

Report On  
Work Life Balance of Employees of Dhaka Bank Ltd

By

Fatema Akter  
Student ID 17304143

An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

BRAC Business School  
BRAC University  
May 2023

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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.

**Student's Full Name & Signature:**

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**FATEMA AKTER**  
Student ID 17304143

**Supervisor's Full Name & Signature:**

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**Saif Hossain**  
Assistant Professor & Director (BBA Program), BRAC Business School  
BRAC University

## Letter of Transmittal

Mr. Saif Hossain  
Assistant Professor & Director (BBA Program),  
BRAC Business School  
BRAC University  
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on “Work Life Balance of Employees of Dhaka Bank Ltd”

Dear Sir,

It is my utmost pleasure to present my internship report under the title, “Work Life Balance of Employees of Dhaka Bank Ltd” which I was appointed at your direction.

I aimed to put my best in finishing the report by using experience I have gained throughout working for Dhaka Bank Limited and recommended propositions in as significant a compact and comprehensive manner as possible.

I believe that my report will meet the desired requirements.

Sincerely yours,

---

Fatema Akter  
Student ID 17304143  
BRAC Business School  
BRAC University  
Date: May 1<sup>st</sup>, 2023

## **Non-Disclosure Agreement**

[This page is for Non-Disclosure Agreement between the Company and The Student]

This agreement is made and entered into by and between Dhaka Bank Limited and the undersigned student at BRAC University BRAC Business School.

.....FATEMA AKTER.....

As per the agreement the information used in this report cannot be used anywhere else and to be used only for the internship purpose.

**Name of Company:** Dhaka Bank Limited

**Supervisor Name:** Nahidul Hasan

**Signature:**

**Address:** Plot: CWS (C)-10, Bir Uttam A K Khandakar Road, Gulshan-01,

Ward-19, Dhaka North City Corporation, Dhaka-1212

**Name of the Student:** Fatema Akter

**Signature:**

**Address:** House:19, Road:01, Block-A, Niketon, Gulshan1.

**Title of Report:** Work Life Balance of Employees of Dhaka Bank Ltd

## **Acknowledgement**

Firstly, I would like to express my deep gratitude and gratefulness to Almighty Allah for giving me the patience and strength to complete this report. I'd like to thank my organization "Dhaka Bank Limited" and my on-site supervisor Mr. Nahidul Hasan for allowing me to work and guiding me throughout the internship countless times making it a fruitful learning experience to build a career. I was fortunate to have a positive work environment with proper safety measures and supportive co-workers who also helped me to grow.

I would like to express my sincere appreciation to my internship supervisor Mr. Saif Hossain for not only his unceasing support and supervision but also for his patience with me in guiding me to finish this report. Sir has been very patient as I took a bit of time to complete this report due to my personal and family problems and I appreciate this support more than anything. Sir also provided me with suggestions and directions which were precise and clear making it possible to apply a great source of spirit to complete the report properly. Sir has been one of the best faculty in helping me learn and understand application of various concepts in my major accounting courses. I believe it will help me perform well in my career. It gives me an unbelievable sense of relief to be able to complete this report with Saif sir and this report marks the end of my Bachelor's Degree and I couldn't be happier with my faculty to help me appropriately mark this end with proper preparation my transition to building a career.

Lastly and most importantly, I would like to mention my parents as they played a great role in helping me to complete 4 years of undergraduate studies. I have witnessed the sacrifices they made especially in this pandemic to finance and provide resources for my education. I am thankful to them every day.

## **Executive Summary**

This report focuses on the work-life balance of employees at Dhaka Bank Ltd and the challenges both employees and the bank is dealing with while managing their personal and professional life. The main objective of this report is to find out the effectiveness of work-life balance among employees, how are they related, challenges of employees and their performance at work. Based on the survey it was found that it is very important for organizations like banks to acknowledge the importance work life balance which can benefit both the organization and the employees. In addition, the report also highlights the working hour flexibility and leave grants to the employees of Dhaka Bank Ltd. The study is highly emphasized on the balance of personal and professional life of employees and its impact upon the bank. Finally, in the last chapter I provided my survey questionnaire to prove my analysis on the major factor behind employees' work-life balance.

**Keywords:** Work-life balance, bank, survey, performance, productivity, statistical analysis, ratio, challenge.

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## **List of Acronyms**

AGM	Annual General Meeting
AMD	Additional Managing Director
AVP	Assistant Vice President
BB	Bangladesh Bank
BL	Bad Loan
BM	Board Meeting
CA	Chartered Accountant
CL	Classified Loan
DBL	Dhaka Bank Limited
DGM	Deputy General Manager
EVP	Executive Vice President
FVP	First Vice President
FASB	Financial Accounting Standards Board
IAS	International Accounting Standards
ID	International Department
PL	Profit and Loss
RMD	Risk Management Department
RMG	Ready Made Garments
SWOT	Strength Weakness Opportunity and Threat

VAT Value Added Tax

WB World Bank

## Glossary

Thesis	An extended research paper that is part of the final exam process for a graduate degree. The document may also be classified as a project or collection of extended essays.
Glossary	<p>An alphabetical list of key terms</p> <p>This is an optional page and can be removed if not used.</p> <p>Use one table row for each item to allow sorting using Word's table tools.</p> <p>Apply the style <b>1_Para_NoSpace</b> to table rows as shown here.</p>

# Chapter 1

## Overview of the Internship

### 1.1 Student Information

**Name:** Fatema Akter

**Student ID:** 17304143

**Department:** BRAC Business School

**Program:** Bachelor of Business Administration

**1<sup>st</sup> Major:** Accounting

**2<sup>nd</sup> Major:** Marketing

### 1.2 Internship Related Information

By the time I reached my final semester, it was quite challenging for me to find an internship that can ensure employee safety for Covid in the work environment. It was fortunate enough for me to be called for an interview and find an opportunity by December 2021 and actively started working from 2nd January 2022 when I joined as an intern in their Risk Management Department.

#### 1.2.1 Period, Company Name, Department, and Address:

Company Name: Dhaka Bank Limited

Period: 2nd January 2022 to 30th May 2022.

Department: Risk Management Department.

Address: “Dhaka Bank Limited Head office is located on the CWS (C)-10, Bir Uttam A K Khandakar Road, Gulshan-01, Ward-19, Dhaka North City Corporation, Dhaka-1212”



## **1.2.2 Dhaka Bank Supervisor's Information:**

Supervisor name: Mr. Nahidul Hasan

Designation: SAVP in handling the work of the Risk Management Department of Dhaka Bank Limited.

## **1.2.3 Job Scope - Job Responsibilities**

Dhaka Bank Limited has appointed me with some pivotal responsibilities which were not a substantial number of duties at the beginning but have gradually built up with time. Additional crucial tasks were given to me to handle when I was able to prove a cautious and sincere way of working and completing assigned works in the given time. My appointment letter fully specified the following as my duties-

- Making daily reports for the division
- Helping colleagues to make MRMR reports quarterly
- Attending and documenting assigned meetings also called meeting minutes
- Completing delegated tasks within the given time
- To call 108 branches of Dhaka Bank to collect reports of clients and branch performance
- Created a MIS of branch wise employee code, name, IP number, designation etc.
- Worked on Excel for updating new data on Excel sheets.

## **1.3 Internship Outcome**

### **1.3.1 Contribution to the Dhaka Bank**

I was given the responsibilities listed below, and I subsequently provided the company with the following contributions. In summary, my duties were to help make monthly, weekly reports

and daily reports with my seniors. Apart from these, I had also taken part in small but consequential responsibilities.

- To write and check all the introduction and writing parts for the CRMR reports, MCR reports.
- To make data entries in Excel, to change and update previous reports and current ones in Excel and submit Excel reports and any other tasks related to making my department's report.
- To give call to 108 branches of Dhaka Bank to ask for customer review report, to ask about customers loans and their ratings and had to make changes time to time.
- To call to 108 branches and make

### **1.3.2 Benefits to the Intern**

During my internship, I gained insight into the advanced methods utilized by the Risk Management Division, which heavily relies on various software tools, many of which were developed by Dhaka Bank Limited. This experience not only improved my communication skills in a professional setting but also highlighted the importance of efficient time management during work cycles. Additionally, it emphasized the differences between work experience and what we learn in educational institutions.

### **1.3.3 Challenges & Difficulties**

Working for Dhaka Bank Limited was a new experience for me, and at first, I found their tools and database to be complicated. I struggled with certain instructions and tasks, which took me some time to complete. It was also challenging for me to understand how banks operate, who they are accountable to, and how different designations matter. However, my curiosity about banks led me to learn more about the company beyond my department. Over time, I gradually picked up new skills and knowledge regarding the back office and risk management

department. Now, I can confidently say that I have improved my skills and continue to make progress.

#### **1.3.4 Recommendation**

For someone who wants to closely watch how a bank functions and wants a positive work culture, Dhaka Bank Limited would be my recommended workplace to be a part of. There is an increase in demand for Islamic Banking and banking sector across the country for which I believe Dhaka Bank is a promising place to start one's career in the banking sector. With immense opportunity to learn, Dhaka Bank makes it a wholesome experience for interns to kick start their journey in their career.

## **Chapter 2**

### **Organization Part: Overview, Operations, and a Strategic Audit**

#### **2.1 Introduction**

In this part of the paper, the overall idea of Dhaka Bank Limited as an organization, its objectives, and methods of using various tools for different functions will be discussed.

##### **2.1.1 Objectives**

The primary purpose of writing this report is to mark the partaken 5 month-long internship program and to complete the BBA program under BRAC Business School. This report sheds light on the takeaways from the work experience I have gained through joining Dhaka Bank Limited. It entails how a firm like Dhaka Bank Limited was one of the few organizations who have adapted and responded to the changes Covid brought in every possible way keeping customer satisfaction as first priority.

- The bank delivers superior service
- Better and faster answering the inquiries
- Delivers the service on time
- Prompt resolution of complaints
- Predicts for future hazards and make strategies to overcome those
- Learn to use and manage the organizations database
- Overall general banking service quality
- Reviews activities of branches from Head Office
- Reviews activities and situation of customer loans
- Taking into accounts
- Documentation of part taken meetings i.e Meeting minutes

### **2.1.2 Methodology**

- Collecting and storing data information
- Annual Bank Reports
- Company website
- Internship experience
- Class learning

### **2.1.3 Limitations**

Even though the company had a proactive approach and an encouraging organizational culture, the internship job came with tasks but lacked sufficient resources. I have thoroughly enjoyed most on-the-job training and tasks, however some seemed futile to me. Some of the information in the DBL Head Office were highly confidential so we didn't have much access and permission to share in our reports. Moreover, due to pandemic there were problems as well.

## **2.2 Overview of the Company**

Dhaka Bank Limited is a privately owned commercial bank headquartered in Dhaka, Bangladesh, with 108 branches and three SME service centers spread across the country. The bank was established in 1995 by Mirza Abbas, a well-known Bangladeshi politician, with Abdul Hai Sarker serving as its first chairman.

The bank's roots can be traced back to a time, 30 years ago, when Bangladesh was experiencing rapid economic growth due to industrial and agricultural development, international trade, remittances from expatriates, and investments in infrastructure, communication, power, food processing, and service industries. As a result of this growth, there was an increased demand for banking products and services to support new ventures and channel consumer investments.

To address this need, some of the country's most prominent businesses came together to establish Dhaka Bank Limited in 1995.

From the beginning, Dhaka Bank has been committed to honoring the heritage and history of Dhaka and Bangladesh. This connection is reflected in the bank's presentations, actions, brand activities, distribution methods, calendars, and financial expressions. Today, the bank is known for its exceptional service, convenience, proximity, and innovative approach to delivery.

### **2.2.1 Vision**

At Dhaka Bank, we strive to provide an enjoyable banking experience by delivering top-notch service. Our objective is to provide you with the best service available, including precise, reliable, and prompt delivery, cutting-edge technology, tailored solutions for business needs, global trade and commerce coverage, and outstanding returns on your investments.

We align our people, products, and processes to meet the demands of our discerning customers. Our aim is to demonstrate a clear vision of the future, with a focus on providing quality that accurately reflects our vision of banking excellence.

### **2.2.2 Mission**

Dhaka Bank Limited firmly goes by the mission statement- “Our aim at Dhaka Bank Limited is to become the leading financial institution in the country, delivering Excellence in Banking through the provision of high-quality products and services supported by the latest technology and a team of highly motivated personnel.”

1. Putting Customers First
2. Upholding Integrity
3. Delivering Quality
4. Working as a Team

5. Showing Respect for Individuals
6. Practicing Responsible Citizenship

## **2.3 Management Practices**

### **2.3.1 Sponsor Shareholders**

Today's Dhaka Bank is unquestionably the product of the skilled architects who worked tirelessly to create a reliable financial institution that would hasten the pace of the country's economic development. Being guided by such a forward-thinking group of people is a gift. We are indebted to all of our Sponsor Directors for having the vision to create a fantastic business journey that is now so cherished and admired by the employees and customers.

### **2.3.2 Board of Directors**

#### **Mr. Abdul Hai Sarker, Chairman**

Abdul Hai Sarker, a prominent industrialist and devout Muslim, was recently re-elected as Chairman of the board of directors at Dhaka Bank Limited, one of Bangladesh's leading financial institutions. Born and raised in the Sirajgonj District, Sarker received a postgraduate degree in commerce from the University of Dhaka in 1970, which ignited his passion for international trade and business.

After completing his education, Sarker quickly rose to prominence as an industrialist and established the Purbani Group, a major economic conglomerate in Bangladesh. "In addition to his role as Chairman of Dhaka Bank Limited, Sarker is also Chairman of the Federation of Bangladesh Chamber of Commerce and Industries (FBCCI) and serves on the Board of Trustees at Independent University Bangladesh (IUB). He has also held various other leadership positions, including Vice Chairman of the Bangladesh Association of Banks and President of the Bangladesh Textile Mills Association. Sarker's re-election as Chairman of

Dhaka Bank Limited's board of directors is a testament to his ongoing commitment to excellence and upholding the bank's core values” (*Dhaka Bank Limited: Excellence in banking* 2023).

Under Sarker's leadership, Dhaka Bank Limited has made significant strides in the financial sector and is widely recognized as one of Bangladesh's premier financial institutions. With Abdul Hai Sarker at the helm, Dhaka Bank Limited is well-positioned to continue its success and further enhance its reputation in the financial sector. His expertise and leadership will undoubtedly play a critical role in guiding the bank through the ever-changing economic landscape and achieving even greater success in the years to come.

#### **VICE CHAIRMAN**

One Mr. Jashim Uddin, the Vice Chairman and Sponsor Director of Dhaka Bank Limited, is one of the most respected and accomplished businessmen in Bangladesh. In addition to his business acumen, Uddin is also a professional actor and has starred in numerous films and television dramas. He holds a Bachelor of Arts degree and has over 34 years of experience in various industries, including banking, insurance, stockbroking, human resource development, and trading. Uddin's successful career in business spans across multiple industries. He is the owner of Rafid Enterprise, Chairman of Impel Shares & Securities Ltd., and a Director of HURDCO International School. He is also a shareholder of Dhaka Imperial Hospital Ltd.

As Vice Chairman and Sponsor Director of Dhaka Bank Limited, Uddin has made significant contributions to the bank's continued success. His expertise in the financial sector has been instrumental in guiding the bank through challenging times and positioning it for long-term growth and stability. Beyond his impressive career accomplishments, Uddin is also a role model for the next generation of business leaders. His commitment to excellence, dedication to his craft, and diverse range of interests and talents serve as an inspiration to aspiring



entrepreneurs and professionals alike. Last but not least, Jashim Uddin is a true icon in the world of business, entertainment, and beyond. With his unwavering commitment to success and a track record of accomplishments, he has rightfully earned his place among the most respected and influential figures in Bangladesh.

## **SUB COMMITTEES OF THE BOARD**

The Board has assigned particular obligations to committees, which are delineated as follows.

### **Executive Committee**

The Executive Committee is made up of 7 (seven) Board of Directors members. The Committee makes emergency decisions as needed and aids the Board of Directors in fulfilling their obligations, such as setting objectives, strategies, investment proposals, and overall business plans, to ensure the Bank's effective operation.

### **Audit Committee**

Dhaka Bank Limited's Audit Committee, a subcommittee of the Board of Directors, consists of four members and is an integral component of the bank's corporate governance structure. The committee's primary duty is to supervise the financial reporting process of the organization, which includes ensuring the accuracy and comprehensiveness of the bank's financial statements and disclosures, as well as compliance with accounting standards and relevant laws and regulations.

Moreover, the Audit Committee supervises the audit process by examining the bank's internal control systems and the work of external auditors. The committee ensures that audits are conducted in accordance with applicable standards, reviews audit reports to identify areas for improvement, and ensures that any identified deficiencies are addressed.

Furthermore, the Audit Committee oversees the organization's internal control system by reviewing and assessing the effectiveness of the bank's internal controls, including those associated with financial reporting, operations, and compliance.

Lastly, “the Audit Committee is responsible for ensuring compliance with legal and regulatory requirements” by reviewing and authorizing risk disclosure statements in any Dhaka Bank documents or disclosures. The committee plays a crucial role in promoting transparency, accountability, and good governance practices within the bank, and its efforts contribute to the bank's success and reputation in the industry.

### **Risk Management Committee**

The Risk Management Committee at Dhaka Bank comprises four members of the Board of Directors and assumes the principal responsibility of supervising and sanctioning the Bank's risk policies and related practices. It also supervises the examination and approval of risk disclosure statements in any Dhaka Bank-issued documents or disclosures.

### **Management Committee**

The management committee is responsible for enforcing the association's bylaws and ensuring that the organization complies with the relevant Act. The committee members are expected to adhere to the rules at all times and have a clear understanding of the key clauses.

### **Islamic Banking**

Through its 2 (two) branches, Dhaka Bank has been offering Islamic banking services while upholding Islamic principles and integrity. On July 2, 2003, we opened the Motijheel Islamic Banking Branch in Dhaka, and on May 22, 2004, we opened the Muradpur Islamic Banking Branch in Chittagong.

Dhaka Bank Limited is a privately owned commercial bank located in Dhaka, Bangladesh. It has a network of 108 branches and three SME service centers spread throughout the country.

The bank was established in 1995 by Mirza Abbas, a prominent Bangladeshi politician, with Abdul Hai Sarker as its first chairman.

To understand the origin of Dhaka Bank, one needs to look back 30 years ago when Bangladesh's economy was booming due to various factors such as industrial and agricultural development, international trade, remittances from expatriates, and investments in infrastructure, communication, power, food processing, and service industries. This rapid growth led to urbanization and new lifestyles, which created a demand for banking products and services to support new ventures and channel consumer investments. To address this need, some of the country's most prominent businesses came together to establish Dhaka Bank Limited in 1995.

From its inception, Dhaka Bank has remained dedicated to celebrating the heritage and history of Dhaka and Bangladesh. This connection is evident in the bank's presentations, actions, brand activities, distribution methods, calendars, and financial expressions. Today, the bank is recognized for its exceptional service, convenience, proximity, and innovative approach to delivery.

Islamic banking and finance have gained wide recognition among the public, and interest in it is growing both domestically and internationally. Islamic banking and finance have already demonstrated their importance in the economy, accounting for over 30% of all banking activity. The industry is also at the forefront of fulfilling its obligations under corporate social responsibility (CSR).

Islamic banking must adhere to the principles of Islamic Law, or Shariah, in all of its activities, actions, and deeds since it is based on the Islamic faith. The term Shariah is derived from the Arabic word meaning "the route to the source of life," and it is used to refer to the legal system that follows the code of conduct prescribed by the Holy Qur'an. Dhaka Bank Limited, as a

Shariah-based bank, strictly adheres to the four rules that govern investment behavior in Islamic banking and finance. These rules are:

1. Prohibition of interest-based (riba) transactions
2. Prohibition of speculative economic activity (ghirar)
3. Imposition of an Islamic tax, zakat
4. Prohibition of the manufacture of goods and services that contravene the Islamic value pattern (haram). By carefully and respectfully following these rules, Dhaka Bank Limited ensures that its operations are in line with Islamic principles and values.

### **2.3.3 Office Environment**

The office holds the atmosphere of an actively engaged, energetic, and friendly working space with formal attire as the dress-up code. Employers encourage heavily to share thoughts and ideas on the meeting focus, even the bad ones. A common saying at Dhaka Bank Limited is “no idea is ever a bad one”.

### **2.3.4 Corporate Banking**

Dhaka Bank's Corporate Banking services are tailored to meet the specific needs of corporate clients. The range of services includes advisory, financing, and operational solutions that combine trade, treasury, investment, and transactional banking activities. These services are designed to provide a comprehensive package that caters to the requirements of clients. Corporate Banking Managers work with clients to find the best options available to meet their needs, whether it be a Project Loan, Working Capital, Import or Export Deal, or Forward Cover for a Foreign Currency Transaction.

Dhaka Bank's Corporate Banking Specialists possess exceptional skills and extensive knowledge of market trends, enabling them to provide quick approvals and processing that

fully meet clients' requirements. The bank is committed to helping clients achieve their goals and objectives, regardless of the challenges they face. Whether it's a large corporate house, financial institution, or micro-credit organization, DBL Corporate Banking offers various products, ranging from short-term loans for ongoing business operations to long-term loans for company growth. The bank takes the time to understand each client's unique requirements before developing customized, structured solutions for their business. Dhaka Bank is dedicated to providing exceptional service and tailored solutions that enable clients to achieve their business goals.

## **2.4 Marketing Practices**

### **STRATEGY**

The marketing practices of the firm are somewhat similar to its vision. But it is quite easy to get lost in the ocean of countless other banks marketing themselves virtually for which Dhaka Bank Limited strategized workable approaches on certain platforms both online and offline.

### **Cultural Strategy**

In order for us to improve client service, our people and culture are essential links. We are working to give Dhaka Bank a distinct identity that is based on a culture of client excellence and confidence while also building the skills of our workforce, paying them fairly and competitively, and upholding shared values.

- By making sure we accomplish the following, we are committed to supplying the people and culture:
- Give our people the freedom and trust they need to respond appropriately and act morally.
- Encourage a shared set of principles that are compatible with those of the bank.

- At Dhaka Bank, we strive to promote sustainability and transformation in all aspects of our operations. We recognize that our identity, standing, culture, and societal relevance are all interconnected, and we aim to foster a positive impact in each of these areas. We believe that by embracing sustainability and transformation, we can create a better future for our stakeholders and the communities we serve.

### **Banking Strategy**

- Diversify your portfolios by investing in both retail and wholesale marketplaces.
- Ensure diversity of investment and expansion based on retail and SME / Women entrepreneur funding by sector, size, economic purpose, and geographical location.
- Focus on the customer by offering cutting-edge products and services.

### **Management Strategy**

- Cultivate a congenial working environment.

#### **2.4.1 Press Release**

##### **INAUGURATION OF DHAKA BANK MUJIB CORNER**

In order to commemorate Bangabandhu Sheikh Mujibur Rahman's birth centennial in the month of our independence, Dhaka Bank Limited on March 15, 2022, officially opened "Dhaka Bank Mujib Corner" at Dhaka Bank Head Office premises.

**MR. MD. MOSTAQUE AHMED PROMOTED AS THE DEPUTY MANAGING DIRECTOR IN DHAKA BANK LIMITED**

Mr. Md. Mostaque Ahmed was recently elevated by Dhaka Bank Limited to the position of Deputy Managing Director, effective December 1, 2021. He was the Bank's Senior Executive Vice President and Chief Emerging Market Officer before taking on this position.

Mr. Md. Mostaque Ahmed, one of Dhaka Bank's top achievers, has a demonstrated history of success in business expansion and the bank's profitability.

As Manager of the Foreign Exchange Branch, Karwan Bazar Branch, Banani Branch, and Gulshan Branch, Mr. Ahmed successfully oversaw operations. Additionally, he was employed by the Banani Branch and Local Office's Foreign Trade Department. His commitment, enthusiasm for growth, and leadership helped the bank achieve more success in recent years.

#### **DHAKA BANK ARRANGED BDT 2,000 MILLION PREFERENCE SHARES FOR UNITED ASHUGANJ ENERGY LIMITED**

At the bank's headquarters, Dhaka Bank Limited and United Ashuganj Energy Limited, a subsidiary of the United Group, signed an agreement for the arrangement of preference shares (cumulative, redeemable, and non-convertible) totaling BDT 2,000,000,000. The "Investor" and "Lead Arranger" for this transaction are Dhaka Bank Limited.

The program was attended by several senior representatives from notable organizations in Bangladesh. Emranul Huq, the Managing Director and CEO of Dhaka Bank Limited, was one of the key attendees. He is a highly respected figure in the banking industry and has a wealth of experience in finance and management. Another prominent attendee was Moinuddin Hasan Rashid, the Chairman and Managing Director of United Group, a leading business conglomerate in the country. Mohammad Abu Jafar, the Additional Managing Director of Dhaka Bank Limited, was also present at the program. Overall, the attendees represented a diverse range of backgrounds and expertise, contributing to a productive and informative event.

## SOCIAL MEDIA

Dhaka Bank Limited believes in investing in social media marketing and has a prominent and active social media presence in all major social media platforms for example Facebook with more than 619,000 followers. It is very much involved with its communities through Facebook groups, events and live sessions. Dhaka Bank Limited is not on all social media channels and focuses only on a few of them given the nature of banking.

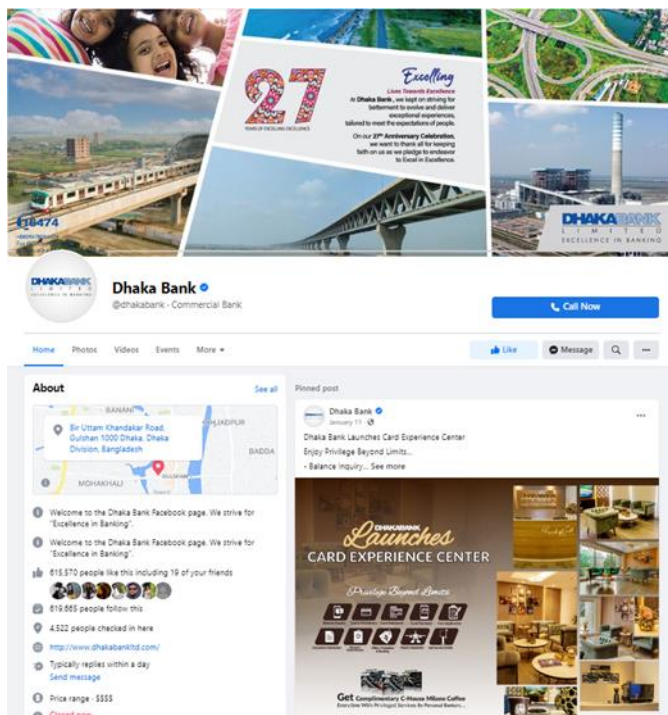


Diagram 1: Dhaka Bank Limited Facebook page

### 2.4.2 Email marketing and SMS marketing

Dhaka Bank Limited engages with existing and potential customers through personalized emails and SMS, especially during service promotions and holidays.

### 2.4.3 Daily Business News Articles

The company sticks to making online news columns to keep all its stakeholders updated with recent events. The following are news articles that Dhaka Bank promotes in their daily business news section are as follows:



**Banks**

# Liquidity stress at banks fuels call money rate



**AKM Zamir Uddin**

Thu Jul 7, 2022 09:30 AM Last update on: Thu Jul 7, 2022 09:30 AM



**T**he ongoing strain on Bangladesh's foreign exchange market and the growing demand for cash ahead of Eid-ul-Azha sent the inter-bank call money rate to at least a six-year high yesterday.

Diagram 2: Corporate News 1

**Economy**

## Diversified jute products: Exporters to get 20pc incentive



**Star Business Report**

Thu Jul 7, 2022 12:00 AM Last update on: Thu Jul 7, 2022 03:06 AM



File photo: Palash Khan/Star

**E**xporters of diversified jute products such as food-grade bags, clothes, yarns and twines will receive a 20 per cent export incentive, according to a Bangladesh Bank notice.

Diagram 3: Corporate News 2

## 2.5 Financial Performances and Accounting Practices

In Dhaka Bank Limited, the accounts and finances are handled by one team led by the COO and are handling cash flows of all the projects and other parts. Their work includes

- Quarterly records of income and expenses
- Managing funds, loan, and investments
- Preparing monthly accounts
- Legal documents, and tax evaluation

### **Market Capitalization (Taka in billion)**

The favorable closing market price at the end of 2020 has led to an increase in market capitalization. “Market capitalization refers to the value of a company that is determined by the stock market, which is calculated by multiplying the total number of outstanding shares by the market price per share” (Dhaka Bank Limited: Excellence in banking 2023). This metric is crucial in assessing a company's size and has an impact on various factors that investors consider, such as risk.

### **Net Asset Value per share (Taka)**

Improved operational outcomes and efficient management of the balance sheet in 2020 have resulted in an increase in the net asset value per share. Net asset value is a metric that investors frequently use to identify potential investment opportunities, particularly when evaluating the valuation and pricing of mutual funds. NAV, or net asset value, is calculated by dividing the difference between a company's total assets and liabilities by the total number of shares or units held by investors.

### **Price Earnings Ratio (%)**

The Price Earnings ratio declined due to unfavorable market prices, lower earnings per share, and slower growth in operating income and profits. However, a low-Price Earning ratio may indicate that a company is performing well compared to its past performance. Another way to

interpret the price-to-earnings ratio is as a means to standardize the value of one taka of earnings across the entire stock market.

### **Earnings Per Share (Taka)**

In 2020, Dhaka Bank's reasonable loan provisioning led to an increase in earnings per share, which is an important metric for determining the value of a company's stock. Earnings per share reflect how much profit a company has generated for each outstanding share, and investors use this metric to estimate the worth of a company's stock. The earnings per share is calculated by dividing the company's total earnings by the number of outstanding shares.

### **Cost To Income Ratios (%)**

The cost-to-income ratio, which measures a bank's efficiency, improved in 2020 due to the increase in operational income and effective control of operating expenses. A lower ratio indicates greater success in managing costs relative to income. Conversely, if the ratio increases from one period to another, it suggests that costs are growing faster than revenue, which negatively affects the bank's profitability. Therefore, monitoring the cost-to-income ratio is crucial for a bank's financial health and sustainability.

## **2.5.1 Statement of Operating and Financial Data of Last 5 Years (2016-2020)**

The Bank had a great year in 2020! They generated a robust operating income of Tk. 10,165 million and achieved an impressive balance of Tk. 295,337 million on the asset side of their balance sheet. This was an increase of Tk. 10,328 million from the previous year's balance of Tk. 285,009 million. How did they do it? Well, loans and advances went up by 2 percent, and deposits grew by 1 percent. This positive trend was helped by the Bank's Capital Adequacy meeting the noteworthy Basel-III requirements at 14.52 percent.

The Bank's total shareholders' equity increased from Tk. 17,211 million in 2019 to Tk. 18,792 million in 2020, showing impressive growth. “And liquidity remained favorable with cash, balances with other banks and financial institutions, funds available for call, treasury bonds, and marketable securities accounting for 25.58 percent of total assets” (Dhaka Bank Limited: Excellence in banking 2023). This is a great position for the Bank to be in!

In summary, the Bank's Capital Adequacy adhered to the Basel-III standards and their shareholders' equity and liquidity position were strong, making 2020 an excellent year for the Bank.

## 5-year Financial Highlights

(BOT in million unless mentioned otherwise)

Particulars	2016	2017	2018	2019	2020	% change over 2019
<b>INCOME STATEMENT</b>						
Interest Income	13,166	13,715	18,985	21,590	17,714	-18%
Interest Expense	9,453	10,336	13,409	17,040	13,996	-18%
Net Interest Income	3,713	3,379	5,577	4,550	3,718	-18%
Investment Income	3,238	2,884	2,200	2,568	3,554	38%
Commission, Exchange and Brokerage	1,517	2,877	2,900	3,421	2,699	-21%
Operating Income	8,739	9,376	10,877	10,800	10,165	-6%
Operating Expenses	3,336	4,171	4,313	4,701	4,958	5%
Operating Profit (profit before provision and tax)	5,404	5,205	6,564	6,099	5,207	-15%
Provision for Loans, Investments and other Assets	2,656	2,365	3,621	2,998	2,025	-32%
Profit Before Tax	2,748	2,839	2,944	3,101	3,182	3%
Tax Including Deferred Tax	1,282	1,344	1,585	1,529	1,152	-25%
Profit After Tax	1,466	1,395	1,359	1,571	2,030	29%
<b>BALANCE SHEET</b>						
Authorized Capital	10,000	10,000	10,000	10,000	10,000	0%
Paid-up Capital	6,879	7,223	8,126	8,532	8,959	5%
Shareholders' Equity	14,446	15,245	16,616	17,211	18,792	9%
Deposits	157,162	170,035	197,189	204,530	205,667	1%
Borrowings	11,297	21,534	26,680	27,725	32,999	19%
Loans & Advances	134,689	154,017	180,626	195,635	198,660	2%
Investments	21,306	23,182	27,620	36,682	39,445	8%
Fixed Assets	4,194	4,263	4,906	5,080	9,021	78%
Earning Assets	165,096	187,004	223,630	242,137	247,417	2%
Total Assets	202,192	229,453	273,976	285,009	295,337	4%
Total Liabilities	187,746	214,208	257,360	267,799	276,545	3%
Total Off-balance Sheet Items	72,926	98,122	136,871	132,383	130,877	-1%
<b>FOREIGN EXCHANGE BUSINESS</b>						
Import Business	101,909	130,573	158,344	151,121	124,010	-18%
Export Business	88,050	103,043	125,167	130,156	95,335	-27%
Inward Foreign Remittance	13,963	10,806	12,176	10,385	15,804	52%
Guarantee Business	27,466	27,585	37,731	38,640	48,487	25%
<b>CAPITAL MEASURES</b>						
Risk Weighted Assets	159,790	182,954	210,240	193,398	199,837	3%
Core Capital (Tier-I)	13,770	14,540	15,402	16,503	17,713	7%
Supplementary Capital (Tier-II)	8,072	7,345	13,692	14,669	11,304	-23%
Total/Regulatory Capital	21,841	21,884	29,094	31,172	29,016	-7%
Statutory Capital (paid up capital and statutory reserves)	12,729	13,641	15,133	16,159	17,222	7%
Capital to Risk Weighted Assets (CRAR) Ratio	13.67%	11.96%	13.84%	16.12%	14.52%	-10%
Tier-I Capital Ratio	8.62%	7.95%	7.33%	8.53%	8.86%	4%
RWA to Total Assets	79%	80%	77%	68%	68%	0%

Diagram 4: Statement of operating and financial data of last 5 years

# 2020 RESULTS SUMMARY

Figure in million except number and percentage

Segmented Results of 2020	Dhaka Bank Limited			Subsidiary		Consolidated
	On-shore	Off-shore	Islamic Banking	Dhaka Bank Securities Ltd.	Dhaka Bank Investment Ltd.	
Operating Income	9,311	541	313	210	26	10,401
Operating Profit	4,452	523	232	137	25	5,369
Assets	261,498	19,212	10,638	5,167	341	296,856
Liability	261,498	19,212	10,638	5,167	341	296,856
<b>Note:</b> While consolidating segmented results under the Bank group, inter-company adjustments have been made.						
<b>Shareholders' Value</b>				<b>2020</b>	<b>2019</b>	<b>% Change over 2019</b>
Earnings per Share (EPS) - Taka				2.27	1.75	29%
Price Earning Ratio (Times)				5.25	6.84	-23%
Dividend (%)				6% (Cash)	5% (Cash)	20%
				6% (Stock)	5% (Stock)	20%
Net Asset Value (NAV)				18,792	17,211	9%
NAV per Share - Taka				20.98	19.21	9%
<b>Profitability &amp; Performance Ratio – The Bank</b>						
				<b>2020</b>	<b>2019</b>	<b>% Change over 2019</b>
Return on Assets (ROA) (%)				0.70	0.56	25%
Return on Equity (ROE) (%)				11.28	9.28	22%
Return on Investment (ROI) (%)				9.34	7.99	17%
Operating Profit per Employee				2.75	3.11	-11%
Assets per Employee				156.26	145.41	7%
<b>Balance Sheet Focus – The Bank</b>						
				<b>2020</b>	<b>2019</b>	<b>% Change over 2019</b>
Balance Sheet Size				295,337	285,009	1%
Shareholders' Equity				18,792	17,211	9%
Total Deposits				205,667	204,530	1%
Total Loans & Advances				198,660	195,635	2%
Classified Loans				6,227	9,278	-33%
<b>Capital Adequacy – The Bank</b>						
				<b>2020</b>	<b>2019</b>	<b>% Change over 2019</b>
Tier-I Capital Ratio (%)				8.86	8.53	4%
Capital to Risk Weighted Assets Ratio (CRAR) (%)				14.52	16.12	-10%
Total Eligible Capital				29,016	31,172	-7%

Diagram 5: Financial Performance 2020 – 2019

## 2020 PERFORMANCE HIGHLIGHTS - THE BANK

Core Business Growth

BDT in million unless mentioned otherwise

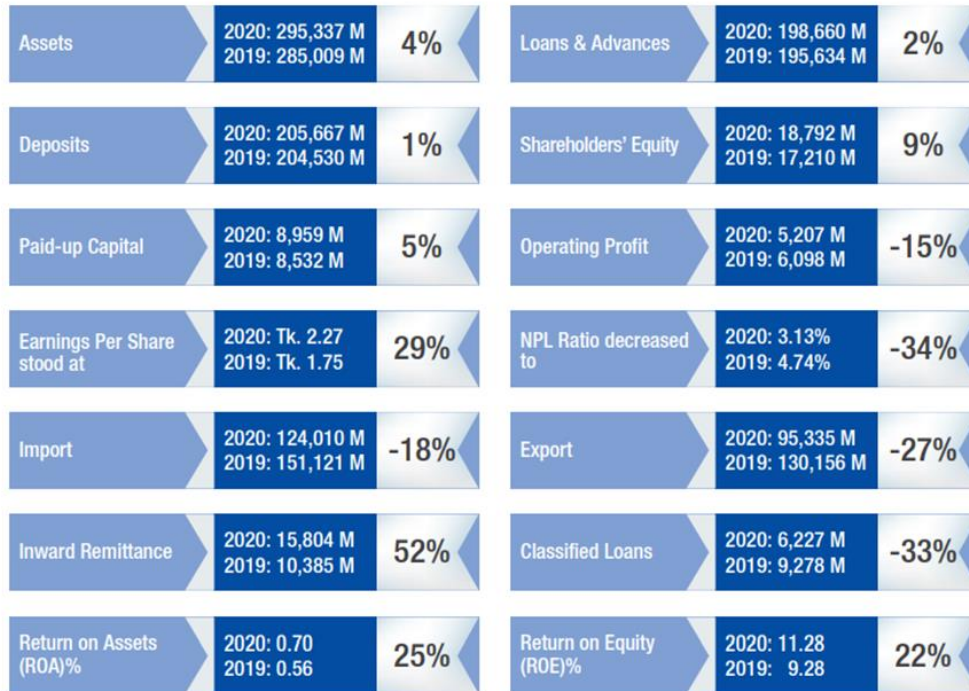


Diagram 6: Core Business Growth

# BANK'S PROFILE

## OTHER INFORMATION

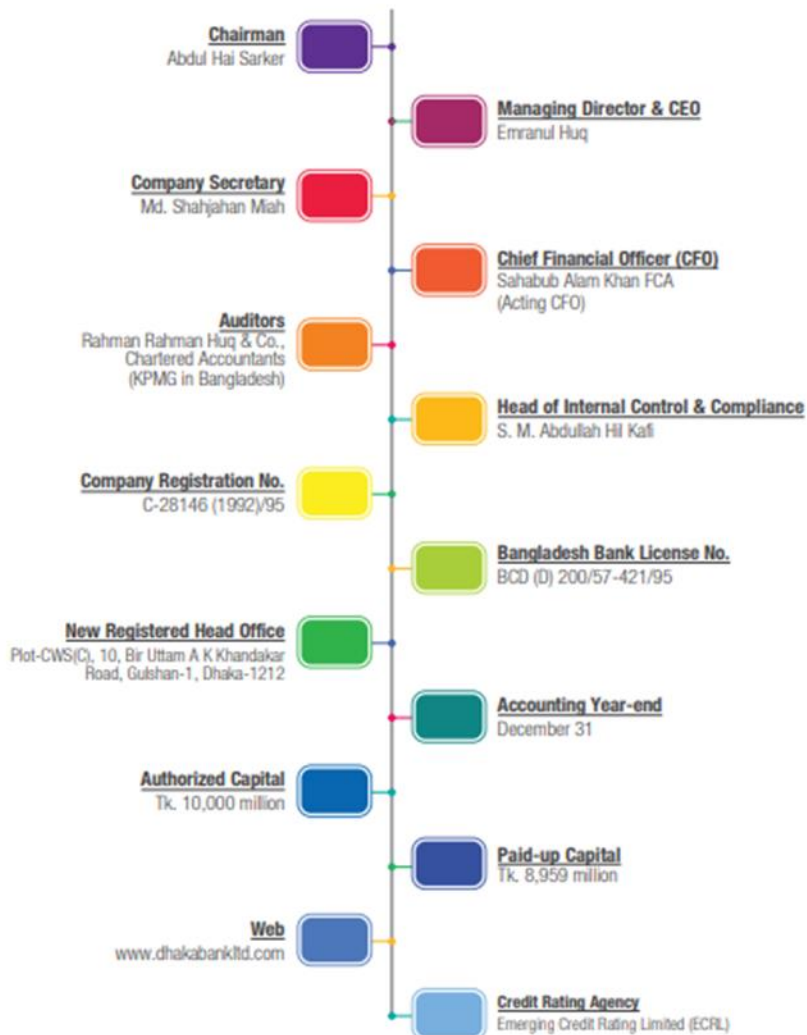


Diagram 7: Bank's Profile



# MILESTONES

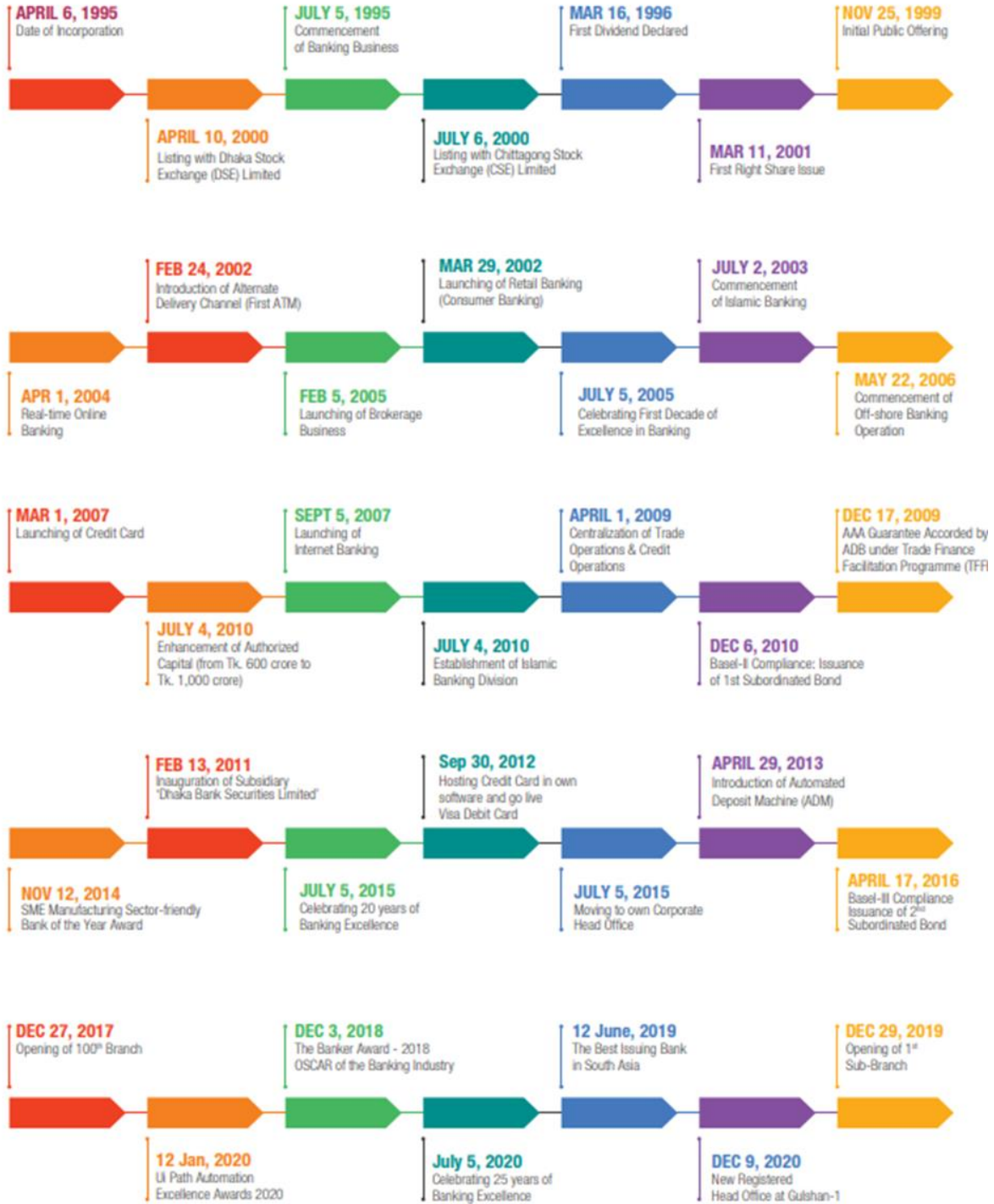


Diagram 8: Milestones and Achievement

## **2.6 Operations Management and Information System Practices**

### **2.6.1 Appointment of Compliance Auditors**

“At the 25th Annual General Meeting of Dhaka Bank, Mr. Hoda Vasi Chowdhury & Co., a firm of Chartered Accountants, were appointed as the compliance auditors for the year 2020. (Dhaka Bank Limited: Excellence in banking 2023)” As per the guidelines of the Bangladesh Securities and Exchange Commission (BSEC), the auditors are qualified for reappointment for the year 2021, after they have met the necessary qualifications and have completed their first year of audit.

#### **Rotation of Directors**

According to the Company Act of 1994 and the Bank's Articles of Association, one-third of the Directors will retire at the 26th Annual General Meeting and may seek re-election. However, their re-election is subject to the consent of Bangladesh Bank.

#### **Protection to minority shareholders**

DBL ensures the protection of minority shareholders through various techniques such as an independent management team, a multifaceted internal control system, and independent and internal audits, fostering a professional atmosphere. Attempts to coerce or manipulate shareholders directly or indirectly are ineffective. However, in case of any issues arising at the Bank's AGM or elsewhere, a comprehensive inquiry is conducted.

#### **Management's Discussion and Analysis**

The Annual Report of the Financial Institution comprises an all-inclusive evaluation of its monetary standings and undertakings. In addition, it is accompanied by an exhaustive discourse on management and analysis, which has obtained the endorsement of the bank's Chief Executive Officer and Managing Director.2.6.2.

## 2.6.2 Risk Management Process

The risk management process is a series of steps that organizations take to identify, assess, and mitigate risks. This process helps organizations make better decisions by providing insight into potential risks and their consequences. Here are the steps involved in the risk management process:

**Communicate and Consult:** In this step, the organization communicates with stakeholders and experts to identify potential risks and to understand the context in which the risks exist.

**Establish the Context:** The organization identifies the goals, objectives, and scope of the risk management process. This step helps the organization to understand the context in which the risks exist.

**Identify the Risks:** The organization identifies and documents all potential risks that could impact its goals and objectives.

**Analyze the Risks:** In this step, the organization analyzes the likelihood and potential impact of each identified risk.

**Evaluate the Risks:** The organization evaluates the risks based on the analysis conducted in step 4. This step helps the organization to prioritize the risks and determine which risks require immediate attention.

**Treat/Mitigate the Risks:** The organization develops and implements risk mitigation strategies to reduce the likelihood and impact of identified risks.

**Monitor the Risks:** The organization continuously monitors and evaluates the effectiveness of the risk mitigation strategies implemented in step 6. This step helps the organization to identify new risks and to make adjustments to existing risk mitigation strategies.

### 2.6.3 Risk Management Framework

A risk management framework is a necessary component for establishing proper risk management authority in banks. As a result, the bank's risk management framework has been established as follows, in accordance with Bangladesh Bank's newest Risk Management Guidelines-2018.

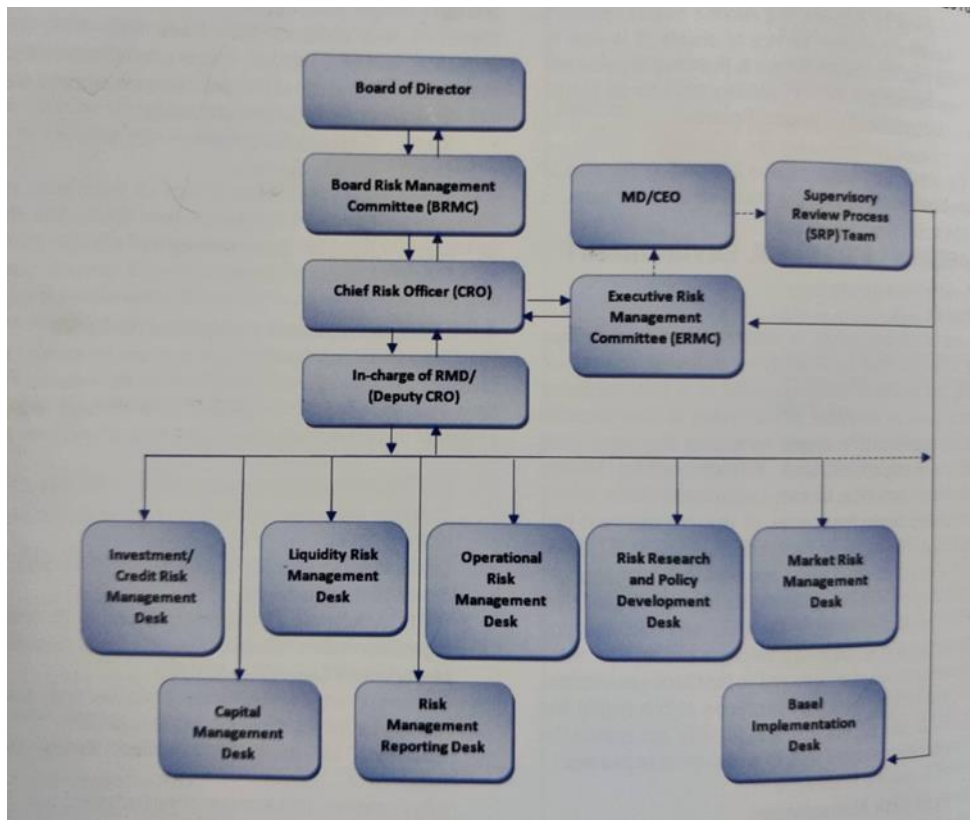


Diagram 9: Management Committee - Dhaka Bank

### 2.6.4 Products and Service

#### PROJECT FINANCE (LONG, MID & SHORT TERM)

Large-scale corporate projects have been funded via project financing, an effective and timely funding method. It entails comprehending the justification for project funding, creating a financial plan, determining the risks, putting together a financing strategy, and raising the necessary finances.

Entrepreneurs undertaking a project can choose from a wide variety of goods and services from Dhaka Bank, including assistance with project financing structuring, risk mitigation, and consultancy services.

The following products are offered under Project Finance:

- Loans for purchasing machineries
- Loans for construction projects
- Lease financing for machineries
- Foreign currency loans

They have extensive experience in project financing across various industries and enterprises.

In particular, our expertise is valuable in the following sectors:

- Textile and ready-made garment manufacturing
- Cement production
- Steel and engineering
- Paper and packaging manufacturing
- Jute industry
- Telecommunications, media, and technology
- Power sector, including generation and distribution
- Glassware production
- Edible oil and consumer goods
- Energy and infrastructure development
- Chemicals and pharmaceuticals

- Construction projects
- Renewable energy, specifically solar power
- Shipbuilding industry
- Aviation sector
- Healthcare industry

## **TRADE FINANCE**

Foreign trade has become a vital aspect of modern banking, as businesses have expanded beyond national boundaries. To assist our customers in their global trade activities, we have built a strong foundation in trade finance and offer a range of products and services, including:

- Advising and transferring export letters of credit
- Negotiating and collecting export bills
- Financing for import activities
- Handling import bills
- Providing shipping guarantees
- Offering EDF loans (Export Development Fund)
- OBU financing (Offshore Banking Unit)

Working cash is the lifeblood of any freshly started projects. Depending on the operations of the various business and industrial sectors, Dhaka Bank offers a wide range of working capital lending alternatives. Our working capital financing products and services are categorized based on the type of facilities offered. These include both funded and non-funded facilities:

Non-funded facilities consist of:

- Letter of Credit (such as Cash LC, BTB LC, UPAS, EDF, etc.)
- Bank Guarantee (including BB, PG, APG, Payment Guarantee, FC)

Funded Facilities consist of:

- Short-term loans with tenures of 3, 6, or 9 months
- Overdraft for other purposes
- Overdraft for work orders
- Cash credit with options for hypothecation and pledge
- Loan against trust receipt (LTR)
- Time loans

**The Cash Management Solutions comprise the following services:**

- Payment and collection solutions to facilitate financial transactions
- Bulk cheque processing services for efficient management of large volumes of cheques
- Utility bill collection to simplify bill payments for customers
- Vendor and salary payments for timely and secure disbursement of funds
- Cash pickup and delivery services for convenient and secure movement of funds
- Hajj remittance processing to assist with religious pilgrimage payments
- Management of initial public offerings (IPOs) as lead bank to provide expert financial advice and assistance
- Acting as a banker for the issue of IPOs to ensure smooth and efficient issuance of shares

## **2.6.5 Retail Banking**

Dhaka Bank is a well-respected player in the retail banking industry among both local and multinational banks in Bangladesh. In 2012, we began to sharpen our attention on the consumer segment, offering a range of innovative products and services tailored to this group. Since the inception of this initiative, we have consistently advanced our offerings of high-quality products and services.

**The retail banking division at Dhaka Bank operates through all of our branches and comprises of four units:**

- Marketing & Business Development Unit, which handles cards and loans
- Risk Assessment & Credit Approval Unit, which manages risk assessment and credit approval for cards and loans
- Loan Operations & Disbursement Unit, which handles loan disbursement and operations
- Legal & Recovery Unit, which manages legal matters and recovery processes.

### **CURRENT ACCOUNT**

The current account offered by Dhaka Bank is ideal for institutions, partnerships, public and private limited companies, and proprietorship businesses. It has a low annual service fee, a minimal minimum deposit requirement, and comes with a free ATM card.

### **SAVINGS ACCOUNT**

Dhaka Bank's savings account is designed to be accessible for most individuals, with a low minimum required deposit and low yearly service fees. This makes it a great option for those who want to start saving but may not have a large amount of money to open an account.

### **BUNDLE SAVINGS ACCOUNT**



Dhaka Bank's savings account requires a low minimum deposit and has a low annual service fee, making it suitable for most individuals.

## **JOMA SAVINGS ACCOUNT**

In Bangladesh's industrial development, the Ready-Made Garment (RMG) industry has been a trailblazer. Within a short period of time after beginning operations, it has built a solid reputation on the global market. One of the main foundations on which Bangladesh hopes to achieve middle-income status by 2021 is RMG. The majority of RMG employees—nearly 90%—are women. The industry steadily but firmly establishes itself as a symbol of female strength and national wealth. Dhaka Bank gladly creates a savings product called JOMA for greater cooperation and relationships with RMG employees.

## **2.7 Industry and Competitive Analysis**

### **2.7.1 SWOT Analysis of Dhaka Bank Limited**

I have conducted a comprehensive SWOT analysis of DBL Bank's trade services by reviewing feedback from their officers. Through this analysis, we have identified several strengths, weaknesses, threats, and opportunities in various areas that the bank operates in, such as service level, organizational identity, operational efficiency, technology, employee productivity, and more. This information will help the bank make strategic decisions to enhance its performance and address any potential challenges.

#### **Strengths**

- Strong brand identity
- Clear and effective operational processes
- Well-defined timeline for completing tasks
- Strong employee engagement and sense of belonging

- High level of efficiency in work performance
- Young and motivated workforce
- Empowerment of employees.

### **Weaknesses**

- Ineffective monitoring of courier service
- High fees for L/C that discourage small business owners
- Lack of effective marketing initiatives
- Limited availability of cutting-edge products and diversification

### **Opportunities**

- The prudential policies of Bangladesh Bank aimed at improving the asset quality of banks will persist in 2021 and beyond to sustain the favorable trend in the financial sector and cater to the demands of long-term growth and expansion.
- Despite a decline in the country's export growth rate last year, the achievement in export demonstrates our resilience in the face of domestic challenges. Since banks have significant exposure to these sectors, it is reasonable to expect that they will continue to generate revenue from their involvement in them.
- Banks will have abundant opportunities in the future to generate income through trade finance and remittances from overseas.
- The development of infrastructure projects like the Padma Bridge is likely to influence the investment climate in the near future.

Dhaka Bank Limited, like all other organizations, needs a strategic planning method to survive in the competitive banking industry. The atmosphere at work was upbeat and encouraging, and employees were highly encouraged to do better work. SWOT analysis is important in formulating corporate strategy. Using SWOT analysis, we can determine the Dhaka Bank scenario. Here, I've made an effort to identify Dhaka Bank's strengths, weaknesses, opportunities, and threats.

### **2.7.2 Porter's Five Forces of Dhaka Bank Limited**

Porter's Five Forces is one of the most comprehensive methods for examining any industry and comprehending what influences profitability and competition. Customers of businesses such as Dhaka Bank Limited are both B2B and B2C, and both individuals and businesses can meet their demands. Since many jobless people are now seeking much security by operating their own solitary business through various social media platforms, there are an increasing number of new enterprises in the midst of the epidemic. As a result, there are more service consumers in Bangladesh than there are banks. Both individual consumers and businesses now have more customers because to digital transformation and enhanced technologies.

Due to the service-based nature of banks like Dhaka Bank Limited, suppliers have varying degrees of bargaining power. Currently, the banking sector has a sizable number of suppliers. Given the large number of banks currently in existence, the threat of new entrants is significant. However, as they will be up against stiff competition from established firms, new entrants must forge strong customer relationships, have enough finance, and utilize highly available technologically advanced tools. There are, of course, alternatives that customers can use without paying the costs associated with switching. Customers have the freedom to switch to other financial services if they don't like the one they are using, and available alternatives are likely to be less expensive than their current provider. There are numerous such rivals in the

banking sector and costs are not high. The exit barriers are low and the industry is growing rapidly due to fast-evolving technology and need for financial assistance. There are many similar competitors in the banking sector and costs are not high. The exit barriers are low and the industry is growing rapidly due to fast-evolving technology and need for financial assistance.



*Diagram 10: Porter's Five Forces of Dhaka Bank Limited*

## **2.8 Summary and Conclusions**

In conclusion, Dhaka Bank Limited faces intense competition in the market, with a high bargaining power of buyers, low threats of new entrants, low bargaining power of suppliers, and high threats of substitutes.

## **2.9 Recommendations**

The company should focus on improving its service availability and enhance communication through effective marketing strategies to anticipate the rapidly changing customer behavior in the banking industry.

## **Chapter 3**

### **3.1 Introduction**

The purpose of this chapter is to provide a detailed review of the chosen topic matter which is how the company maintained the work life balance of employees at Dhaka Bank Ltd to this date. Organizations are becoming more formal and output-focused in this age of globalization. due to the fact that they must contend with other businesses. The banking industry in Bangladesh, in particular the private commercial banking sector, is experiencing the same problems. Employees at banking institutions are under increased job pressure. However, it is clear that in order to work long hours, employees find it difficult to spend much time with their families. As a result, the personnel cannot balance their personal and professional lives. Additionally, for a rising nation like Bangladesh, understanding the concept of work-life balance has become crucial recently.

Concerns about both their personal and professional lives are growing among employees. Employees nowadays need the kind of employment that allows them to work productively while also allowing them to support their families. If an employee doesn't strike a balance between work and life, job will get boring and stressful for him. His family will simultaneously deal with a number of exacerbated circumstances that he has caused. Work Life Balance (WLB) is crucial in this regard as well.

#### **3.1.1 Significance of the Study**

Doing this report on my first ever official work experience has helped me to reflect and look back into what skills I have actually acquired. Doing this report, it helped me to understand something that Dhaka Bank may have missed out to pay importance to. The growing need for better services and communication has pushed banks to be present virtually more than ever and Dhaka Bank has not effectively made their presence since they failed to understand the need.

It has influenced me to put a good amount of effort into reading news journals and research papers to confirm about the trend of banking. These updates helped me share a constructive opinion during office meetings and earned my supervisor's trust when making decisions on how we could deliver certain tasks better. I'm hopeful my suggestions will be helpful to add more value to the current customer service satisfaction.

I've discovered that Islamic banking is in high demand throughout the country. The economy of this large-population country is rapidly expanding, creating a demand for high-quality, service-oriented global financial services to reach people's homes. Bangladesh's economy continues to show satisfactory and consistent development while maintaining macroeconomic stability. Unlock the potential of the country's underserved middle, which is not covered by business banking services. Pay special attention to agricultural and macroeconomic issues. Bring the unbanked rural population under the banking umbrella. Banking that is based on modern technology as well as banking that is environmentally friendly.

The report focuses mainly on Work life balance of employees. The aim of the report is to identify the implementation of processes in the bank to keep up with a healthy and stable work life balance among employees and the struggles bank face in this matter. The outcome of the report was that the work life balance is not a trivial matter and it takes a huge pressure for the bank to maintain it with hundreds of employees all over the country and if it is not maintained then the organization will be at huge risk. Bangladesh's banking industry is becoming more and more cutthroat. The existing banks faced many difficulties as a result of this competitive climate. Every bank offers a wide range of products and services to compete. The banking operations span the national border in addition to being conducted entirely within the nation. Due to the bank's engagement, commercial transactions are now easy.

Dhaka Bank Limited (DBL), a commercial bank in the private sector, and The Risk Management Department is one of the departments under the Head Office, directly oversees and controls the bank's overall risks related to monthly transactions, quarterly transactions, yearly transactions etc. The Risk Management Department is responsible for making reports such as MRMR, MCR, CRMR and also proposed many investment ideas with other banks and financial institutions in order to make profit for Dhaka Bank Ltd. This department controls all transaction other departments are proposing and speculates estimated risks or benefits related to the proposal and warns for future risks of loss and this department also reports to Bangladesh Bank for every change Dhaka Bank is making. Therefore, this is a very crucial and important department.

The banking industry is regarded as one of the busiest and most stressful industries to work in, and for employees, it may be quite challenging to combine their work and personal lives. That is why I chose this topic for my internship report. Moreover, not much research paper is made on this topic in Bangladesh compared to in other countries. Additionally, with individuals becoming more aware of mental health, a healthy lifestyle, etc., this has become a hot research issue recently. Sadly, very little study has been conducted in our nation.

The level of job pressure is essentially the same across all of these banks. I take advantage of the opportunity to complete my internship at Dhaka Bank Limited and begin working on this specific project. Around 50 respondents participated in the survey.

### **3.1.2 Objectives of the Study**

In this chapter, our primary goal is to explore the significance of work-life balance within the banking sector. As employee productivity is a vital aspect of achieving Dhaka Bank's objectives, we have elucidated the work approach and operational details of the bank, with a specific emphasis on work-life balance. Our objectives for this chapter are as follows:

### **Objective 1**

To investigate how work-life balance influences employee productivity and the bank's overall performance.

### **Objective 2**

To evaluate the work policies and practices of Dhaka Bank, highlighting the measures that the bank has taken to ensure work-life balance for its employees.

### **Objective 3**

To suggest practical recommendations for enhancing work-life balance within Dhaka Bank, thereby improving the employee's job satisfaction and overall performance.

### **Objective 4**

To compare the work-life balance practices of Dhaka Bank with industry standards and identify any gaps or areas for improvement.

## **3.2 Literature Review**

Work and life balance is a critical aspect of employee well-being and organizational effectiveness. In the banking industry, where employees often face high work demands and long hours, achieving a healthy work-life balance becomes even more crucial. This literature review aims to explore existing research on work and life balance within the banking sector, highlighting key findings, trends, and implications for employees and organizations.

A comprehensive search was conducted across academic databases, including journals, books, and research reports, focusing on studies related to work and life balance in banks.

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There were enough resources available on the topic of work-life balance since its such a crucial point in our lives especially with the ongoing work-load stress. However, the issue was to find paper on specific topic of the banks in Bangladesh, in fact not much papers were available on the working sectors of Bangladesh. Here, we mostly traversed through papers that concerns about the work and life conditions in their respective countries. India, a country despite being homogenous in population and size, might have a closer connection to the work culture similar to Bangladesh. “Singh in his paper discusses how work-life balance has a major aim to have prosperity of society and the realization of fulfilling lives for its employees by supporting the growth of every employee and the further development of the companies.” “In the paper he discussed in detail about the outcomes by measuring work stress, career growth, turnover, absenteeism, appreciation, and competitive environment.” Singh (2013) emphasized “the negative side of the work- family association and suggested the shifted towards the investigation of the positive interaction between work and family role as well as roles outside work and family lives.” Hafiz (2017) furthermore states that “a good work life balance matters a lot for organizational success. So, actions taken by organizations are a must in order to create a good work life balance.” It is particularly important as stated by Jamal (2019) in a popular newspaper, The Daily star quoted “When we look at Bangladesh's recent economic performance broadly, we see that it has done quite well having maintained a GDP growth rate of 7-plus percent from 2016 to 2018. This is particularly impressive considering Bangladesh was among only five countries out of 45 least developed countries that had managed to do so

in the year 2017, according to the United Nations Conference on Trade and Development—making the preservation of such growth for three straight years, and possibly longer going into the future if we are to believe the expectations of most forecasters, even more impressive.”

Furthermore, an important part of the study was focused on the work-life balance and job satisfaction of women. “Working women face different issues such as long working hours, safety issues in moving in different modes of transportation after office hours, child care facilities, unsupportive family members, gender inequality in promotion processes and salaries” (Vasumathi, 2018). “In another study done on software employees, there was no significant difference in the level of job stress among married and unmarried working women.” “The increasing workload experienced by both genders could significantly affect family life; however, women pressurized in work reported more difficulties in taking care of family, specifically mothers with younger children, while men often feel more satisfied at work at the cost of ignoring family.” “A number of researchers have suggested that significant gender differences exist in the acceptance of technology in personal use” (Dautzenberg, 2012; Ong & Lai, 2006; Vasumathi, 2018; Venkatesh & Morris, 2000; Yeh, Hsiao, & Yang, 2012). Peeters, Montgomery & Schaufeli (2005) states that “Gender wise, deferent perspective on job and home demand. Unlike men, women feel they must cope with both job demand and home demand. But on the contrary, men feel less responsible toward home demand.” However, in summery on the context of women working I believe on the job positions in some cases women might far better than men and vice versa as stated, “Women employees are also proving to provide better customer service then men”, as can be found in the study by Siddique & Mishra (2017)

Overall, work and life balance are a critical aspect of employee well-being and organizational success in the banking industry. This literature review highlights the importance of work-life balance, identifies key factors influencing balance within banks, and underscores the need for

supportive organizational policies and practices. By prioritizing work and life balance, banks can create a positive work environment, enhance employee satisfaction and performance, and ultimately contribute to their own long-term success.

### **3.3 Research Methodology**

In preparing this report, I used both primary and secondary research as my source of data. The primary data are the questionnaire with answers in the form Likert Scale that was set to give employees to measure their quality of work-life balance, the information from Dhaka Bank Limited Annual Report 2020 and on the job experience in which I had employees' interactions at office. Secondary data was collected from research papers and journals, news articles that will be discussed in detail in the literature review. Below there is a full detail how each of the following objectives as mentioned in the previous section was scrutinized.

From Objective 1 to investigate how work-life balance influences employee productivity and the bank's overall performance.

On the hindsight, we first need to understand the importance of maintaining a work-life balance and how is it associated with “productivity and bank’s overall performance”. “Despite their importance most of the business strategists least priority to staffs of the company and fail to justify the money spent on them which in return plays a significant role in the overall company’s performance.” (Cummings, 2001) He also states, “Lack of intrinsic motivation, role ambiguity and role conflict are antecedents to burnout.”

The arrival of advanced technologies, globalization, and excessive workloads are factors that can significantly impact both the professional and personal lives of male and female employees. These factors can lead to stress and burnout, which can negatively affect their health and relationships. “Thus, to achieve a balanced work life, employees need to prioritize

self-care, socialization, and family responsibilities. This can include taking breaks during the workday, spending time with loved ones, and maintaining a healthy lifestyle. Additionally, employers can provide flexible work schedules, telecommuting options, and supportive work cultures to help employees achieve a balance between their professional and personal lives” (Goyal & Babel 2015)

However, we couldn't only stick to research papers and journals. There has been a comprehensive study done through reviewing and scrutinizing company policies and surveys done among the employees of Dhaka Bank. The primary data consists of the questionnaire containing responses in the Likert Scale format that was distributed to employees to assess their perception of work-life balance. Additionally, we have gathered information from Dhaka Bank Limited's Annual Report for the year 2020, and our on-the-job experience, during which we engaged in interactions with employees at the office. By combining these sources, we aim to provide a comprehensive understanding of the topic at hand.

According to Objective 2 for evaluating the work policies and practices of Dhaka Bank, highlighting the measures that the bank has taken to ensure work-life balance for its employees.

During the course of our study, we encountered certain limitations that constrained our ability to fully explore the policies and laws of Dhaka Bank Limited. Due to these constraints, we regrettably acknowledge that we were unable to delve deeply into the intricate details of the bank's regulatory framework. However, we strived to compensate for this limitation by incorporating relevant aspects of the bank's policies and laws within our survey and questionnaire. By doing so, we aimed to solicit the valuable perspectives of employees regarding these crucial organizational guidelines.

In our quest for a comprehensive understanding of the topic at hand, we carefully designed the survey and questionnaire to encompass not only subjective assessments of work-life balance

but also to capture employees' perceptions of the bank's policies and laws. By including these elements, we sought to ascertain the level of awareness, comprehension, and satisfaction among employees regarding the organizational regulations set forth by Dhaka Bank Limited.

Though unable to conduct an exhaustive analysis of the policies and laws themselves, we believe that by incorporating them into our survey instrument, we were able to indirectly gauge the employees' thoughts, opinions, and perceptions about these organizational guidelines. Our aim was to gather rich and nuanced data, enabling us to gain insights into the employees' overall sentiments and experiences pertaining to work-life balance and their understanding of the bank's policies.

The following is the questionnaire to measure the Service Quality based on the standard dimension:

**Questionnaire (total=18)**

1. You are happier working for DBL than your previous organization(s)
2. You are satisfied with the working hours of DBL
3. After work, you get enough family time
4. You are able to balance your work life
5. You feel stress-free about the office in your free time
6. DBL takes initiatives to manage the work life of its employees
7. DBL takes initiatives like flexible work timings
8. DBL provides initiatives like allowing Leaves
9. Work pressure is evenly distributed amongst employees
10. You believe policy like Work Life Management helps increase the productivity of employees

11. You feel you can balance your work life because of the current management policy of DBL
12. You think an efficient work-life policy is able to retain employees
13. You think the current flexible working hours of DBL are great
14. DBL gives sufficient creche facility
15. DBL gives sufficient maternity and paternity leave
16. DBL organizes meaningful holiday camps parties and picnics for employees
17. You think you have good career prospects at DBL
18. There is a reasonable in-house doctor facility for employees at DBL

The following are customers' answers to the questionnaire in Likert scale

**Sample Size: 50**

**Number of questions: 18**

Questions	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree		
	Number of people	%	Number of people	%	Number of people	%	Number of people	%	Number of people	%	
1. You are happier working for DBL than your previous organization(s)	14	28%	32	64%	0	0	0	0	4	8%	
2. You are satisfied with the working hours of DBL	20		40%	12	24%	16	32%	2	4%	0	0
3. After work, you get enough family time	14		28%	7	14%	10	20%	15	30%	4	8%
4. You are able to balance your	14		28%	7	14%	12	24%	16	32%	1	2%

work life										
5. You feel stress-free about the office in your free time	4	8%	10	20%	14	28%	7	14%	15	30%
6. DBL takes initiatives to manage the work life of its employees	2	4%	7	14%	19	38%	22	44%	0	0
7. DBL takes initiatives like flexible work timings	0	0	6	12%	10	20%	21	42%	13	26%
8. DBL provides initiatives like allowing Leaves	7	14%	17	34%	19	38%	6	12%	1	2%
9. DBL provides initiatives like allowing Leaves	7	14%	17	34%	19	38%	6	12%	1	2%
10. Work pressure is evenly distributed amongst employees	1	2%	2	4%	19	38%	8	16%	20	40%
11. You believe policy like Work Life Management helps increase employees' productivity	43	86%	4	8%	3	6%	0	0	0	0
12. You feel you can balance your work life because of the current management policy of DBL	9	18%	10	20%	6	12%	23	46%	2	4%
13. Efficient work-life policy is able to retain	31	62%	10	20%	9	18%	0	0	0	0

employees										
14. You think the current flexible working hours of DBL are great	18	36 %	21	42 %	9	18 %	2	4%	0	0
15. DBL gives sufficient creche facility	0	0	5	1%	10	20 %	23	46 %	12	24%
16. DBL gives adequate maternity and paternity leave	4	8%	23	46 %	20	40 %	3	6%	0	0
17. DBL organizes meaningful holiday camps parties and picnics for employees	17	34 %	12	24 %	18	36 %	2	4%	1	2%
18. You think you have good career prospects at DBL	42	84 %	8	16 %	0	0	0	0	0	0
19. There is a good in-house doctor facility for employees at DBL	11	22 %	17	34 %	20	40 %	2	4%	0	0
<b>TOTAL in each</b>	<b>251</b>	<b>502</b>	<b>210</b>	<b>411</b>	<b>214</b>	<b>428</b>	<b>152</b>	<b>304</b>	<b>73</b>	<b>146</b>
<b>Level of Work-Life Balance Satisfaction</b>	<b>13.9</b>	<b>27.9%</b>	<b>11.7</b>	<b>22.8%</b>	<b>11.9</b>	<b>23.8%</b>	<b>8.4</b>	<b>16.9%</b>	<b>4.1</b>	<b>8.1%</b>

### 3.4 Findings of the Study

Most employees at DBL share that they are happier working in their current job i.e. DBL compared to their last organization. This means that DBL is performing better in serving a good work environment for employees compared to other organizations that the employees



previously worked for. To be precise within a sample size of 50 employees, 46 employees which are 92%, agree or strongly agree that they are happy currently at DBL.

This sample size of employees says that they are satisfied with the working hours which are 10 AM to 4 PM. To put in numbers, 32 employees meaning 64% are satisfied while 16 employees are neutral about the working hours giving reasons that these office hours are not always maintained. Sometimes some employees have to stay back to finish pending works that can take up extra hours.

Employees were asked if they get enough time to spend with family to which 21 employees (42%) said they do and the rest shared that they usually take work unfinished work home which takes away their free time. To put in numbers, 19 employees said they disagree or strongly disagree that they get enough family time. Most employees share that they are neutral, disagree, or strongly disagree that they are able to balance their work-life and their reasons varied. 44% of employees feel stressed about the office in their free time. This reveals that work at DBL is quite hectic and can keep employees stressed even in their free time.

Employees mostly disagree that the organization takes initiative to manage their work life. To put it into numbers about 44% feel this way while 38% are neutral. DBL is known to not give enough emphasis on flexible working hours which is 68% of the employees disagreeing or strongly disagreeing that they get flexible working hours.

About 48% of employees agree that DBL provides initiatives like allowing leaves to employees when they needed which they deeply appreciate. 38% feel neutral about the initiative on allowing leave saying there are times when they didn't get leave on the days they wanted. It is sometimes decided by the supervisors or managers to select the days given that all employees cannot be allowed to take leave on the same days.

Another question that revealed a concern is regarding whether the work pressure is evenly distributed on employees or not. Employees about 56% disagree or strongly disagree that work is evenly distributed. It is usually the case of productive employees getting the most workload for their efficiency and less productive employees are not relied on as much.

Surprisingly vast 86% employees strongly agree that policy on work-life management helps increase employees' productivity. They share that a balanced lifestyle helps them focus on work better. However, employees about 50% disagree that they are able to balance work life with the existing management policy. 82% of employees firmly agree that an efficient work-life policy is able to retain employees in the long run and 78% of employees say that the current working hours at DBL are good for them. Yet DBL do not have enough creche facility and 70% disagree that they get sufficient facility in such case. Female employees especially those with kids find this a huge concern and is worried for their young children disrupting their complete focus on work. On the other hand, 54% agree that they get adequate maternity and paternity leave which is a positive point for them. These employees also agree which is about 58% that they get to be part of holidays camps, parties and picnics arranged by DBL. All employees agreed or strongly agreed that DBL is a good organization for great career prospects. This gives them reason to work for longer years.

In conclusion, 50.7% of employees are overall happy and agree that DBL provides them a good work life balance and they are satisfied with the current ways. On the other hand, the rest 49.3% are neutral, disagree or strongly disagree that they are satisfied with the work-life balance at DBL.

In summary, the findings from our study/survey yield the following key insights. By incorporating questions related to the bank's policies and laws in the survey allowed us to indirectly gauge employee perceptions and thoughts regarding these organizational guidelines.

1. The majority of employees are happy working at DBL compared to their previous organization.
2. DBL is performing better in serving a good work environment for employees compared to other organizations that the employees previously worked for.
3. Employees are satisfied with the working hours which are 10 AM to 4 PM.
4. Employees were asked if they get enough time to spend with family to which 21 employees (42%) said they do and the rest shared that they usually take work unfinished work home which takes away their free time.
5. Most employees share that they are neutral, disagree, or strongly disagree that they are able to balance their work-life and their reasons varied.
6. Employees mostly disagree that the organization takes initiative to manage their work life.
7. About 48% of employees agree that DBL provides initiatives like allowing leaves to employees when they needed which they deeply appreciate.
8. Another question that revealed a concern is regarding whether the work pressure is evenly distributed on employees or not.
9. Surprisingly vast 86% employees strongly agree that policy on work-life management helps increase employees' productivity.
10. Employees about 50% disagree that they are able to balance work life with the existing management policy.
11. 82% of employees say that the current working hours at DBL are good for them.
12. Yet DBL do not have enough creche facility and 70% disagree that they get sufficient facility in such case.

13. Female employees especially those with kids find this a huge concern and is worried for their young children disrupting their complete focus on work.

### **3.5 Analysis and Observations**

After thoroughly analyzing the findings and survey results, we have arrived at a conclusion regarding the third objective:

Objective 3 to suggest practical recommendations for enhancing work-life balance within Dhaka Bank, thereby improving the employee's job satisfaction and overall performance.

After thoroughly analyzing the findings and survey results, we have arrived at a conclusion regarding the third objective, which focuses on employees' satisfaction with the working hours of 10 AM to 4 PM. It is evident from the data that the majority of employees express contentment with the designated working hours. However, further exploration reveals a perplexing aspect related to employees' ability to balance their work-life commitments.

While a significant number of employees indicate satisfaction with the working hours, it is concerning to note that a considerable portion of the workforce shares that they often take unfinished work home, depriving them of valuable free time that could be spent with their families. This contradiction raises questions about the true extent of work-life balance achieved within Dhaka Bank.

Moreover, the survey responses highlight that many employees feel neutral, disagree, or strongly disagree when asked about their ability to balance their work-life effectively. The reasons provided for this lack of balance vary among individuals, further deepening the perplexity surrounding this issue. It becomes evident that despite the favorable working hours, there are underlying factors that hinder employees from achieving a satisfactory equilibrium between their professional and personal lives.

Furthermore, employees express dissatisfaction regarding the organization's initiative in managing their work-life commitments. This raises concerns about the support mechanisms and policies in place to promote work-life balance within Dhaka Bank. While a substantial percentage of employees appreciate the initiatives that allow leaves when needed, there is a significant portion that disagrees with the existing management policy, suggesting room for improvement in this aspect.

Additionally, the report reveals a noteworthy disparity related to the distribution of work pressure among employees. The question regarding whether the workload is evenly distributed raises concerns, indicating that some employees may bear a disproportionate burden, which can have adverse effects on their work-life balance and overall well-being.

Interestingly, a considerable majority of employees strongly agree that policies on work-life management contribute to increased productivity. This finding offers a glimmer of hope and suggests that addressing the existing challenges and implementing effective work-life balance policies can yield positive outcomes for both employees and the organization.

However, despite this acknowledgement of the importance of work-life balance policies, nearly half of the employees disagree with their ability to balance work life within the existing management framework. This inconsistency raises further questions about the effectiveness and alignment of the current policies and practices.

Notably, a significant concern emerges regarding the lack of sufficient creche facilities within the organization. Female employees, particularly those with young children, express significant worry about their ability to maintain focus on work when their children are not adequately cared for. This concern highlights the need for Dhaka Bank to address this issue promptly and provide appropriate facilities to support working parents.

Shortcomings and Areas of Improvement:

1. **Inconsistency in Work-Life Balance Perception:** The survey data reveals a burstiness in employees' perceptions of work-life balance within Dhaka Bank. While some employees express satisfaction, others indicate difficulty in achieving a satisfactory equilibrium. This inconsistency highlights the need for further investigation into the factors causing this disparity and the specific areas that require improvement. Understanding the root causes behind this burstiness will enable targeted interventions to address the underlying issues effectively.
2. **Unfinished Work Taking Away Free Time:** The finding that employees often take unfinished work home, resulting in a deprivation of personal free time, adds to the perplexity surrounding work-life balance. This issue suggests that despite the designated working hours, employees face challenges in completing their tasks within the stipulated time. Identifying the reasons behind this phenomenon, such as excessive workload or inefficiencies in task management, can help develop strategies to alleviate the burden and promote a healthier work-life balance.
3. **Lack of Initiative in Work-Life Management:** Employees' disagreement regarding the organization's initiative in managing their work-life adds to the burstiness of the situation. This finding indicates a potential gap in the support mechanisms and policies implemented by Dhaka Bank to foster work-life balance. Addressing this shortcoming requires a comprehensive review of existing initiatives, including flexible work arrangements, employee assistance programs, and communication channels, to ensure they align with employees' needs and expectations.
4. **Uneven Distribution of Work Pressure:** The concern raised regarding the uneven distribution of work pressure among employees contributes to the perplexity surrounding work-life balance within Dhaka Bank. This issue can lead to burnout and negatively impact both individual well-being and overall performance. Conducting a thorough analysis of

workload distribution, identifying areas of imbalance, and implementing strategies to distribute tasks equitably are essential steps to mitigate this shortcoming and improve work-life balance.

5. **Insufficient Creche Facilities:** The lack of adequate creche facilities, particularly for female employees with young children, raises significant concerns about work-life balance. This shortcoming adds to the burstiness of the situation, as it directly impacts the ability of working parents to concentrate on their tasks while ensuring their children's well-being. Addressing this issue requires prompt action, including establishing on-site or nearby creche facilities that meet the needs of working parents and alleviate their concerns.
6. Dhaka Bank should arrange monthly team discussions to better understand their employees' needs and expectations. They should also focus on controlling operating expenses by increasing HR productivity, implementing competitive bidding with suppliers, and promoting banking business rationally. To control provisions against bad loans, they should accelerate recovery mechanisms both ongoing and alternative, and this should be a prime task for the Risk Management Department. Additionally, they can control the cost of funds by maintaining a healthy deposit mix, enhancing the share of low-cost deposits, and refinancing from Bangladesh Bank. This would help lower the future risks of Dhaka Bank.

By addressing these shortcomings and focusing on areas of improvement, Dhaka Bank can enhance work-life balance and create a more supportive and fulfilling work environment. This can be achieved through initiatives such as flexible work arrangements, time management training, supportive leave policies, workload assessment, improved communication channels, employee assistance programs, and the establishment of adequate creche facilities. Implementing these strategies will help reduce burstiness and perplexity surrounding work-life balance, leading to increased job satisfaction, employee well-being, and overall organizational performance.

### **3.6 Recommendation**

The majority of DBL employees agree that they are satisfied at work now than they were at their previous companies. This indicates that DBL is successful at maintaining happiness at work and job satisfaction among employees. In fact, 46 employees—or 92 percent—of the survey size of 50 employees say they are happy with their jobs at DBL right now.

The employees in this sample size claim to be content with their working hours, which are 10 AM to 4 PM. To put it numerically, 32 employees, or 64 percent, are content with their jobs, whereas 16 employees, or 20 percent, are unsatisfied with their hours of work and provide justifications for why those hours aren't always kept. Some employees may need to stay late to finish unfinished tasks that may need additional hours.

When asked if they had enough time to spend with their families, 21 employees (42 percent) responded that they do. The remaining employees indicated that they typically bring unfinished work home, which consumes their spare time. 19 employees indicated that they do not agree or disagree that they receive adequate family time.

The majority of employees report that, for a variety of reasons, they either agree, disagree, or strongly disagree that they are able to balance their professional and personal lives. In their free time, 44% of workers report feeling anxious about the office. This indicates that the pace of work at DBL is highly frantic and that stress might persist even during downtime.

Most employees don't believe that the bank makes an effort to manage their work lives. In percentage terms, 44 percent of people feel this way, whereas 38 percent are neutral. 68 percent of employees at DBL disagree or strongly disagree that they receive flexible working hours, which is a well-known indicator that the company does not place enough emphasis on this issue. However, since it's a bank and in banking sector time is a key factor and it is not possible to give flexible working hours like in goods or service industries.



About 48% of workers concur that DBL's initiatives, such as allowing staff to take time off when needed, are greatly appreciated by them. Dhaka Bank's internal system and employee relationship are in such harmony that if one employee is absent or at leave, then other colleagues work in behalf and this favor keeps on passing down. However, there are occasions when people don't get leave on the days they intended, according to the 38 percent who feel ambivalent about the attempt to enable leave. Given that all employees cannot take leave on the same days, the managers or supervisors will occasionally choose the days.

The issue of whether or not the workload is spread fairly among the staff also raised some concerns. 56 percent of workers either disagree or strongly disagree that the workload is spread equally. Regularly, highly effective individuals receive the bulk of the workload in exchange for their effectiveness, whereas less effective employees are not counted on.

Unexpectedly high levels of 86 percent of employees strongly concur those policies on work-life management aid in boosting productivity. They concur that living a balanced lifestyle improves their ability to concentrate at work. However, just around half of workers believe that the current management philosophy allows them to balance their professional and personal lives.

A successful work-life strategy is able to retain employees over the long term, according to 82% of staffs.

Employee satisfaction with the DBL's current work schedule is at 78%. About 58 percent of these staffs also concur that DBL arranges vacation camps, parties, and picnics for them and recreational activities such as seminars, get togethers etc. The majority of employees strongly agreed that DBL offers excellent professional opportunities. This encourages people to continue working for further years.

In conclusion, 50.7% of employees say they are generally satisfied with their jobs, feel that DBL gives them a good work-life balance, and are happy with the way things are now. However, the remaining 49.3 percent are either neutral, disagree, or strongly disagree that the work-life balance at DBL is satisfactory.

### **3.7 Conclusion**

The findings and analysis of the work-life balance within Dhaka Bank reveal a complex picture with both pros and cons. On the positive side, the majority of employees express happiness compared to their previous organizations, indicating a favorable work environment. The designated working hours of 10 AM to 4 PM are generally satisfactory to employees, with a significant portion stating that the current working hours are good for them. Additionally, the provision of initiatives like leaves when needed is appreciated by a considerable number of employees, contributing to their job satisfaction.

However, there are several areas that require improvement. The burstiness in employees' perceptions of work-life balance indicates inconsistency and a need for further investigation into the underlying factors causing this disparity. The prevalence of taking unfinished work home reveals a shortfall in completing tasks within working hours, potentially indicating excessive workload or inefficiencies in task management. Employees' disagreement regarding the organization's initiative in managing work-life and the concern regarding the uneven distribution of work pressure underscore the need for better support mechanisms and workload assessment.

Furthermore, the lack of sufficient creche facilities, especially for female employees with young children, poses a significant challenge to work-life balance. This issue has a direct impact on the ability of working parents to focus on their tasks while ensuring the well-being

of their children. Addressing this shortcoming promptly is crucial to support working parents and create a more inclusive work environment.

In conclusion, while Dhaka Bank demonstrates positive aspects in terms of employee satisfaction and designated working hours, there are notable areas that require attention and improvement. By addressing the inconsistencies in work-life balance perceptions, implementing strategies to reduce unfinished work and distribute workload evenly, taking initiatives to manage work-life effectively, and providing sufficient creche facilities, Dhaka Bank can create a more conducive work environment. These improvements will enhance work-life balance, boost employee job satisfaction, and contribute to overall organizational performance. It is crucial for the bank to prioritize these areas and take proactive steps to create a harmonious work-life balance for its employees.

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## **Appendix A.**

### An Example of an Appendix

Appendices should be used for supplemental information that does not form part of the main research. Remember that figures and tables in appendices should not be listed in the List of Figures or List of Tables. Refer to the Thesis Template Instructions for more information.