	Banani	207	Karwan Bazar
117	Banani - 11	221	Keraniganj
227	Banasree	17	Khatunganj
210	Bangshal	224	Khilgaon
218	Baridhara	502	Khulna
601	Barishal	243	Kishoregonj
401	Belkuchi	220	Konabari
241	Bhairab Bazar	005	Lakshmipur
234	Bhulta	151	Laldighirpar
219	Board Bazar	201	Local Office
411	Bogura	236	Madhabdi Bazar
20	CDA Avenue	150	Madina Market
006	Chhagalnaiya	003	Maijdee

82	Chakaria	116	Mawna
302	Chandaikona	223	Mirpur
305	Chapai Nawabganj	225	Mohakhali
303	Chatmohar	161	Moulvibazar
007	Chowmuhani	109	Murapara
81	Cox's Bazar	701	Myemensingh
71	Comilla	111	Nandipara
205	Dhanmondi	231	Narayanganj
226	Dhanmondi Model	25	New Market
437	Dinajpur	301	Pabna
212	EPZ	233	Pagla Bazar
105	Eskaton	112	Panchdona
213	Fantasy Kingdom	22	Patiya
244	Faridpur	114	Pragati Sarani
24	Fatickchari	230	Rajanagar
96	Feni	421	Rajshahi
203	Foreign Exchange	431	Rangpur
26	Gahira	118	Rupshi
152	Goala Bazar	436	Saidpur
104	Gopaldi	501	Satkhira
215	Gulshan	222	Savar Bazar
102	Gulshan Circle-2	403	Shahjadpur
008	Gunobati	217	Shahjahanpur
23	Halishahar	304	Sherpur

21	Hathazari	402	Sirajganj
154	Habiganj	91	Sonaimuri
214	IBB, Motijheel	119	Sonargaon Janapath
19	IBB, Muradpur	103	Tangail
209	Imamganj	001	Teknaf
211	Islampur	153	Uposhahar
521	Jashore	204	Uttara
242	Jatrabari	991	Offshore Banking Unit
107	Goran SME Service Center	004	CEPZ SME Service Center
108	Shewrapara Service Center		

1.6 Dhaka Bank Limited, Mohakhali Branch Organizational Organogram



1.7 Objectives of Dhaka Bank Limited

Dhaka Bank Limited is one of the dominant private sector commercial banks in Bangladesh offering ranges of services from customer service, international trade, foreign exchange, capital market services and lease financing. Dhaka Bank Limited has been widely acclaimed by the business community from Small-Medium Sized Enterprises (SME) to industrial conglomerates which also includes the top-rated corporate borrowers looking for scopes to gain knowledge for future business outlook and solution and innovative financing decisions. Dhaka Bank Limited offers our customers flawless services for banking and investments for both personal and corporate purpose. Our services are backed by the latest technology and a crew of highly motivated officers and staffs.

Dhaka Bank Limited is giving out loans and advances in different areas in Bangladesh by diversifying its distribution. It aims the efficient use of resources by taking utmost precaution to safeguard it. The main source of their earning comes from corporate and personal loans they disburse and their credit facilities.

DBL's objectives are to comport transparent and excellent business on based on market mechanism within legal and social boundary. The greatest concern of the bank are the customers. Providing them with the utmost benefit continuously and efficiently. Dhaka Bank Limited has the gnome of generating profit with qualitative investments with regularly developing business and bring about fair returns to our shareholders or investors. They are committed to our community as a corporate citizen and contributing for progress of the nation as our corporate social responsibility. The employees are main sources of generating income. The bank compensates their well-being and performance through attractive remuneration package, promoting staff morale through training, development and career planning. They strive for fulfillment of the responsibility to the government by paying taxes and duties abiding by the law.

1.8 Departments of Dhaka Bank Limited

My internship program at Dhaka Bank Limited, Mohakhali Branch commenced from 1st October, 2019 and it ended at 31st December 2019. By the times I spent there, I have got the opportunity to work General Banking department of Dhaka Bank Limited. The activities I had done in that department has given me the chance to learn to communicate and bring responsibility within me. Dhaka Bank Limited keeps up the employments in an appropriate and sorted out considering their interrelationship that are dispensed in a specific office to control the framework adequately. Various branches of DBL are as per the following:

Human Resources Division: Dhaka Bank Limited perceives that a productive and persuaded work power is an essential to administration with its clients, its investors and in the market it serves. Dhaka bank treats each representative with poise and regard in a strong domain of trust and receptiveness where individuals of various foundations can arrive at their maximum capacity.

The bank's HR arrangement underline on giving occupation fulfillment, development openings, and due acknowledgment of prevalent execution. A decent workplace reflects and propels a critical degree of reliability and responsibility from the representatives. Understanding this Dhaka Bank has confined to put the most outrageous noteworthiness on reliable headway of its HR, perceive the quality and inadequacy of the agent to overview the individual getting ready needs, they are sent for planning for personal growth. To arrange, upgrade the financial information on the workers Dhaka Bank Training Institute (DBTI) sorts out both in-house and outer preparing.

Personal Banking Division: The individual financial office manages the buyer acknowledge plans, for example, the individual advance, vehicle credit, instruction advance, charge advance, individual verified advance which are customized to satisfy the needs of individual client. The administrator of DBL credit who favors and regulates every one of the exercises heads this office. The endorsement official mostly dismisses or favors the credit demands. In the wake of being checked by the endorsement official, the credit demands go to the handling official for additional preparing of the application.

Treasury division: Their principle work is to take choices in regards to buy and sell of remote money. The motivation behind treasury's tasks is to use the assets successfully and orchestrate

assets at a most minimal conceivable pace of enthusiasm, through keeping up powerful association with different banks and adhering to the Government rules and remote trade guidelines.

Computer and Information Technology division: Information obviously plays a vital role in providing profit to bank and when the transfer, store, retrieve of information is smooth using the technology. Internet banking is a crucial part for the IT division to handle. This division is the most dynamic branch of DBL where representatives consistently hold on to take care of any issues in the framework. All the chiefs and administrators of IT division, works consistently aims to build up the complete IT arrangement of DBL so it allows to worked effortlessly, precisely, and in a steady speed. The IT division handles the Flex Cube, a software where you store, retrieve and delete date. This Division is assumed as a key job in the centralization of Trade Finance and Credit activities.

Credit division: The acquiring limit gave to a person by the financial framework, as credit or an advance. The credit bank limit determines the amount of loan that will be disbursed to the client. Credit Policy Committee (CPC) is made out of the Manager, the Operation manager, the Assistant Vice Presidents (AVPs) liable for credits. Advisory group meets each other week, assesses the banks in general loaning portfolio and decides standards and strategies with respect to portfolio the board.

Operation division: This is a necessary and essential piece of the bank. The administrations in this division guarantees laminar flow of working in and outside between every one of the branches of DBL. It additionally gives nonstop help deeply banking exercises of DBL.

Finance division: This is considered to be one of the most dominant branches of Dhaka Bank Limited. It keeps tracks of every single transaction occurred through Dhaka Bank Limited in all over the Bangladesh.

Audit and Risk Management division: The Risk Management Division is liable to estimating dangers that the Bank may look over the span of its operation, creating incorporated hazard the board arrangements and guaranteeing that dangers stay inside the breaking points in which the Bank wants to hold up under such dangers in accordance with its own vital targets and hazard craving. The essential objective of hazard the board is to furnish funding to organizations in accordance with their dangers (monetary capital), amplifying a chance of balancing returns and increment the additional worth.

Services of Dhaka Bank Limited

Personal Banking: Retail banking, otherwise called consumer banking, is the common mass-showcase banking in which singular clients utilize nearby offices of bigger business banks. Administrations offered savings funds and checking accounts, mortgages, individual loans, debit/Visas and Certificate of Deposits (CDs). In retail banking, the attention is on the discrete customer.

Corporate Banking: Provision of a customized arrangement is the quintessence of our corporate banking administrations. Dhaka Bank Limited sees that our corporate customers' needs vary beginning with one then onto the following and a changed plan is fundamental for the achievement of their business.

Dhaka Bank offers a full scope of customized warning, financing and operational administrations to its corporate customer bunches joining exchange, treasury, venture and value-based financial exercises in a single bundle.

Regardless of whether it is project finance, term loan, import or export, a working capital prerequisite or a forward spread for a remote money exchange, our Corporate Banking Managers will offer you the correct arrangement. You will discover choicest top-class aptitudes and top to bottom information on advertise drifts in our corporate Banking experts, quick endorsements and proficient handling completely fulfilling your prerequisites – through and through a remunerating experience.

Islamic Banking: Dhaka Bank Limited offers Shariah based Islamic Banking Services to its clients. The bank opened its First Islamic Banking Branch in Motijheel Commercial Area, Dhaka. Dhaka Bank Islamic Banking Branches offer totally Shariah based, Interest free, Profit-Loss sharing Banking Services. Dhaka Bank Shariah Council is intently checking its exercises. Furthermore, Dhaka Bank is a functioning individual from Islamic Banking Consultative Forum, Dhaka and Central Shariah Board of Bangladesh.

Locker Services: Dhaka Bank Limited gives our clients an opportunity to keep the valuable items and can retrieve it in unfortunate events. Dhaka Bank Limited offers the clients the locker services at a very affordable and reasonable price.

ATM and Credit card services: Dhaka Bank Limited presents to you your everyday credit card in the briefest conceivable time. We perceive that you need your card each day. That is the reason we have created procedures to ensure conveyance of your card in only 7 days when you apply for a completely verified card; for an unbound card it will be prepared in only 10 days. Else we will give you the card free, the membership expense totally deferred.

ATM card features:

- Pin change
- Fund transfer

- Cash withdrawal up to Tk 1,00,000 per day
- Utility bill payment

Online Banking Services: Dhaka Bank Limited acquaints online banking and expects with keep up the lead with upgraded offices through this media. Customer can gain admittance to constant record data through the Internet. Move cash from his/her record, service charge installment and that's only the tip of the iceberg. Through on line banking administrations, customers can store to and pull back from his/her record held with a specific branch up to a furthest reaches of Tk 10,000 through any part of Dhaka Bank Limited.

Chapter 2

Job responsibilities and Observation

2.1 General Banking Department

In General Department, I worked under Roksana Begum, Assistant Vice President and General Banking in Charge (temp). My job activities were:

- Taking signature from Muktadir Rafi, First Vice President and Operation Manager as well as from other departments for different purposes (e.g. Pay Order, DPS, FDR, A/C Opening Forms)
- Helping my supervisor to find cheque books, debit cards, credit cards
- Aiding customers when they are opening an account at our bank
- Data inputs for the inward of new cheque books and ATM cards
- Preparing Solvency Certificate and retrieving Bank Statements for the customers for taxes and duties purposes
- Making and printing pay orders for the client
- Making calls over the phone for Positive Payment Instruction (PPI)

At the clearing desk, I worked under Salma Sultana, Senior Officer. There, I counted vouchers, received cheques from Dhaka Electric Supply Company Limited (DESCO) and Water and Sewerage Authority (WASA) and putting the received seal on the cheques and make calls to the clients whose cheques were returned.

Observation

Dhaka Bank Limited, Mohakhali Branch is one of the busiest branches amongst other 91 branches. I faced numerous people coming to us to service them by solving their different queries and problems. Customers are coming in for making pay orders, receiving their cheque books or ATM cards, seeking facilities for Fixed Deposit Rate (FDR) or Deposit Pension Scheme (DPS). The branch has a very friendly work environment and the employees are cooperative. The employees are active and sincere to their assigned task responsibilities. Banking hour starts at 10 am and it closes at 4 pm; but although some clients do come in if they have a good relation with the bank. The officers cannot leave the premises before 6 pm as they have other pending works and posting to do.

Chapter 3

Activities Undertaken

3.1 Description of the Job

From the very first day to the last day at Dhaka Bank Limited, I worked in general banking department. There, I gathered lots of knowledgeable facts on opening Personal A/C and Non-Personal A/C, provision of bank statement and solvency certificate from one account to another and other activities.

3.2 List of Activities

- Accounts Opening
- Clearing
- Pay Order
- FDR and DPS issue
- Providing Bank Statement and Solvency Certificate
- Issuance and provision of cheque books, ATM cards and other online benefits.

3.3 Description of the activities

Account Opening

- Accounts Opening Form (AOF) must be filled properly
- Authorized specimen signature must be properly signed by each signatory with necessary instruction
- The account holder must state the type of account he/she is opening (Current A/C, Savings A/C, RFC D A/C, Payroll A/C, etc.)

- The account holder must provide the bank with his/her personal information that includes name of the account holder, parents and spouse information, NID, present and permanent address and the same goes for the Nominee as well
- The account holder must bring one passport size color photograph and two copies of nominee's photograph
- The transaction profile must fill in containing the amount of salary the account holder receives and according to that he will be given the amount he can deposit and withdraw and the number of times the account holder can withdraw and transact
- There will be a credit risk analysis of the account holder. There is different grading policy according to the type of business or service they do or provide. Example – service holders have a risk score of 2, goldsmith have a risk score of 5, and etc.
- Letter of thanks ought to be given to the record holder to be sent to the given location for confirmation.

3.4 Procedure of opening an account

Foreign Currency Account

- Account Opening Form filled and signed accordingly
- Photocopy of the first four pages of the passport
- Photocopy of the account holder's work permit
- Photocopy of the type of service of the employer
- Photocopy of the NID
- Two passport size photos of the nominee
- One passport size of the account holder.

Private/Public limited company account

- All customs and documentation must be appended to as required for private/open restricted organization account.
- Memorandum of Association must be certified by the RJSC.
- Article of Association must also be certified by the RJSC.
- Declaration of beginning of business properly guaranteed by RJSC.

3.5 Preparing an IC

After getting all the documents from the applicant, the officer prepares an Identification of Customers (IC). To prepare it, firstly I consider the sex of the client, the last three digit of the client's name and lastly first three digit of client's mother name and date of the birth of the client. Ex – Client's name – Robiul Islam, client's mother's name – Rubina Hoque and the client's date of birth is 14/09/1994. So, the Identification of the Customer would be MLAMRUB140991.

Getting Customer ID and Account number

The officer puts entry of IC and relevant information like the name of the client, address and contact number, profession using the FlexCube Software they use to store and retrieve information. And after that, they get the customer ID. The customer ID aides the customer to deposit and withdraw money at any given branch in the country. After that, the account number is made with information of the client and other details. The account numbers must be of 13 digits. Ex – if the client has the account number of **225.275.39555**. The first three digits, 225, represents the branch code or the area the branch is located, 275 means it's a salary or payroll account and the last four to five digits are the actual number of the account.

Scanning the picture and signature

For verification of the client, scanning the picture of the account holder and his/her signature into the software called Flexcube. After all this, rechecking the Account Opening Form is essential. The bankers cannot leave out any blank information which is necessary. If there are any sort of discrepancies, then the account cannot be opened. Some of the essential documents while opening an account are client's NID, nominee's NID, KYC, and TP profile.

3.6 Process of Clearing

At the earliest reference point, I was advised about the significant capacity of clearing office. This branch gathers check from other four systems administration branches. The systems administration branches and clients need to present their checks inside time in light of the fact that these checks will be moved to the administrative center inside 3 p.m. consistently and sent for leeway from Bangladesh Bank (BB) before 11 a.m. on the following day.

My first employment on clearing division was to isolate the high worth checks from different checks. A cheque was considered as High Value (HV) when its measure was Tk 5 Lac or more and Regular Value (RV) are those cheques worth below Tk 5 Lac. High Value cheques shutting time is 11:45 am and normal worth checks shutting time is 12:15 pm. Customers with high worth cheques will get cash inside 4 pm and customers with normal worth checks will get cash inside 6 pm.

I needed to tally the number and measure of those heap of checks and compose it on the back.

I additionally needed to give that day, date and approve marking seal.

Every watch that was gotten by the branch is sent to the Bangladesh Bank (BB) under some group number which speaks to a particular measure of check kept in that pack. This number is given by the product and is imprinted on the check by the machine. To get that clump number, I needed to help my boss in her ordinary exercises.

3.7 Pay Order, Fixed Deposit Rate and Deposit Pension Scheme issue

A pay order is a mode of payment that is to be cleared by a bank that has issued it. When a client comes in and asks for a pay order form, I immediately help give them the form and assist them to fill up the form as well. In order to fill the form up, the customer must state the beneficiary party and the client party (the one who is paying). The customer must also mention the account number the bank will be debiting, the money in amount and in words and the signatures must be given in appropriate places where it's necessary. Moving on, I take the pay order block write the what had been in the pay order form to keep track to how many pay orders have been disbursed. Then I go to the word file and prepare the pay order and then I put the pay order in the printer and the pay order comes out. The posting and checking of the balance were done by the senior officers of General Banking department. Two authorized signatures must be given for approval of the money (in my case one from the General Banking in charge and another from First Vice President). If everything turns out to be all good, the pay order is given to the customer.

Our customers are from different categories of business. Starting from Corporate client to Small Medium Enterprise (SME) clients to retailers etc. There are different slabs for the amount and tenure of the fixed deposit a client made.

Tenure	Tk 5 Lac to below Tk 25 Lac	From Tk 25 lac to below Tk 50 Lac	From Tk 50 Lac to below Tk 1 Crore	From Tk 1 Crore to below Tk 3 Crore	From Tk 3 Crore to below Tk 5 Crore	Tk 5 Crore and above
4 months	7.75 %	8%	8.5%	8.75%	8.75%	8.75%
7 months	8.5%	8.5%	9%	9%	9%	9%
13 months	9%	9%	9%	9%	9%	9%

Dhaka Bank Limited has a name for being one of the finest provisions for Deposit Pension Scheme. Dhaka Bank provides a 7% interest rate for the customers who are enjoying it. The process for acquiring this benefit is that the customer has to provide his details along with the nominee's details and their NIDs as well. And then we can open a DPS account (286) where he or she will deposit money every month till the day it matures. And after it matures, the customer will get the money that he saved with the interest as well. Example – If you deposit Tk 20,000 into your bank every month for 10 years, you will get back Tk 27,19,032 when it matures. The amount contains the principle amount that you had been saving and the interest value as well.

3.8 Providing Bank Statement, Solvency Certificate and informing clients about their balance

There are some clients who calls over the phone to check the amount money they have in their bank or how much was deposited or withdrew. Nasir Group of Industries have current account with Dhaka Bank Limited for years. So, one of the representatives from Nasir Group they call in to check their balance every now and then to keep them posted about their balance.

Some clients come in to our bank to take statements for various purposes like applying for car loan, home loan etc., filing up for tax purposes, credit report issues. First off, we shall provide the statement if that person is affiliated with the account they have with our bank. If some other person was sent to collect the bank statement, he/she must have an Authorization Letter to collect the Statement for the actual account holder. When an account holder comes in to take a statement, they have to fill up the statement form mentioning the name, phone number, account number, time period and provide signatures wherever necessary. To start off with, I take the form and verify the signature by logging into the server where all the information of the clients is saved. After that, I logged into the CASA statement for the provision of the statement. There, I enter the account number and the time period. Then, I press the option 'generate' and then I save the PDF file, printed it and then handing it over to the client.

Solvency certificate is a letter addressing to whom it may concern, stating that the person with the account in Dhaka Bank Limited is solvent. The letter must mention the name of the account holder, account number, type of the account and the address the account is linked with.

3.9 Issuance and provision of cheque book

The client is given a requisition slip for cheque book the moment he/she opens an account with Dhaka Bank Limited. The requisition slips must be filled with the account number the client is entitled to and the number pages one would want. There are cheque books for 10 pages, 25 pages and 50 ages. After that, through the software I send the message for requesting for cheque books to the Cheque Book Bureau. Generally, it takes a maximum of four working days for the cheque books to arrive to the branches.

The day the cheque books arrive at the branch, I take the cheque books and keep it in the GB box. A list is also provided containing the name, account number and the serial numbers of the

cheque book pages. Afterwards, I keep record on the Microsoft Excel of cheque books that came with the requisition date, account name and the account number. I tie up the cheque books with the requisition date so when the client comes to pick up their cheque book, it's a lot easier and less time consuming.

When the client comes to pick up their cheque book, I take their names and look it up at the Excel file that I update every time cheque books come in. I see the requisition date and bring out the cheque book from the GB box. I hand it over to the client after signing the requisition slip confirming that the client has taken the cheque book. Lastly, verifying the signature is important and then we give the client the cheque book.

3.9.1 Issuance and provision of Debit Card

When a client comes in to get to know about the issuance and provision of the debit card, I try to assist them through it. In order to requisite a debit card, the client must fulfill a form where he/she has to mention the name, Customer ID, date of birth, mailing address, account number, mobile phone number and the credit limit in the debit card. The credit limit for fund transfer in Dhaka Bank Limited (internal transfer) is up to Tk 4,00,000 and for external fund transfer is Tk 1,00,000. After filing the form, we send the information to the card division for the preparation of the debit card and its pin number. It takes seven working days for the cards to arrive at our bank along with the pin cards. When the cards had arrived at our bank, I input the

date, name of the account holder and account number in Excel so that I could tell my clients whether the cards have arrived or not.

When the customer comes to collect the debit card, I address them with their cards and point them to the direction of the Cash Department as they have the pin number of the cards. The pin number of the cards are the most vital part of the cards and one must not share the pin with anyone else. With that pin number, they can withdraw money from the ATM booth. But before that, the card must be activated as well. So, we take the name of the client, along with the account number and card number and mail this information to the card division for the activation of the card. It generally takes a maximum of two days to activate the card and make it usable.

Chapter 4

4.1 Learnings

Being a part of Dhaka Bank Limited for my internship has given me a chance to think widely and to be outside the box. My three month's internship there gave a hint of how we have to come out from the bookish knowledge and implement to what we have learnt to the real world.

Analytical Skills: Analytical abilities is one of the significant learnings during my temporary position program as I figured out how to pass judgment on the adequacy and utility of various errand which was relegated to for giving precise support of our clients. Thusly, being new in the corporate world, I confronted difficulties with adequacy and effectiveness like serving mass clients, carrying out numerous responsibilities for different divisions enormous measure of mass information to disentangle. This had really sharpened my diagnostic aptitudes and made me more grounded to discover answers for a few issues.

Technical skills: During my three months tenure, I learned and performed numerous specialized aptitudes to perform promotion complete the errands that was doled out to me. I picked up inside and out information on Microsoft Office (Word, Excel) for readiness of various bills and letter and different authentications. I additionally got a handle on information about the product Dhaka Bank Limited uses; it is known as the Flexcube. I was not approved to do the presenting yet figured out how on make the postings.

People Skills: One of the most significant learning would find out about the conduct of my workers and clients. I needed to confront a ton of customers from various divisions of the branch. These made my proper relational abilities increasingly liquid. I generally accepted that I have a decent impression in great relational aptitudes yet I likewise understood that I additionally need a ton of space for enhancements also.

Moreover, in this three-month program, I have learned to take responsibilities and executing them to be bring out positive result out of it. Even if the task is hard or unknown, I have had my supervisor always behind me, assisting me through out. Interacting with corporate clients was one of my biggest challenges as a novice; Dhaka Bank Limited has given me the platform to communicate with the clients and providing them with the benefits they were seeking out with perfect execution.

Lastly, while executing these responsibilities, I gained knowledge and experience from the corporate world, that cannot be found explained in any books. Working in a bank is all about discipline as well. An officer cannot be late to office and they must reach the bank before half an hour the gate opens. Interacting professionally with the customers are crucial as well. An officer cannot react aggressively with the customers anyhow, also officers must not leave the client waiting and enjoy leisure time and not focusing on the service that the customer.

Learning about the bank's software is very crucial since all information about the client and their transactions are stored in it. I also applied my MS Office knowledge to calculate miscellaneous cost for my supervisor and did other analysis using the MS Office. It is also the bank's foremost duty to keep client confidentiality to the bank. It is a treason to disclose client's information to others for any reason. One must verify every single thing about the client and then handover the information.

4.2 Conclusion

During my tenure at Dhaka Bank Limited, I tried to pry out how to do all sorts of practical dealings that was conducted in different types of banking activities also relating to all the financial and accounting courses I did in Brac University. When I applied my theoretical knowledge in the field of work I was definitely amazed to how I can relate and enjoyed every single work that was assigned to me. Ultimately, my tenure at Dhaka Bank limited was pleasurable and knowledge-worthy.

4.3 Recommendation

Dhaka Bank Limited is one of the very few corporate banks that has been making immense incremental profits after its establishments. Officers from different levels are work enthusiastic and takes the job seriously and executes in precisely.

Although Mohakhali branch is one of the busiest branches in that area and clients comes and goes for information and services; the branch needs an increased labor pool. In the general banking department, there were only two officers and two interns (including me) to handle clients. It was difficult to keep up for providing information to the customers as we are new and there are lot of information which we could not provide without the assistant of my supervisor. Since there was low manpower, all the works were not as accurate. There were a lot of issues with cheque books and ATM cards that were supposed to be mailed to the card division, which was not done. Moreover, excess inventory of cheque books and cards piled up and were kept in vault that needs to be destroyed. Lastly, a bank must have a solid security to guard the valuable information of a bank. I have encountered a theft situation in our branch a phone of one the bank officials were stolen.

4.4 Limitations

While I was preparing my report, I had faced some limitations. The data and information of the institution was difficult to acquire. There is some information which was very privy to the bank and the bank won't be sharing that information. Alike other financial institutions, Dhaka Bank limited is strict and conservative for sharing data. and intelligence as it may harm their way of conducting a business. Time constraints is also another halt that abled to write the report as 3 months program is not enough to get a full-on intelligence on Dhaka Bank Limited This has limited my research while writing my report but then again, I have tried my level best to prepare and present the report as accurate and precise as possible.

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