

Report On
“General Banking Activities of Dhaka Bank Limited”

By
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An internship report submitted to the BRAC Business School in partial fulfillment of the degree
of Master of Business Administration

Brac Business School
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Letter of Transmittal

March8, 2022

Suman Paul Chowdhury, PhD

Associate Professor of Accounting and Finance

Graduate School of Management (GSM)

Brac University

Subject: Submission of Internship Report on the topic "General Banking Activities of Dhaka Bank Limited".

Dear Sir,

I am thrilled to give a record on internship below the concern of "General Banking Activities of Dhaka Bank Limited". Working under your active and cooperative leadership is a great achievement. In getting ready this report, I observed the pointers and pointers of the financial institution supervisor.

Working at Dhaka Bank Limited changed into an inspiring enjoy for me. I trust that the incredible mastering and enjoyment gained at any point in my internship will make my future professional life easier. I am thankful to you for your kind enough reception of this useful and informative report to have a clear opinion on this matter.

Sincerely Yours,

Radoyan Ahmed

Id-19164045

BRAC BUSINESS SCHOOL

Students Declaration

Dhaka Bank Limited General Bank Report I solemnly declare that the work presented in the internship report has been completed with my help and will no longer be sent to other universities/universities/organizations for any purposes like, for certificate/ Degree/ Qualification purposes.

I can assure this report do not infringe any more copyrights.

.....

Radoyan Ahmed

Id-19164045

MBA application

OPN

BRAC Business School, BRAC University

Certificate of Supervisor

Radoyan Ahmed a pupil of MBA application bearing the ID: 19164045 has finished the Internship record on “General Banking Activities of Dhaka Bank Limited” as a requirement for completing MBA program. He has finished his report below my supervision as an educational manager. I want him all of the fulfillment and a rich life.

.....

Suman Paul Chowdhury, PhD

Associate Professor of Accounting and Finance

Graduate School of Management (GSM)

Brac University

Acknowledgements:

First of all, I explicit my deep appreciate and admiration to Almighty God for this outstanding kindness that made my internship application a success. The internship file may be regarded as an sincere try and increase non-public and sensible understanding that provides to the theoretical a part of training and permits you to move one step in addition to satisfy the demanding situations of the destiny task market.

I am delighted to be able to achieve more from my assigned project with the help of my respected supervisor, Dr. Suman Paul Chowdhury, Associate Professor of Accounting and Finance, and Associate Professor at Marriage University Graduate School of Business (GSM). I thank him for directing me in each feasible and bendy manner for a success internship program. This internship project gave me great pleasure.

I am very thankful to Md. Suhrawardy Hossain, FVP& Branch manager. Md. Abdullah Al-Mamun Manager in operation in Goran SME center for organizing my internship and providing an internship to all the others who helped with my internship. Special thanks to Moly Rani Saha, Senior Officer I was under her supervision. Everyday details are enhanced here with the help of a psychiatrist and expert.

Finally, I would love to thank all people who has supported me in any manner for the achievement of my tough internship, and apologize for not being able to tell you one last time. We are delighted to have a wonderful and reliable end to this complex document.

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Executive Summary:

Over the past 26 years, Dhaka Bank Limited has changed the scope of its management by opening new branches in various important regions of the country, offering a variety of services, and striving to ensure excellent money management. This bank has been approved in all directions by the Bank of Bangladesh. It is inspected and verified by Bangladesh Bank.

This document focuses on the general management of the cash branches of Dhaka Bank Limited. General bank manager Account opening, locker benefits, FDR, customer accounts, shanchaypatra, installments, DPS, universal savings are some of the key management ways. Unlike these major administrations, this bank provides a kind of governance that needs to be managed over the long term.

First, let me give you a small diagram of the bank. The second part will talk about general account management and cover all the parts and obligations the bank has done, some basic concepts. The last chapter is the conclusion part.

Chapter 1: Background as an internee

1.1 Student's Information:

My name is Radoyan Ahmed, Id-19164045, Program-MBA, Major- Operation Management. I completed all the required courses and also completed 3 months internship program from Dhaka Bank Limited Goran SME Center.

1.2 Internship information:

My internship started on 1st December 2021 and it ended at 28th February 2022. I completed my Internship at Dhaka Bank Limited Goran SME center under the supervision of Moli Rani Saha, Senior Officer (GB). There are also other employees in that SME Center. Md. Abdulla Al-Manun officer (Credit) and manager operation. Monia Parvin (cash-officer) and Sanjana Yousuf Pinky (Senior Cash Officer). And Sawraurdy Hossain (Manager). All were very much co-operative and helpful to me.

1.3 Internship company supervisor's information:

I was under the supervision of Moly rani saha, senior officer(GB). She is working this bank since 12 years. She is an experienced employee. She worked more than 4 different branches and gathered different experiences. She always try to give proper services with gentle behave.

1.4 Job scope:

- Usually, I supply the information's to the clients approximately their preferred queries. If clients want to open a savings account, I advised them to submit 2 copies in their passport length photos and 1 replica photo of applicants. Electricity bills copy and TIN if they have.
- I fill up the account opening form.
- I provided the customers with the data associated with the product.
- I called the clients who don't give all of the required documents in time frame.
- I used to register new check book in check book register and ATM cards and keep them in safe place.
- Also make phone calls to the clients once more who did not longer accumulate test books and ATM cards after passing three or four months.
- I obtain checkbook from courier in the absence of messengers and supply thanks letter to courier man also.
- I checked GB and Cash Boucher regularly.

1.5 Internship outcomes:

This file has been organized on the idea of the revel in which I collected all through this internship period. During this era, I handiest labored on well-known Banking. I couldn't get a risk to paintings with inside the Credit department. As I worked in a SME Branch they have no foreign exchange division. Dhaka Bank Limited has no formal guidelines. But attendance is maintained in a daily basis also. Dhaka Bank Goran SME center is located in a crowded Bazar area so compare to other SME service center it has huge pressure.

From this department, I discovered a way to fill out an account form. Moly Rani Saha constantly offers me a quick description of her ordinary obligations earlier than assigning me any work. Later, after I determined out approximately all her activities, she later stopped giving me orders and watched me do the work. If I make a mistake, she solved the problem and flagged the mistake I made.

She taught me how to speak to the client, a way to get facts from a client, a way to discover an account beginning shape or DPS form. How to find the checkbook from the checkbook bundle, how to call a customer and transfer a call to other employees, and how to retain and treat busy customers.

1.6 Benefits to the student:

I actually have completed my internship At Dhaka Bank Limited in Goran SME Center. I assume I am very blessed due to the fact I were given the hazard to analyze from special divisions of this branch. It is one of the most famous bank in Bangladesh.

I become assigned under Moly Rani Saha, Senior Officer Goran SME center. I also worked in customer services with Sanjana Yousuf Pinky, Senior officer GB. I also got the opportunity to work with Md. Abdullah Al-Mamun, Officer Credit. I found out several new matters approximately the company world. The predominant component I found out is how to finish paintings in time. For each student, the internship could be useful earlier than becoming a member of the company world.

1.7 Problems/ Difficulties:

To solve problems of DBL, Goran SME center can follow the following things. I observed a few aspects of this branch throughout my internship program. It is a mixture of some positive and negative aspects. Firstly, I discussed Positive aspects and then the negative aspects below.

Positive aspects:

- Employees of this branch are very friendly and co-operative. They have huge patient in their job. They always deliver right guidance earlier than assigning any type of job.
- Employees of this SME center always try to give proper service to their customer.

- The authority of this branch is very strict and punctual. Everyone must be present in the branch before 09:45pm and an attendance register is maintained on regular basis.
- Md. Suhrawardy Hossain Branch Manager knows how to convince a customer or manage a customer because has a good communication skill.

Negative Observations:

- Goran SME center is located in a crowded area so it has huge pressure. But employees are not enough compare to the pressure of this branch. If one employees become sick or want to take emergency leave other employees has to take duties of that employees along with his one his own duties.
- With Branch Manager of this branch there are only five employee (Branch Manager, Operation Manager, One employee in GB and two employees in cash).
- Due to small space customers have to wait without seating arrangement.
- This SME center has only two printer one is for Branch Manager which is color printer and have another one which regular printer. So, one employee has to wait when another employee is doing print.
- Dhaka Bank Limited is week in advertisement. When new product is launched they do not make much advertisement to introduce it with their customers.

To solve problems of DBL, Goran SME center can follow the following things.

- 1) Need two employees for the same task.
- 2) In customer service desk more employees needed.
- 3) Give more personal printer to each employees which will help to do their work easily.
- 4) Can shift building so that they can give more customer service at a time.

Chapter 2

2.1 Introduction:

As part of the MBA program's requirements, I must complete an internship to gain practical experience, and submit a report on this working knowledge. This report was written after the completion of the MBA program in Business Administration at BRAC University. This report is the result of an assigned internship provided by the supervisor, Suman Paul Chowdhury, Ph.D., Associate Professor of Accounting and Finance, Graduate School of Management (GSM), Brac University.

The document will honestly growth the expertise of different students to realize the banking enterprise of Bangladesh, and the diverse offerings DBL is imparting to be the most beneficial monetary group with inside the country.

2.2 Objectives of the Report:

The first remark is to satisfy the partial necessities for the fulfillment of the "Smart Bank Orientation" process. The common desires of the Banking Prudent Orientation Program is to:

- Meet some of the requirements of the MBA program.
- Familiarize yourself with the operating environment of financial institutions.
- Observation of theoretical information in sensitive areas.
- Research and examine the general overall performance of unique departments and economic establishments.
- Familiarize myself with the every-day operations of service-orientated banking.

2.3 Methodology of the Report:

This document is mainly ready and entirely based on the accumulated records from exclusive sources. But despite that, I actually put more emphasis on my sensitive observation. The almost complete report includes my sensitive observation. He accompanied a unique method of establishing this worthy relationship. View requests for many types of reports on gift policies, preferred banking methods, and strategies. I have used all primary and secondary information to prepare this internship report.

1) Main data sources:

- Banking activities.
- Interview with officials of Dhaka Bank Limited.
- Talking with customers.

2) Secondary data sources:

- Reports of Dhaka Bank Limited.
- Branch records and documents.
- Miscellaneous documents and forms relating to the opening and closing of accounts and checkbooks.
- Dhaka bank limited official website and glasses search.

2.4Data sources:

1) Primary sources

- Interview with staff, Reports by Dhaka Bank Limited, Goran SME Center.
- Monitoring the daily activities of bank.

2) Secondary Sources

- Other posted files of Dhaka Bank Limited online.
- Different web-portals.
- Dhaka Bank Limited Portal controlled via way of means of IT Division.
- Daily notebook retained via way of means of me.

Chapter3

Background of the Organization

3.1Introduction:

Bangladesh's financial machine has been developing hastily because the early 1990s. Industrial and agricultural development, international trade, the inflow of finances from expatriate Bangladeshi workers, neighborhood and foreign places funding in construction, communication, energy, meals processing, and shipping ushered in the technology of economic assets. Urbanization and lifestyle modifications related to economic development have created a call for banking products and services to assist new ventures, further channeling purchaser investments in beneficial ways. A group of surprisingly acclaimed businessmen from the USA got here collectively to meet this choice and based Dhaka Bank Limited in 1995.

The Bank turned into covered as a constrained public corporation below the Companies Act 1994. The Bank started out commercial enterprise hobby on July 05, 1995, with the legal capital of Tk. 1,000 million and paid-up capital of Tk. One hundred million. The general equity (capital and reserves) of the Bank as of December 31, 2017, amounted to Tk. 15,828 million. As of December 2017, the financial institution had one hundred branches which include 2 Islamic banking branches, 3 SME provider centers, fifty-six ATMs, 20 ADMs, 2 offshore banking units, 1 kiosk, and 6 branches below Dhaka Bank Securities Limited throughout the USA and a big network of correspondents across the world. The Bank decides to open different branches some days earlier to amplify the carrier's transportation network.

The Bank gives the whole banking and financing gives to non-public and assisted corporations with the assist of the contemporary instances and a really inspired institution of professionals. As a critical part of our willpower to excellence inside the banking sector, Dhaka Bank now gives the general form of online banking gives in real-time via its branches, computerized distributors, SME and Internet channels, banking.

3.2The Commitments:

Dhaka Bank gives the importance of its every customer. Each customer's expectations of offers and advanced goods are the best choices of the bank. Dhaka Bank has been in the banking industry for Concentration Purpose 26 years. In these joyful events, Dhaka Bank Limited emphasized its core values. These are:

- Concentration
- Purposes
- Attention
- Faith
- Awareness
- Steadiness
- Anticipation
- Goodwill
- Fidelity
- Competent
- Self-restraint

3.3Mission Statement of Dhaka Bank Limited:

Being the coveted monetary organization with the interior of the country, which presents super-services and subsidized products through today's generation media, and a group of employees, which was promoted in particular to the delivery of perfection in banking.

3.4Vision Statement of Dhaka Bank Limited:

At Dhaka Bank, we draw our inspiration from faraway stars. Our vision is to assure a large that makes every banking transaction a satisfying experience. Our project is to offer you high-quality service through accuracy, reliability, well-timed delivery, present-day generation and tailored solution for employer needs, global reap in extra and commerce, and immoderate yield to your investments.

Our people, products, and techniques are aligned to satisfy the decision of our discerning customers. Our aim is to accumulate amazing foresight. Our excessive intention is to deliver an outstanding that demonstrates an actual reflected photo of our vision- Excellence in Banking.

3.5 Core values of Dhaka Bank Limited:

- Customer Orientation
- Honest
- Qualitative
- Teamwork
- Respect for the individual
- Responsible Citizenship

3.6 Increased revenue by 20 hours per year.

- Achieve 20% cost synergy
- Reduce your investment charges via way of means of as much as 7%
- Reduce reliance on financial institution deposits to make sure a non-stop go with the drift of constant belongings thru underlying deposits.
- Change the deposit blending time as opposed to buying and selling account to 60:40.
- Reduce NPL to much less than 1% of the general belongings of Dhaka Bank Limited.

3.7 Strategic plan of Dhaka Bank Limited:

- Make DBL one of the best performing private commercial banks by 2025.
- Create a strong deposit base.
- Introduce new products and services and update existing products and services to quickly respond to existing products and services to relatively weak market requirements.
- Strengthen corporate identity and value.
- Import the entire system onto a highly advanced computing platform.
- Present the bank to the community as a socializing and business partner.

3.8 Objectives:

DBL's overall objective is to provide the excellence that faithfully reflects its vision of excellence in banking. Improve the quality of solitude and services and diversify sources of income.

- Immediately make the necessary move to command the fund ratio boost.
- Rate increase based primarily on total earnings: letter of credit score and collateral boom amount and interest rate, boom trade and export earnings.
- Reduction of management costs by at least 20%.

3.9 Departments of DBL:

Dhaka Bank continues the location of the pastime in the perfect and prepared way considering interdependencies. It is sent to particular departments for seen control of the gadget. Various departments DBL Configuration is described below:

3.9.1 Human resource department:

Dhaka Bank Limited acknowledges that inexperienced and promoted employees are a prerequisite to manipulate with its customers, its shareholders, and with the promotion it serves. Dhaka Bank financial institution treats each worker with dignity and admiration in supportive surroundings of belief and openness wherein human beings of several backgrounds can their entire capacity. The financial institution's human re-belongings coverage emphasizes supplying interest satisfaction, increase opportunities, and due popularity of advanced performance. A proper taking walks surroundings provides and promotes an excessive degree of loyalty and backbone from the personnel. Realizing this Dhaka Bank restricted has positioned the maximum significance at the non-stop improvement of its human re-belongings, figuring out the strength and weaknesses of the worker to evaluate the person schooling needs, they'll be dispatched for schooling for self-improvement. To orient, enhance the banking information of the personnel Dhaka Bank Training Institute (DBTI) organizes each in-residence and out of doors schooling.

3.9.2 Personal banking division:

The personal banking branch offers the customer credit score rating score schemes which encompass personal loans, automobile loans, education loans, tax loans, personal secured loans which can be tailor-made to fulfill the choice of constitutional customers. The supervisor of DBL's credit score rating score who approves and administers all of the sports activities sports heads this branch. The approval officer particularly rejects or approves the credit score rating score requests. After being checked with the assets of using the approval officer, the credit score rating score requests visit the processing officer for in addition processing of the application.

3.9.3 Treasury:

The most important task is to make choices approximately shopping for and promoting foreign places currency. The intention of the Treasury's operation is the green use of finances and organizations. We finance with the bottom viable hobby costs at the same time as retaining powerful relationships with others. Compliance with banking and authorities and financial guidelines.

3.9.4 Computer & information technology division:

This branch offers the software program and hardware permits to one-of-a-type departments of the monetary organization. As Dhaka Bank is engaged in online banking, the position of an IT cab be very crucial for the monetary organization. This branch is the maximum lively branch of DBL

wherein personnel constantly stand to clear up any issues inside the system. The managers and bosses of the IT branch artwork continuously make bigger the general IT system of DBL simply so it may be operated with ease, accuracy, and speed. Since its journey as an commercial Bank in 1995 Dhaka Bank Limited has been laying exceptional emphasis on the use of the superior era. It has a lengthy long past to a web operation system thinking about 2003. And the state-of-the-art banking software program software Flex Cube is under the process of installation. As a result, the monetary organization is probably able to imparting the services of global standards. In 2009 Dhaka Bank become a member of the EI Dorado interbank fund switch community which permits real-time digital fund switch among clients of member banks. To gather better economics of scale and overall performance in transaction processing the IT Division completed a key characteristic in the centralization of Trade Finance & Credit operations in 2009.

3.9.5 Operation division:

The borrowing capability is furnished to a person with the useful resource of the usage of the banking machine, inside the shape of a credit score rating score or a loan. The famous economic institution credit score rating score the person has is the sum of the borrowing capability every lender economic institution gives to the person. Credit Policy Committee consists of the managing director, the overall supervisor, the Chief Risk Officer, and the assistant famous supervisor responsible for credits. Committee meets each unique week, evaluates the economic institution's everyday lending portfolio, and determines standards and hints concerning portfolio control.

3.9.6 Finance & accounts division:

This is considered because the most powerful branch of DBL. It maintains to track each and every transaction made interior DBL Bangladesh. It is headed with the useful resource of the usage of the manager of FCD who ensures that all of the transactions are made in line with guidelines and hints of the DBL group. Violation of such guidelines can bring severe consequences for the lawbreaker.

3.9.7 Credit division:

With the assist of the banking system, credit score capacity is made to be had to someone inside the shape of a credit score rating. The creditworthiness of the overall monetary group that the individual has is the sum of the credit score capacity that every lender of the monetary group offers to the individual. The general manager, the general supervisor, the risk manager and the deputy general manager in charge of credit lines are members of the credit policy committee. The committee, evaluates global loan portfolio and establishes concepts and guidelines for portfolio management in weekly basis.

YEARS OF COMMITMENT AND COHERENCE

The Emerging Credit Rating Ltd. (ECRL) has rated Dhaka Bank Limited for the year of 2020, up to April 07, 2022. A brief info of the rating based on Financial Statements are presented here.

Surveillance Rating (ECRL)		INTERPRETATION
Year 2019	Year 2020	
Long Term AA	Long Term AA	Commercial Banks rated "AA" has a very strong capacity to meet its financial commitments, and is generally in a position to withstand adverse developments in the economy, and in business and other external conditions. These institutions typically possess a good track record and have no readily apparent weaknesses.
Short Term ST-2	Short Term ST-2	Commercial Banks rated "ST-2" has a strong capacity to meet its financial commitments in a timely manner; however, it is somewhat susceptible to adverse developments in the economy, and in business and other external conditions.
Outlook Stable	Outlook Developing	'Developing' indicates that a rating may be raised, lowered or remain unchanged.
Date of Rating		May 18, 2021
Valid Till		April 07, 2022



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3.9.8 Audit & risk management division:

The danger control branch is answerable for measuring the threats that the financial institution is probably uncovered to inside the direction of its operations, improving the company's hazard manipulate policies, and making sure that threats continue to be in the obstacles wherein the financial institution manages such threats ideally includes according with their private strategic dreams and hazard readiness. The closing purpose of hazard control is to provide corporations capital commensurate with their threats (cash capital), maximize hazard-adjusted returns, and grow the fee delivered. The hazard manipulates feature consists of marketplace danger, credit score danger, and operational danger control units.

3.10 Product and services of Dhaka Bank Limited:

3.10.1 Retail Banking:

Current Account:

Dhaka Bank's current account gives a low minimal deposit requirement, decreasing operator price every year. This account is suitable for real estate companies, corporations and partnerships, partnerships and institutions.

SAVINGS ACCOUNT:

Dhaka Bank Financial Savings Account is evolving every year with required minimum deposit and coffee supplier and is suitable for most people.

Salary Account:

Dhaka Bank has released a completely unique financial savings debt bundle for personnel on the centers with which Dhaka Bank has a working agreement. With this bundle, the personnel of those corporations bank in their pursuits as a day by day compensation. Proof of income are:

- Interest calculated on the basis of the daily balance
- Free periodic service
- ATM service
- Internet banking and SMS service
- Online-Banking-Service
- Credit card facilities.

Joma Savings Account:

Ready Made Garment (RMG) enterprise performs a pioneering function with inside the improvement of business region of Bangladesh. After beginning the operation, it has installed its popularity with inside the global marketplace inside only a few years. RMG is one of the key systems primarily based totally on which Bangladesh is dreaming to be a middle-profits united states through 2021. More or much less 90% of the RMG employees are ladies. The region slowly however firmly will become image of countrywide prosperity and ladies empowerment. For nearer co-operation and courting with RMG employees Dhaka Bank fortunately designs a financial savings product named as JOMA.

Short Notice Deposit:

Clients can earn a fixed interest rate with the Dhaka Bank Short Notice Deposit, which offers higher interest rates and a high level of security depending on the credit quality.

(FDR):

With our Fixed Deposit Receipt (FDR) account, the customer can plan his future. It offers an easy loan option, attractive interest rates and automatic renewal. Key features include a minimum term of 1 month and a maximum of 2 years (auto-renewal provision). Take advantage of loans against FDR up to 90% of deposit value. Attractive interest rates.

Gift Cheque:

One can marvel their close to and pricey ones with Dhaka Bank Gift Cheque. Our Gift Cheque gives appealing charges of interest, loose refund if misplaced or stolen, and saves time & effort.

Deposit Pension Scheme:

Saving for the destiny is like a life-time pension. Small drops of financial savings every month can result in a circulations of remedy and blessings after some years. A big sum on everyday small deposits is stimulated to accumulate with the aid of using Dhaka Bank Limited. It gives aggressive hobby quotes and low cost installments for our clients. Customers certainly keep on a month-to-month foundation and get an amazing quantity at maturity. As a status feature, Dhaka Bank DPS gives clients the advantage of the entire cut-off date of the proper term, even though they rely on their preferred schedule.

Special Deposit Scheme:

Periodic streams of returns on constant investments are famous modes of monetary making plans amongst families, seniors, and marketplace professionals. To meet the desires of the goal group, Dhaka Bank has devised the Special Deposit Scheme (SDS). Any Bangladeshi age 18 or above can open DBL SDS account. Among its key features, appealing month-to-month returns, nicely-tailor-made assignments (1-three years), and clean methods to calculate income are prominent. SDS is nicely installation to fulfill a lot of your beneficial purposes, along with own circle of relatives support, infant schooling expenses, and retirement making plans. If it feels like an amazing idea, pass for the making plans of the SDS and enhance their lives.

Deposit Double Scheme:

With the Dhaka Bank Deposit Double Scheme (DDS) you can double your first deposit in no time. The purpose of this system is to offer most advantage to customers and assist to satisfy unique desires together with education, marriage, etc. Competition and the converting hobby marketplace scenario, Dhaka Bank has these days renewed this form of product with the maximum aggressive features.

Double deposit system can relax clients with confident that their cash is secure and obtain a strong hobby price inside the maximum handy time frame. When customers need to take out an overdraft facility at any time. If they don't need to overcharge their assets, Dhaka Bank doubles the money the client receives at the end of the year.

Savings Builder Account:

Dhaka Bank is aware of how vital your financial savings are to clients. Dhaka Bank personnel need to provide their clients with a device with the intention to assist them in addition growth their financial savings. Savings Builder Account – A top-rate financial savings account provided to customers through Dhaka Bank. With a set hobby charge of 6% at the client's stability of Tk.10 Lac or higher, the account fees are nothing; this account will now no longer be charged. With all of the advantages of a financial savings account, Savings Builder is creating a Platinum Visa debit card and checkbook to be had to its clients without a doubt free! The Platinum Visa Debit Card offers clients 24/7 get right of entry to their cash everywhere with inside the country. Internet banking, management of clients' cash is now at their fingertips. For in additional questions, clients can name Dhaka Bank.

Kotipoti Deposit Plan:

The Kotipoti deposit arrange permits shoppers to reap the heights of wealth and recognition at can with Bangladeshi monetary unit ONE CRORE. Each saver features a fascination with the state of excessive wealth. In our socio-economic context, an individual who has ten million takas in an economic organization account or economic money bank account stands out from the crowd. A positive level of fame is related to being a millionaire, creating that quantity of wealth a purpose for a few and a troublesome plus for others. Being an excellent Kotipoti very quicker in four years and a lot of in fifteen years.

Lakhopoti Deposit Schemes:

The Lakhopoti deposit system permits national capital Bank customers to attain heights of wealth associated fame with fifty Bangladeshi monetary unit lakhs at ease. Each saver is fascinated by the position of excessive wealth. In our socio-monetary context, somebody who has 5 million takas during an institution or a money bank account stands proud within the crowd. A positive degree of standing is tied to being a millionaire, that makes wealth an intention for a few and laborious to earn for others.

Honorable Seniors:

Customers can stay younger with Dhaka Bank's Honorable Seniors – an coverage sponsored financial savings account designed to empower senior citizens of America of the united states to independently carry out their everyday banking transactions with greater positive convenience, dignity and confidence. The product offers and blessings might also additionally even make sure protection through insurance backed via MetLife Alico and persevered increase for seniors who have worked hard for the nation. Dhaka Bank Honorable Seniors has been designed maintaining in mind the fact that senior citizen's banking requirements are entirely different. Sensing the possibilities of matured age, the product is located to empower senior citizens of the united states of America to independently perform the daily banking transactions with energy after forty five plus.

Students Ledger:

Inspired by the initiatives of Bangladesh Bank and the Bank's current proposal, Dhaka Bank is offering an attractive deposit product called Students' Ledger School and Students' Ledger University as part of the implementation of inclusive banking. Age in students, guide them to hold and spend their coins wisely and blast them average overall performance concerning financial manage from the very starting in their life. That will assist them to acquire success of their destiny careers. Both university and college-going college university college students are stored as focal factors even as designing this product due to the reality will lead all sports activities of administrative, political and sports agencies with destiny in it. This product will circulate widely to improve the financial literacy of the next generation. from school to college as a good buy from the age of 17 also as "Students" Ledger (SL) - Students from college to university aged 18 to 28.

Shopno Jatra:

- Easy switch of observing software prices to instructional establishments abroad.
- Opening/Processing scholar documents for moving lessons prices and residing expenses.
- Secured scholar Loan towards FDR.

Car Loan:

Get your dream car with Dhaka Bank car loans. Dhaka Bank offers a car loan product and takes away the pain and fuss of buying a car loan for you. Dhaka Bank Auto Loan is simply what customers want to bridge the gap. Processing and other pricing start at the base fee of just 0.5%. The term of the car loan can be divided into 5-6 years at will.

Dhaka Bank Home Loan:

Congratulations, you've got located your dream home! Dhaka Bank Home Loan with its appealing capabilities and aggressive hobby quotes will assist its customers to recognize their dream of homeownership of the loan, a constant charge schedule, and capability tax benefits. Bank Dhaka serves to make the life of its customers easy and fruitful and financially secure their future life.

Credit card:

Everyone loves shopping, but no one loves the hassle! Through the Dhaka Bank duel credit card, they offer their customers the handiest and bendy manner to pay for purchases at domestic and beyond. Credit playing cards could make purchasing easier. If they do not like sporting big sums of coins or if their commercial enterprise would not be given coins purchases, having a credit card is a perfect solution for them. All in all, credit cards are becoming essential in our life as they can be very helpful in times of emergency.

The income required to avail of this service from Dhaka Bank is BDT 25,000 per month. In addition, services such as additional cards, Cash Advance up to 50% of ecommerce card limit ,

Absolute Free Credit, Lost/Stolen Card Fast Replacement will be at the service of customers. Customers will also be able to enjoy wonderful benefits such as absolutely free credit for up to 45 days and automatic renewal of a credit card before it expires. Employees, businessmen and professionals are invited to take advantage of this exceptional offer.

Debit Card:

All account holders can use Dhaka Bank Limited debit card. Even the student book account holder. For the ezy account holder, the debit card is free.

features:

Cash withdrawals: as much as tk.1 lac consistent with day (maximum tk 20,000 per transaction).

Public service payments: TandT, mobile phones, DESA, etc.

Access to multiple accounts

Transfers

Mini statements

PIN change

Dhaka Bank Locker Service:

Customers may also need to apply the locker service of Dhaka Bank Limited and hence have the choice to protect their valuables in competition with any unfortunate incident. They offer protection to their client's locker provider as offered to the Bank's own assets at an absolutely aggressive price.

Dhaka Bank offers vendors from Saturday to Thursday 9 am to 4 pm. Lockers are located at Gulshan, Banani, Dhanmondi, Uttara, Baridhara, Mohakhali, Mirpur, Khilgoan, Cox's Bazar, CDA Avenue Chittagong, Moulvibazar, Dhanmondi Model, KDA Avenue Khulna, Anderkilla Chittagong, Madina Market Sylhet, Narayangonj Branch, and Jatrabari Branch.

3.10.2 Online Banking Services:

Dhaka Bank Limited is introducing net banking and intends to preserve manipulation of predominant facilities thru this. The consumer can get entry to real-time account information thru the Internet. Transfer cash out of your account, pay your app bill, and more. Through online banking, clients can deposit and withdraw from their account held in a specific branch as much as a restrict of taka: 10,000.00 through any branch of Dhaka Bank Limited.

3.10.3 Corporate Banking:

Islami Banking :

Islamic Banking & Finance has been nicely-ordinary to the human beings and its suitability has been developing with in the use of and everywhere in the worldwide enormously. Islamic Banking & Finance has already been proved its significance with in the area of the financial device being worried for almost 30% of the agency quantity of the complete banking agency. The sector is also reputation on the primary issue through manner of discharging its responsibilities in Corporate Social Responsibility (CSR). Highlighting prolonged ethical standards, it builds a society with honest, responsible, being worried & honest human beings. The nicely-designed pool of Liability & Asset products based mostly on Islamic Shariah's Principles holds the banks from the fast-rising of non-performing assets and ensures the amazing of the property. Islamic banking asset products verify real transactions in preference to only financial transactions, the feature of that is to ensure immoderate productivity, employment, etc. Thus, it's been efficiently crossing the financial catastrophe advanced out everywhere in the worldwide following today's financial depression. Now Islamic Banking & Finance is nicely in a function to fulfill the growing name for of the human beings who are inquisitive about Riba loose banking and moreover eager to manipulate their property through manner of this holistic device. Dhaka Bank has been supplying Islamic Banking services thru its 2 (two) branches adhering to Islamic values & Integrity. Our first Islamic Banking Branch, Motijheel, Dhaka become inaugurated on July 02, 2003, and the second one, Islamic Banking Branch, Muradpur, Chittagong become opened on May 22, 2004. We may additionally factor out that Dhaka Bank is the pioneer in the installation of Shariah-based definitely banking operations. Now every department even the Goran SME middle provides Islami Banking services to their customers.

- Mudaraba Haji Savings Scheme
- Savings Bond Account of Tawfeer Mudaraba
- Deposit Pension Scheme of Tawfeer Mudaraba
- Foreign Remittance Account of Tawfeer Mudaraba
- Savings Account of Mudaraba Value Max
- Deposit Double Scheme of Mudaraba
- Savings Account of Mudaraba Bundle

3.10.4 Digital Banking:

Dhaka Bank Go:

Dhaka Bank proudly presents its Industry Main cell banking application: Dhaka Bank Go.it offers you a stable reception allowances to your Dhaka bank accounts and credit cards, etc.

Dhaka Bank C-Solution:

Dhaka Bank proudly brings forth Dhaka Bank C-Solution to fulfill the organization clients' all kinds of rate needs, e.g. sales payments, fees, commissions, suppliers' payments, etc., thru an automated and online-based general rate gateway. This tariff solution guarantees maximum flexibility and greater security during payments through to all available tariff methods, e.g. BEFTN, RTGS, DBL Account to Account Fund Transfer, bKash, Check Issuance, Pay Order Issuance, etc. everywhere.

Bkash:

This company will allow Dhaka Bank account holders to override the variety of debits on any bKash account using the mobile app: Dhaka Bank Go. Very fast a similar facility can be available in the internet banking platform (known as Dhaka Bank Direct Banking). The fund transfer will take place proper away and after a success transaction, every bKash and Dhaka economic organization account holder gets keep of notifications.

Tuition Fees Payment Solution:

Dhaka Bank Tuition Fee Payment Solution is an included answer for charge & series of lessons prices for the academic institute, guardians, and college students. With this unmarried device in the vicinity and the spine of the Dhaka Bank network, institutes (e.g. universities or colleges) can gather the lessons charge of college students thru Dhaka Bank counter collections and different virtual charge techniques including Debit / Credit Cards, bKash, Mobile App. This answer brings convenience, transparency, control, and confidentiality of the lessons charge for each of the guardians and institutes. The answer is likewise successful to deal with the automatic verbal exchange of college students' lessons invoices and charge alerts. This is simply the start and the possibility is limitless.

Ezy Bank:

It is a Digital Account Opening Platform wherein customers can open Dhaka Bank Ezy Account, Mudaraba Ezy Account in addition to Regular and Muadaraba Bundle Accounts. It is a community foreign exchange transactional account that the account holder uses for interest/profit-earning and economic financial savings purposes. The number one motive of this account is to facilitate clients to open this account on-line using a mobileular app/Web/assisted platform using instantaneously verification of NID.

Account Opening Eligibility:

Any Bangladeshi citizen having a valid NID number and above of 18 years is eligible to open an account using the Ezy Bank Platform of Dhaka Bank Limited. Only new accountholders are eligible to open an account with Dhaka Bank using the Ezy Banking App facility. Minimum Balance requirement: TK.200.

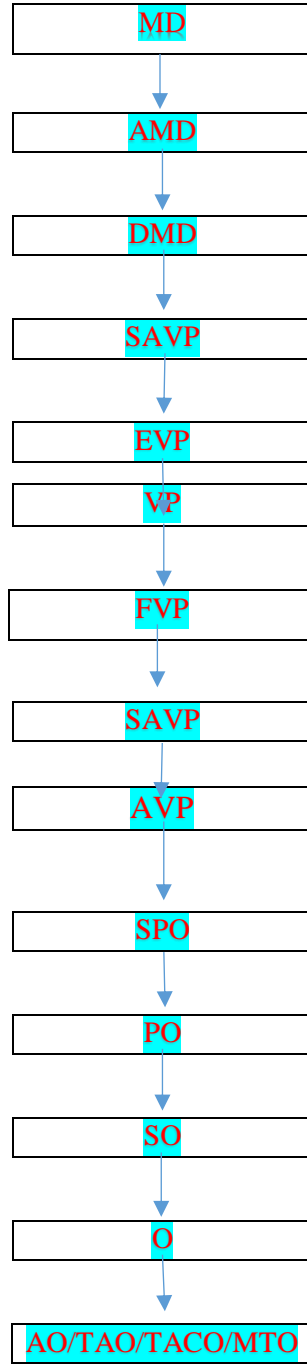
Necessary Documents required for application:

For a successful application, client needs to upload pictures of their NID card and self-image and upload nominee NID number and picture for registration.

Benefits of Ezy Account:

- Creating account from anywhere in Bangladesh using valid Mobile Number.
- No opening balance required for opening Ezy Account.
- Minimum Balance of Tk. 1,000 has to be deposited to avail 1st free Debit Card and free 10 leaves Cheque.
- Free Cheque book 10 leaves for 1st issuance.
- Free VISA/MasterCard Debit Card 1st Year.
- Free Cash withdrawal facility at Dhaka Bank ATM.
- e-Commerce transaction facility.
- Free monthly e-Statement facility.
- e-Banking: Internet Banking, Call Center, SMS Banking, etc.

3.11 Organizational Network Diagram:



Chapter4:

4.1 General Banking Activities:

General Banking is middle sports of all retaining cash exercise. Every financial institution has standard Banking sports. General Banking is likewise referred to as client offerings. Here all forms of client hassle is solved via way of means of this branch. For example, if a client misplaced his or her ATM card client can get the cardboard via way of means of replenish the request from for issuing a brand new ATM card and officer near their pervious card. As that is a retaining cash affiliation, this affiliation acquires gain acquires gain via pitching management to its clients. This branch is genuinely giving offerings to its customers. In Dhaka Bank Limited following sporting activities are typically comprises.

- Account opening and locker services.
- Cash transactions and counter checks.
- Department of Remittances.
- Remuneration section.
- Financial Control and Accounting Department.

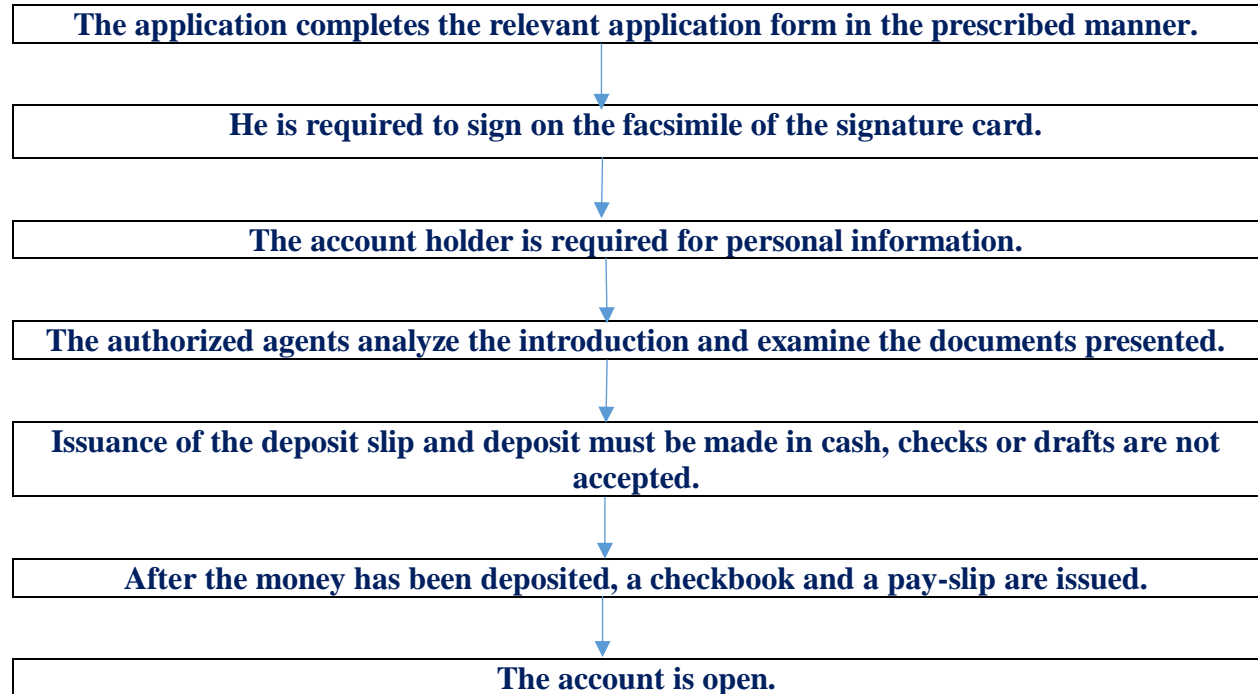
Different account forms are opened in the standard bank branch and each account is opened through exceptional agents. Usually, the following claims are opened in the general bank branch

1. Current deposits.
2. Savings from bank deposits.
3. Fixed deposits.
4. Short-term deposits.
5. Monthly term deposits.

4.1.1 General Instructions for account opening:

1. First, consumers collect account opening forms from the nearest or helpful branch.
2. Account opening agent may receive transaction profile form, client opportunity assessment form, checkbook issuance request, and money laundering form and initiation principle Account.
3. The agent will speak first to the consumer regarding the opening of an account with a financial institution. The agent will screen customers using this technique. If the agent is satisfied, he offers the initial form of the account to his clients.
4. Account holder manager will take account holder facts and account holder data from the account holder to complete KYC (recognize your consumer) and TP form.
5. The account holder must provide 2 passport-size images and 1 passport-size image of their candidate and a photocopy of the missing passport / national identity card / voter card / union certificate.
6. Card for ATMs and sms gain well marked.
7. In the joint account example, the operating instructions should be posted with the jointly signed package.

4.1.2 Flow Chart of an Account Opening:



4.1.3 Issuance of check book:

1. When a new account holder opens an account, the financial institution gives them a check book. Dhaka Bank Limited provides 25/50/100 pages of the book. 10 most effective pages are provided for the regular account holder.
2. After 4 consecutive days, the account holder receives the check book.
3. If the account holder is not always able to accumulate the checkbook for a financial institution with a legitimate reason, provide an authorization form to the account holder by completing this form the legal person can accumulate the checkbook by the account holder by completing this form the legal man or woman can accumulate checkbooks with the financial institution in the name of the account.
4. An account holder can request a new check book by completing a receipt indicating the number of pages they want and providing their mobile number and signing.
5. When account holders accumulate their checkbook, the agent has their token entered in the e-book.

4.1.4 Procedures of issuance of cheque book:

1. Well packaged application form with check book number.
2. The banker checks the receipt.
3. If the banker fills in the receipt, he issues a brand new checkbook to the account holder.

4.2 Pay Order:

A pay order is a written order issued via way of means of a Branch of a Bank to pay sure sum of money to a specific individual or a Bank. It is probably stated to be Banker's cheque as it's far issued via way of means of a Bank drawn upon and payable via way of means of Bank. Pay order is issued while a person desires to provide cash to a person else thru a financial institution. Dhaka Bank Limited has additionally pay order facility. By issuing pay order Dhaka Bank constrained earn a few fee and financial institution use that cash till drawer withdraw that cash. The character or the affiliation in whose help it's far issued is referred to as payee or beneficiary.

A pay order is split into 3 parts:

1. The real pay order.
2. The 2d counterfoil to be retained via way of means of the payee.
3. The first counterfoil to be retained via way of means of issuing department as record.

4.2.1 Issuance of pay order:

Bulk encashment of a wide variety of payment orders must be reserved for the machine through the remittance agent before the debit order is issued.

- The wide variety of pre-disclosed payment order series should be displayed inside the machine, and you don't need to enter the wide variety of commands inside the machine.
- Instrument must be marked by authorized signatories with PA numbers.
- The amount, beneficiary, currency, and name of the issuing branch must be filled in the unique object in the STELAR framework for counting devices.
- Details of the training suit with the people who entered the machine.

4.2.2 Payment of Pay Order:

1. Payment can be made to the account of the Beneficiary.
2. Payment is likely to be made to the buyer's account simply at the time the payee pays the paycheck.
3. The Beneficiary collects the necessary bank contributions in the event of a compensatory payment.
4. The cash deposit towards the payment order must be made by issuing a payment order Branch which observes the essential formalities.

4.3 Online Money Transfer:

Through online banking, customers of Dhaka Bank Limited can transfer their money from one service to another seamlessly. No problem. Anyone can deposit money from any service of the financial institution into any account. Likewise, an account holder can withdraw money from any department. But in case of cash transfer from Dhaka department in the open, it is from one territory to another that the online price is charged by the customer.

4.4 Account Balance Inquiry:

DBL sends bank statements to its client bodies every year. More customers are furnished every time he/she desires to recognize the Account Balance. But consequently a few protection and privateers are maintained. No exceptional person aside from the account holder receives the account balance.

4.5 Clearing:

Clearing technique starts off evolved with the deposit of a cheque in a financial institution. The cheque (in conjunction with different cheques) is added to the financial institution/department wherein it's miles drawn. The cheque is handed for price if the price range are to be had and the banker is glad approximately the genuineness of the instrument.

The cheques which can be unpaid are lower back to the offering financial institution thru any other clearing referred to as the Return Clearing. The cognizance of the price range takes place after the finishing touch of go back clearing and through the absence of an unpaid cheque.

4.6 Remittance:

- The remitter can send a remittance from any designated exchange house of Dhaka Bank and several Bangladeshi banks located around the world.
- The remitted coins can be transferred to the beneficiary's Bio-Metric account internal 24-seventy hours (in case of DBL Exchange House - 24 hours) and the beneficiary will immediately get keep of an SMS about the deposit.
- Beneficiary can go to any DBL branches to withdraw the remitted amount.
- Remitter gets a PIN wide variety towards the remitted cash and tell PIN & different associated information. Like, the Beneficiary's call and contact wide variety.
- At first, Dhaka Bank verify the beneficiary's NID card.
- Then customer fill up the M Baking form with signature and necessary information's.
- DBL verify the data & provide a paper to withdraw the money from cash counter.
- Dhaka Bank also provide the new 2.5 incentives rates provided by Government to inspire foreign remit started from 1st January, 2022.

Chapter 5

5.1 Recommendation:

- Dhaka Bank should make more ATM in more different places so that customers can get money when they want, and New ATM booths should be placed instead of old one.
- Bangladesh Bank continuously changes banking rules and regulations so employees should be aware about that.
- Dhaka Bank should do market research in a regular basis so that Dhaka Bank can understand what the new demand of our customers are.
- Dhaka Bank Limited should increase their IT services more. In my internship period a common problem faced by customers is they don't get sms in their phone about their transaction.
- Photocopy machines and printer machines should provide to every department of their branches so that employees can complete their work in time so that customer can get proper services.
- Volt limit should increase so that clients can get money whenever that want.
- Other renowned banks are giving more interest rate on DPS or FDR. So, Dhaka Bank should increase their rate or try to make it equal.
- Customers are the main asset of a Bank, so Bank should give importance on customers' feedback and complaints. Complain Box should be open in a regular basis and must be placed in a suitable place so that customers can find it easily and give feedback and complaints easily.

5.2 Conclusion:

The internship is a must for every MBA student. Dhaka Bank Limited is a third-generation financial institution, it has also been introduced in the country's monetary development. This program gives us the opportunity to acquire knowledge profitable with the intention of being able to link theories to reality. It has become a great pleasure for me to complete my internship program at Dhaka Bank Limited, a famous financial institution in Bangladesh. I had the chance to paint inside the General Banking branch which is the main branch of every financial institution. My internship program became the simplest for 3 months, but it gave me the essentials of the business world. A Dhaka Bank Limited realizes that its competitors are not the simplest personal banks but public banks are also competitors and that is why is racing to become one of the pioneers in the banking industry. Management is green and virtually every time the financial institution achieves its goals. Dhaka Bank Limited wants to rebuild its customer relations division, needs to be more aware of the process of recruiting and improving supervisors dating back to, and needs to get the

extra genius work and real extra effort from the connection managers. If they produce new technologies and offer the customer offers superior to the competition, they are able to attract new and more important customers.

5.3 References:

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