

An internship report on the purpose of Dhaka Bank's ezy bank (digital account) and employees' perceptions on that

By

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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

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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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Farya Mehnaj Aurna

Student ID: 18104240

Supervisor's Full Name & Signature:

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Mr.Mahmudul Haq

Associate Professor, BRAC Business School

BRAC University

## Letter of Transmittal

Mr.Mahmudul Haq

Associate Professor

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject:

Dear sir,

I'm really honored to inform you that I got an opportunity to do my internship at Dhaka Bank Limited as a part of my undergraduate program of BRAC University. I worked really hard at the bank to complete my internship as well as to learn things related to the field of banking during the previous quarter, starting from January 2022 to march 2022.

Throughout my internship at Dhaka Bank Limited, I was able to understand the difference between the authentic and actual works of a bank, how they operate and the theoretical bookish concepts. Furthermore, this internship helped me grab an outstanding opportunity of learning the corporate life. I really hope and pray that you will find my internship dependable as well as valuable. I had to write the report within a short period of three months and the work pressure was huge also. As a result, my report may contain some inconsistency. I request you to consider me on this issue.

I would like to grab the opportunity of expressing my recognition for your support and assistance during the whole period. For the moment, you may ask me any question and hopefully I'll available always.

Sincerely,

Farya Mehnaj Aurna

ID: 18104240

BRAC Business School

Date: 22<sup>nd</sup> May, 2022

## Non-Disclosure Agreement

This agreement is made and entered into by and between Dhaka Bank Limited and the undersigned student at BRAC University named Farya Mehnaj Aurna for the commitment of preventing the unauthorized disclosure of confidential information of the organization.

.....

Dhaka Bank Limited

.....

Farya Mehnaj Aurna

## Acknowledgment

At first, I'd like to convey my genuine gratitude to my internship supervisor Mr. Mahmudul Haq sir for guiding me throughout my report writing period along with tracking my progress on time to time. It was viable for me to complete the report on time smoothly as sir helped me out by providing valuable intuitions.

I'm also thankful to A S M Kamrul Huda, my supervisor on-site at Dhaka Bank Limited for giving me professional assistance along with all the data and information I required for completing my report. Furthermore, I'll always be grateful to everyone from the Kakrail branch for their unconditional and consistent love and support during the period.

Thank you.

Sincerely

Farya Mehnaj Aurna

ID 18104240

## Executive Summary

This internship report contains all my work details at Dhaka Bank Limited, Kakrail branch throughout my internship period starting from 2<sup>nd</sup> January to 31<sup>st</sup> march 2022 From the very beginning of the internship at Dhaka Bank, I used to help my colleagues in some of their day to day tasks which helped me to engage myself with the actual banking world along with enriching my understanding on the way of Bangladeshi private banks' activities. Originally the report contains my overall experience at the branch. Again, this report includes brief overview of Dhaka Bank while discussing its background, history and other necessary information. Moreover, my report summarizes various functional affairs of this bank. In the third chapter of the report, I've tried to evaluate their newly launched ezy bank to identify its purpose and employees' perspectives on the platform. Such report can help the bank to improvise their financial product in future and other banks to come up with an advanced idea.

**Keyword:** bank experience; functional affairs; ezy bank purpose; employees' perspective.

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## List of Acronyms

GB	General Banking
VP	Vice President
FDR	Fixed Deposit Receipt
CEO	Chief Executive Officer
ATM	Automated Teller Machine
DPS	Deposit Pension Scheme
SME	Small and Medium-sized Enterprise
CSR	Corporate Social Responsibility
CAR	Capital Adequacy Ratio

# Chapter 1: Overview of Internship

## 1.1 Student Information

I am Farya Mehnaj Aurna. I'm from BRAC Business School, BRAC University and my student id is 18104240. I've completed all my courses and currently working on my internship. I've done my major both in finance and human resource management.

## 1.2 Internship Information

### 1.2.1 Period, Company Name, Department/Division, Address

I've done my internship in Dhaka Bank Limited, Kakrail branch. I joined the bank as an intern on 2<sup>nd</sup> of January, 2022 and worked there till 31<sup>st</sup> of march 2022. I've worked there mostly for the General Banking Department (GB) however, I've also worked for the despatch. Total duration of my internship was three months long and the bank paid BDT 5000 per month as my allowance. The address of this branch was Holding No: #71 (1st Floor), Purana Paltan Lane, Dhaka 1000.

### 1.2.2 Internship Company Supervisor's Information: Name and Position

Throughout my internship period at Dhaka Bank, A S M Kamrul Huda sir was my on-site supervisor. Sir is the Vice President (VP) and Manager Operations of Kakrail branch. From the first day at bank, I've worked under his supervision. In fact, my journey in general banking was possible just because he assigned me there. Sir supervise all departments like general banking, cash, credit, trade and authorize departmental works whenever it's needed. In absence of our respected manager sir, Kamrul sir takes the charge of the branch.

### 1.2.3 Job Scope – Job Description/Duties/Responsibilities

At Dhaka Bank, Kakrail branch, my on-site supervisor sir assigned me mainly as a general banking intern. In GB, I used to work with three officer ma'ams and helped them to complete their daily banking activities. I used to help both the officers and customers in account opening, account closing, issuing shanchaypatra, issuing cheque books and debit card, calling customers and attending their quires. I also got opportunity to do inwarding and outwarding from where all the daily activities of different departments start their day. I used to write payorders and track due DPS and other accounts on a daily basis.

## 1.3 Internship Outcomes:

### 1.3.1 Students contribution to the company

During my internship period, our GB in-charge Tahmina ma'am used to give a to-do list where all my assigned tasks for a day used to be noted. For example, I used to start my day with balancing the payorder, FDR, gift cheque blocks and then filling out account opening forms and many more. I used to complete my tasks and then ma'am used to check and sign them. In this way, I used to reduce a bit of their work loads. Sometimes, some of the customers were unable to understand some policies and I used to talk with them politely so that they could eliminate their confusions. My tasks were easier compared to the officers however, it helped them to reduce their extra stress and work load.

### 1.3.2 Benefits to the student

If I talk about my benefits then first of all, I got a precise and closer baking view and the actual taste of corporate life which helped me to understand how I should behave in a corporate place and what I may face if I join any bank. I used to think banking is all about opening and closing various accounts and cash however, my internship proved me wrong and increased my interest on banking sector. Secondly, I got an opportunity to learn all the things from the professionals which is a lifetime experience for me. Also, I was lucky enough to observe auditing which made my banking vision clearer. Furthermore, I came to understand the difference between clearing and transfer cheque.

### 1.3.3. Problems/Difficulties (faced during the internship period)

Besides many learnings and opportunities, I faced some problems during my internship also which are given below,

- The major problem that I faced was the distance of the branch from my resident. There used to be a lot of traffic on the road and I had to leave minimum one and half hour prior to reach at office on time.
- Another problem I faced during my early days was, it was hard for me banking activities. One extra zero in the input can be a job threat for an officer so I always had to be extra careful.
- The overall time period was quite short. As a result, I couldn't learn all the things.
- During my very first days, my semester final was ongoing and it was really difficult for me to balance my work and study.
- Almost half of the employees of our branch were COVID positive which caused extra workload. Moreover, maintaining safety at that period was quite challenging.

### 1.3.4 Recommendations (to the company on future internships)

After gaining my experience and completing internship at Dhaka Bank Limited, I have some recommendations for the bank on future internships. I think my recommendations can be beneficial both for the bank and the interns.

- The bank can increase their internship period. Instead of three months, if they offer an internship period of minimum four months to maximum six months then the interns will be able to learn more. As a result, the interns will have a greater understanding about banking activities and the bank will be able to use interns as manpower even more.
- During this pandemic period, the bank can offer work from home or shifts for the interns to maintain safety.

# Chapter 2: Organization Part

## 2.1 Introduction

### 2.1.1 Objective

This internship report gives a quick idea about Dhaka Bank Limited along with its various sectors of functions. This report points out different general banking tactics such as account opening, closing accounts, issuing shanchaypatra on behalf of Bangladesh Bank, issuing cheque books and cards, attending various customer queries and many more. Furthermore, my report also analyses financial performance of the bank over last few years.

### 2.1.2 Scope

First of all, various management techniques from Dhaka Bank Limited are narrated down from my internship experience from the bank. Furthermore, financial performance evaluation by CAMEL along with the bank's accounting practices are estimated by analyzing annual reports starting from 2017 to 2020 respectively. Moreover, information about several marketing plans, IT practices as well as operations strategies of Dhaka Bank are also accumulated through personal monitoring and examination along with available data from various media.

### 2.1.3 Methodology

This study was prepared by my own observation I've done while my internship period at Dhaka Bank Limited. Again, there are some parts in the report where data from different secondary available sources are taken and used. I've tried my level best to create an in-depth as well as predictive analysis based on these data for the report.

### 2.1.4 Limitations

Surely, it was hard for me to collect and gather data by my own as my internship duration was short enough and the bank employees were very busy at that time. For this reason, in some cases, I had to take help from secondary data for filling up the gaps in the primary data. Also, in most cases, Dhaka Bank follows stringent nondisclosure of information. This study could contain more information and details if confidentiality issues and time constraints had no room.

### 2.1.5 Significance

The study highlights various functional activities of Dhaka Bank. Again, this study gives an evaluation of Dhaka Bank's financial condition, where to improve and where it is good to go. Also, the study provides a thorough competitive and industry analysis to assist the bank in recognizing their vulnerabilities as well as overcoming these obstacles with efficient and effective strategies.

## 2.2 Overview of the company

Dhaka Bank Limited is one of the largest private commercial banks of Bangladesh which was established in 1995 by Mirza Abbas who is a well-known Bangladeshi politician. This bank is the inspiration for the people who are forward-thinking dreamers and committed tycoons of Banking excellence. From the very beginning of its journey, this bank always has been a financial service provider. As a result, Dhaka Bank was able to create its strong brand image to the customers. This bank's motto is 'Excellence in Banking' and always working hard to be the best performing bank of the country to achieve its mission. Dhaka bank is from one of the leading private commercial banks of the country and its eminence is to provide superior technology, quality products and services as well as highly prompt individuals for realizing customers dream. This bank is well known for its quality governance practices, flexibility and durability to grow needs, resilience for changing the banking world and concurrence with the Regulatory guidelines.

Currently, Syed Mahbubur Rahman is the Managing Director and CEO of Dhaka Bank Limited. He has been selected as the chairman of ABB, the Association of Bankers, Bangladesh. Head office of the bank is in Gulshan and along with that the bank has 100 branches with 3 SME Service Centers. This bank offers various services and financial goods such as retail banking, online and digital banking, student banking, equity brokerage, corporate financing, special banking facilities for women, asset management, lockers and securities. Moreover, the bank is accountable for all its charges and accountings, credit management, charge authorizations, customer support for different credit cards in Bangladesh. Due to their outstanding performances, the bank has already achieved a quality number of awards in the banking industry of Bangladesh such as The Banker Award 2018, CSR Award 2006, South Asian Federation of Accountants Award 2005 and many more. Recently, the bank has win AsiaMoney Award with the title of "Best Corporate and Investment Bank of Bangladesh 2021".

### 2.2.1 Products & Services Offered by the Bank

The Dhaka Bank Limited comes up with a diversity of financial products and service lines just to earn the maximum level of customer satisfaction with minimum errors for getting a sustainable position in the industry. This bank gives several loans and credits to its honorable customers such as home loans, secured loans, personal loans, DBL Easy Loan, auto loans, car loans and many more. Moreover, the bank provides several debit and credit card services such as ATM cards, Visa Gold cards, Visa Platinum cards, Visa Signature cards, MasterCard Titanium cards etc. Again, the bank provides deposit products such as fixed deposits, savings accounts, current accounts, short-term deposits, student ledger, insurance-backed DPS, Mudarabah Islamic accounts, FDRs and many more. Dhaka Bank ensures ATM banking services, student banking (student ledger), women banking (অরনী), digital banking (Ezy account), Islamic banking, SME banking, employee banking and so on.

## 2.3 Management Practices

### 2.3.1 Leadership style

Dhaka Bank Limited never followed any single or specific leadership style to maintain its activities. However, the bank follows a mixture of leadership styles so that the bank can always perform up to the mark.

**Autocratic Leadership Style:** in Dhaka Bank, I saw how line manager or in-charge allocates responsibilities to the subordinates with a tight deadline. All the subordinates have to complete their assigned tasks within the given deadline which can be considered as an example of Autocratic Leadership Style. In this way, the line manager and in-charge can share their plans and ideas to improve the branch's overall performance and it works like a blueprint to the subordinates.

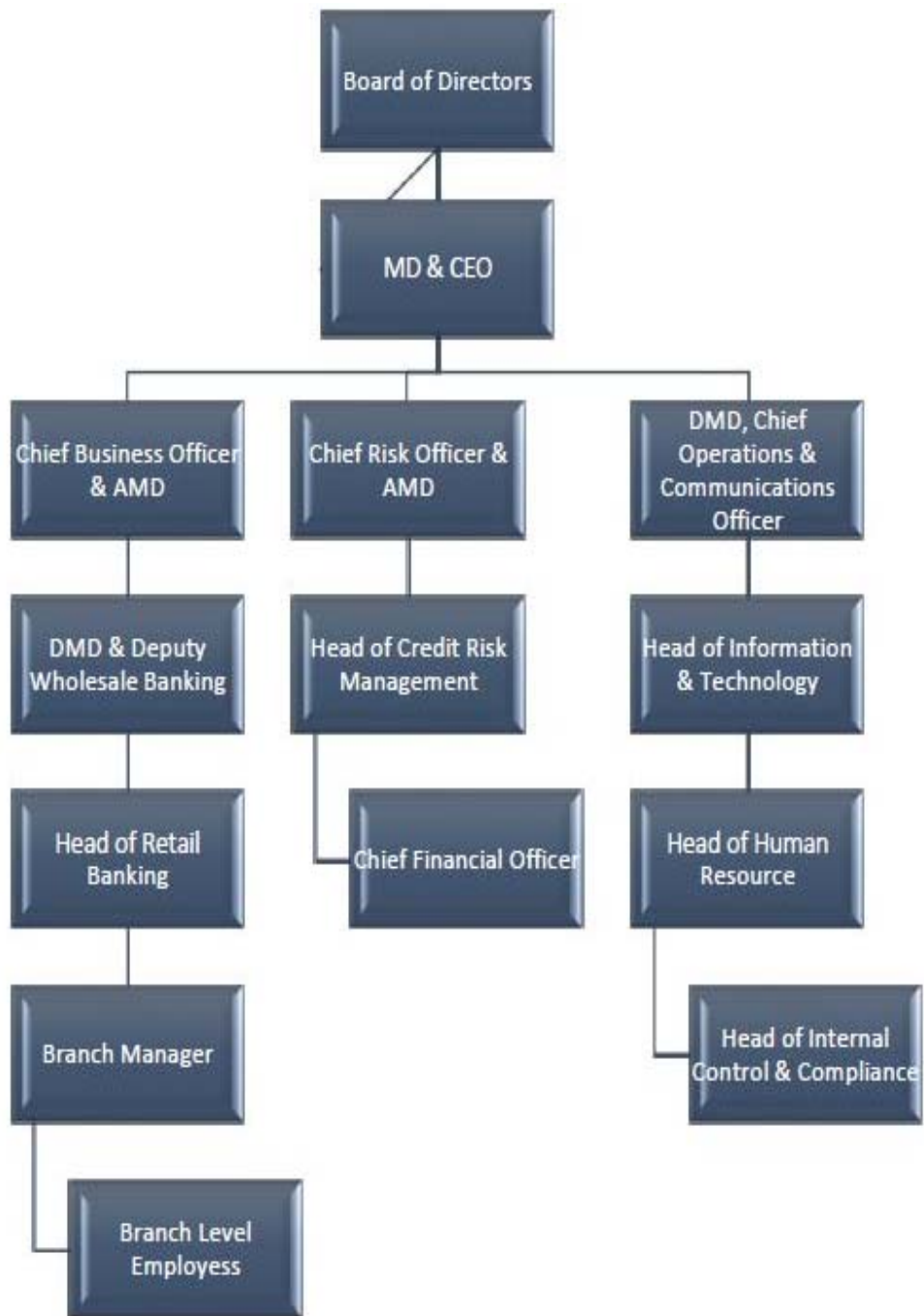
**Participative Leadership Style:** within departments such as credit department, trade department, all the employees work together to gain a great deal. I saw how the departments worked hard as teams to reply to the audit team.

**Democratic Leadership Style:** whenever the branch makes any big decision, the manager and manager operations call all the subordinates to discuss and justify their point of views so that they all can reach to a comprehensive and effective decision.

The perfect balance and combination of all these leadership style helps Dhaka Bank to achieve its goals in the industry. The autocratic leadership style helps to closely monitor employees and the other two helps the employees to take positive energy from the workplace.



### 2.3.2 Organogram of Dhaka Bank



*Figure 1: organogram of Dhaka Bank Limited*

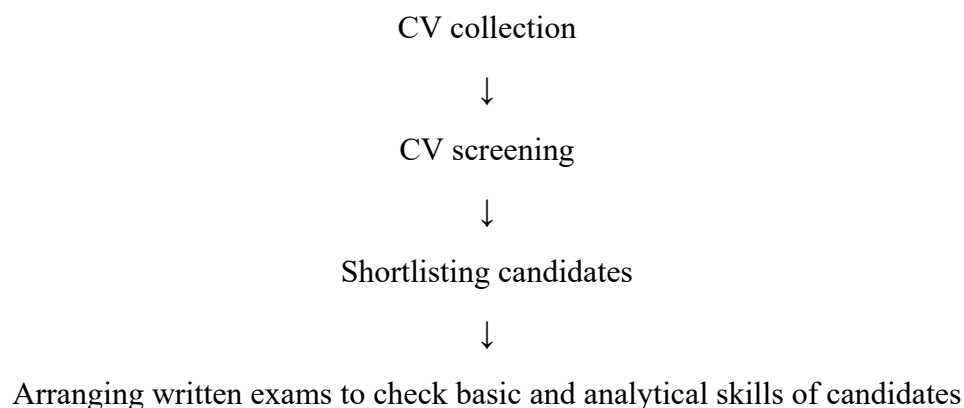
### 2.3.3 The Human Resource Planning Process

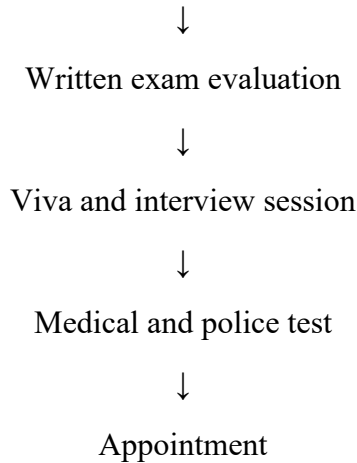
Dhaka Bank considers human resource function as stimulant to build talent availability as well as nourishes the core value of Dhaka Bank for ensuring sustainable business performance along with building strong employee value propositions. The entire process of HR planning helps to identify Dhaka Bank's existing as well as future HR requirements to fulfil all the objectives of the bank. The bank has a clear focus on effective human resource planning to function more effectively and accurately. Their human resource planning includes forecasting how many individuals the bank will hire in near future, determining the level of skill, understanding and ability to compete in the market, evaluating employees and subordinates' ability, prior knowledge and competence to decide how the bank is going and what are the steps the bank should take with their employees to do better.

### 2.3.4 Recruitment & Selection

By the word "recruitment", Dhaka Bank refers to their very own process of detecting potential and capable candidates along with motivating them to apply for their anticipated or current vacancy. On the other side, Dhaka Bank finds selection as the process of shortlisting candidates for the bank and then assigning them as per the positions require. This bank counts on a very tight and strict policy of recruitment and selection. Though the bank follows both the external and internal recruitments, still it mostly prefers external recruitment as it helps the bank to take fresh and most eligible candidates. For the external recruitment, Dhaka bank advertises on their personal website, Facebook, LinkedIn, bdjobs.com, daily newspaper etc. Sometimes the bank also goes for on-campus hiring. Moreover, candidates can apply on Dhaka Bank's career page or directly mail their curriculum-vitae to the HRD email address. In some cases, the bank also offers jobs based on the interns' performances. The entire process of recruitment and selection method includes a few stages like CV collection, CV screening, candidates shortlisting, arranging written exams, arranging face-to-face viva, medical and police test. These procedures help the bank to identify the most passionate, confident, qualified, smart, skillful, potential employees. After completing all these stages, Dhaka Bank offers permanent job to the best candidates.

The entire process of recruitment and selection of Dhaka Bank is given below,





### 2.3.5 The Compensation System

It is not surprising or unexpected that most of the employees of these bank are initially motivated by appropriate salary, compensation, rewards and other benefits. Our Dhaka Bank is really very focused in terms of flexible, competitive and fair compensation program for ensuring employees benefits. Total salary of any employee is divided into few parts such as basic salary, provision funds, health fund, house rent etc. With the help of these divided salary parts, Dhaka bank wants to ensure employees' family benefits, health benefits, retirement plans, insurance benefits along with mandatory 15 days off annually. Dhaka bank surely keeps the employees focused and motivated with its organized compensation system.

### 2.3.6 Training & Development Initiatives

Dhaka bank often provides training and development programs, seminars, online sessions for improving the bank employees' effectiveness so that the bank's overall performance can go upward sloping. Training and development programs help Dhaka Bank employers to emphasize abilities and information in employees. according to employees, they are able to reshape their previous skills along with gaining new ones with the help of training and development activities.

Dhaka bank mostly ensures training and development activities mostly in the form of on-the-job and off-the-job training methods to fill up the gap of knowledge and efficiency within the organization. Their on-the-job methods help to understand the real banking world, exact market position or environment. Basically, these methods are a part of learning through practice policy. On the opposite side, case studies, film demonstrations, classroom lectures along with some more programmed instruction and simulation exercises are major examples of off-the-job methods. During my internship period, I was witness to off-the-job method like zoom meetings regarding MoneyGram.

### 2.3.7 Performance Appraisal System

Dhaka bank uses performance appraisal systems for assessing employees on several metrics of performances just to make sure the true result for which the bank is paying to all the employees. the bank tracks employees' activities where the employees are responsible and accountable for all their actions. Surely, it gives the employees the necessary opportunities to work on improvising themselves. The bank measures its employees' performances in many ways such as evaluating performances based on previous work experiences. Along with that the bank also depends on the managers, the peers, the suppliers and a 360-degree feedback to evaluate employees' performances.

### 2.4 Marketing Practices

The overall process by which Dhaka bank encourages the potential market to purchase their financial products can be known as marketing practices for the bank. It is surely from one of the most principal sectors that allows to encourage the customers to come to them which helps the bank to expand their business. Dhaka Bank Limited concentrates on various marketing practices to acknowledge everyone about their updated and existing financial products and services. The branding and communicating department of Dhaka bank works to establish, maintain and expand Dhaka bank's fame as a dependable supplier of remarkable financial services. Just as like any other bank, Dhaka bank tries to attract people with surplus of money, who are willing to invest or deposit their money and then the bank uses these moneys as their fund to expand and maintain operations. Dhaka bank encourages the students to open their savings account named "Student Ledger" and women in their special savings account named অরনী. The bank encourages the customers to invest through campaigns, offers, advertisings, ceremonies, awards, special rates and many more. The bank promotes itself on special occasions like women's day, pohela falgun, pohela boishakh, new year, eid, puja etc with their outstanding offers for a limited time period. This bank is continuously trying to upgrade all the services to enhance customer satisfaction.

### 2.5 Financial Performance and Accounting Practices

#### 2.5.1 Financial Performance

Dhaka bank measures its financial performances on a regular basis to know where they are, where to go, how can the future be like and their overall sustainability. The CAMEL rating analysis of Dhaka bank helps to identify the bank's condition, risk, liquidity, asset, effectiveness, solvency and everything.

### 2.5.1.1 Capital Adequacy

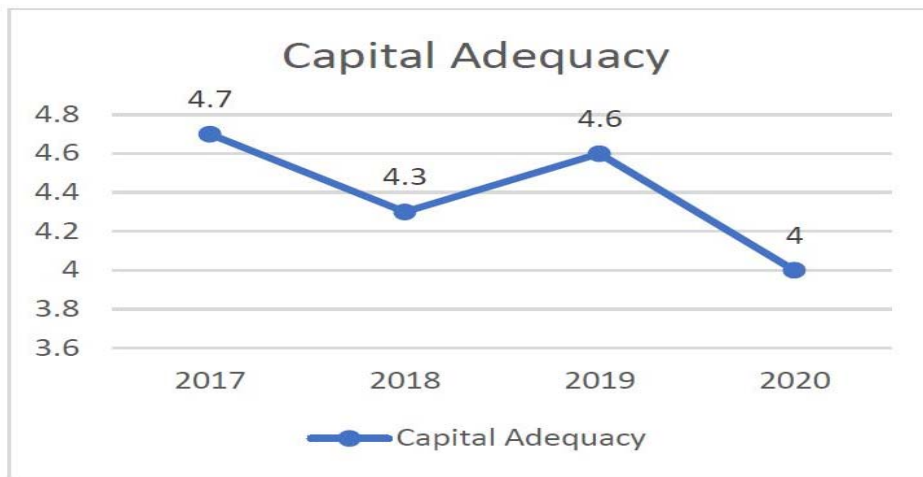


Figure 2: capital adequacy of Dhaka Bank over the last four years

This specific parameter recommends everyone the economic effectiveness of Dhaka bank. This a protection line to protect the stakeholders along with providing guarantee of upward sloping stability. CAR ratio of the bank was less than 15% on an average throughout the time period 4 years. TE/TA ratio was between 6% to 6.64% with an indication of having higher debt than asset. Surely the bank has a great portion of liabilities.

### 2.5.1.2 Asset Quality

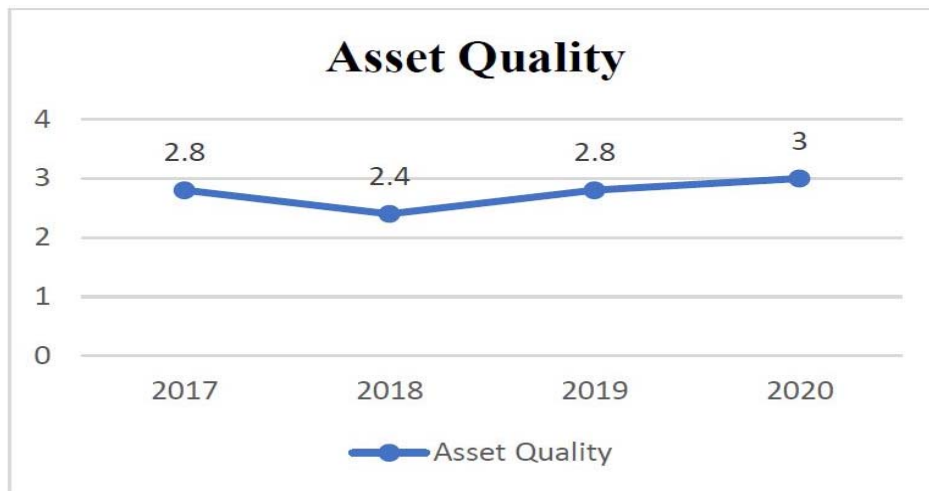


Figure3: asset quality of Dhaka Bank over the last four years

This parameter of Dhaka bank indicates asset quality, carried by the bank such as quality of loans. Asset quality parameter covers the section of loans and advances. I've calculated NPLS of the bank and the result was not very satisfactory. It was between 3.17% to 6.11%. indeed, this bank has adequate portion of total loans to total asset ratio but it can be improvised. However,

ALL ratio was never up to the mark. Also, they had unstable TINV/TA ratio between 10.01% to 13.36% throughout the time period.

### 2.5.1.3 Management Efficiency

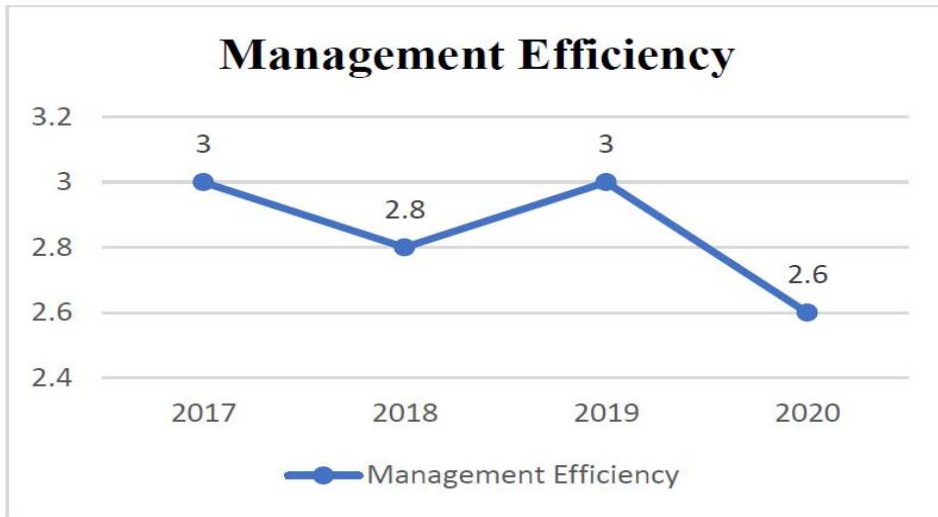


Figure 4: management efficiency of Dhaka Bank over the last four years

This particular rating shows how Dhaka Bank controls the bank's overall operations during changing and dynamic environment. The bank's average deposit ratio is quite impressive. Moreover, they had business per employee between BDT 7,154,371 to BDT 11,015,361. Net profit to staff costs during the period was between 62.22% to 79.39%. An increasing net interest income to net profit between 183.18% to 410.32% shows their profitability over the years. Even their profit per employee came from BDT 708,988 to BDT 1,035,709.

### 2.5.1.4 Earning Capacity

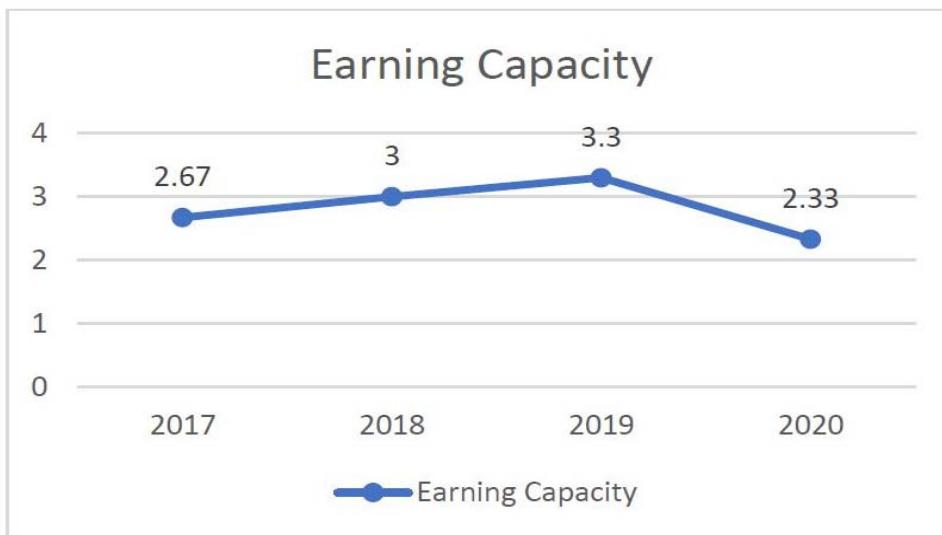


Figure 5: earning capacity of Dhaka Bank over the last four years

This parameter of Dhaka Bank shows their earnings, ways of profit generation, ways of sustaining profit consistently. The ROA over the years was upward sloping. They had an outstanding ROE of 13.92% to 15.99%. and their NIM was between 1.26% to 2.04%.

### 2.5.1.5 Liquidity Management



Figure 6: liquidity management of Dhaka Bank over the last four years

This indicates Dhaka Bank’s ability to maintain its margin of safety as well as paying debt obligations. In short, it measures how the bank is paying its short-term liabilities and how many times their cash can cover their short-term liabilities. Their total loans to total deposit was between 88.69% to 95.39%. and cash to total assets was between 5.64% to 6.19%. the bank has an impressive control over their liquids.

### 2.5.2 Accounting Practices

All the financial statements from Dhaka Bank’s annual reports are assembled on accrual basis where historical cost convention and going concern concept are used. Their financial reports are shaped in obedience to the International Financial Reporting Standards or shortly IFRS. This IFRS also involves the Companies Act 1994, IAS or the International Accounting Standards, Bangladesh Securities and Exchange Commission Rules 2000 along with some other relevant regulations and laws. Furthermore, all the financial statements are composed in Bangladeshi currency (BDT). Dhaka bank’s financial statements covers statement of financial position, statement of profit or loss along with other far-reaching incomes, statement of changes in equity, statement of cash flows as well as a summary of noteworthy accounting policies along with other descriptive information.

## 2.6 Operations Management and Information System Practices

### 2.6.1 Operations Management Practices

The operation division of Dhaka Bank has a goal to arrange an outstanding customer experience for each and every clients' interaction with the bank. To fulfil this goal, this division takes part in reengineering their basic, core, related processes. Moreover, this division incorporates advanced technology for improving productivity while reducing costs.

Dhaka Bank's operations division is a well mixture of several other departments to operate sequentially with their other banking units. Their operational methods guarantee to an implementation of smooth clear manner to achieve their banking goals.

Service delivery, operational excellence, statements via email or hardcopy, card operations, central clearing operations, branch operations, treasury operations, launching liability workflow, operations project and supports are few from the basic activities by this division.

### 2.6.2 Information System Practices

Dhaka bank maintains an effective and strong IT division to manage their daily activities. Excluding any powerful and secured information system, it will never be possible for the employees to continue their work. Ezy account, DBL Go are few from the examples of Dhaka Bank's strong and advanced technology. The human resource division is responsible to maintain employee database, general banking department for accounts database, credit, trade, CPC for loan, LC database. The IT system helps to collect and process all this information for the bank for a life time. On the other side, their effectual management information system helps to manage their risk exposure by carrying procedural and organizational controls. To sum up, it can be said that their information systems practices are so effective that the bank is doing so well.

## 2.7 Industry and Competitive Analysis

### 2.7.1 SWOT Analysis

I'm going to use SWOT analysis to identify Dhaka Bank's strengths, weaknesses, opportunities, and threats.

#### Strengths

1. Innovation and advanced technological adaptation: Dhaka Bank is a powerful bank which endeavors to embrace latest technologies to stay ahead from their competitors. For example, Dhaka bank has introduced country's first bank to Bkash service. furthermore, the bank always uses the most recent software system for managing their internal as well as external operations. Moreover, their advanced technology increases their ability for providing faster services and modern facilities to the customers.



2. Effective brand reputation and goodwill: Dhaka bank is from one of the most reputable and powerful private commercial banks of Bangladesh. The bank has an impressive presence in the banking industry.
3. Customer loyalty is high: Dhaka bank has a vast customer base along with a strong position in the industry. over the years, this bank has achieved customers loyalty.
4. A committed management team and workforce: our Dhaka bank has effective and courteous banking staff. The bank has professional, well-trained workforce, effective, experienced and strong management team to expand their success.
5. System of banking that is innovative and up-to-date: the bank offers digital banking through “DBL Go” to make banking easier for the clients. They provide ATM service almost all over the country. The bank has launched “Student Ledger” for student account and *অরণী* for women.

### Weaknesses

1. Less effective marketing division: the bank doesn't spend much on promotional activities and advertisements to promote their financial services and products. For this reason, many people don't know about their new launched services.
2. Insufficient ATM booths: the number of ATM booths don't match with the huge number of clients. Moreover, most of the ATM booths are very small in size. Customers face problems there.
3. Shortage of branch resources: inadequate and poor resources in branches sometimes fail to satisfy and attract customers.
4. Long drawn loan approval process: the bank's loan process is sanctions, stringent and takes long time to process. Due to this reason, many customers get dissatisfied and go to other banks for loan approval.
5. Increased cost: with the creativity and advanced technology, the bank's expenses and costs get increased.

### Opportunities

1. Investment in ATM booth expansion: for providing suitable services to the customers along with continuously bosting profitability, they can setup for more ATM booths.
2. Branching out to new locations: Dhaka bank might come up with new branches to expand their operations and boost profitability with the growing customer base.
3. Demographics of customers to target: they can also come up with demography-based customer services such as tailored services from household income.
4. Aid from the Bangladesh Bank and the government: Dhaka bank can also borrow money from the Federal Funds. They can also take additional directions and assistance from Bangladesh Bank to sustain in the market. The government can also provide aid in different times.
5. Electronic banking process: e-banking is already very popular. Due to the pandemic and global demand, rise of e-banking can be a great move for Dhaka Bank.

## Threats

1. Unstable economic conditions: the changing and unstable economic growth can put significant impact on Dhaka Bank's position. For example, already due to the COVID pandemic, Dhaka Bank has faced major loss which has also affected the overall economy.
2. Foreign bank development: renowned foreign banks like Woori Bank, HSBC Bank, City Bank NA, Standard Chartered Bank and others have already exceptional operations in the country. These banks have customer loyalty and plans to expand in upcoming days which can be a major threat for Dhaka Bank.
3. Restrictions imposed by the Bangladesh Bank: as all the authority regarding deposit and lending rates are by Bangladesh Bank so, potential returns of Dhaka Bank may get hampered.
4. Competition Has Increased: with all the potential new launched financial services from other banks, Dhaka Bank may face a tough competition.

### 2.7.2 Porter's Five Forces Analysis

Porter's Five Forces can be a strategy to determine Dhaka Bank's strengths and vulnerabilities by analyzing and identifying five competitive forces.

- a. Power of buyers: due to insignificant switching costs with slightest differentiation, buyer's power in banking industry as well as for Dhaka Bank is significantly high.
- b. Power of suppliers: we already know that Dhaka Bank is not the only bank to provide financial services. Other public, private, specialized, foreign banks, non-banking institutions also are the suppliers. As a result, power of supplier is very low.
- c. Threat of substitutes: in today's competitive banking era, competition is getting higher every day. All the other banks, non-banking financial institutions, mutual funds, insurance companies etc. are increasing the threat for Dhaka Bank.
- d. Threat of new entrants: particularly in this private commercial banking sector, new banks are introducing themselves very often. The threat here is very high.
- e. Competitive rivalry: banking sector has developed from monopoly to rapidly growing competitive market where everyone is offering updated services. Banks like Dhaka bank needs to extend their service to be competitive along with protecting their brand image.

I think most of risk for Dhaka bank is in the power of buyers' part. Dhaka bank should generate more unique and attractive ideas for the customers to achieve their goal.

## 2.8 Summary and Conclusions

Surely Dhaka Bank is one of the most fortunate banks of Bangladesh to be successful in such a short period of time. Every single day, this bank is reaching even closer to achieve all its goals including mission, vision. From the CAMEL analysis of Dhaka Bank anyone can say that Dhaka bank is actively moving towards its strategic goals and currently has a strong position in the market. Furthermore, due to the pandemic situation, most of the banks are still struggling to

minimize their costs and losses however, Dhaka Bank has an increased number of EPS. Dhaka bank is using authentic moves to increase the volume of financial services and products in the industry. Dhaka bank started with a paid-up capital of BDT 100 million and now is one of the most successful and largest banks presents in the country. Their journey shows how long they came and where to go.

Dhaka bank has achieved a strong position in its consumer base and the financial industry of Bangladesh. Moreover, in this Covid-19 pandemic, most of the banks of Bangladesh such as BASIC Bank Limited are struggling to fulfill customer needs and survive in the financial market whereas the City Bank Limited has been able to increase its earnings per share in such a challenging situation. Furthermore, the bank is using unique moves in increasing the volume of its products and services and capturing more and more customers. The banks started with only BDT 34 Million worth of capital but today it is one of the largest banks of Bangladesh with 132 branches across the country. So, the journey of the bank is evidence of its efforts towards achieving its goals and objectives.

## 2.9 Recommendation

I'd like to recommend some ideas of mine to Dhaka Bank which are given below,

- The bank should not create overload on employees so that they have to do overtimes. I saw how employees get unhappy which this practice.
- Dhaka bank can arrange some active sessions where employees from all scales can participate. Many employees get bored during session as they don't have anything to say.
- During this COVID period, the bank can give free checkup to all the employees.
- Rotations during pandemic should be mandatory. In small branches they don't enact rotation system which creates discrimination.
- Authority should be strict enough to control everyone yet none should get dishearten.
- Online meetings may shift their times as front desk officers can't pay proper attention as they have to attend the customers also.

# Chapter 3: Project Part

## 3.1 Abstract

In our Bangladesh, digital account is still ambiguous even though it helps to open an account along with sharing, sending, receiving, processing money and information through an electronic system without ever going to the bank. Currently, the qualitative investigation of the bank employees' to technologically advanced and electronic banking service has been logical. Including the slight knowledge of proposing a digital account opening and operating desires this study to embrace the new digital account system. Employees from different branches and sub-branches from Dhaka city with their experience in digital account system cooperated and took part in the interview for accomplishing this research. Result from data analysis shows how the skills and acceptance of digital account "EZY Account" may vary from employee to employee based on their experiences with this account. However, their skills are mostly same for most of the employees. Result further shows employees' technological expertise, smartness, patience to deal with digital account smoothly. These skills of employees are essential to polish and carry out this newly launched approach of account along with earning higher level of customer satisfaction. As a result, the report recommends that banks concentrate on developing a workforce with the capabilities identified throughout the examination.

## 3.2 Introduction

### 3.2.1 Background of the study

Currently, banking industry of our country needs technologically advanced employees who are able to adopt the digital banking process. Dhaka Bank is highly relying on the employees and workforce for conducting all account related activities effectively and smoothly. Our banking industry has faced enormous changes in last few years. (Hossian et al., 2020). Once upon a time, people used to believe that all the banking activities are possible only by being present physically. People used to believe that banking has to be manually, no account can be operated with the help of any other system. However, currently the banking concept is not caged with the manual system anymore. All the banks of our Bangladesh have improved their activities while adding new features for creating loyalty along with reliability among the targeted customers. Moreover, the pandemic of COVID 19 has swiped employees' required skills also to adopt digital banking. From issuing different cards to arranging digital banking system, banking operations have seen a new height. With the changing and updated activities of banks, banking industry is trying to achieve digital Bangladesh goal.

### 3.2.2 Problem statement

Research in digital account in banking service is yet imprecise in Bangladeshi context. The knowledge and skills for digital banking is limited here. Again, it is very important to know the changes in requisite skills has emerged after the pandemic of COVID-19. With this statement it

is easy to understand that this study contains weight for all the banks that are updating their activities and offerings. (Hossian et al., 2020; Yasmin et al., 2021). This study is managed to inspect the digital account opening and operating platform along with employees' perspectives to continue digital banking activities smoothly.

### 3.2.3 Research question and objective

Based on our previous background along with research need, our study can come up with a broad question of purpose of digital account opening is required for advance banking system?

Or more specifically our study seeks-

- a) The necessity of launching the digital account opening system.
- b) To recognize essential skills to lead customers to digital account opening.
- c) How well employees are taking the digital account opening system.

### 3.2.4 Significance of the study

This study can assist Dhaka Bank Limited to identify treasure employee base which can lead the bank to fulfil its purpose of digital account opening named “EZY account” to ensure that this bank is more reliable and sustainable in any situation rather than other banks of the industry. Indeed, Dhaka Bank has its very own well-assembled job description along with job specification for the employees to fulfil its demanded banking activities. However, this bank had to tackle all the challenges and decreased number of accounts due to COVID-19 pandemic. Because of this, it is necessary to know if a bank should launch digital accounts to attract any potential customer at any time or not. More specifically, what are the employees feeling about digital account and how they are dealing with this new system. Consequently, this report can help any commercial bank of Bangladesh along with Dhaka Bank to go digital with their day to day account opening system. Moreover, the banks can get a greater number of customers by providing topnotch account related service without even being in the typical bank offices.

## 3.3 Literature Review

An electronic system which empower an applicant to easily, securely and quickly open a bank account can be known as digital account opening platform. Digital account opening platform is already very popular in technologically developed countries. Banks like City Bank, Eastern Bank Limited, Standard Chartered Bank have already launched their digital account opening platforms. Dhaka Bank also launched their very own EZY bank after the COVID-19 pandemic. The bank has their very own app both in google play store and also, they provide their weblink to install the app and open an account by yourself. Also, they have their assisted version for the people who find it hard to open an account by their own and for them the bank representative visits customer's premises. Now, not all the employees of a bank work to open and maintain a digital account opening system. Again, its new for the employees and it is mandatory to find out employees with necessary skills to adopt new system as early as possible. Dhaka bank needs to identify the exact purpose of their digital account and employees point of views to improvise their service and be the market leader. By launching digital accounts, a bank can rise customer

acquisition, decrease cost, improve customer experience, enhance risk management. This system mostly has to be for retail banks to fulfil customers self-service demand. (Kendler, 2007).

### Purpose of EZY account

Dhaka bank launched ezy account to facilitate customers for opening online accounts with the help of web, mobile app and assisted platform by using immediate NID verification. Now customers can open and operate bank account anytime and anywhere from Bangladesh. This account opening can work both for regular and Islamic accounts. Also, Dhaka Bank will provide cheque book and debit card at free of cost. During the pandemic, customers couldn't open and operate bank accounts properly. The total banking industry faced a great loss then. Dhaka bank understood the situation and ezy account is the positive result of that.

According to Mr. Emranul Huq, the Managing Director & CEO of Dhaka Bank, ezy accounts are safe and secure. The main purpose to create this ezy account was to attract new customers during COVID-19 pandemic. Indeed, anyone can now invest their money safely through ezy accounts. Even the employees of Dhaka bank from different branches agreed that yes, this ezy account can attract new generation customers, encourage clients to open and operate bank accounts from home during this pandemic and also, it's a hassle-free account opening system. They are targeting mostly the students, females, SME clients for this newly launched account. Competing with other existing commercial banks can get easy through this account. This system will help the bank to compete in the market with their newly launched financial product.

### COVID-19 and ezy account skills requirement for employees

The pandemic of COVID-19 has introduced shift based and work from home system for the entire corporate world and Dhaka Bank is not any exceptional from that. The overall banking industry of Bangladesh has faced tremendous pressure and client loss the pandemic forced general public to withdraw money more than before and the account opening rate was downward sloping. People started to lose their jobs, money security and it resulted in running out of customers' savings. (Naeem, & Ozuem, 2021).

On the other hand, it was hard for Dhaka Bank to train employees and arranging campaigns for ezy account due to several restrictions resulted from the pandemic. However, Dhaka bank ensured online sessions for the employees, meetings with IT team to fulfil the objectives of ezy banking. Employees found this account so easy and effective that they started to encourage customers to go for ezy accounts instead of the manual one. Their skills help clients to have faith on the newly launched system and all the branches started to make their profits through this account. As a result, Dhaka bank even managed to increase its yearly revenue after 2020. The summarized compositions of Dhaka bank for ezy account during COVID-19 is given below,

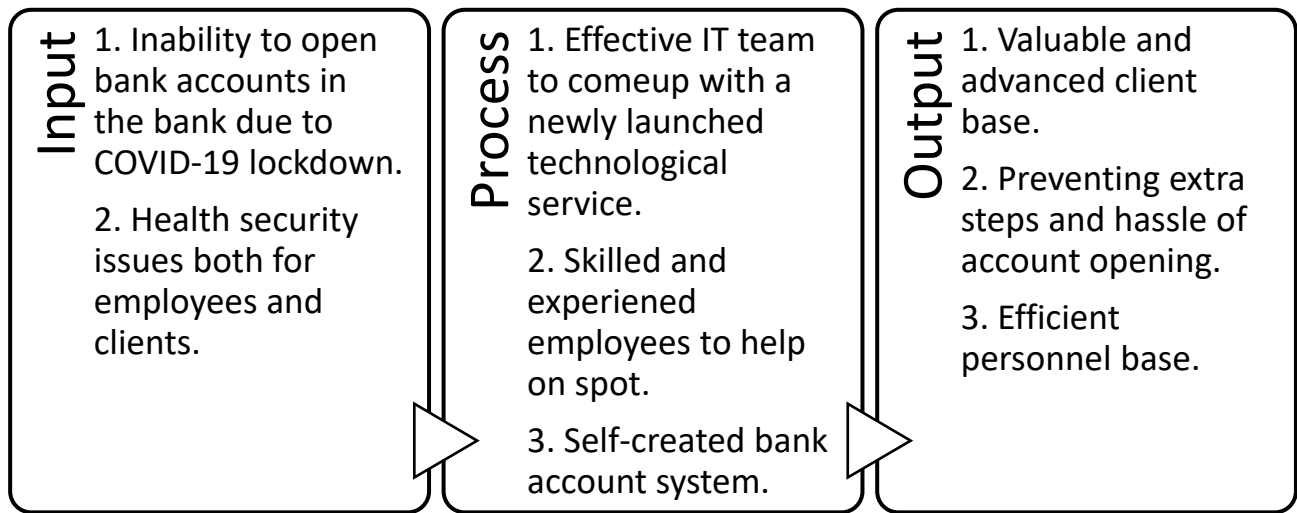


Figure 7: summarized composition of ezy account

### Employees’ perspectives on EZY accounts

Employees do have different opinions and perspectives on this digital account opening system and platform. However, most of them agreed that it was necessary for the bank and also it reduced their account opening pressure. Employees from branches like Khilgaon, Banani, Mohakhali, Kakrail finds it very helpful as these branches have more individual personal accounts than any corporate area or rural area branches. Customers and potential customers from these branches are mostly educated and can use ezy platform by their own. Employees from Gulshan, Karwan Bazar found ezy account less necessary as they deal with corporate clients mostly. Sub-branches have the highest amount of ezy accounts and they find it very effective. Employees think it was times demand to create something like this. Though in the beginning, customers were in dilemma to open any digital account however, currently they find it very reliable. Bank employees think they are having more revenue due to this account system. Customer queries are less due to ezy account and employees find it both employee and customer friendly. However, employees think that this account is not very helpful in rural areas as in rural places people prefer traditional banking over digital banking. Nevertheless, they also agreed that due to several targets and awareness, now even rural branches employees have ezy customers which will help the digitalization process.

## 3.4 Methodology

### 3.4.1 Research Approach

This report aims to identify the purpose of newly launched digital account opening platform named ‘EZY account’ and what are the perspectives from employees’ side on this platform. This report embraces the qualitative approach for data collection just to gather and evaluate non-

numerical information such as concepts, experiences and opinion. (Hennink, Hutter, & Bailey, 2020). Furthermore, this study includes descriptive information from different employees from different branches. Because of this, the report sticks to the qualitative approach for collecting information. (Panfilova et al., 2019).

### 3.4.2 Data Collection

This part of the study mainly created by the use of primary data. At first, a questionnaire containing eleven questions was assembled to conduct interview sessions. Again, few interview sessions were conducted via phone calls and the others were face to face interviews. In this manner, raw data collection took place (Charania et al., 2021), along with most valuable and relevant information were selected with the help of examination of content data.

#### Sampling strategy

The report conducted with the help of non-probability sampling to incorporate non-random selection to allow you collecting data quickly on the basis of practicality. To be more specific, the report was prepared by utilizing convenience sampling to include employees who were easy to reach. My targeted employees were not random employees from different branches. They were the personnel who are already working in several positions of the branches. Indeed, bankers mostly remain busy as they face excessive workloads but the easy access employees were taken for interviews. (Pace, 2021).

#### Sampling criteria and size

Sample for the survey was selected depending on a number of factors. At first, participants who are already in Dhaka bank are taken for the sake of this interview session. Furthermore, participants were from the position of as officer to management as I found their information as valuable and relevant. For preparing the report findings, employees from Kakrail, Mohakhali, Khilgaon, Gulshan, Banani, Karwan Bazar branches were taken for conducting the interview session.

#### Participant recruitment

General banking employees from the branch starting from officer to management positions were contacted by phone calls to get aware of their most convenient time. Before jumping into the interview, a brief discussion about the study was presented in front of them. Moreover, I personally assured everyone that their information will remain confidential and anonymity will be assured. Based on the interview, I had prepared a survey and my participants filled up the survey.

#### Questions of the survey

The questions from the survey are given below,

- Do you have any experience of online account opening?



- According to you, what was/were the possible necessity for Dhaka Bank to introduce an online account opening platform?
- Who are your target customers for ezy bank?
- Did you arrange any campaign for ezy bank?
- According to you, between manual account opening and digital account opening “ezy bank” which one is more convenient?
- What is/are the most appealing feature of online account opening to you?
- Select a rating that best describes your feeling about digital account opening system. (Rating 1 to 5 in multiple choice form)
- Rate based on level of convenience provided by the service. (Rating 1 to 5 in multiple choice form)
- What were the difficulties to launch "ezy bank"?
- Do customers really like this new launched financial service?
- Provide your suggestion to improvise ezy bank.

### 3.5 Data Analysis

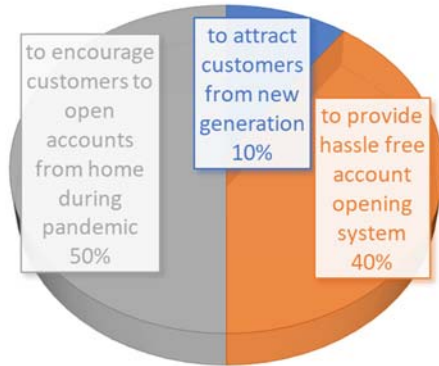
This report mainly aims to fulfil the purpose of ezy account and employees’ perspective on it. For this reason, it was essential for the data to categorize survey sentiments and improve interpretation. (Zhang et al., 2019). This study's process of data analysis is appropriately referred to as content data analysis. Indeed, these questions helped me to get engaged in data along with extracting the interrelated senses. (Yusuf & Ichsan, 2021).

### 3.6 Results and Discussion

This report’s major goal was to identify the purpose of the newly launched digital account opening platform and pointing out employees’ perspective on that. For conducting this report, qualitative information was gathered from seven participants from respective branches. We selected one employee from each branch for the discussion. Some of them have supplied a wide variety of information resources because they were easygoing in discussion. In contrast, a few of them didn’t provide effective information as they were nervous and anxious to maintain job security. Majority of the informants were honest and showed their logic for ezy account to get more effective. For example, one of them said that “*We shall introduce Bangla font for easy understanding among the people*” and another participant said “*Some steps of account opening could be reduced*”. As this financial product is new in the market, they think it needs more marketing and public awareness. Some of them found ezy account difficult to launch and said that “*it has system problem or the operating system is slow*”. One participant said that many people are not familiar to open account through mobile phone technology. So, after analyzing all the information given by the informants, it is easy to identify where to go and what to do for ezy accounts.

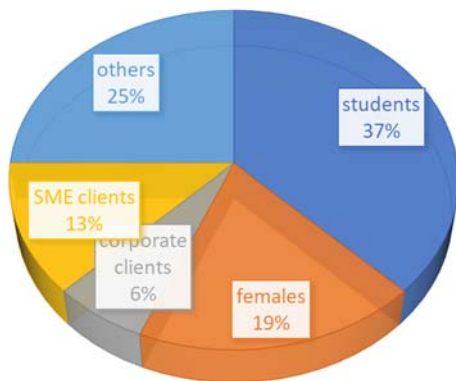
After collecting data from the respondents, the findings were like;

### NECESSITY TO INTRODUCE ONLINE ACCOUNT



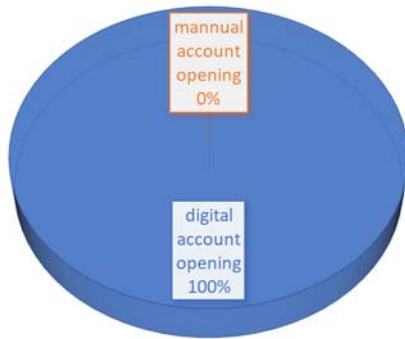
About 50% from the total respondents think that it was necessary to introduce the online account to encourage customers to open accounts from home during pandemic. Another 40% think to provide hassle free account opening system, this ezy account was necessary.

### TARGET CUSTOMERS



According to the employees, Dhaka Bank mainly targeting students for the ezy account. They think students are comparatively more technologically advance then others so this account will be easy for them.

## ACCOUNT OPENING SYSTEM



All of my respondents found digital account opening system is more convenient than the manual one. They are encouraging customers to shift from manual to digital account.

Creating awareness among people

System problem or slow operating system

KYC

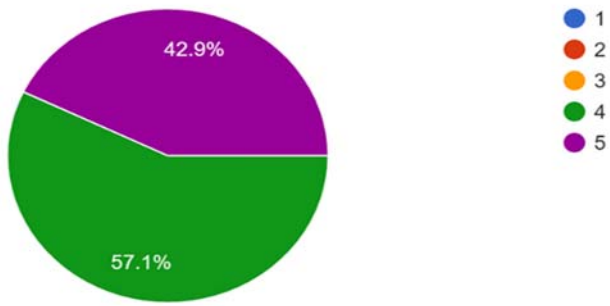
poor Internet speed

Many people are not familiar to open account through in mobile phone technology.

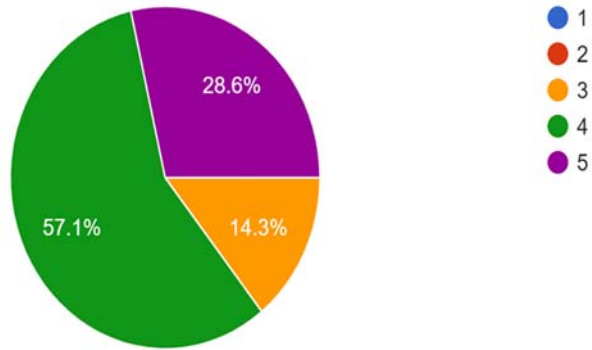
Nid server connection error

Rivals have more lucrative app design

While attending interviews and survey, they mentioned these above-mentioned difficulties they have faced. According to the, creating awareness among people, slow operating system, KYC form, unfamiliar mobile phone technology etc. are the most common. They are still dealing with these however the rate has decreased now.



My respondents were asked to rate digital account opening system based on their feelings about ezy account and 57.1% from the 7 respondents rated it 4 out of 5 and others rated it 5 out of 5 which shows they are very positive towards the system



They were also asked to rate the convenience and again the majority portion of 57.1% rated it 4 out of 5.

Being able to open the account from anywhere

Easy to open and do not need to submit documents hardcopy.

No need to go to branch

we can open A/c without introducer

We don't have to come in the Bank to open an account. That's why we can save time.

Customer can open his or her account just using his or cell phone. they don't need to come physically to any branch

Didn't have to visit the branch physically

Employees from different branches were asked to state what is the most appealing feature of ezy account and they mentioned these above-mentioned features. According to the employees, being able to open account from anywhere without submitting any hardcopy document or any introducer are the major appealing feature of this system.

Some steps of account opening could be reduced

Minimum balance of deposit should be minimize from 1000 to 500 in term of opening ezy account

More marketing is required

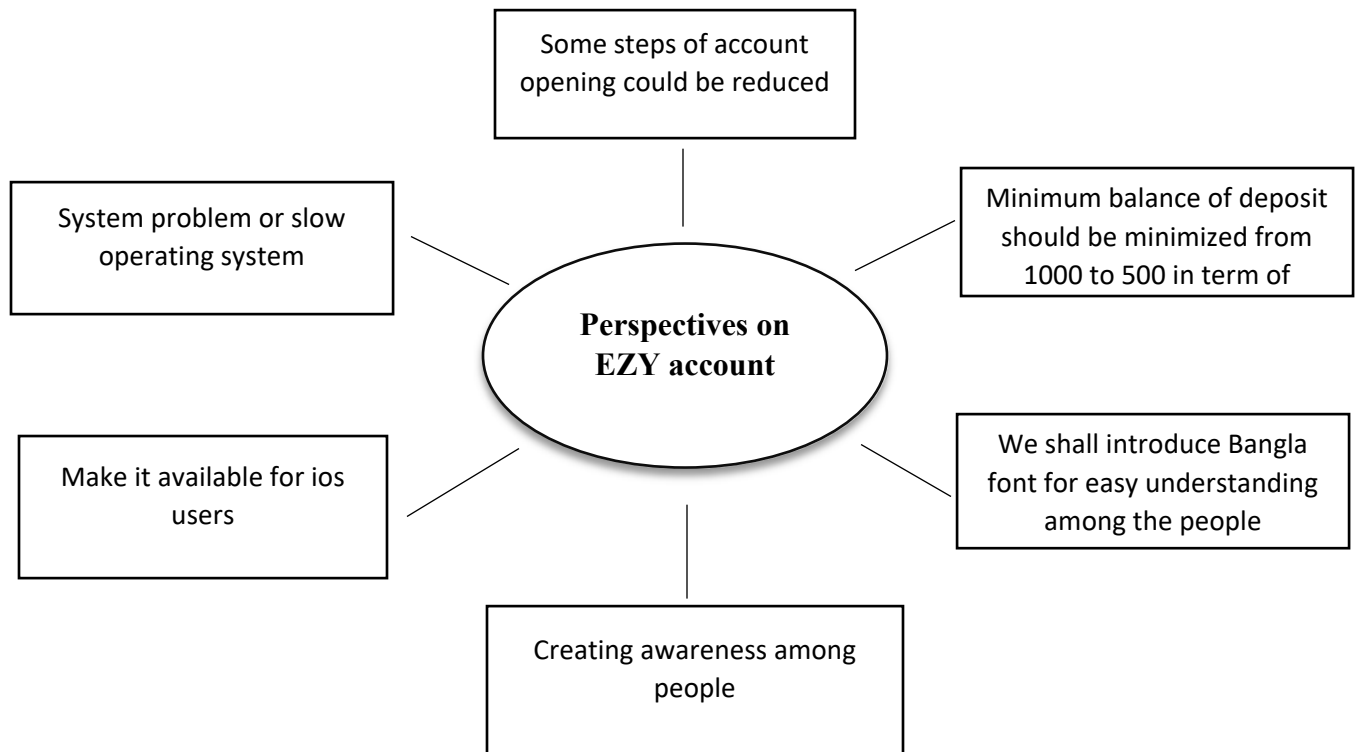
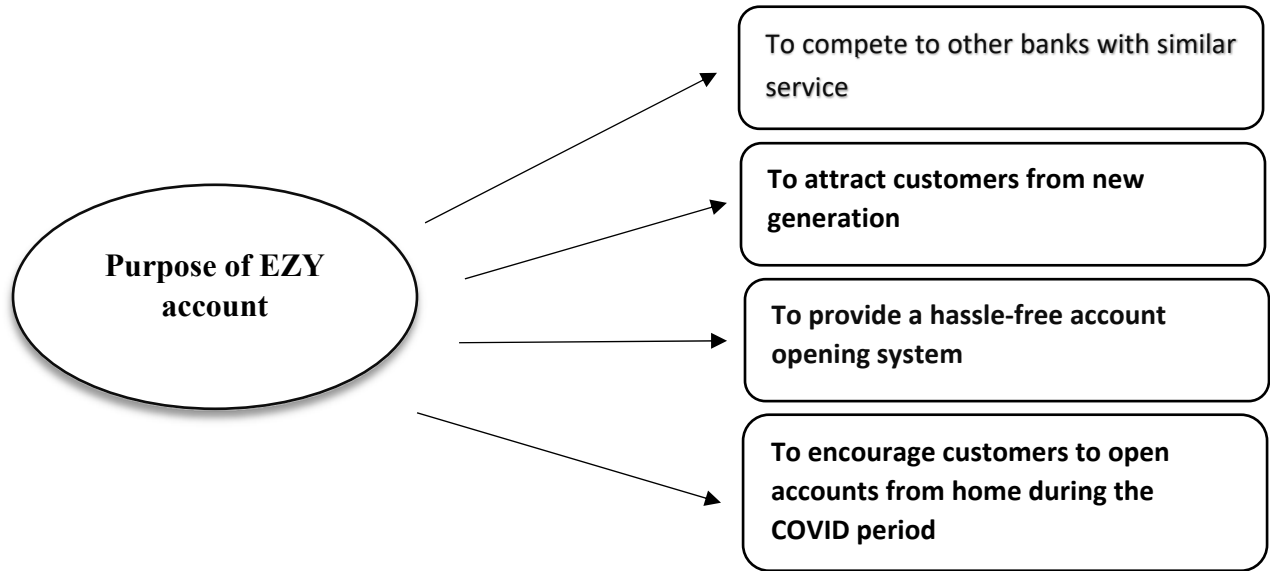
Advertisement required to attract more people

We have to capaign to open ezy account.

We shall introduce Bangla font for easy understanding among the people

Make it available for ios users

Respondents also provided their suggestions as their perspectives regarding ezy account so that the management can work on improving it. Every respondent came up with different solution and perspective nevertheless, each and every suggestion was vital.



*Figure 8: purpose and perspectives of EZY account*

## 3.7 Conclusion

### 3.7.1 Thesis Overview

Bangladesh's banking industry demands highly qualified individuals who are recognized the banks' assets. Dhaka Bank Limited also depends highly on the employees. However, skilled employees are not the only essential element for a bank to succeed; specially after the COVID-19 breakdown. To secure the leading place in the banking industry, all banks need to come up with new financial products and ideas and “ezy account” is known as the result of this thought. Dhaka bank launched this digital account opening platform after the pandemic to make sure that customers are not only just opening accounts by themselves but also, they are being able to operate, transfer money, view statements by their own. Basically, now the customers are the banker of their own accounts. Employees were happy as this account reduced their workload and they are encouraging everyone to open ezy accounts for the upcoming days. However, as they are the experienced one and they have their own opinion on how and why this account is better than the regular manual one and they even have suggestions to improvise it, I’m trying to highlighting them out so that this ezy account can gain more features and more popularity.

Employees suggest to reduce steps of the account opening so that the customers don’t get annoyed and panicked while opening an account. They also suggested to introduce Bangla font for easy understanding among the people. Employees want the bank to minimize the deposit amount from 1000 to 500 in terms of opening ezy account which is a great deal, I guess. The management team can take these suggestions seriously and work on it to attract more customers. To summarize, this report helps to determine the overall purpose and perspectives of ezy bank for its own betterment.

### 3.7.2 Theoretical implications

This study's theoretical implications are remarkable. This report theorizes that identifying and choosing suitable personnel with valid point of views can improvise a newly launched financial product to fulfil its purpose. For example, my surveyed model (Figure 8) stipulates all the relevant as well as necessary perspectives of employees that can be taken on a serious note to make sure more customer engagement, bank’s productivity and fruitfulness of ezy account. In addition, this report helps to identify people choosing ezy accounts over manual ones and employees’ cooperation for that. Thus, this report adds to the existing literature of by appreciating employees’ point of views on ezy account.

### 3.7.3 Practical implications

In addition to its theoretical ramifications, the study has substantial practical consequences for bankers/practitioners (for example, managers, aspirants, and entrepreneurs).

First of all, banks like Dhaka Bank Limited can absorb what are the steps they can follow in upcoming days to update and modify their ezy account based on employees' perspectives. For example, they can reduce steps of digital account opening or can add more service features to the system. They can also come up with ideas like registering for locker services through this account.

Then other banks which are willing to expand their financial services and launched digital accounts in their system can also take suggestions and ideas from this study as it is authentic and the ideas are from the experienced bank officers. It will help them to come up with a better service and platform within a shorten period of time.

Moreover, the results can assist the practitioners to alter and adjust their existing digital account system and gain more popularity in the banking industry. Thus, this ezy account system will be for reliable and suitable to the clients. Customers will be encouraged with the system and the goodwill will remain positive.

Finally, if any bank can fulfil the purpose of their newly launched financial system will a short time period and employees' perspectives get valued then it will be beneficial for the bank. We already know, how the financial industry of our country is struggling for a long time and the pandemic made this scenario even worse. At this moment, gaining for potential customers by providing topnotch services is a must. In this situation, if a bank can succeed in this digital account platform and customers get used to this system then it can be a revolution for the country also.

### 3.7.4 Limitations and suggestions for future research

#### Limitations of the study

Even though this report contains treasures insights about digital account opening platform and valuable perspectives from the employees', still there are some limitations also. First of all, the population of the study was small. We know the bigger the sample size, the better the result. Moreover, this report could provide more data and information if the population and sample size could be significantly larger for evaluating data saturation. Furthermore, the time period for completing the report wasn't sufficient enough which resulted in still existing latent data to be further explored. Again, as the participants of the report were very busy with their full-time job and responsibilities, it was hard for them to provide me enough time. And finally, this report contains suggestions and perspectives only from a specific branch however, others may have more valid points to say.

#### Suggestions for future research

According to the findings, using a mixed-method approach can help to provide a clear image of the study's goals. As a result, future research focusing on a mixed technique approach might be beneficial. Alternatively, future research may contain studying personnel perspectives apart from other departments and branches inside a bank to help the bank to present a more suitable digital



account opening platform. Furthermore, the survey should be explored quantitatively with a bigger sample size in theory.

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## Appendix

Respondents survey link: [https://docs.google.com/forms/d/1AyvAY88s\\_nr-AwTkWA3PbK1WArUh51-JdSWarSwgG5Q/edit?usp=sharing](https://docs.google.com/forms/d/1AyvAY88s_nr-AwTkWA3PbK1WArUh51-JdSWarSwgG5Q/edit?usp=sharing)

### Capital Adequacy (CAR)

2017	2018	2019	2020
21884289549/182953 490906	29094572086/210240 397308	31171899947/193398 224283	29016389949/199837 468594

### Debt Equity Ratio

2017	2018	2019	2020
214207608713/15245 245785	257360141251/16615 976094	267798777062/17210 614636	276545072791/18792 153885

### Total Equity to Total Assets

2017	2018	2019	2020
15245245785/229452 854497	16615976094/273976 117345	17210614636/285009 391699	18792153885/295337 226676

### Non-performing loans/ Total Loans

2017	2018	2019	2020
9208850274/1508061 96218	9009008090/1776682 77411	9277876272/1930104 98465	6227088995/1961844 33097

### Total Loans to Total Assets

2017	2018	2019	2020
150806196218/22945 2854497	177668277411/27397 6117345	193010498465/28500 9391699	196184433097/29533 7226676

### Allowances for Loan Loss Ratio

2017	2018	2019	2020
7779475833/150806 196218	887631501/1776682 77411	11536689686/193010 498465	13015300276/196184 433097

Total Investment to Total Assets

2017	2018	2019	2020
23181794347/229452 854497	27619995345/273976 117345	36681756574/285009 391699	39444756051/295337 226676

Fixed Assets to Total Assets

2017	2018	2019	2020
4262893303/2294528 54496	4906381165/2739761 17345	5079659629/2850093 91699	9020772046/2953372 26676

Total Advance to Total Deposits

2017	2018	2019	2020
154017029266/17003 5420927	180625703598/19718 9479856	195634907019/20453 0024228	198660473920/20566 6983669

Business per Employee

2017	2018	2019	2020
13714929994/1917	18985328720/1917	21590108042/1960	17714105807/1960

Profit per Employee

2017	2018	2019	2020
1495371858/1917	1359130376/1917	1571362018/1960	2029990568/1960

Net profit to Staff cost

2017	2018	2019	2020
1495371858/2179485 872	1359130376/2184302 360	1571362018/2315081 186	2029990568/2557123 684

Net interest income to Net profit

2017	2018	2019	2020
3378603957/1495371 858	5576739839/1359130 376	4549960887/1571362 018	3718454290/2029990 568

ROA

2017	2018	2019	2020

2437641131/2294528 54497	2312597412/2739761 17345	2407109528/2850093 91699	3004379624/2953372 26676
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#### ROE

2017	2018	2019	2020
2437641131/1524524 5785	2312597412/1661597 6094	2407109528/1721061 4636	3004379624/1879215 3885

#### Net interest Margin (NIM)

2017	2018	2019	2020
3378603957/2294528 54497	5576739839/2739761 17345	4549960887/2850093 91699	3718454290/2953372 26676

#### Credit deposit ratio

2017	2018	2019	2020
150806196218/17003 5420927	177668277411/19718 9479856	193010498465/20453 0024228	196184433097/20566 6983669

#### Liquidity ratio

2017	2018	2019	2020
202119637369/41913 565707	241202815393/43556 836816	263895504988/45070 308353	274225678881/54443 110608

#### Cash & cash equivalents to total Assets

2017	2018	2019	2020
13684591050/229452 854497	15451445066/273976 117345	17638446211/285009 391699	17403330921/295337 226676