BRAC University

Internship Report On

"Effectiveness of Trade Operations at Dhaka Bank LTD- Trade operations Head Office"

Submitted To
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Presented by
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Date of Submission:07-12-17

Letter of transmittal

Date: 07-12-17

Ms. Humaira Naznin
Senior Lecturer
Brac Business School
Brac University

Subject: Submission of Internship Report

Dear Madam,

With Due respect I would like to inform you that I am done with my internship reporton "Effectiveness of Trade Finance Service" of Dhaka Bank Limited as per the supervisor's instruction
In last three months I was involved in Dhaka Bank Trade Operations Dept. as a intern Working in Dhaka Bank LTD was challenging for me. I tried my level best work to work properly and committed to work.
For any quarries regarding report I am available to clarify the whole report and information used here. I will be thankful and happy if you kindly give your valuable judgment regarding report

Yours obediently,

____

BiparshiBarua

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Acknowledgements

This report is based on Effectiveness of Trade Finance Service" of Dhaka Bank Limited. I am grateful to few people for helping us and guiding us.

First of all we want to thank our honorable facultyMs.HumairaNazninfor giving us this opportunity to work on this topic. She guided us how to do this, she helped us with lots of information and ideas. I am really grateful that she gave us this chance to work on a challenging topic where i met some amazing people.

I also want to thank to my supervisor Khandaka Nazmun Nahar (SAVP), AyeshaShefa (Officer), ShanaRuma (AVP),Nahibul Islam for their great support and guidance in my workplace. I would also like to thank all employee of trade operations.

Finally, I would like to acknowledge with gratitude, the support of every respondent for their valuable information's.

Executive Summary

Internship is a vital requirement of completing four years BBA program. It is important to apply theoretical knowledge in practical life or work field. In my internship period I apply my theoretical knowledge in work field. In this report I also apply my both knowledge regarding trade operations activities. My report topic is “Effectiveness of Trade Finance Service” of Dhaka Bank Limited”

This report mainly focuses on banking activities regarding export -import, trend analysis of trade operations business volume, effectiveness level based on survey analysis and prove suggestion based on findings.

Contents

1.0 Introduction

Bank is a financial institution which used to provide loan facility, mortgage, and deposit. But now a day's bank not only provide loan or deposit facility they also provide many trade related facility like L/C (Letter of Credit), import bills, export bills, foreign exchange. This kind of trade related facility helps country to boost up their economy and also provide facility to businessman to ensure safe transaction. Trade operation department of bank used to provide financial facility in country or overseas

In my internship period I was involved in Dhaka Bank LTD trade operations Dept. I used to work in Back to Back Payment Department and import (Return). After communicating with my supervisor, I choose my report topic and my report topic is **"Effectiveness of Trade Finance Services of -Dhaka Bank Ltd."**

Dhaka Bank is the first private bank in our country and stated their journey at 1995 under the act of "Company Act-1994.They have wide range of banking related service like loan, deposit, scheme, Foreign remittance, Trade Operations etc. I basically worked in Back To Back Payment (BTB) under the Trade Operations Dept. Back to Back payment Dept ensure payment against the L/C value. Transfer money from the applicant account to beneficiary account is the main purpose of this department

1.1 Origin of the Study

Research is one of the main ways to know about anything in details and in depth of any topic. As I involved in Dhaka Bank Trade Operation .In the report i describe how import and export process run, documents required in trade business, focus on the business trend analysis of Dhaka Bank Ltd, conduct survey to evaluate their effectiveness of trade operations services and SWOT analysis of Dhaka Bank trade operations. Lastly describe the findings and give some suggestion to rectify from their lacking

1.2 Scope of the Study

‘Dhaka Bank LTD is a private commercial Bank in Bangladesh. Dhaka Bank LTD is one of the largest private bank in our country and it has many branches to pull up its banking activities. This report mainly focuses on Effectiveness of Trade Finance Service - Dhaka Bank Limited”. For the purpose of the research I go through trade operations activities of DBL and familiar with banking activities of trade operations. I have an opportunity to gather experience through attachment with trade activities of banking

1.3 Objective of the research

The study assigns for two objectives. The objectives are:

Broad Objective:

My long term objective of this report is to meet the partial requirements for the fulfillment of the Bachelor of Business Administration Program by sharing my internship experience.

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Specific Objectives:

The following aspects can be listed as the specific objectives for this practical orientation in ‘Dhaka Bank Limited:

Know the operation procedure of the Dhaka Bank Trade operations

1) Apply theoretical knowledge in the practical field.

2)To understand the remittance business policy of DBL with other banks.

3)Find out any lacking which will help them to run properly in future.

4)Bangladesh Bank rules and regulation regarding foreign trade

5) How Dhaka Bank business moving in recent 5 years and their service effectiveness.

6)To give some suggestions based on findings.

1.4 Methodology:

In this report data were collected from two sources

Primary data

Primary data was collected from interviewing officials, employee, observing their procedure, and conducting survey. In survey sample size were 20 .

Secondary Data

Secondary data collected from the internal and external sources. Internal sources were (Annual report of Dhaka Bank, Guideline of Trade Process, Prior Research Report.

External sources were (Data from Bangladesh Bank, Data available in Dhaka Bank website etc)

1.5 Problems:

Trade Operations Dept of Dhaka bank LTD is not like as general banking. In trade operations dept cash transaction, client handling or other general banking activities are not happening. Basically, opening L/C, exportbills, import bills or trade financing related service centrally operating form trade operations dept.So, this department is one of the vital department of the Dhaka Bank LTD.So skilled manpower,proper service design,service processing period and services performance important for growth of this department. This report manly focus on the test of the effectiveness of the trade operation department through their business trend analysis and issue need to be look after to increase the effectiveness.

1,6 Limitations:

Dhaka Bank Ltd maintain high confidentiality to disclose any data or static information regarding trade operation. So it put me in an uncomfortable situation to collect data or interviewing them regarding trade services. Time is also one of the major constraints of this research.

While preparing report I faced some problems and its given below:

1)Organization too much strict to conduct survey and disclose data.

2)Time constraints.

3)Sufficient written data was not available

4)Recent data was not available

5)Difficult to communicate with the employee and they are not comfortable to give response

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Profile of Dhaka Bank Limited

2.1 History of ‘Dhaka Bank ltd.

Economy of Bangladesh starts booming during 1990.Our RMG (Readymade Garment) sector start gaining good response. So foreign buyers start coming and doing business with our garments owner. So reduce the business barrier with foreigner and international trade banking facility was impotent at that time. So facilitated the trade with foreign country and boost up our country a group of industrialists joining and inaugurated Dhaka Bank LTD.

Under the company act-1994 Dhaka Bank incorporated. It starts with 1000 million authorized capital and 100 million paid up capital. Now capital of Dhaka Bank LTD strong day by day. It has now more than 90 Branches and highly motivated skilled workforce. Dhaka bank believe in excellence in Banking.

2.2 Vision

Excellence in Banking is their main vision. They believe in proving good customer service and make customer banking experience pleasure. They focused to design their services, products so that it can fulfill the customer demand. They focus on accuracy, reliability, assurance, timely delivery and fulfill all business needs. They try to make every transaction error free and pleasurable

2.3 Mission

To achieve organization goals every organization has their own mission. Dhaka bank Ltd mission given below:

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

The Commitments

Dhaka Bank Ltd highly committed to their valued customer. They ensure provide value to their customer and ensuring long relation with their customer. Now they reached 22 years their banking and strictly follow their core values like loyalty, care trust, punctuality very strictly.

The Values

- Customer Oriented
- Versatility
- Team Bonding
- Treat Equally
- Excellence
- Responsible Citizenship.

Strategies

- Establish DBL as one of the top five successful Private Commercial Banks by 2008. Build a strong deposit base.
- Design product and service such a way that it can compete in the current market with others bank and financial institutions.
- Ensure strong corporate image, brand value and positions.
- Ensure efficient and up -to-date technology to provide services.

2.4 Goal and Objectives of the Organization

2.4.1 Goal of the Organization

Dhaka Bank will be the absolute market leader in the number of loans given to small and medium sized enterprises throughout Bangladesh. It will be a world-class organization in terms of service quality and establishing relations that help its customers to grow and grow successfully. It will be the Bank of choice both for its employees and its customers, the model bank in this part of the world.

2.4.2 Objectives of the Organization

1)Provide high quality service, transparent in their work and follow required legal procedure while providing services.

2)Provide effective, efficient, customer oriented service trough customer driven workforce.

3)Their motto is to generate profit with qualitative business as a sustainable ever-growing organization and enhance fair returns to the shareholders

4)Become the top five banks by2025

5)Be committed to the community as a corporate citizen and contribute towards the progress of the nation

6)maintain strong liquidity.

7)Ensure job satisfaction and good morel of the employee

8)Strengthen corporate identity and values

9) Fulfillment of their responsibility to the government by paying taxes and abiding by other rules

10)Enhancing savings tendency of the people by offering attractive and lucrative new savings scheme.

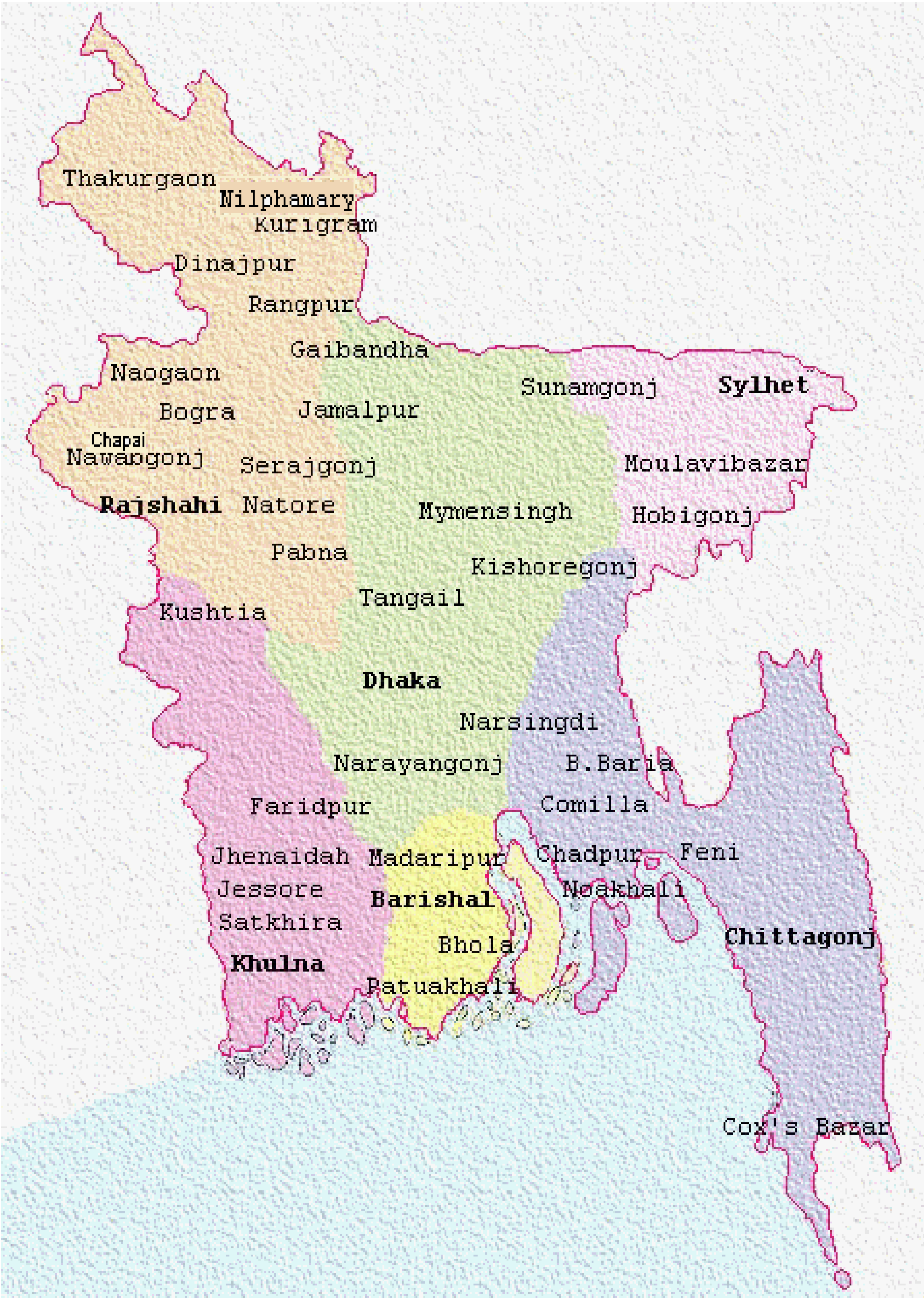
11)Ensure maximum market share in the Trade financing services

12)Large volume of trade finance services.

13)Minimize their operating cost

94Branches (Districts are Shown)

Dhaka Bank Ltd is one of the leading private bank in our country.Currently it has 94 branches, ME units and also have OBU(Off-shore Banking UNIT) which is situated in DEPZ



2.4.3 Hierarchy of Dhaka Bank

Managin Director(MD)
Deputy Managin Director
SEVP
EVP
SVP(Sneior Vice President)
VP (Vice President)
FAVP
SAVP(Senior assistant vice precident)
AVP(Assistant Vice President)
SPO(Senior P.Officer)
PO(principal Officer)
Senior Officer
OFFIcer

2.7 Trade Financing services offerings by Dhaka bank Limited

2.7.2 Services:

Dhaka bank provides following trade services to their customer

- **Export l/c**
- **Import L/c**
- **Export Bill**
- **Import Finance**
- **Import Bill Handling**
- **Shipping agreement**
- **EDF Loan**
- **Off-shore Backing**

Chapter 03

TRADE OPERATION

OF

DHAKA BANK LIMITED

3.1 Trade Operation

Trade Operation Department is one of the most important department of the Dhaka Bank Ltd banking business. Export-import and foreign remittance activities run through this department. Trade financing related service like L/export bills, import bills, bank guarantee etc operate from this department. This department completely design for this service purpose and employee is specialized for this kind of activities

Trade operation department play vital role for the Dhaka bank as well as country's export or import and foreign remittance related transaction. It is vital for our country economic growth

3.2 Trade Operations Department

Foreign Exchange Department are Divided in three sections those are given bellow under:

#L/c team

#Export Team

#Import (Return)

#Docutex

#Back to Back Payment(BTB)

3.3 Functions of Trade Operations Department DBL.

3.3.1 Import:

1)L/C opening

2)Advance bills.

3)Guarantees and Import loans

3.4-Exports:

1)Advance of pre-shipments

2) Foreign bills Purchasing

3)Foreign bills negotiation

#)Guarantees of Export

#)Confirmation leter of L/C

#) Advance for deferred payments exports

#)Collection of Advance Bills

3.3.2 Remittance:

1)DD,MT issue

2)DD,MT, payments ETC

3)Travelers Cheaqe Issue

4)Foreign Currency note selling

3.4 Documentary Credit/ Letter of Credit (L/C)

L/c (Letter of Credit) is basically a payment assurance. This payment assurance secures the transaction process and business process. Both the part exporter and importer can rely on this paper Through The agreement applicant bank evaluate all required document send by the beneficiary and make payment on behalf of the applicant to the beneficiary bank. Beneficiaryreceived bills from applicant bank .Applicant send bills to the other bank or third party bank which is nominated by the beneficiary. There are lots of rules in International trade. UCPDC published by the International Chamber of Commerce and law written there

3.4.1 Legal Framework

Foreign trade is a critical issue and there is high chance of risk in this kind of trade. So in order to avoid fraud and other misses there is some legal bindings there. International chamber of Commerce (ICC) make law for every country. There is many law in foreign trade and 500 of them are related to L/c

Forms of Documentary Credit

1) Revocable Credit

Revocable L/c is issuing bank can cancel ,withdraw or adjust the credit any time.According to UCPDC issuing bank can withdraw or adjust the credit before shipment made.

2) Irrevocable Credit

In irrevocable credit issuing bank cannot change or withdraw the credit.

3.4.3 Documents Used in L/C Operation

The most commonly used documents in foreign exchange are –

#LCAF Form

#Bill of Lading, Airway bill or Truck receipt

#Commercial Invoice

#Proforma Invoice

#Packaging List

#Insurance Copy

#Origin Certificate

Participant in LC opening Process:

1)Applicant / Importer/Drawee

2)LC Opening Bank

3)The Recommending Bank/Informing Bank

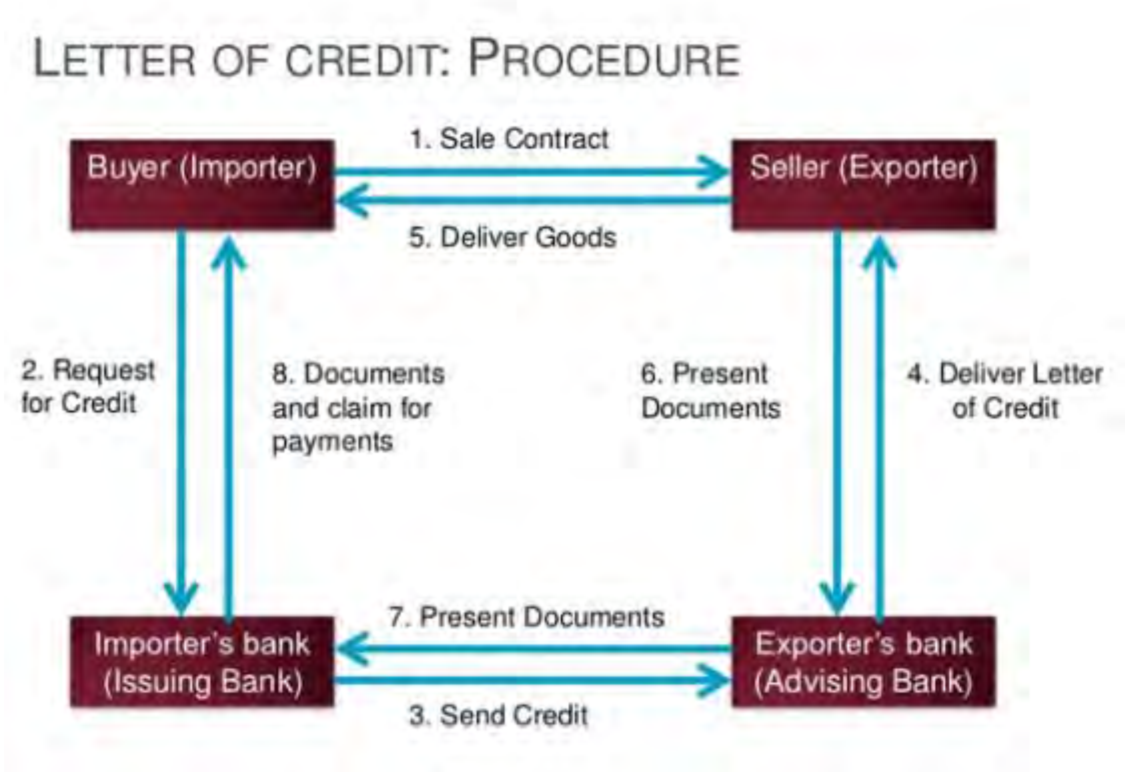
4)Beneficiary/Exporter/drawee

5)Confirming Bank

6)Negotiating Bank, The

7)Accepting/Reimbursement

LC Procedure Cycle



3.5 Import Documents need in credit operation:

Wide-ranging changes and expansion in the world trade owing to the process of evaluation in the globalization and free market economy have facilitated free flow of goods, which result in worldwide trade competition. Import is foreign goods and services purchased by consumers, firms and Govt. in Bangladesh.

3.5.1 Import Procedure:

Import in to Bangladesh made by two ways.

1) Opening L/c
2) Without L/c

1. Opening L/C

Import by way of opening L/C requires fulfilling the following criteria in case of private sector Importers:

1) Valid Bank Account
2) Up to Date Trade licence
3) Vat certificate from NRV
4) Membership from chamber of commerce
5) LCAF form
6) Cover letter of insurance note
7) Trade license
8) IRC Number

Required Documents for Export Procedure:

Most of the foreign income gain in our country from export garments product, tea,jute or other product's. Export is an important part of trade Dhaka Bank Trade Operations Dept follow the export process to for error free business .So export process has some unique way to follow and there is some procedure to confirm the export business. Process of export given below:

Procedure of exports:

In our country exporter or importer everybody has to follow the act 1950 while exporting or importing goods from another country. Break this act punishable for applicant or beneficiary. Every steps should follow before shipment.

Registered ERC:

Exporter must need registered ERC (Export registration Certificate) to export any kind of products. And it has to update every year.

Order Procedure:

With registered ERC exporter can contact with seller directly or via agent.

4. Contract and Signing

After contacting with buyer fixe the price, commodity, volume, shipment, port, invoice, insurance.

5. Getting the L/C(Letter of Credit

Getting the L/c mentioning below point should look after carefully

- Terms of L/c match with the previous contract
- Properly Confirmation from advising bank
- Get enough time for shipments or delivery
- Bill, value, charge, condiotion,transshipment allowed or not allowed mention clearly

6. Procuring the materials:

After making the contract and on having the L/C opened in his favor the next step for the exporter is to set about the duty of procuring or manufacturing the contracted merchandise.

7,EXP-Confirmations:

Dhaka Bank officer check properly with properly certified with EXP.Exporter should submit all endorsed copy by Ubl.Commercial invoice is main there. Without EXP exporter can not make product delivery to receiver.

8. Shipment of Goods:

According to the terms and condition exporter confirm the shipments to the importer given address. Address is vital here.

9. Presentation of Export document for negotiation:

After shipment, exporter submits the documents to DBL for negotiation are bill of exchange or draft, Bill of lading, Invoice, Insurance Policy, Certificate of origin, Inspection Certificate, Consular Invoice, Packing List, Quality Control Certificate etc.

Checking Documents:

It is important part of export to check the every document strictly and carefully. Bank officer highly sincere about this issue to check validity and legal documements.Bank officer mainly check document are made according to L/c or not, weather there is any discrepancy issue before confirm negotiation with issuingBank

11. Negotiation of export documents:

If document is not okay or Dhaka Bank not receive all required documents from beneficiary bank,Dhaka Bank ask refuse to go for further procedure and send those documents again to benificaray bank. Bank can charge discrepancy for beneficiary banks error. After getting proper document and copy Dhaka Bank can go for further steps.This is called foreign bill of collection.

Foreign Remittance

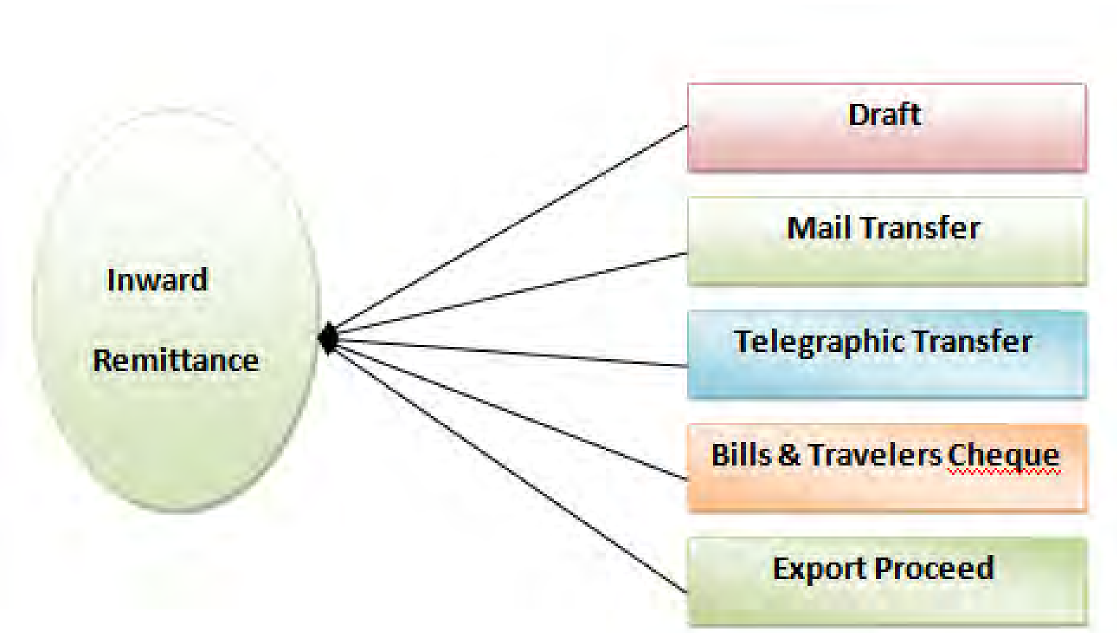
I order to deals with foreign remittance with clients bank have to have a Authorized Dealer(AD).Dhak Bank LTD has the authorized delar to negotiate and transact foreign currency with clients.It can sell or buy foreign cuurency through its AD branches

Two types of remittance there

1. Inward Remittance.
2. Outward Remittance.

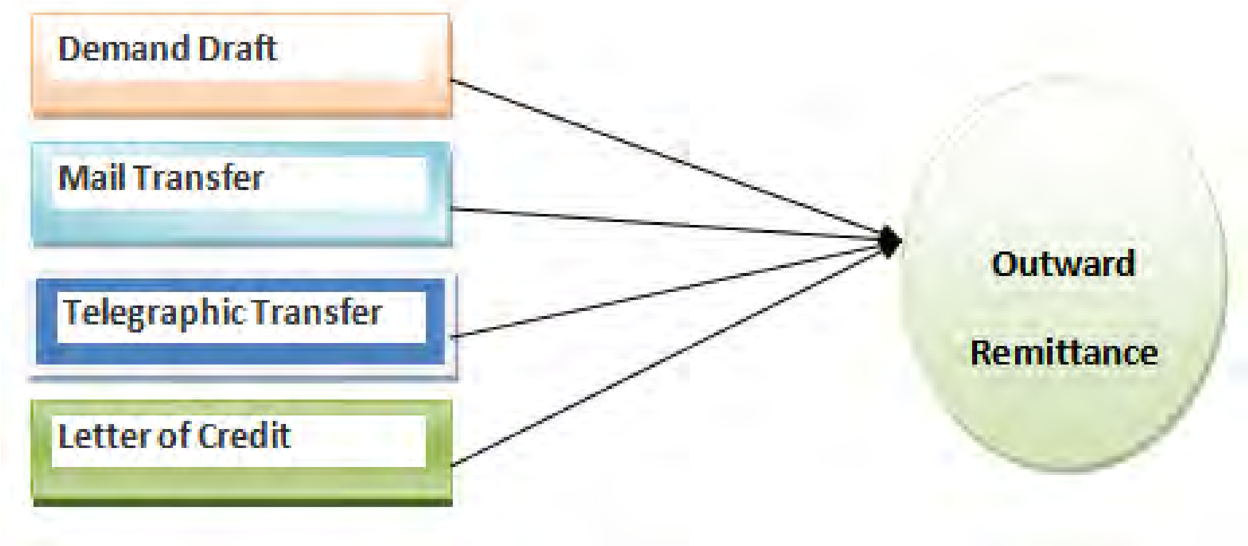
1. Inward Remittance:

Inward Remittance means money come from foreign country in our country. When exporter send products beneficiary make the payment through this way remittance comes in our coutry.Through people lives in overseas inward remittance occur.



2. Remittance through Outward:

Outward remittance means sending f=money to foreign country through Letter of credit (Foreign Demand Draft),TT(Telegraph Transfer) etc.Bangaldesh Bank strongly Monitor outward remittance and there is strict legal bindings there. And all bank must inform Bangladesh Bank about how much many gone from the country and which purpose



My Experience as an Intern:

Still i remember my first day at office as intern. First day I meet with Amin sir who is the charge of trade operations of Dhaka Bank Ltd. Amin sir talked to many dept. to find out which dept. I will be working. Then he talked to Nazmun Nahar mam and fixed me with her team.Nazmunnahar mam was the supervisor of the Back to Back Payment department. She describes me the work flow of Back to back payment department thoroughly. As back to back payment department is the last stage of any L/c services so they describe me also how L/c open, purpose of L/c, function of different department etc. In my department I assigned to issue FDD(Foreign Demand Draft).This is basically payment to the beneficiary bank. So it was sophisticated. It took me few days to learn all the procedure in FDD.My team was helpful during whole internship period. I was involved in few mistakes while learning. But day by day it becomes error free. I used to issue FDD for all local L/c payment to different bank, cut charges according to Lc,fix the FDD value etc. One of prior duty was update payment history to Bangladesh Bank website. It is important to update all payment value cause Bangladesh Bank Online monitoring system collect data from all of the bank. So, I update it daily basis. Apart from my department I was involved for !5 days in Import department. I leared a lot from this dept. I have to keep data of every import like bill of lading no, Air way bill no. Truck recite, Port number, Vessel number, Voyage no, LCAFno, H.S code etc. In my intern period I learned my thing regarding local export- import and foreign trade

CHAPTER-04

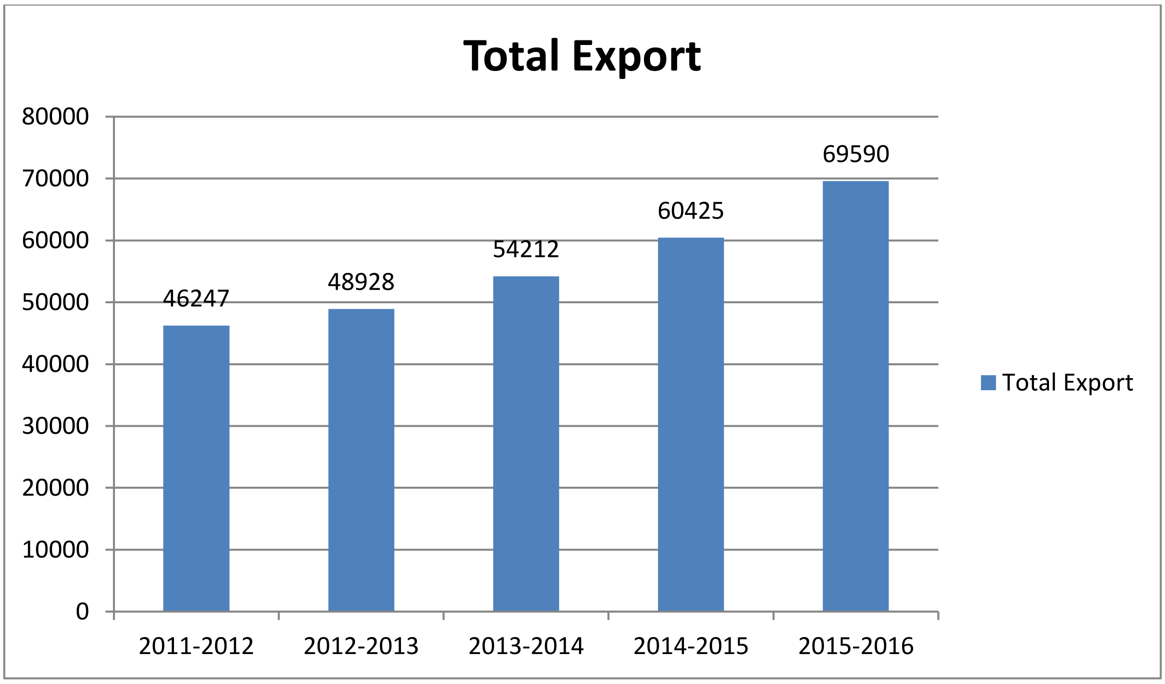
TREND ANALYSIS

Import Business history

2011-12	70000 (Million TK)
2012-2013	72700 (Million TK)
2013-2014	72000(Million TK)
20-14-2015	73000(Million TK)
2015-2016	78432(Million TK)

Compare to 2011-12 to 2015-16 their amount of import bills increase in a good amount .IN 2011-12 their bill value was 70000 million and 2015-16 it increase and amount was 78432

4.2 Trend analysis of Export business in DBL.



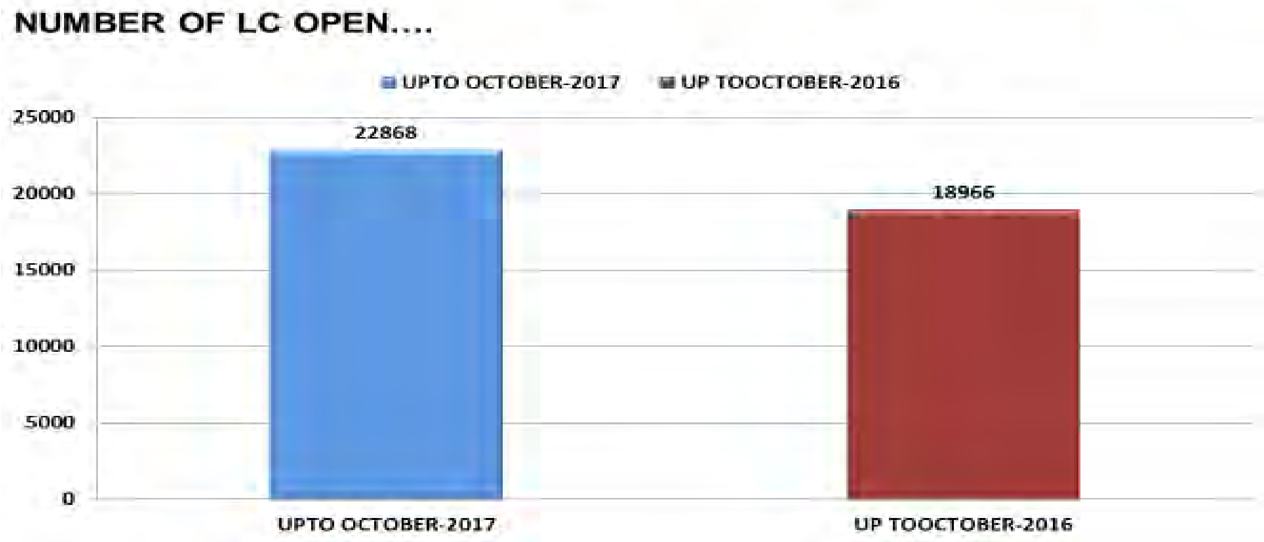
2011-12 to 2015-16 total export bills

Compare to 2011-12 to 2015-16 their amount of export bills increase in a good amount .IN 2011-12 their bill value was 46247million and 2015-16 it increase and amount was6959

Month	LC Open (Value Million Usd)	Import Bills (Value Million Usd)	Export Bills (Value Million Usd)
January	2143	114.04	114.45
February	2123	110.17	105.5
March	2665	119.12	111.56
April	2403	107.06	101.89
May	2450	103.72	103.49
June	2127	108.12	94.48
July	2006	113.65	97.46
August	2614	122.97	125.23
September	1610	116.61	72.59
October	2751	115.85	97.89
Total	2292	1131.32	1024.54

LEVEL OF INCREASED OPERATIONS (YEAR-2017 VS YEAR-2016)

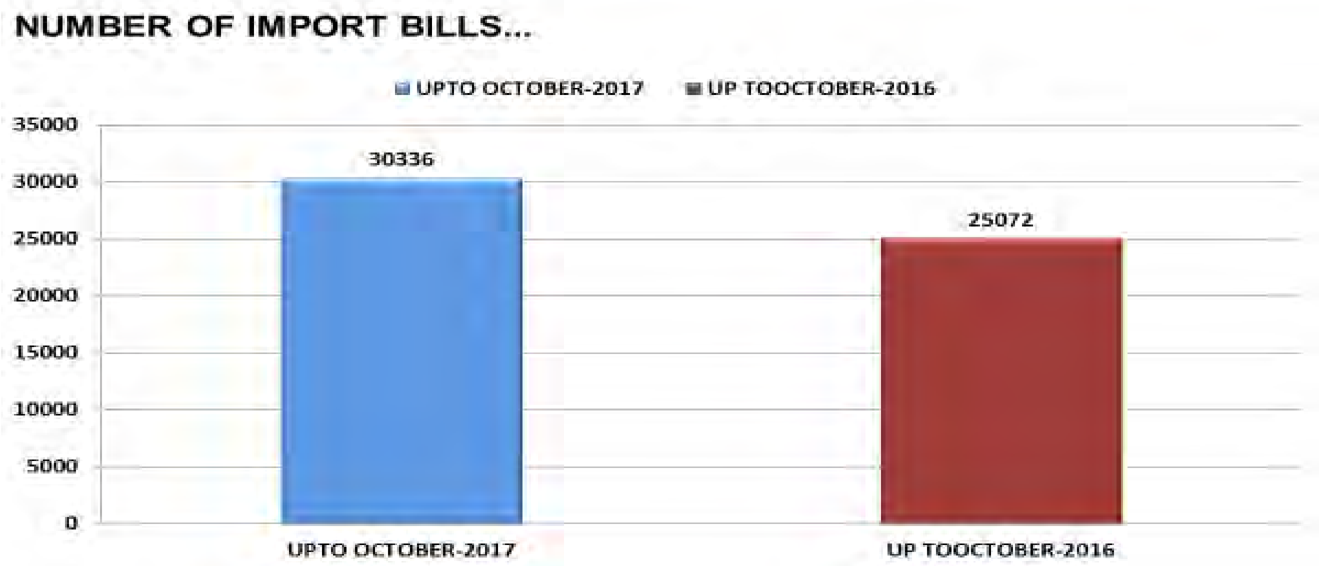
	UPTO OCTOBER-2017	UP TO OCTOBER-2016	INCREASED TRANSACTION	RATE OF INCREASE (%)
NUMBER OF LC OPEN	22868	18966	3902	20.57



In the graph we can see that number of export bills increase compare to 2016 october to 2017 October2017.Incrase transaction is 3902 and rate of increase is 20.57%

LEVEL OF INCREASED OPERATIONS (YEAR-2017 VS YEAR-2016)

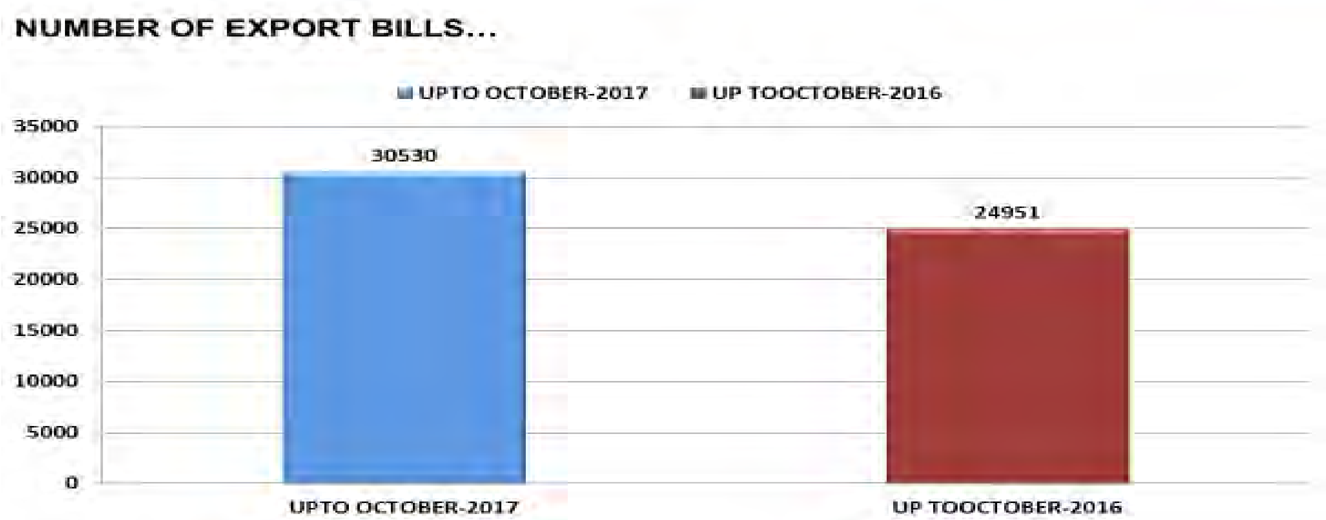
	UPTO OCTOBER-2017	UP TO OCTOBER-2016	INCREASED TRANSACTION	RATE OF INCREASE (%)
NUMBER OF IMPORT BILLS	30336	25072	5264	21.00



In the graph we can see that number of import bills increase compare to 2016 october to 2017 October2017.Incrase transaction is 5264 and rate of increase is 21%

LEVEL OF INCREASED OPERATIONS (YEAR-2017 VS YEAR-2016)

	UPTO OCTOBER-2017	UP TO OCTOBER-2016	INCREASED TRANSACTION	RATE OF INCREASE (%)
NUMBER OF EXPORT BILLS	30530	24951	5579	22.36



In the graph we can see that number of export bills increase compare to 2016 october to 2017 October2017.Incrase transaction is5579 and rate of increase is 22.36%

Questionnaire Survey Analysis

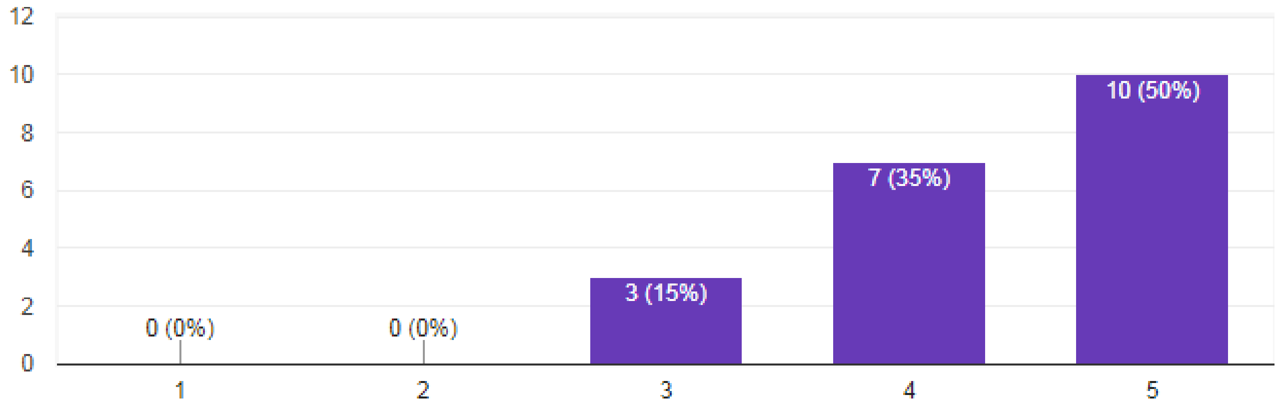
Surveying questionnaire is very important for any kinds of project. It helps to give clear idea regarding the status and findings of the project. Here, questions are designed and asked to respondents to extract specific information. For preparing this report I have used a structured questionnaire and it filled up by 20 employees of Dhaka Bank. From those filled up questionnaire, some of the important analysis and findings are as follows:

Effectiveness Factors of DBL-Trade Operations

Factors
Service Design
Product Performance
Technological Support
Service Processing Time

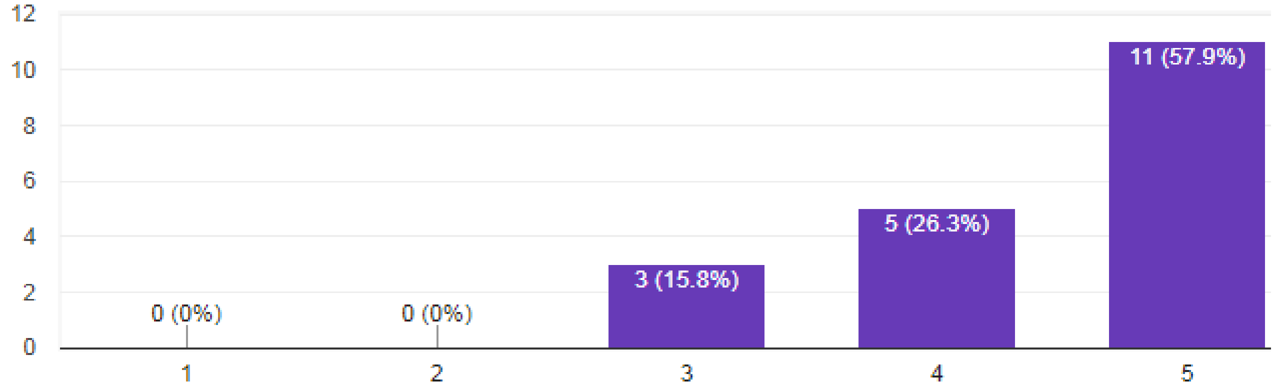
Opinion Regarding Service Design

Opinion	No. of Respondents	Percentage
Strongly Agree	10	50%
Agree	7	35%
Neutral	3	15%



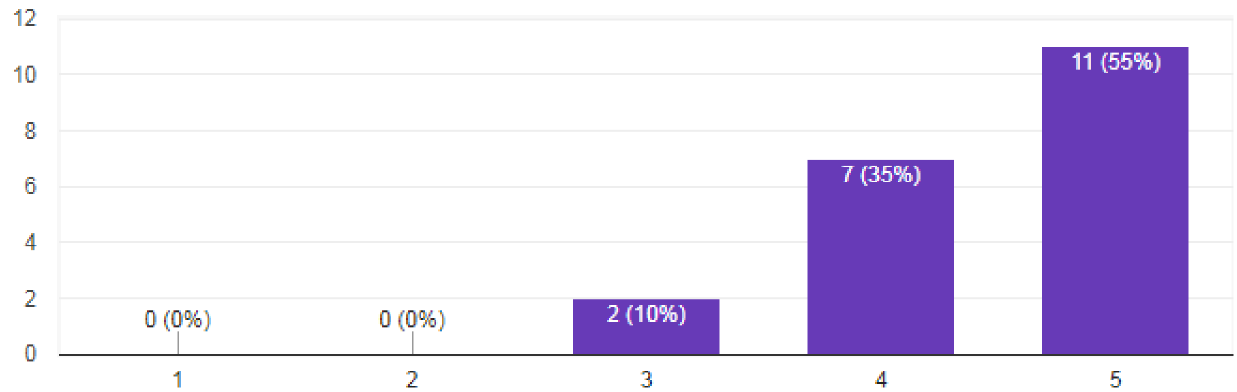
In the graph is seen that 50% respondents strongly agree that Dhaka Bank Ltd service design is attractive for the clients,35% said they are agree and 15%% stay neutral regarding this question

Import bills amount is satisfactory



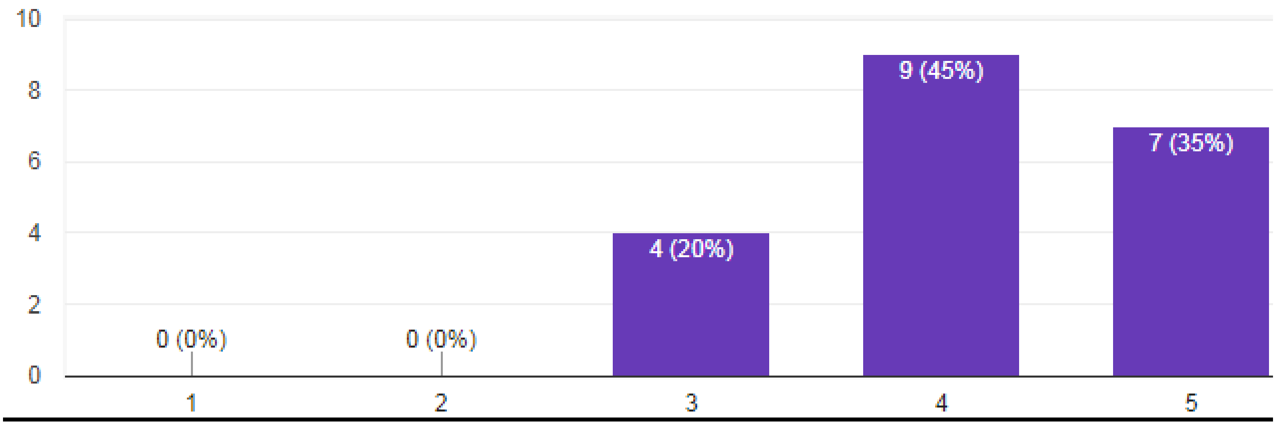
In the graph is seen that 57.9% respondents strongly agree that import bills amount is satisfactory,26%% said they are agree and 15.8% stay neutral regarding this question.

Export bills amount is satisfactory



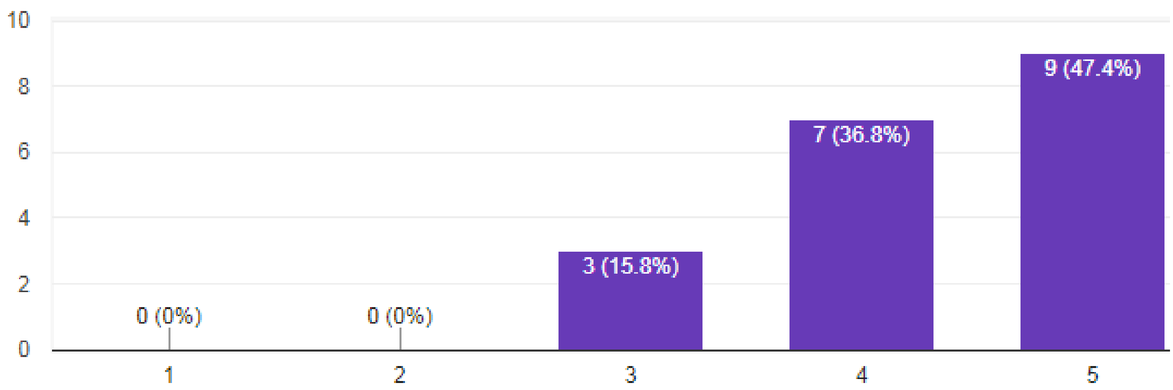
In the graph is seen that 55% respondents strongly agree that export bills amount is satisfactory,35% said they are agree and 10% stay neutral regarding this question.

Remittance income amount is satisfactory



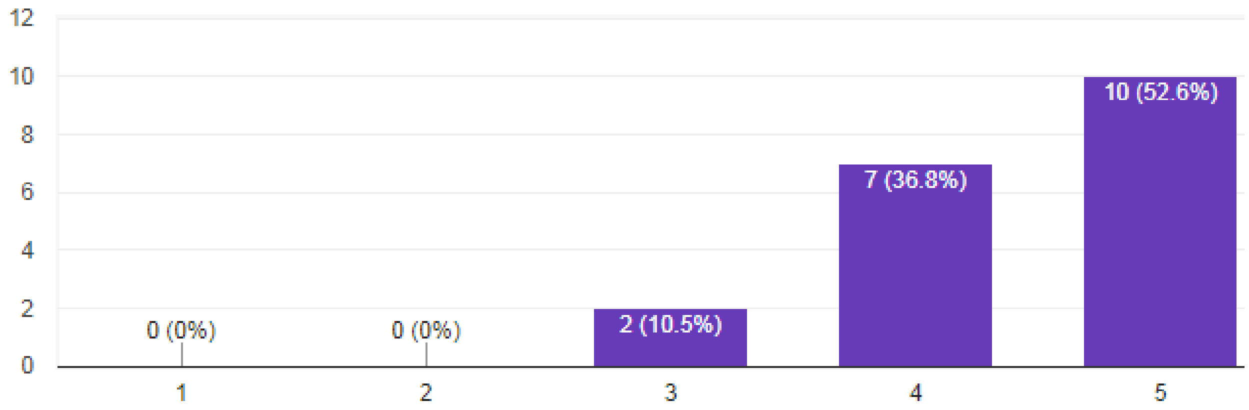
In the graph is seen that 35% respondents strongly agree that remittance income amount is satisfactory,45% said they are agree and 20% stay neutral regarding this question.

Short Service processing time



In the graph is seen that 47.4% respondents strongly agree that service processing time is short,36.8%% said they are agree and 15.8% stay neutral regarding this question.

Skilled Workforce for Trade Finance Service



In the graph is seen that 52.6% respondents strongly agree that service processing time is short, 36.8% said they are agree and 10.5% stay neutral regarding this question.

Chapter-05

SWOT ANALYSIS

5.0 SWOT Analysis

SWOT analysis is an important tool for evaluating the company's Strengths, Weaknesses, Opportunities and Threats. It helps the organization to identify how to evaluate its performance and scan the macro environment, which in turn would help organization to navigate in the turbulent ocean of competition.

5. 1 Strengths:

Strong Corporate Image

According to the customers, DBL is the leading provider of financial services identity Worldwide. With its strong corporate image and identity, it has better positioned itself in the minds of the customers. This image has helped DBL grab the personal banking sector of Bangladesh very rapidly.

- **Strong employee bonding and belongings**

Employee is one of the major asset of any company.DBL employee committed towards their organization and committed to give their best for the company. This kind of mentality helps the company to raise .

Productive performance

It has been seen from customers' opinion that DBL provides hassle-free customer services to its client comparing to other financial institutions of Bangladesh. Personalized Approach to the needs of customers is its motto.

Friendly Working environment

Dhaka bank LTD maintain friendly working envirment for employee so it is boost up the workrate of the employee.

Good Financial Conditions

DBL ensure its strong financial position which give them sustainability.To expand their business and hold a strong foothold in the banking sector organization has to be financially sound.DBL make good profit every year

5. 2 Weaknesses

1)Charges of L/c is High.So it discourages exporter or importer to open L/c.So client looking for other banks to open L/c. DBL should reduce their charge to gain competitive advantages.

2) DBL should encourages mid-level clients to use their services.DBL mainly focus on established company rather than mid-level client. Design service for mid -level client would be helpful.

3) DBL should spent on marketing activities to reach more customer and create brand value

4) Research needed for new product or services. Market changing day by day so it is important for DBL to come up with new product or services.

5) DBL should motivate its employee properly. It boost-up their workforce.

6) New technology, software and hardware is needed. New software ensures smooth run their activities and more error free

5. 3 Opportunities

• Differentoperational procedure:

Financial stability helps DBL reun in future smoothly and bring more opportunities to bring new customer in future.So that bank can prosper in upcoming years.

• Wide Range Network.

Branches of Dhaka Bank expand through out the country. They can cover the whole country with opening new branches.it will bring new profitability to Dhaka Bank LTD

• Skilled Top Management

Skilled management level is a opportunities to Dhaka BANK LTD. They can use their skilled to operate more smoothly and efficiently in the markets.

Expanded market

Market is expanded day by day. Per capita, investment, expense isbooming. So market is expanding in good rate. So new opportunities are there

5,4 Threats

1) New banks are opening in the market so it is become competitive market. So, in order to hold the market service differentiation is needed.
2) Most of the bank almost same product and service. So, it is a threat for Dhaka Bank.
3) Threat of bad or default loan is there. If loan is not performing it becomes threat for bank.
4) Political instability create problem for banking industry and business.
5) Nowadays banking industry shrinking which is threat for DBL.
6) Bad loan, fraud create financial crisis in the market.
7) Deposit interest become low day by day

CHAPTER- 06

FINDINGS, RECOMMENDATION AND CONCLUSION

6.1 Findings

After the collection and analysis of data I have got some findings. These findings are completely from my personal point of view. Those are given below:

1)Towards the growth and economic development of DBL is playing an important role.

2)Trade Operationdepartment are very strong and they provide local and foreign trade services very quickly and shortest possible time.

3)Focus on good negotiation skill with giant corporate client.

4)As the bank uses some modern technology. So, their service is better than most of the bank.

5)No bed debt in foreign trade related transaction.

6)Create completive environment intra -bank to gain more business.

7)Top management provide required guidelines and support to the trade department.

8)Employee are loyal towards organization.

Recommendation

It is not easy to recommend bank like Dhaka Bank Ltd.Base on my findings and observation I would like to give some recommendation which will help to enhance th level of organization. I would like to present following recommendation:

1)To ensure positive growth they should promote their how their product or services different from others bank.

2)They should have hired more skilled workforce and train their existing workforce.

3)Dhaka Bank LTD should focus both corporate giant as well as mid-level customer.

4)Technological advancement ensures error free transection this is what they required most.

5)They should conduct research on market scenario to offer new services.

6)They should concentrate properly on their financial leverage. Create good working environment enrich their employee morale.

7)Providing proper feedback according to individual. So that employee can understand his/her position

6,3 Conclusion

Dhaka Bank Ltd is one of the leading and oldest private bank in our country. Though they have many problems but contribution of their trade operations in our country economic development is significant should focus on their marketing to aware client of their services and to gain market share. Their growth in trade operation is positive. To enrich their service quality, they should introduce different service and promote them. Technological advancement is highly required to run their operation smoothly. Through this way they can gain more popularity in trade operations sector and gain more market share

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Appendix-1

Questionnaire:

Trade Operations Effectiveness Level

Statements (1 = Strongly Disagree, 2 = Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree)

1.	1.The Overall Performance of Trade Operations Dept. of DBL is satisfactory	1	2	3	4	5
2.	The Trade Operations dept. of DBL upgrades with change in the market	1	2	3	4	5
3	The managerial level always follows up critical problems	1	2	3	4	5
4	L/C opening rate is satisfactory	1	2	3	4	5
5	Import bills opening rate is satisfactory	1	2	3	4	5
6	export bills opening rate is satisfactory					
7	DBL's Trade Finance Service has the most effective package in the market	1	2	3	4	5
8	DBL has skilled workforcefor Trade Finance Service	1	2	3	4	5
9	Service Processing time is lengthy	1	2	3	4	5
10	8.DBL has required					

	technological support for Trade Operation Dept.	1	2	3`	4	5
11	The employees pay enough attention to the customers	1	2	3	4	5

Appendix-2

General Banking

CD- Current Account
SB- Saving Account
FDR- Fixed Deposit Reserve
STD- Sort term Deposit
PSS- Pension Income System
MIS- Monthly Income Statement
PO- Pay order
TT- Telegraph Transfer
OBC- Out Ward bills for collection
IBS- Inward bills for collections

Loans and Advances:

SOD- Secured Overdraft
LG- Loan General
CC- Cash Credit
IBP- Indian Bill purchase
TL- Team Loans
CCS- Consumer Credit Scheme
LRA- Landing Risk Analysis

Foreign Exchange

L/C- Letter of Credit
CCI&E- Chief Controller of Import and Export
D&B- Dun & Bradstreet
PDA- Payment against Document
LIM- Loan against imported merchandise
IFDBC- Inland foreign documents bill collection
ECC- Export cash credit
FDBO- Foreign Documentary Bill Purchase
FDD- Foreign Demand Draft
FTT- Foreign Telegraph Transfer
TC- Travelers Cheque

NFCD- Nonresident Foreign Currency Deposit

viz.- Namely
E.g.- For example
i.e- That is.