Report On

"Import Activities of Central Processing Trade Centre at Dhaka Bank PLC"

By

Md Abid Ali

20304049

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

BRAC Business School

BRAC University

November 2024

Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.

2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.

3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.

4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:

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Md Abid Ali

20304049

Supervisor's Full Name & Signature:

____

Riyashad Ahmed

Assistant Professor, Brac Business School

Brac University

Letter of Transmittal

Riyashad Ahmed

Assistant Professor

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on **"Import Activities of Central Processing Trade Centre at Dhaka Bank PLC"**

Dear Sir,

I am very pleased to submit my internship report on 'Import Activities at Dhaka Bank Ltd.' assigned to me as a compulsory requirement of the Internship program. Really, gathering enormous information and apprehending the subject matter in the right way is a pretty large prospect for me. I think the study is interesting, useful & insightful; I did my level best to produce an effective & creditable report. For that matter, I am thankful for your kind inspiration, collaboration, patience and such suggestions about the report that will surely help me to continue as an inspirational instruction. Whenever it will be necessary, I will be available for any uncertainty or explanation relating to this report.

Sincerely yours

Md Abid Ali

ID: 20304049

BRAC Business School

BRAC University

Date: November 30, 2024

Non-Disclosure Agreement

This agreement is made to testify that this report does not contain any confidential or sensitive information from the organisation and entered into an agreement between Dhaka Bank PLC and the undersigned student at BRAC University, Md Abid Ali.

Md Abid Ali
ID: 20304049
BRAC Business School
BRAC University

Mr. Rokonuzzaman
Senior Vice President, CPC Trade Hub- Uttara
Dhaka Bank PLC

Acknowledgement

Therefore, I express my deepest gratitude to a lot of people who have kindly contributed to this internship report. It is an honor in the first instance, with courtesy to the almighty Allah who has graciously placed me in the hall to undertake this report.

I would like to extend my honesty for this to my supervisor Riyashad Ahmed Lecturer, BRAC business School for his whole-hearted supervision and for his all kinds of aids, advice towards me. This report would not have been possible without his help.

First, I would like to sincerely thank Nazmun Nahar, Vice President, CPC-Trade Operations, Dhaka Bank Ltd. for her kind guidance and encouragement. I would also like to thank Shamima Akhter, Maruf, Akaid, Partho and Sumona, Officer of CPC-Trade operations for their useful data and collaboration during the internship period.

I would like to thank my very dear parents for their love and encouragement, for being with me, and to all my friends who directly or indirectly contributed to the completion of this report.

Executive Summary

The objective of designing the internship program was to close the gap between theoretical knowledge and the real world, as it provided an opportunity for them to gain first hand insight into the corporate world as well as get a more in depth understanding of the relevant theoretical concepts. Dhaka Bank PLC is a well known and stable organization in the banking industry, so last three month internship took place there. In order for a student to gain the experience of the 'real world' and put into play what they've learned in class, he/she has an internship to do. This class is designed for you to participate in order to find that happy medium between theory and practice. This report discusses the history, introduction, vision, mission and goal of this report. It gives details of the corporation's division or department, the product line or services they offer, and their prices. In this case, it is focused on philanthropic work. The Dhaka Bank PLC of businesses and my job are discussed as well. Problem of the day I faced while interning. We examined the theory and devised a solution. It has important observations, conclusions and references also. At last, sources of information used in the paper are cited. This work is part of a three month internship. The way to completing the internship taught me many different things.The report depicts how real life situations have been learned in different departments, by showing real life situations of different departments of Dhaka Bank. The report illustrates how Dhaka Bank plays a major role in providing trade finance, providing economic development by its importing and exporting activities, and providing foreign remittance services effectively. It also shows that the bank is one that wants to serve its customers and support the economy's growth.Though these attributes are strengths, the report also indicates where improvement is required, such as needing more manpower to cope up with the expanding customer base, boosting employee motivation, attracting new corporate clients, and updating of information technology adopting these recommendations will enable the Dhaka Bank to take its operative procedures to another level by increased customer satisfaction and maintaining a high standing in the banking sector and practical insights into the corporate world while also deepening their understanding of relevant theoretical concepts. The internship took place over three months at the Dhaka Bank PLC, a renowned and stable financial institution within the banking industry. An internship needs to be done by a student to get a taste of the real world and apply what they've learned in class. To achieve a better balance between theory and practice, participation in this

class can be taken. The history of this report, the introduction, the vision, the mission, and the goal are discussed in this report. The division or department of the corporation, product lines or services, as well as their prices, are detailed. Philanthropic work is the focus in this case. My job and the Dhaka Bank PLC of businesses are also discussed. During my internship, I encountered a problem. The theory was examined, and a solution was devised. Also it contains important observations, conclusions, and references. Finally, the sources of information used in the paper are cited. This report is based on three months of internship work. Many different things were learned on the way to completing the internship. The report aims to showcase how real-life situations in different departments have contributed to the learning experience.The report sheds light on Dhaka Bank's significant contribution to trade finance and economic development, particularly through its import and export operations and efficient foreign remittance services. It also highlights the bank's strong commitment to serving its customers and supporting the growth of the economy. Despite these strengths, the report identifies areas for improvement, including the need for increased manpower to handle the growing customer base, enhancing employee motivation, attracting new corporate clients, and updating software systems to ensure efficiency and accuracy in operations. By implementing these recommendations, Dhaka Bank can further streamline its operations, enhance customer satisfaction, and maintain its competitive edge in the banking sector.

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List of Acronym

DBL	Dhaka Bank PLC
LC	Letter of Credit
NOC	No Objection Certificate
FDD	Foreign Demand Draft
SWIFT	Society for Worldwide Interbank Financial Telecommunication
BB	Bangladesh Bank
CPC	Central Processing Centre
ATM	Automated Teller Machine
CSR	Corporate Social Responsibility
SME	Small and Medium Enterprise
OBU	Offshore Banking Unit
DBSL	Dhaka Bank Securities Limited
DBIL	Dhaka Bank Investment Limited
AD	Authorized Dealer

Chapter 1: Overview of Internship

1.1 Information of Student

Name: Md Abid Ali

ID: 20304049

Program: Bachelor of Business Administration

Major: Finance

Minor: Human Resource Management

1.2 Internship Information

1.2.1 Time Period and Company Details

Time Period: 12 weeks. 01 September 2024 – 30 November, 2024.

Company Name: Dhaka Bank PLC

Department: CPC Trade HUB (Import)

Address:Dhaka Square Building, 2nd Floor, Sector-1, Uttara, Dhaka, Bangladesh

Work Office Shift and Timing: Sunday to Thursday, 10.00 AM- 5 PM

1.2.2 Internship Company Supervisor Information

Name: Md. Rokonuzzaman

Position: Senior Vice President

1.2.3 Job Responsibilities

I started my journey at Dhaka Bank PLC with a learning hope and each day is a new challenge and opportunity to learn.

During my internship in the CPC Trade Hub, Dhaka Bank PLC, I engaged in comprehensive works to help back to back LC teams. My responsibilities were interesting as well as challenging which included checking swift messages & attached these messages according to LC numbers, creating acceptance for local & foreign LC. After appropriately creating acceptance in Bangladesh Bank I have to post payment in Bangladesh Bank Online Import Monitoring System. In addition, I inputted details such as export billings, shipment information, and other relevant data required by the EFA software.

1.3 Internship Outcome

1.3.1 My Contribution

- **Fill up the LC Documents:** As an intern, I had the responsibility to file docs pertaining to Letters of Credit (LC). So, this involved systematising LC documents to be easily located whenever it was needed. I also set them in dates so it would be easy to find specific files. The filing system had to be kept neat and organised in order to assure both quick and efficient retrieval of any document. To ensure that the integrity of the documents was maintained, this task required close attention to detail and accuracy.

Furthermore, I made sure that all documents were stored in such a way that they were not lost or damaged. With the filing LC documents, I managed to help the department operate smoothly and maintained compliance with organizational procedures and standards.

- **Entry of the LC Information in Excel Files:**

In my internship at CPC, I did the task of data entry from LC documents into Excel files. Here, we were tasked with very delicately drifting LC numbers, dates, amounts, and the like into spreadsheet software. It was important to do things accurately so all data was recorded correctly. I structured the Excel files into a pattern that made it easy to be able to access and update my information when needed. This process kept records of LC transactions in an organised way allowing to track and monitor the transactions. Additionally, I checked that the data being entered matched the information in LC documents. This gave me valuable

In the past she had experience in data entry and developed skills in using spreadsheet software, and experience in posting on web pages. I was able to contribute to the documentation process by accurately recording LC information in Excel files which ultimately streamlined the documentation process and helped make the entire department at CPC more efficient.

- **Create Acceptance & Payment Posting of Local LC's to Bangladesh Bank Online Import Monitoring System:**

While I was interning at CPC of Dhaka Bank, where I was given a task of designing acceptance of local & foreign LC's (Letter of Credits) to Bangladesh Online Import Monitoring System. Not only was I creating acceptance, but also payment posting with bank charges. There was a task that required input of important data on LC documents into the system to ensure compliance with import regulations as well as monitor effective imports. I had carefully input LC numbers also bank name, branch name, document received date, acceptance date, maturity date & payment date. I was able to accurately post all of LC's information into the system so they could ensure all import transactions were correctly recorded and monitored, as per regulatory requirements. I gained experience of some import processes and regulations, as well as my data entry skills. Also, my contribution enabled the CPC department of Dhaka Bank to keep the correct records and to maintain efficient performance according to the import regulations.

Figure 1: Bangladesh Bank Online Import Management System

- **Posting the Export Information to EFA Software:**

My job at the CPC of Dhaka Bank was to post export related information to the Export Finance Authority (EFA) software. The task of this was to enter data into the system accurately to allow the processing and monitoring of export transactions. I input export billings, shipment information etc, which the EFA software requires. I ensured the accuracy of this information as it would have helped to keep export operations running smoothly and to be compliant with the regulatory requirements. Then, posting Export information in the EFA software for Dhaka Bank helped us in the export process by maintaining efficient monitoring and management of export transactions. I learnt a lot of export procedures and learned through this experience how to improve data entry.

1.3.2 Benefits of the student

Dhaka Bank's Centralised Processing Center (CPC) Trade Hub presents me with a lot of opportunities for personal, academic and professional growth. Here are the key advantages of such an internship:

Direct exposure to the trade finance field has brought me in contact with the operational side of trade finance including processing Letters of Credit (LCs), local export and import bills and other paperwork pertaining to trade. I also learnt about the intricates of international trade and finance, the documentation involved in cross border grants, diligence, compliance and risk management in the banking business. I have the opportunity to engage with bankers working in the fields of relation management, trade finance, and senior executives. Joining a structured internship program means getting mentorship and guidance from the hands of experienced bankers so that I'm able to shape my career paths in finance and banking.

Along with these experiences I gained important technical skills including document verification, risk assessment and use of banking software and trade finance tools. This internship teaches me how to meet multiple deadlines on different tasks in a very fast paced work environment. I have worked closely with colleagues from different departments broadening my understanding of how different functions and departments interact in the banking industry. To conclude, it can be said that having an internship in a reputed institution like Dhaka Bank not only helps a student get to contribute in an important sector of banking and finance but also enhances his resume which, therefore, attracts the future employers of this sector.

1.3.3 Challenges

When dealing with big corporate clients or international trade deals, the Trade Hub environment can be a fast paced place. It felt like I had a weight on my shoulder to meet deadlines and get the transactions done fast and accurately. The tools banks use to manage trade finance processes are specialised software.Getting used to these systems, be it an internal payment processing system, or a trade finance software was quite challenging because they weren't familiar. transactions are processed quickly and accurately. Banks use specialised software to manage trade finance processes. Whether it's an internal payment processing system, trade finance software, getting used to these systems was quite challenging, especially because I was unfamiliar with them.

Additionally, the computer usage for the first part of my internship was exceedingly long, and it made my back and head hurt a little, but it got better the longer I stayed in the new environment.

The offered computer had good hardware, but its performance seemed to be limited by what appeared to be dated software offered for it, which made work less efficient. This problem shows how important it is to update and maintain technology regularly.

1.3.4 Recommendation

Even after my internship, I will definitely recommend Dhaka Bank PLC, Bangladesh for an internship as a model for students, especially those who would like to do their internship in a Bank. My experience has motivated me to leave out a few suggestions for the company to enhance the environment, as well as the upcoming interns.

Interns, first of all, must show polite manners and good communication. CPC Hub has such a supportive and understanding workforce. It does not matter what communication platform the interns use, because if they articulate their problems or their concerns, the team members and the supervisors will be willing to listen and come up with appropriate solutions.

Secondly, it's really important to build relationships within the group. Whether it's formally or informally networking—talking to people can greatly enrich the internship experience. The dining area is such that interns can both network and socialise with other staff from other departments who have lunch there.

Thirdly, CPC Hub will have to think of ways in which the responsibilities assigned to research interns can be broadened so as to make it remain among the best internship sites for fresh graduates in finance. The current works are great opportunities for learning. Greater variety of interesting and challenging assignments will make the experiences of the interns active and enriching.

Also, you must make certain that interns have access to the latest technology resources. Updating MS Excel from 2013 to 2019 may cut work greatly, make work efficient, and liberate interns' time to focus on learning rather than using outdated software.

A unique opportunity to gain knowledge from the best experts within a conducive and motivating environment geared toward professional growth is offered to the successful applicant of a finance internship at CPC Trade Hub of Dhaka Bank PLC, Bangladesh. Suggestions have been made to ensure interns get the most out of their time at Dhaka Bank and to improve this already rich experience.

Chapter 2: Dhaka Bank PLC

2.1 Introduction

With setup on July 5, 1995, under the Companies Act 1994 Dhaka Bank PLC is a major private commercial bank in Bangladesh. The corporate headquarters of the bank is located in Dhaka, the capital of Bangladesh whilst its banking operations started on July 5, 1995. The Bangladesh Bank is also known as the central bank of Bangladesh which defends itself to censor the rules and guidelines of the bank. The financial products and service portfolio of Dhaka Bank is designed to address the needs of its customers. These include: Retail Banking, SME Banking, Islamic Banking, Corporate Banking, Treasury Services and Digital Banking.

Dhaka Bank is known as innovative and a firm that provides great customer services and high contribution to the financial sector. In almost every part of the country it has spread out to multiple branches, ATMs and an agent banking network. Additionally, the bank takes part in corporate social responsibility (CSR) initiatives, serving the sectors of education, healthcare and work for the environment.

2.2 Overview of the Company

Company Profile

Dhaka Bank PLC has made a great deal of presence in the banking sector over the years. They have a wide network of branches all over the country. The bank currently has 114 locations and 26 SME Service Centers (including 2 Islamic Banking Branches) and 2 offshore banking units 87 ATMs and 20 ADMs in the country. The customer of Dhaka Bank PLC can avail a lot of products and services. These include retail banking, trade services, cash management, treasury, small to medium, corporate banking.

Banks give different administrations for sparing individuals and businesses. Organizations upheld by an organization of extremely energetic experts and cutting edge innovation. Dhaka Bank currently provides an assortment of proceeds with web based financial administrations through all Branches, ATMs, ADM. These include Telephone Banking Channels, ATM Channels and Internet Banking Channels. In banking, Dhaka Bank is the decision maker for agreeable and individual administrations, driving innovation, unique answers for business needs, and global reach in exchange anand the remarkable speculation yield.

Conventional Banking and Islamic Banking are the divisions through which the bank operates. They worked secondarily at Dhaka Bank Securities Limited (DBSL), and Dhaka Bank, and for Off-Shore Banking Unit (OBU), Dhaka Bank. Investment Limited (DBIL). There are specialized divisions to tackle the different financial needs of their customers.

2.2.1 Background History of DBL

Bangladesh has a private limited commercial bank called Dhaka Bank PLC. Its headquarters are located in the capital of Bangladesh, Dhaka. The bank was incorporated on 6 April 1995 as a Public Limited Company under the Companies Act, 1941. It was at this time that the bank began its commercial.Founded on July 5, 1995, with an authorized capital of Tk. 1,000 million and paid-up capital of Tk. 100 million. Currently, the bank's authorized capital is Tk. 20,000 million. The paid-up as of June 30, 2023, the capital of the bank was Tk. 10,066 million. Dhaka Bank PLC was founded in 1995 by a group of international and local capitalists with the main objective of supporting the country's economic development by extending the best quality financial services. It got Incorporated as a public limited company and began commercial operations in 1995. In 2000, The company was listed on Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE). In 2009, Altaf Hossain Sarker was elected to a new term as chairman of the board of directors. Reshadur Rahman Shaheen was elected as Chairman of the Board of Directors in 2010. In 2015, Bangladesh Bank turned down a proposal for the reappointment of Mirza Abbas as a director of the bank.

2.2.2 Vision

The vision statement of Dhaka Bank PLC says**, "At Dhaka Bank, we draw our inspiration from the distant stars. Our vision is to assure a standard that makes every banking transaction a pleasurable experience. Our endeavor is to offer you supreme service through**

accuracy, reliability, timely delivery, cutting edge technology and tailored solutions for business needs, global reach in trade and commerce and high yield on your investments.

Our people, products and processes are aligned to meet the demand of our discerning customers. Our goal is to achieve distinct foresight. Our prime objective is to deliver a quality that demonstrates a true reflection of our vision- Excellence in Banking."

2.2.3 Mission

The mission statement of Dhaka Bank PLC says, **"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."**

2.2.4 Core Values

Core Values of Dhaka Bank PLC include:

- Customer Focus.
- Integrity.
- Quality.
- Teamwork.
- Respect for the Individual.
- Responsible Citizenship.

2.2.5 Products and Services of DBL

Here are the product/services offered by Dhaka Bank:

Banking Services	Products Offered
Retail Banking	- Savings Accounts
	- Current Accounts
	- Fixed Deposits
	- Recurring Deposits

	- Other Deposit Schemes
Corporate Banking	- Working Capital Financing
	- Trade Finance
	- Project Financing
SME Banking	- Financing Solutions for SMEs
	- Business Advisory Services
Agricultural Banking	- Agricultural Loans
	- Agro-based Financing
Remittance Services	- Domestic and International Remittances
Foreign Exchange	- Currency Exchange
	- Trade Finance Services
Debit and Credit Cards	- Debit Cards
	- Credit Cards
Online and Mobile Banking	- Internet Banking
	- Mobile Banking

	- Fund Transfer

Table 1:Details of the Product Lines or Services

AD Branches of Dhaka Bank:

AD refers to an Authorized Dealer. These branches are issued Letter of Credit (LC). There are 21 AD branches in Dhaka Bank PLC. Here is the list of AD branches:

1. Local Office.
2. Agrabad.
3. Bangshal.
4. Khatungonj.
5. Banani.
6. Imamganj.
7. Narayangonj.
8. Jubilee Road.
9. Foreign Exchange.
10. Laldighirpar (Sylhet).
11. Dhanmondi.
12. Karwan Bazar.
13. Islamic Banking.
14. Gulshan.
15. Uttara.
16. Mohakhali.
17. Gulshan Circle-2.
18. DEPZ.
19. OBU (Dhaka).
20. OBU (Ctg).
21. Central AD.

2.3 Management Practice of DBL

Dhaka Bank PLC aims at running business through modern banking principles with efficient governance, strategic decision making and customer centric themes. Below are some key aspects of their management practices:

1. Corporate:

- At Dhaka Bank, they take strong measures to ensure that there is transparency and accountability along with compliance with all regulatory requirements.
- The bank is managed by a Board of Directors under whose watch, strategic goal and the level of commitment to its mission and vision is adhered to.
- Risk and performance metrics are monitored by an Audit Committee and other sub-committees.

2. Strategic Planning:

- Short term and long term strategic goals set by the management group are to determine market trends and economic conditions.
- Service portfolio expansion and innovation in banking technology are core growth strategies.

3. **Customer-Centric Policies:**

- Customer satisfaction is essential and the bank has ensured it by ensuring quality, efficient service delivery with enhanced cutting edge modern tools and personalized financial solutions.
- Employees are supplied with focused training programs so as to improve their skills on customer interaction.

4. Risk Management:

- Credit, market and operational risks are all being handled by a robust risk management framework.
- Advanced tools and analytics are used by the bank to assess risks and to mitigate them.

2.3.1 Operational Network Organogram

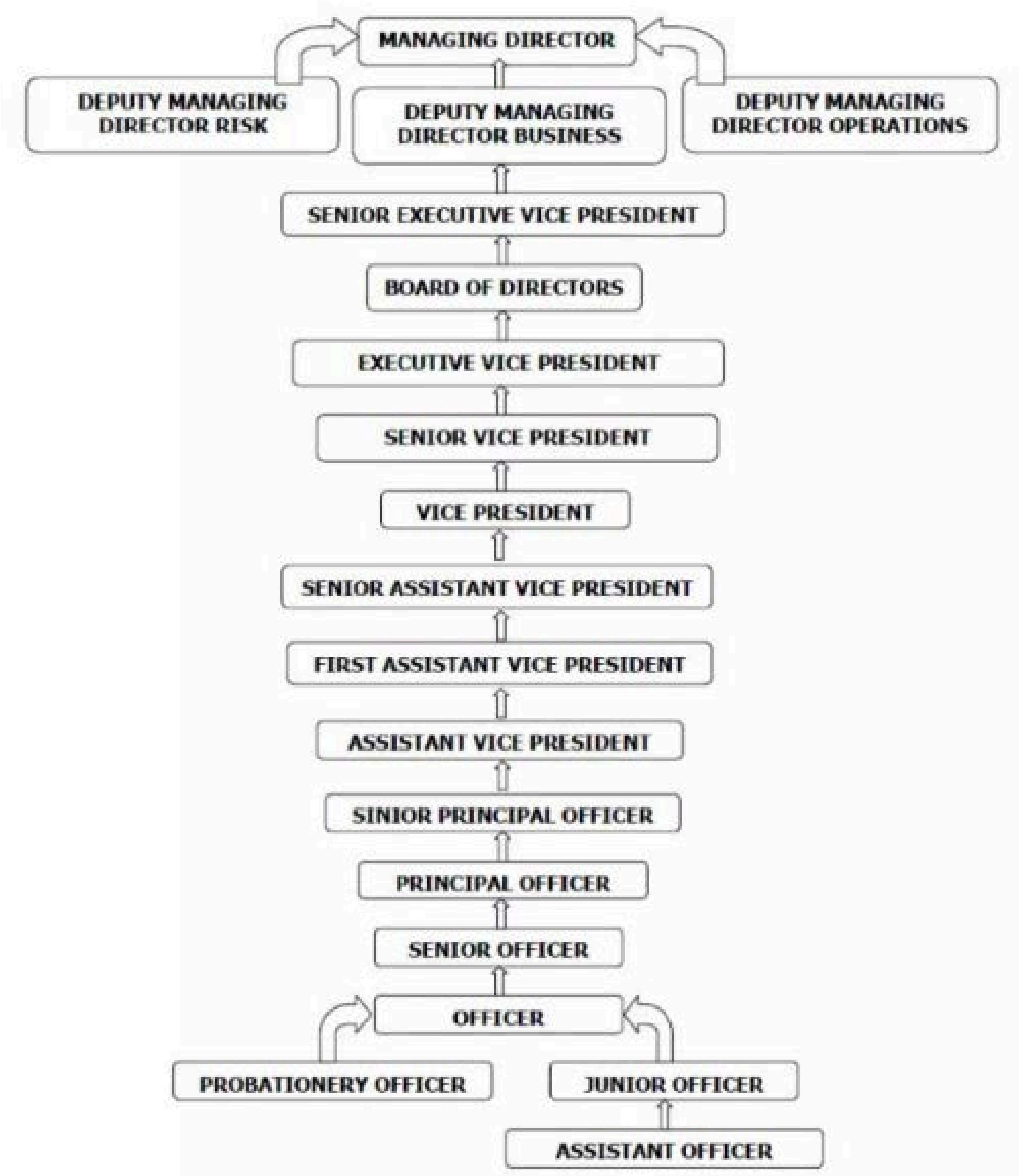

Figure 2: Organogram

2.3.2 CSR Activities

Healthcare Initiatives: Dhaka Bank PLC has made significant contributions to the healthcare sector. The bank has donated passenger lifts and two hemodialysis machines to BIRDEM Hospital. They have also provided financial assistance to the Center for Women and Child Health Hospital for setting up pathological laboratory and imaging units. Dhaka Bank PLC has sponsored a 10-bed ward of the proposed Ahsania Mission Cancer & General Hospital.

Disaster Relief Efforts: Dhaka Bank PLC has been actively involved in disaster relief efforts. They have made donations to the Prime Minister's Relief Fund & Chief Adviser's Relief Fund to mitigate the sufferings of flood-affected people of the country. They have also extended support to the Tsunami affected victims of Sri Lanka.

Support for Education and Culture: Dhaka Bank PLC has shown a strong commitment to supporting education and culture. They have provided financial assistance to Chhayanaut Cultural Complex and the Educational Trust of Scholastica. They have also sponsored various sports and cultural events, including the Bangladesh International Junior Tennis Championships.

Community Development Initiatives: Dhaka Bank PLC has undertaken several community development initiatives. They have sponsored the Jubo Mela and supported the Society for the Welfare of Autistic Children (SWAC). They have also sponsored various sports teams, including the Bangladesh Under 19 Cricket Team and the Chittagong Club Cricket Team.

Environmental Initiatives: Dhaka Bank PLC has shown a commitment to environmental sustainability. They have sponsored the 6th Bonsai Exhibition & Competition, which promotes the art of growing miniature trees and contributes to environmental conservation.

Support for Other Causes: Dhaka Bank PLC has supported various other causes. They have sponsored the Anti-Drug Debate Festival, which raises awareness about the dangers of drug abuse. They have also sponsored the Dhaka Bank Victory Day Hockey Tournament and the Dhaka Bank Independence Day Hockey Tournament.

Figure 3: CSR Activities

2.3.3 Leadership Style at DBL

Transformational Leadership: A clear view of where the bank is heading is communicated with particular focus on Growth and Excellence, inspiring employees to align with the banks strategic objectives. Employees at all levels of Dhaka Bank are empowered by leaders, given the opportunity to be creative, innovative, and for the ownership of responsibilities. Transformational leadership helps the bank to adjust itself to the dynamic economic condition and technology advancement.

Leadership through participation : With the aim of the bank to create a participative culture where employees and stakeholders are involved in decision making. Transparency is a core value of leaders and is coupled with two way communication to employees in order to build trust and work collaboratively.

Strategic Leadership: The leadership is strategically focused, and seeks the balance between near term performance and long term sustainability. By leveraging Analytics and Market insights, leaders put these to their use to make informed decisions which keep intact with the bank's vision and Mission.

Customer-Oriented Leadership: Customers' satisfaction is the primary priority for leaders that see to it that their offered services are able to accommodate the diverse customer needs. Derived from the knowledge gained by Dhaka Bank's leadership who takes the time to work with customers to understand their evolving preferences and challenges.

Leadership through adoption: Bracing resilience and bedrock competitiveness comes from quick adaptivity to changes in market dynamics and global trends by Dhaka Bank's leadership. Digital transformation is something leaders push to make operations leaner and to improve customer experiences.

2.3.4 Crucial Techniques for Leadership Style

Dhaka Bank leaders stress the need for an established forward looking vision that can drive the organization forward.

Long term objective is achieved by strategic road map with innovation and sustenance. Trust and collaboration within the organisation are created with transparent communication channels. They're pretty good about getting out there to meet with employees and customers and stakeholders … trying to build that alignment of expectations and address concerns. A culture of adaptability and change and innovation is promoted by leaders.

Leadership foresight drives investment in technology including digital banking platforms and automation tools. They practise participative leadership for being sure that employees from different levels are part of the decision making process.

Leaders hold regular team meetings and brainstorm sessions which provide the leaders with answers to their questions through the combination of many diverse perspectives. As a top leader, one of the great things about leadership is that they have it forward in providing the workforce with on top ongoing professional development, providing training programs, workshops, and mentorship so that employees can develop.

A learning culture ensures that employees remain up to date with the skill and knowledge. Performance metrics are tracked by leaders through their KPIs (Key Performance Indicators).

Employees are given constructive feedback as frequently as possible to ensure they stay on course to maintain company goals. Leadership involves integration of corporate social responsibility (CSR) initiatives within its business strategies, in education, healthcare and environmental sustainability.

They prove their stance towards a better future with green banking practices and eco friendly initiatives.

2.3.5 Employee Engagement of Dhaka Bank PLC

As a strategic priority, employee engagement is considered as an enabler of enhancing organizational and individual performance by Dhaka Bank PLC. Here are some key practices related to employee engagement at Dhaka Bank:

- It has an excellent work environment, wherein there is a freedom to experiment, collaborate and most importantly, be inclusive. Respect for individuals and for the bank's values, e.g. of customer focus and integrity, are encouraged.
- Dhaka Bank devotes in fast track career development; in continuous learning and professional growth. Training, as well as mentorships, and the exposure to various roles through the job rotation, are in fact the certain initiatives that can be used.
- Our competitive, market driven pay packages and benefits are aimed at attracting and retaining the best possible talent and also to make employees feel valued and motivated.
- There is very much a leadership role to the engagement, with focus on mentoring and coaching, building trust and supporting employee capabilities.

- With state of the art technology, the bank has brought the easiest experiences yet possible through simplification of operations; making work for its employees easier and less stressful.
- Dhaka Bank places tremendous value in diversity of thought, style and backgrounds and strives to develop a strong, dynamic workforce that represents our customer base and communities we serve.

2.4 Human Resource Planning of DBL

1. Workforce Analysis: The bank assesses the existing workforce in terms of what skills they have, how much experience they have, and how they're performing to see where we're strong and where we can grow. Based on future business expansion, technological change, and market demand, future workforce requirements are projected. Current workforce capabilities are compared to future needs to identify the difference and guide recruitment, training and development initiatives.

2. Talent Acquisition: Dhaka Bank hires qualified professionals who are in sync with the culture and strategy of Dhaka Bank. The bank believes a diverse, inclusive workforce improves perspective and promotes innovation. Dhaka Bank is an employer of choice since its recruitment through campus recruitment, internship, and creating partnerships with educational institutions.

3. Training and Development: They regularly offer training programs, workshops and certifications to build the skills and knowledge of their employees. Initiatives taken up are special to groom future leaders through mentorship & career advancement opportunities. Technological Proficiency: Digital banking tools are trained to the employees and they are made adaptable to the new technologies.

4. Performance Management: Employees' individual objectives align with organization's goals and clear KPIs for employees are set. Appraisal System: Employee contributions and areas for growth are measured using a transparent performance appraisal system. We provide continuous feedback to help support employee performance and professional development.

5. Employee Engagement: To retain a motivated workforce, often, organizations adopt initiatives like flexible working hours, leave policies, and wellness programs. Monetary incentives, promotions and public recognition are used to reward outstanding contribution by employees. We survey often to check job satisfaction and ask about the workplace culture.

2.4.1 Marketing Practice of DBL

Dhaka Bank PLC marketing practices are directed towards promoting the bank's financial products and services and branding of itself in an increasingly competitive banking market. Traditional and digital marketing strategies are combined by the bank to reach different types of customer segments. Below are the key aspects of its marketing practices:

1. Target Customer: Dhaka Bank classifies its customers into groups like retail client, SME, corporate customer and high net worth individuals. The list includes products and services that are tailored financial products and services to the specific needs of each segment: personal loans, SME loans and Islamic banking.

2. Marketing Channel: To attract customers, Dhaka Bank is involved in different platforms like Facebook, LinkedIn, and Instagram to share updates, offers and success stories. To improve visibility and to have easier access to online banking tools and product information, the bank optimizes its website. Personalized email marketing campaigns are employed to send customers new products, promotions and updates.

3. Branding Activities: Therefore, Dhaka Bank is positioned as customer focused, innovative and a trusted financial institution. In fact, the bank focuses on modern banking solutions, trust, community development in its marketing. Dhaka Bank states, 'Excellence in Banking' that emphasizes their promise on great service.For instance, Dhaka Bank sells itself as a customer-focused, innovative and dependable financial institution. Trust, modern banking solutions, and community development are pillars of the marketing the bank uses. Such taglines reinforce the brand name's emphasis on best service across the company.

4. Product Development: Television, radio, newspaper and online ads are used by the bank to promote its solutions and get in front of a wider audience. Specific services like savings schemes, credit cards and festive offers get run on special promotional campaigns. In addition, the bank engages in expos and sponsors events in order to boost visibility and link to its customers.

5. Competitive Pricing: For attracting customers loans, deposits and other financial products are being marketed with competitive interest rates. Discounts on products like credit cards and loans are offered in order to boost on customer acquisition but are seasonal and festival based.

2.4.2 4Ps of DBL

1. Product:

As a financial service provider, Dhaka Bank PLC provides a complete suite of financial products and services for individuals, SMEs, and corporate customers. Key offerings include:

Retail Banking: Fixed deposits, savings accounts, personal loans, credit cards and home loans.

Corporate Banking: Financing for working capital, trade services and project financing.

SME Banking: Small and medium enterprise loans; business advisory services.

Digital Banking: Internet banking, mobile apps, and electronic fund transfer services.

Specialized Services: Shariah compliance Islamic banking products, remittance services and treasury solutions.

2. Price:

The bank’s pricing strategy is based on market competition and customer segments:

Interest Rates: Outperformed peers in the banking sector in terms of offering competitive rates on our loans and deposits.

Fees & Charges: Transactions that have minimal service fees for transaction, maintenance of account and for value added services attract and retain customers.

Customized Pricing: Corporate clients and high net worth individual (HNI)·tailored pricing ·lower interest rates, waived fees, etc.

3. Place:

Dhaka Bank ensures accessibility through multiple channels:

Branch Network: Branches are located in more than 100 parts of Bangladesh to attend to urban and rural customers.

ATMs: A wide array of ATMs for cash withdrawal as well as other banking services at your fingertips 24 hours a day, 7 days a week.

Online & Mobile Banking: Banks make services such as transferring money or paying bills easily accessible for doing through apps and websites.

Agent Banking: Achieving wider outreach of agent banking services to underserved areas.

4. Promotion:

The bank uses various promotional activities to reach its target audience:

Advertising: To enhance brand awareness, television, radio, newspapers and digital ads.

Social Media: Being active on platforms such as Facebook and LinkedIn when you want to connect with tech savvy customers.

CSR Activities: Role in strengthening goodwill of his brand.

Partnerships: Co branded offers and discounts with business and e-commerce platforms.

Customer Engagement: Workshops and seminars to teach and retain the clients, loyalty programs.

2.4.3 Porter's Five of DBL

1. Threat of New Entrants:

High Capital Requirements: To first start up a bank requires a LOT of capital, regulatory compliance, infrastructure setup etc., thus creating a barrier to entry.

Regulatory Barriers: The Bangladesh bank strictly regulates the banking sector in Bangladesh preventing new entrants to penetrate easily.

Brand Loyalty and Trust: As stated earlier, this is a very difficult market to enter both in terms of money and time, especially for new banks, as established banks like Dhaka bank PLC carry a reputation with customers who tend to retain their business.

Technology Investments: Another deterrent is that the new banks must become very digital savvy very quickly — in some cases, faster than the incumbents — and invest heavily in technology.

2. Bargaining Power of Suppliers:

Deposit Holders: In banking depositors are to be suppliers of funds being the principal operations resource. The banks that have the attractive interest rates and terms have moderate bargaining power because competition is present.

Regulatory Authorities: Bangladesh Bank and financial regulations are substantial “suppliers” of capital guidelines which have implications on operational policies and interrate structures.

Technology Providers: For digital transformation, tech suppliers enjoy moderate bargaining power due to the firms' dependence on IT infrastructure and software providers.

3. Bargaining Power of Customers:

Individual Customers: Retail customers have moderate bargaining power supply because there are lot's of banking options offering similar product (savings account, loans, etc.).

Corporate Clients: The reason is that they are a higher source of revenue and therefore have more power to bargain and can make terms in their favor.

Digital Services: Customers, the more tech savvy customers are, the more they get affected in banking through the banks and force the banks to offer competitive digital services.

4. Threat of substitutes:

Non-Banking Financial Institutions (NBFIs): Some organizations are leasing companies and micro finance institutions that provide alternative credit and investment.

Fintech and Mobile Financial Services (MFS): With traditional banking services, payments, transfers and even savings are increasingly being competed for by platforms such as bKash and Nagad.

Government Bonds: Provide alternative investments in competition of the fixed deposits and savings account.

5. Industry Rivalry:

High Competition: Bangladesh banking sector is very competitive with many players such as BRAC Bank, Dutch-Bangla Bank and Eastern Bank.

Market Saturation: Rivalry is intensified because many banks target the same customer segments.

Product Differentiation: Pricing is competitive as products and services are fairly undifferentiated (loans, savings, etc).

Customer Retention: Some aggressive strategies like loyalty programs, better interest rates and tech driven services make the environment competitive.

2.4.4 SWOT Analysis of DBL

Strengths:

- A well reputation and brand loyal in Bangladeshi banking sector.
- Comprehensive range of financial products and services for retail, corporate, SME & Islamic banking.
- In urban and rural areas there exists an extensive branch and ATM network.
- Offering digital banking platform, online banking and mobile app investment is aimed at improving the customer experience.

Weaknesses:

- Urban branches generate a major portion of revenue, the penetration being low in undeveloped rural areas.
- However, keeping both physical branches and maintaining the technological infrastructure eats into profits.
- Lower footprint than international competitors in global banking.
- Customer attrition can result from competing against others in providing similar products or at similar rates.

Opportunities:

- Through agent banking and microfinance initiatives, rural and unbanked populations.
- The growth of the economy and growing demand for financial services of Bangladesh indicates that business should expand.
- There is an increasing demand for Shariah compliant products for banking, creating its potential as a niche market.
- They can work with fintech companies and e-commerce platforms to bring in new value added services.
- Green banking and environmental projects are such that such socially conscious customers and investors will get attracted.

Threats:

- There is a very big rivalry between traditional banks and up and coming fintech companies like bKash and Nagad.
- Inflation, currency fluctuations or global recession will impact both customer demand & repayment capacities.
- Going forward, the more we rely on digital platforms, the greater the danger we are susceptible to cyber attacks and data breach.
- Online bank experiences should be seamless and customers' expectations change rapidly so invariably there's a need for constant innovation.

2.4.5 Financial Performance and Accounting Practices

Financial Performance

Fiscal Year Period Ending	TTM Sep 30, 2024	FY 2023 Dec 31, 2023	FY 2022 Dec 31, 2022	FY 2021 Dec 31, 2021	FY 2020 Dec 31, 2020	FY 2019 Dec 31, 2019
Total Investments	**72,154**	**11,596**	**12,636**	**13,762**	**9,380**	**9,289**
Gross Loans	267,459	256,451	240,000	215,154	199,522	196,115
Other Adjustments to Gross Loans	-	-1,182	-1,158	-546.74	-880.5	-628.38
Net Loans	**267,459**	**255,269**	**238,842**	**214,607**	**198,642**	**195,487**
Property, Plant & Equipment	8,537	8,272	8,573	8,481	8,499	4,519
Other Intangible Assets	-	366.7	430.06	493.45	534.51	569.15
Accrued Interest Receivable	1,402	831.16	838.41	1,054	683.57	837.15
Other Receivables	574.49	444.43	444.31	361	426.73	2,303
Restricted Cash	11,791	2,923	4,396	11,264	4,819	3,343
Other Current Assets	17,977	16,519	12,347	10,086	8,366	6,821
Long-Term Deferred Tax Assets	760.65	570.69	560.75	475.08	496.37	68.29
Other Real Estate Owned & Forecl...	33.35	33.35	-	-	-	-
Other Long-Term Assets	-334.47	43,160	44,275	39,104	33,391	30,993
Total Assets	**396,370**	**379,686**	**347,693**	**336,571**	**296,856**	**286,437**

Figure 4: Total Assets

For the second quarter and six months that ended on June 30, 2024, Dhaka Bank PLC. earnings results were released. Net interest income increased to BDT 1,812.59 million from BDT 1,405.1 million a year ago for the second quarter. Net profit rose to BDT 750.83 million from BDT 715.55 million a year ago. Earnings per share from continuing operations was BDT 0.75 basic as compared to BDT 0.71 basic for the same period of the prior year.

Net interest income for the six months was BDT 3,650.47 million as against BDT 2,508.96 million a year ago. The firm's net income in fiscal 2014 was BDT 1,515.88 million compared to BDT 1,317.71 million a year ago. Earnings per share from continuing operations, basic, stand at BDT 1.51, compared to BDT 1.31 a year ago

Fiscal Year Period Ending	TTM Sep 30, 2024	FY 2023 Dec 31, 2023	FY 2022 Dec 31, 2022	FY 2021 Dec 31, 2021	FY 2020 Dec 31, 2020	FY 2019 Dec 31, 2019
Accrued Expenses	793.46	705.37	870.92	320.87	431.09	368.52
Interest Bearing Deposits	248,674	233,862	196,430	193,563	176,137	179,982
Non-Interest Bearing Deposits	43,375	44,594	44,148	34,172	26,588	22,081
Total Deposits	292,050	278,456	240,578	227,735	202,725	202,063
Short-Term Borrowings	7.39	183.53	166.56	126.87	598.08	2,001
Current Portion of Long-Term Debt	-	21,141	30,233	-	-	-
Current Income Taxes Payable	18,482	15,637	13,241	10,919	8,882	7,302
Accrued Interest Payable	659.48	379.23	363.08	265.54	316.22	454.05
Other Current Liabilities	4,471	5,671	4,028	2,905	3,046	3,026
Long-Term Debt	23,424	6,233	10,012	49,791	39,858	35,245
Long-Term Leases	1,334	1,304	1,387	1,194	1,071	616.06
Pension & Post-Retirement Benefits	-	160.12	307.32	100.04	204.9	30.92
Other Long-Term Liabilities	32,042	27,411	24,996	22,247	20,287	17,433
Total Liabilities	**373,262**	**357,281**	**326,183**	**315,605**	**277,420**	**268,541**

Figure 5: Total Liabilities

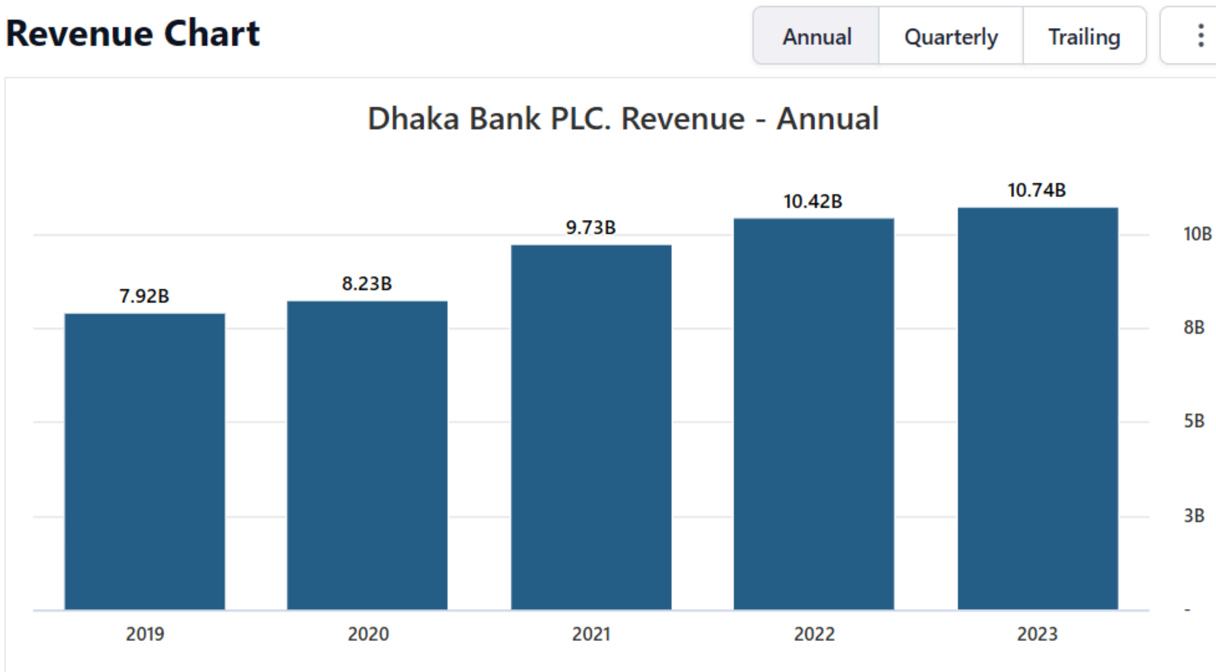

Figure 6: Revenue Chart

Revenue and Profitability: Over the last 12 months, the bank posted a revenue of BDT 12.32 billion, which is up by 16.27% in a year. For the same period, net income was BDT 1.55 billion, with a profit margin of 12.54%.

Fiscal Year Period Ending	Current Nov 29, 2024	FY 2023 Dec 31, 2023	FY 2022 Dec 31, 2022	FY 2021 Dec 31, 2021	FY 2020 Dec 31, 2020
Market Capitalization	**10,972**	**12,583**	**12,535**	**13,295**	**10,661**
Market Cap Growth	-2.40%	0.38%	-5.71%	24.71%	4.13%
Last Close Price	10.90	11.37	10.82	10.50	8.10
PE Ratio	7.10	7.53	7.49	6.22	5.36
PS Ratio	0.89	1.17	1.20	1.37	1.30
PB Ratio	0.47	0.56	0.58	0.63	0.55
P/FCF Ratio	-	-	-	-	27.76
P/OCF Ratio	-	-	-	-	2.48
Debt / Equity Ratio	1.07	1.29	1.94	2.44	2.14
Debt / FCF Ratio	-	-	-	-	108.15

Return on Equity (ROE)	6.74%	7.61%	7.88%	10.58%	10.65%
Return on Assets (ROA)	0.41%	0.46%	0.49%	0.67%	0.68%
Earnings Yield	14.09%	13.29%	13.35%	16.07%	18.65%
FCF Yield	-375.21%	-86.91%	-198.03%	-150.36%	3.60%
Dividend Yield	9.17%	8.79%	5.23%	10.79%	6.59%
Payout Ratio	65.13%	34.08%	68.12%	25.16%	21.46%
Buyback Yield / Dilution	-	-	-	0.00%	0.00%
Total Shareholder Return	9.17%	8.79%	5.23%	10.79%	6.59%

Figure 7: Market cap & Ratios

Figure 8: Market Cap Chart:

Market Position: Its price to earnings ratio stands at 7.10x, which is low, relative to peers. The equity backing is very strong relative to market price, with the price-to-book (P/B) ratio of 0.47.

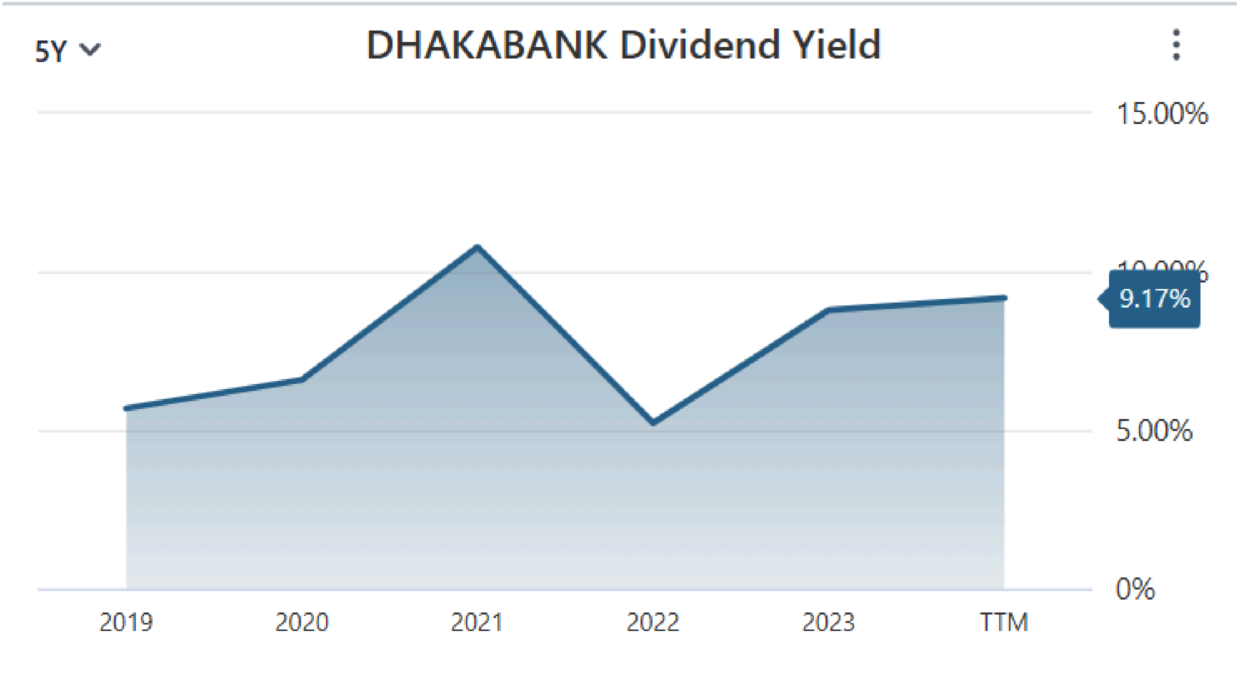

Figure 9: Dividend Analysis

Dividends: The growth is backed by an attractive 9.17% dividend yield with a payout ratio of 65.13%, which indicates bank commitment to reward shareholders and at the same time keep the payout ratio sustainable.

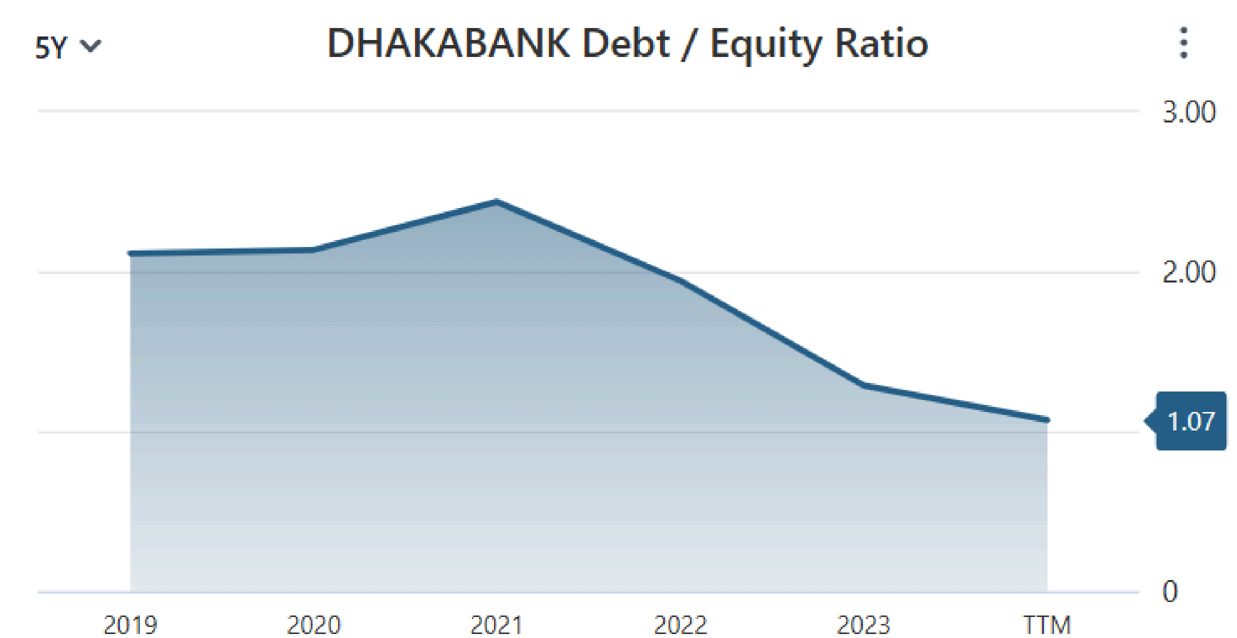

Figure 10: Debt & Equity Ratio Analysis

Debt and Liquidity: Its debt to equity ratio is 1.07, which is a moderate level of leverage. However, operational cash flow issues plagued them as they made (BDT -41.17 billion) in negative free cash flow.

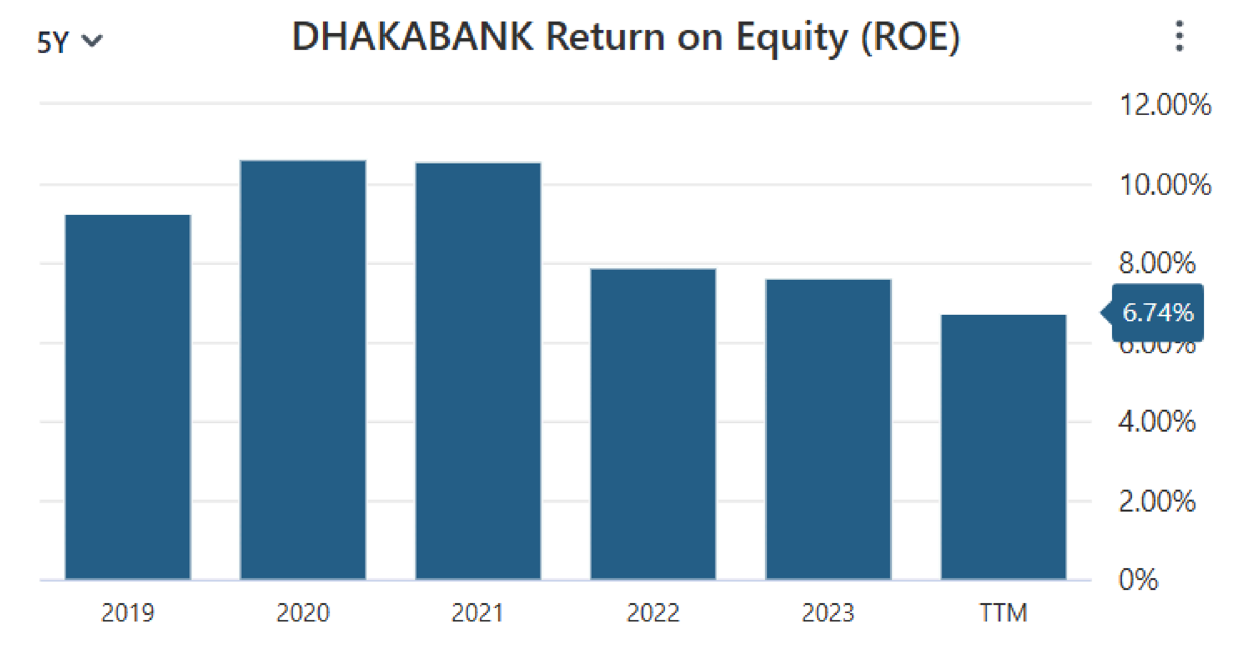

Figure 11: ROE

Efficiency and Returns: Return on equity (ROE) however is 6.74% and return on assets (ROA) is 0.41% which is moderate when compared to its asset base.

Accounting Practices

	2019	2020	2021	2022	2023	% change over 2022
INCOME STATEMENT						
Interest Income	21,590	17,714	14,914	16,210	21,512	33%
Interest Expense	17,040	13,996	10,394	12,801	14,801	16%
Net Interest Income	4,550	3,718	4,520	3,409	6,711	97%
Investment Income	2,568	3,554	3,446	3,885	4,184	8%
Commission, Exchange and Brokerage	3,421	2,699	3,336	5,949	3,365	-43%
Total Revenue	27,840	24,161	21,953	26,273	29,327	12%
Operating Income	10,800	10,165	11,558	13,472	14,526	8%
Operating Expenses	4,701	4,958	4,931	6,576	6,374	-3%
Operating Profit (profit before provision and tax)	6,099	5,207	6,628	6,895	8,152	18%
Other Operating Income	261	194	257	228	267	17%
Provision for Loans, Investments and other Assets	2,998	2,025	2,514	3,000	4,033	34%
Profit Before Tax	3,101	3,182	4,114	3,895	4,118	6%
Tax Including Deferred Tax	1,529	1,152	2,058	2,236	2,387	7%
Profit After Tax	1,571	2,030	2,056	1,660	1,732	4%

	2019	2020	2021	2022	2023	% change over 2022
BALANCE SHEET						
Authorized Capital	10,000	10,000	10,000	20,000	20,000	0%
Paid-up Capital	8,532	8,959	9,496	9,496	10,066	6%
Shareholders' Equity	17,211	18,792	20,242	20,773	21,786	5%
Deposits	204,530	205,667	230,417	243,427	282,079	16%
Borrowings	27,725	32,999	44,565	35,385	23,474	-34%
Loans & Advances	195,635	198,660	215,459	239,686	256,187	7%
Investments	36,682	39,445	49,124	53,370	50,886	-5%
Fixed Assets	5,080	9,021	8,955	8,942	8,562	-4%
Earning Assets	242,137	247,418	283,026	292,171	313,947	7%
Net Current Assets/ (Liabilities)	(41,796)	(55,727)	(64,241)	(69,681)	(80,020)	15%
Total Assets	285,009	295,337	335,351	346,556	378,639	9%
Long Term Liabilities/ Current Liabilities	23.08%	21.32%	17.58%	18.17%	18.65%	3%
Total Liabilities	267,799	276,545	315,109	325,784	356,853	10%
Total Off-balance Sheet Items	132,383	130,877	191,377	169,316	198,111	17%
Property, Plant & Equipment	3,739	7,287	7,180	7,005	6,832	-2%
Intangible Assets	569	535	493	430	367	-15%
Impairment of Assets	0	0	0	0	0	
Cash and Cash Equivalents	31,582	36,123	47,703	28,406	42,364	49%
Lease Liabilities	616	1,071	1,194	1,387	1,304	-6%
Foreign Currency in Hand	71	124	35	25	130	420%

	2019	2020	2021	2022	2023	% change over 2022

Figure 12: Income Statement & Balance Sheet

FOREIGN EXCHANGE BUSINESS						
Import Business	151,121	124,010	221,940	206,317	223,512	8%
Export Business	130,156	95,335	140,480	168,673	171,695	2%
Inward Foreign Remittance	10,385	15,804	25,367	43,910	77,563	77%
Guarantee Business	38,640	48,487	43,773	37,274	62,116	67%

	2019	2020	2021	2022	2023	% change over 2022
CREDIT QUALITY						
Volume of Non-performing Loans	9,278	6,227	7,145	12,188	12,514	3%
NPL to Total Loans and Advances (%)	4.74	3.13	3.32	5.08	4.88	-4%
Provision for Unclassified Loans	6,936	5,522	6,704	7,011	9,341	33%
Provision for Classified Loans	4,601	7,493	7,341	8,894	7,724	-13%

Figure 13: Foreign Exchange & Credit Quality

1. Balance Sheet:

- Paid-up Capital has increased at BDT 10,066 million since 2021 from BDT 9,496 million.
- Total Shareholders' Equity increased from BDT 17,211 million in 2019 to BDT 21,786 million in 2023.
- Deposits and Other Accounts grew from BDT 204,530 million in 2019 to BDT 282,079 million in 2023.
- Loans & Advances increased from BDT 195,635 million in 2019 to BDT 256,187 million in 2023.

2. Income Statement:

- Net Interest Income BDT 4,550 million in 2019, then increasing to BDT 6,711 million in 2023.
- Operating Profit increased from BDT 6,099 million in 2019 to BDT 8,152 million in 2023.
- Net Profit After Tax increased from BDT 1,571 million in 2019 to BDT 1,732 million in 2023.

3. Foreign Exchange:

- Total Imports increased from BDT 151,121 million in 2019 to BDT 223,512 million in 2023.
- Total Exports increased from BDT130,156 million in 2019 to BDT 171,695 million in 2023.
- Total Foreign Remittance increased from BDT 10,385 million in 2019 to BDT 77,563 million in 2023.

4. Credit Quality:

- Non-performing loans ratio increased from 4.74% in 2019 to 4.88% in 2023, indicating a deterioration in loan quality.
- Provision for Unclassified Loans increased substantially from BDT 6,936 million in 2019 to BDT 9,341 million in 2023.

However, the bank has demonstrated asset base and deposit growth but the profitability and asset quality are the challenges that the bank has to tackle.While improvement to capital adequacy is welcome news, the increase in the non performing loan ratio would need to be acted upon.provement in capital adequacy is a positive sign, but the rising non-performing loan ratio is a concern that needs to be addressed.

2.5 Credit Rating Report

Figure 14: Credit Rating

Credit rating of Dhaka Bank PLC was done by the Credit Rating Agency of Bangladesh (CRAB). The bank has received the following ratings based on its financial performance and risk profile:

Long-Term Rating: A1: Ecured capacity to meet financial commitments but vulnerable to adverse changes in the economy

Short-Term Rating: ST-2 (High certainty of Timely payment, Low default risk).

Dhaka Bank has sound asset quality, strong capital adequacy, and moderate profitability: these ratings reflect. But the assessment pointed out challenges such as sectoral exposure concentration, reliance on external funding.

2.6 Operation Management and Information System Practice of DBL

Dhaka Bank PLC use a wide variety of operation management strategies, as well as, advanced information system practices, coupled with human resources to run their operations smoothly and enhance customer experience. Key highlights include:

Digital banking platforms like Dhaka Bank GO (mobile & online banking solutions) and Self Banking Portal for account management and transaction from customers’ own working place were developed by Dhaka Bank. They also offer an EzyBank app and Nano Savings DPS that address different customers' needs. For instance, the i-Khata and i-Samadan platforms are specifically designed for the SME client segment to allow for management of financial records, as well as dealing with customer queries. The innovations facilitate better financial inclusion and improve operational efficiency. Islamic Banking branches of Dhaka Bank functions as that of Conventional Banking. Its practices are compliant to Shariah guidelines which dictate equitable spread of wealth and following the lines of Islamic financial practices. Additionally, they have specific products being the Tawfeer Mudaraba Deposit Pension Scheme and Tayyibah Islamic Credit Card. Dhaka Bank refines its operations by adopting sustainable practices through its initiatives like refinancing under Bangladesh Bank's schemes and emphasizing on environmental sustainability. This comprises loans to eco friendly projects, and the agribusiness is supported at lower interest rates. Robust IT Systems for real time data management, risk assessment and performing financial monitoring. These regulatory compliant systems provide support to the decision process.

2.7 Summary & Conclusion

In Dhaka Bank PLC, information system is very essential in its trade finance sector.The bank at the moment enjoys a good competitive stance, but the area of concern is the envelope of the fintech solutions and cut throat competitors.Besides that, the company is supposed to develop its online channels, solve the problem with customer complains, and work with entering into new markets.The situation of the bank is good in the financial and accounting perspective, the profit have been increasing day by day which is a good example and also the management practice is well established and organized throughout the bank but some weaknesses is in the bank in some aspects and a competitive market.t competition. The fields that may now need efforts are the development of its online channels, engagement with the customer complaints, and entering new markets. The financial and accounting perspective of the situation of the bank is good and the profit has been increasing day by day which is a good example and the management practice is well established and organized though the bank has some weaknesses in some aspects and a competitive market.

2.8 Recommendations

- After studying the Situational Crisis Communication Theory (SCCT) ideals, Dhaka Bank should strive to implement a clear crisis communication plan.They will offer transparency, and restore confidence, and will dramatise proactive engagement in handling challenges through mediums of social channels, media, and emails on regular updates.
- Moreover, the bank is expected to fund considerably more in Corporate Social Responsibility (CSR) initiatives that are focused on community engagement, financial literacy and environmental sustainability.By doing this, not only will its image improve but the bank will also be aligned with the societal expectations best described by ethical and responsible business practices. The SME sector is a field that has to be looked into more seriously by Dhaka Bank, where they need to develop unique financing options in the form of loans (unsecured) for SMEs. These offerings should focus on underserved sectors: i.e. women entrepreneurs and tech

startups, and should bundle value added services such as financial literacy training and business advisory.

- Dhaka Bank should concentrate on long term relationship marketing strategies by engaging with personalized communication, enhancement of transparency and building of loyalty programs.It will over time build trust and strengthen customer relationships.In a proactive effort to engage with the media during the crisis, we must communicate the kind of efforts Dhaka Bank has taken in crisis management and its positive contributions. Public perception is shaped through highlighting achievements; financial milestones, awards and CSR activities.isis Communication Theory (SCCT). Regular updates through media, social channels, and emails will provide transparency, restore confidence, and show proactive engagement in handling challenges.
- The bank should invest more in Corporate Social Responsibility (CSR) initiatives, focusing on community engagement, financial literacy, and environmental sustainability. This will not only improve its image but also align the bank with societal expectations of ethical and responsible business practices.
- Dhaka Bank should improve its product offerings in the SME sector by developing unique financing options, particularly unsecured loans. These offerings should target underserved sectors, such as women entrepreneurs and tech startups, and include value-added services like financial literacy training and business advisory.
- Dhaka Bank should focus on long-term relationship marketing strategies, offering personalized communication, improving transparency, and developing loyalty programs. This will strengthen customer relationships and build trust over time.
- Proactively engage with the media to communicate Dhaka Bank's efforts in crisis management and its positive contributions. Highlight achievements, such as financial milestones, awards, and CSR activities, shape public perception.

Chapter 3: Project Part

Import Activities of Central Processing Trade Centre at Dhaka Bank PLC

3.1 Introduction

Dhaka Bank Limited has been working as an important contributor towards facilitating import trade by providing a set of comprehensive banking services so that import transactions flow smoothly. The bank implements importers through well-developed use of trade finance services including Letters of Credit (L/Cs), payment guarantees, among others and advisory services to help comply with international trade regulations. Dhaka Bank has made use of its global correspondent banking network to facilitate quick settlement of import payments and to ensure easy handling of foreign exchange transactions. Furthermore, the bank focuses on providing client oriented solutions which include custom financing options and post import financing suitable for various businesses in different industries. Besides, Dhaka Bank’s robust digital platforms also enhance the efficiency in the processes of import and accord transparency and accessibility in favor of its clients. Buyers and sellers in an international business environment usually are either unknown or remote; that is, neither could completely trust the other. Therefore, it’s not surprising that the seller of goods always looks for security in respect of payment of exported goods by him. Export guarantee by bank: if the buyer doesn't pay, the bank will pay for goods. Letter of Credit is the guarantee on this. For instance, 'Letter of Credit' is given a legal shape to the contract between importer and exporter by the banker.

Conventional Banking and Islamic Banking are the main two divisions as well as Off Shore Banking Unit (OBU) conducts its business. Each division was specialized to take care of their customers' diverse need for finances. Dhaka Bank PLC provides its customers with a wide gamut of products and services. They are corporate banking, retail banking, trade services, cash management, treasury, small to medium enterprise (SME) and custodial and clearing services. At the other end of the spectrum, they offer their product basket right from short term financing of day to day business operations up to long term loans to grow their business. Our tailor made solutions and services are committed to ensuring excellence in banking. In line with its pledge to Excellence in Banking, Dhaka Bank now extends the entire gamut of real time online banking services through its Branches, ATMs, ADMs and Internet channels.

3.1.1 Background

Though Dhaka Bank occupies a good position in the import banking sector, there are many impediments limiting import activity output measured by efficiency and effectiveness. The volatility of exchange rates is one of the primary issues, which is risky both for the bank in foreign transactions and its client. In addition, though the bank has been making great strides in its digital transformation, some of the businesses have been struggling with adoption and use of digital banking services, especially in rural or least developed areas.

An additional problem is trade documentation errors and processing delays which can cause payment or customs clearance delays, restricting importers to get goods on time. The combination of these operational bottlenecks, together with increasingly stringent regulation, sometimes can lead to higher cost and delays to process import transactions. The challenge for Dhaka Bank in the future is to find a way to ensure secure and efficient import services taking as small a risk as possible for international trade and meeting ever changing needs of businesses in an ever more digital global economy. So fair to say, these issues require continuous attention, innovative solutions and lots more customer education to support the import activities and to help Dhaka Bank maintain as a competitive player in the import finance space.

3.1.2 Objectives

Lectures of theoretical BBA offer us the theories of any such subject, at the same time practical training lets us see such systems and how they work. Implementing this paper the most important thing is to find out different areas of trade and marketing activities of a commercial bank named as Dhaka Bank Ltd.

The overall objective of this study is:

- To analyze the functions of foreign trading and import procedures of Dhaka Bank PLC.
- To analyze competitive scenarios and relationship building with customers.
- To examine potential problems of the CPC Trade department.

benefits to customers, and potential problems with foreign trading and import procedures of Dhaka Bank Ltd.

3.1.3 Significance of Study

This study is highly significant for me. Its importance can be summarized in the following aspects:

- Offers practical exposure to the working of trade finance mechanisms such as Letters of Credit (LCs), import financing and guarantees.
- While I was working at Dhaka Bank CPC I had to communicate with the employees.Patience and humbleness are the fore characters that boosted my interpersonal Skills by Formal attitude and behavior.cted, sound communication becomes a vital element than before. Communication skill plays a vital role to keep a good relation with coworkers along with clients.
- What I learnt in this one which is very useful to me is teamwork. Teamwork plays one of the most important roles in this period of the contemporary world. All the departments are interlinked, so every department needs each one to move forward.
- Works with banking software and automated trade systems, and enhances technical skills.

3.1.4 Scope

As an Intern at Dhaka Bank- CPC Trade Hub, I gained rich and relevant experience in the design and technical aspects of trade finance, an important field of banking. The scope includes the following key areas:

Gaining knowledge of key trade finance products, such as: Drafting LCs, Import documentation, Drafting of Bank Guarantees. In addition to designing, implementing, and monitoring controls related to day to day operations and managing cash, the program also includes hands-on experience in documentation, working with core banking and trade finance software, working in a team centric environment and receiving guidance from more established bankers and trade finance specialists. In conclusion I will say that this internship has given me a chance to learn about complexities in international trade finance; understand compliance requirements; and establish a base to start a banking / trade business related career.

3.2 Limitations

Although the study had some limitations, these naturally limited the scope and depth of the analysis:

- The lack of secondary information about the company activity was becoming insufficient. As few book references, like journal articles, and any other relevant publications were discovered on this study's subject.
- Due to their confidentiality policies, DBL is not interested in disclosing some of the secrecy of the company. Those information needed for improving this report.

3.3 Methodology

Primary sources:

The primary search for information is from:

- Practical work.
- Held discussions with some in-charge as well as experienced people.

Secondary Sources:

Use of DBL website, and other journals and associated material available through internet search. This is a descriptive research, which will describe the import activity of Dhaka Bank. All required information collected from both primary and secondary sources have been used to prepare this report.

3.4 Findings

Bangladeshi banks including Standard Chartered Bank, Eastern Bank Ltd. and Premier Bank Ltd, are some of the major competitors of Dhaka Bank PLC. Financial strength placed the bank well, with adequate profitability ratios and good retail and corporate banking. But it is being pushed to innovate and keep pricing competitive, especially in so far as digital banking and customer service are concerned. The commitment to strengthen its capital base while adopting futuristic technology is vital for the bank in retaining the first mover advantage against its competitors.

As I am formulating the report, and breaking down the information, I am seeing some of the major findings. All these are just from my personal point of view. Those are given below:

- An observed scarcity of manpower is found in the foreign trade department of DBL. This means that the workload is much higher than any other department. It also leads to backup work employees keep up with in the deadline.
- Dhaka Bank's employees are cooperative; however, a more customer centered approach on trade operations may help improve the whole customer experience.It could mean to offer personalized advisory services to assist businesses with the intricacies of international trade; tailored terms and expedited turnaround times on trade related transactions.s navigate the complexities of international trade, as well as offering flexible terms and quicker turnaround times for trade-related transactions.
- However, even though they are well trained, CPC staff will need continued professional development in emerging trade finance technologies and amendments to regulation, however they will offer specialized training programs on the latest international trade regulations, digital banking tools and cybersecurity measures to keep the employees updated with the ever changing global trade environment.
- Therefore, Dhaka Bank also could introduce Dhaka Bank PLC Trade Hub the more diversified trade finance product (such as supply chain financing, pre-shipment financing, export factoring), which can further support the trade growth.These products could met the liquidity needs of small and medium sized enterprises (SMEs) and encourage more businesses to undertake international trade.LC Trade Hub chain financing, pre-shipment financing, and export factoring. These products can address the liquidity needs of small and medium-sized enterprises (SMEs) and encourage more businesses to engage in international trade.
- Despite adopting modern technology in trade operations, Dhaka Bank has huge potential in integrating digital methods to streamline the process and eliminate manual intervention. Automated Trade Finance platforms and blockchain based systems are enhanced digital solutions to improve efficiency, reduce errors, accelerate time to process trade transactions, digital solutions, such as automated trade finance platforms or blockchain-based systems, would improve efficiency, reduce errors, and expedite the processing of trade transactions.

3.4.1 Sustaining Market Competitiveness

In order to maintain competitiveness in the import related activities of Dhaka Bank's CPC Trade Department strategies need to be focused on. This includes use of the digital banking platforms to simplify trade processes, promoting education to customers to reduce the number of documentation errors and providing customized financial solutions to importers. Second, the bank must improve its correspondent banking network for smooth cross-border transactions. Dhaka Bank aims to be a preferred entity for importers in a highly competitive market maintaining compliance with international trade regulations and offering competitive exchange rates and fees.

3.4.2 Functions of the department

Three main sections of the Foreign Exchange Division of Dhaka Bank PLC are operated to handle different features of international business.

They are:

Import section ➢ Export section.

Foreign Remittance.

Some documents are needed by the applicant like-

❖ IRC (Import Registration Certificate)

❖ Trade license, tax certificate or taxpayer identification number (TIN)

❖ Applying for a VAT (Value Added Tax) Registration

❖ The membership of the chamber of commerce, etc.

3.5 Summary and Conclusions

Bangladesh's import activity cannot work without Dhaka Bank PLC that provides services like Letters of Credit (LCs), foreign exchange solutions and import financing. The bank helps businesses in dealing with risks and facilitating smooth cross border transactions. It streamlines the import process for clients by way of its global correspondent network and extensive digital banking platform. The department aims at ensuring competitiveness based on an improved customer service, broadening of product offerings, deepening relationships with the international banks, investing in technology, and focusing on risk management. The department wants to offer efficient, reliable, and innovative solutions to meet changing client needs by this.

Having gone through the recent banking crisis, Dhaka Bank, unlike most in the industry, is constrained by the challenges of the competitive landscape. Through strategic marketing and communication actions, especially, crisis management; reputation building; and targeted product differentiation, the bank can not only recover from its current image crisis, it can also fortify its market positioning. By actively undertaking CSR initiatives, providing personalized customer engagement and communicating with transparency, Dhaka Bank can have the capacity to build trust over time and differentiate itself from competitors in a competitive banking sector. With an intention of supporting and promoting the trade finance industry and entrepreneurial skills in Bangladesh, Dhaka Bank has been providing the loan to the trade sector. The bank is also committed to contributing to every segment of the economy. The bank's financial performance was impressive, and its employees are highly motivated by their remuneration and benefits. They are cooperative with customers, colleagues, and visitors. As a Private Commercial Bank, Dhaka Bank PLC has made significant contributions to the banking sector and the economy of Bangladesh. Since its inception, the bank has strived for excellence by offering innovative products and services in consumer banking, corporate banking, SME banking, and Islamic banking services. Recognizing the importance of trade operations, Dhaka Bank PLC centralized all export and import-related operations through its CPC Trade Operations. CPC has efficiently managed import letter of credits, export bills, and import payment settlements with well-trained personnel and modern technology. In the long run, CPC Trade Operations will significantly contribute to Bangladesh's economy by facilitating the inward and outward flows of foreign currencies.

3.6 Recommendation

Dhaka Bank has adopted modern technology in trade operations but with further investment in digital platforms and removed manual interventions in the process are possible.Through enhanced digital solutions (like automated trade finance platforms or on block chain systems), efficiency would improve, errors would be reduced, and processing of trade would expedite.However, the personnel working at CPC are trained, but there is need for ongoing professional development in the new trade finance technologies and changes in regulations. could be enhanced to ensure continued growth and further contributions to the economy of Bangladesh:The Bank should do more trades finance operations because of continual realization of progress in this industry in the recent year's analysis.

1. Strengthen Crisis Communication: On the other hand, Dhaka Bank should formulate a good crisis communication plan based on the theory of Situational Crisis Communication Theory (SCCT). Restoring confidence and showing proactive engagement to overcome challenges will be done through proactive transparency shared through media, social channels, and emails.

2. Enhance Reputation through CSR: The community, financial literacy, and environmental sustainability are the areas in which the bank will invest in Corporate Social Responsibility (CSR) initiatives. But it will also help bring [the] company in line with public aspirations of good, fair business conduct.

3. Expanding Trade Financing Products: To further support the growth of the trade sector, Dhaka Bank could explore introducing more diverse trade finance products, such as supply Dhaka Bank PLC Trade Hub chain financing, pre-shipment financing, and export factoring. These products can address the liquidity needs of small and medium-sized enterprises (SMEs) and encourage more businesses to engage in international trade.

3. Product Differentiation and Targeting: In regard to SME, Dhaka Bank should attempt to formulate unique financing options for them, in areas which means unsecured loans and extend its product availability. The offerings have to be specific to these underserved sector especially for the women entrepreneurs and tech startups and must also include value added services such as financial literacy training and business advisory.

4. Implement Integrated Marketing Communications (IMC): A consistent IMC strategy of advertising ought to be used namely through advertising, direct marketing, sales promotion and PR efforts as a way to increase awareness and visibility of the bank's SME products among young entrepreneurs. Personal selling by the relationship managers with the intent of providing individualized service, and also circumventing awareness gaps can be utilized.

6. Monitoring and Compliance Enhancements: Given the growing importance of regulatory compliance in international trade, Dhaka Bank should continue its focus on monitoring trade transactions to prevent fraudulent activities and ensure adherence to local and international trade laws. Implementing advanced monitoring tools powered by artificial intelligence (AI) and machine learning could help in the detection of irregularities and improve overall risk management.

7. Strengthen Crisis Communication: Post crisis, Dhaka Bank should follow principles of Situational Crisis Communication Theory to build a clear crisis communication plan. Transparency that will restore confidence and showcase proactive engagement in product challenges can be provided via regular updates through media, social channels and via emails.

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