Report on

An Analysis of Automation Investment and Strategic Financial Outcomes in the Banking Sector: A Case Study of Dhaka Bank

By

Raisa Tasnem Khan
20304014

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

Brac Business School
Brac University
February, 2025

Declaration

I hereby declare that

1. The internship report submitted is my own original work while completing my undergraduate degree in Brac University.
2. The report contains information which was previously published with proper references and citation when needed.
3. The report contains primary data that are given with consent and maintaining confidentiality.
4. The report does not contain information that is acknowledged, submitted or accepted for any other degree to any universities or institution to the best of my knowledge.
5. I have acknowledged all main sources of information.

Student's Full Name & Signature:

____

Raisa Tasnem Khan
20304014

Supervisor's Full Name & Signature:

____

Dr. Mohammad Mujibul Haque
Professor and Associate Dean (Acting Dean)
BRAC Business School
Brac University

Letter of Transmittal

Date: March 13, 2025.

Dr. Mohammad Mujibul Haque

Professor and Associate Dean (Acting Dean)

BRAC Business School.

Brac University

Kha 224 Bir Uttam Rafiqul Islam Ave, Dhaka 1212

Subject: Submission of internship report on "A Comprehensive Analysis of Operational Workflow in the Banking Sector: A Case Study of the Operations Department at Dhaka Bank"

Dear Mr. Haque,

With humble respect, I am honored to get the opportunity to work under your guidance and invigilation to write my internship report on "A Comprehensive Analysis of Operational Workflow in the Banking Sector: A Case Study of the Operations Department at Dhaka Bank"

I feel very fortunate to have you as my supervisor since you supported me, gave me space, and gave me the information and direction I needed to accomplish the report. I have tried to include the relevant data and offered ideas to finish the report in the most meaningful, condensed, and exhaustive manner feasible. I'm confident that the report will live up to expectations. I have attempted my best to finish the report with the essential data and recommended proposition in a significantly compact and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

____

Raisa Tasnem Khan

20304014

Non-Disclosure Agreement:

This agreement is made and entered into by and between Dhaka Bank Plc and the undersigned student Raisa Tasnem Khan at Brac University.

Acknowledgement:

In this three-month internship program at Dhaka Bank Corporate Office, I have learned the job with real enthusiasm without any laziness or whims. For this learning opportunity, first of all I would like to thank the entire Operations Division and Treasury Section who found me qualified enough to contribute to their high profile and sensitive work. Also, I would like to be grateful to the Core Operations Team under the Operations Division whose passionate drive has helped me work so that I can bring out my best. I enjoyed the real learning experience of official work under the supervision and guidance of Head of Operations, Vice President, Tawhidul Azam Sir, my onsite supervisor and First Vice President Rashida Saeed Ma'am and Senior Principal Officer Subarna Rani Roy Ma'am. Along with my official staff, I have submitted my internship report to the Supervisor, Dr. I am also quite grateful to Dr. Mohammad Mujibul Haque, whose guidance made my journey more fruitful and interesting to add experience to my academic and professional life. Finally, my parents and friends were the main influencers in conducting my first official internship work. I would like to express my sincere gratitude to my friends and the staff of the department who helped me complete this internship successfully.

Executive Summary:

This document is ready as a partial requirement for the finishing touch of my undergraduate degree in Finance. It is based on my internship experience in the Operations Division of Dhaka Bank PLC.

The report is divided into three major chapters: My internship journey, Organizational insights, and a financial analysis undertaking focusing at the performance and automation effect at Dhaka Bank.

The first chapter highlights my 3-month internship at Dhaka Bank PLC, detailing the duties I undertook, the demanding situations I confronted, and the tips I proposed. It offers a comprehensive review of the various operational tasks assigned to me and how those contributed to my learning and development.

Chapter two presents a detailed overview of the organizational structure of Dhaka Bank, highlighting the performance of its major departments – Human Resources, Marketing, Finance and Accounting, and Management. Initially, camels rating is used to assess the financial health and stability of the bank. This is followed by a thorough analysis of the financial performance and accounting practices followed by the bank over the past 5 years. Various ratios are used. The activities of each department are critically examined to understand how they contribute to the overall operations and strategic goals of the organization. A 3-year 3-step DuPont analysis is conducted, using 2 components, one being ROA and the other Equity Multiplier. It also highlights the strategic initiatives that Dhaka Bank is taking to strengthen its competitive position in the banking sector. Finally, the strengths and weaknesses of the bank are discussed.

The last chapter of the report highlights the features of a financial assessment comparing the overall performance of five major divisions of Dhaka Bank: Conventional Banking, Islamic Banking, Offshore Banking, Dhaka Bank Investment and Dhaka Bank Securities. First, the Relative Importance Index was used to determine which division of the bank is the most important or earning the highest net profit. Using the records of divisional profit declaration, four types of financial tools were used: NPM, OPM, ROA, ROE. Later, comparisons were made between the divisions. Then, the automation of previous revenue and operating cost forecast for the following years was done and the impact of changes in revenue and operating cost due to automation was used to predict future revenue and cost. Three scenarios were analyzed using the scenario manager through automation: low, moderate, high. Based on this analysis, a clear and quick proposal of strategic tips has been made to help optimize the bank's operations.

Overall, this document bridges my educational foundation with actual-global financial practices and serves as a great milestone in my professional journey.

Table of Contents

Table of Tables:

Table of Figures:

Chapter 01: Overview of the Internship

1.1. Student Information

Name: Raisa Tasnem Khan

ID: 20304014

Program: Bachelor of Business Administration
.
Major (1): Finance

Major (2): Accounting

1.2. Internship Information

1.2.1. Intern Information:

Period: 3 Months (3-12-24 to 3-3-25)

Company Name: Dhaka Bank Limited

Department: Operations Division

Address: 71 Purana Paltan Lane(Beside BNP office, Scout Market),opposite of Ananda Bhaban Community Centre, Dhaka Bank.

1.2.2. Internship Company Supervisor's Information:

Name: Mr. Tauhidul Azam

Position: Vice President

1.2.3. Job Scope:

As mentioned above, I am an intern at Dhaka Bank Head Office, Operations Division. Here I mostly associated myself with internal transactions, treasury section, RTGS, inward-outward remittance, unclaimed deposit activities.

Under the supervision of my supervisor, I completed all the activities smoothly. As mentioned above, I am an intern at Dhaka Bank Head Office, Operations Division. Here I mostly associated myself with internal transactions, treasury section, RTGS, inward-outward remittance, unclaimed deposit activities. Under the supervision of my supervisor, I completed all the activities smoothly.

Internal Transactions: Dhaka Bank transactions are executed through EDS or Electronic Dealing System. Through this, transactions are made daily with the branches outside Dhaka and with Bangladesh Bank and the head office. When these are sent for approval from Dhaka Bank's front office Gulshan, they have to be approved and authorized from EDS.

RTGS: Real time gross settlement. Through this, large amounts of transactions of customers or business institutions are carried out. Minimum starts from 100000 lakhs

Inward-Outward remittance: Foreign transactions are usually organized through messaging. Transactions are made with banks or individuals outside the country using a software called Alliance Entry Management. Currencies such as USD, EUR, BDT etc. are used.

Unclaimed deposit: Unclaimed deposit is a deposit or account that has not been transacted for 10 years. All branches have to submit a report of unclaimed deposit to Bangladesh Bank every year. Later, a notice is sent to this account holder. Later, he can reopen or close the account if he wants.

Treasury: The Treasury Department usually buys and sells various securities from Bangladesh Bank. They buy various bills, bonds, call money, etc. through auctions. If they cannot buy from Bangladesh Bank, they also buy from other banks.

Others: I also prepared all the operations circulars of the Operations Division, updated them in the system and documented them. I checked the daily transactions of the head office with Bangladesh Bank and checked the transactions of the branches.

1.3 Internship Outcomes:

1.3.1 Student’s Contribution to The Company:

As a contractual intern, this was my first association with any organization. Although I was an intern, I worked like a full-time employee. I was present on all working days, before the office hours started and whenever required, I worked overtime. Also, I tried my best to learn and complete any task assigned to me on time so that no one gets a chance to complain. I showed my genuine enthusiasm to know, understand the unknown and do the work completely. This is why my supervisor and Head of Operations Sir did not hesitate to delegate any task with confidence. Also, the Head of Operations Sir gave me some tasks and was happy with my performance. Apart from Sir's work, I duly performed the tasks assigned by everyone in Operations and maintained good relations with everyone. I successfully completed my internship responsibilities with complete dedication and honesty.

1.3.2 Benefits to The Student:

Since this is my first direct work in a corporate organization, I have gained professional corporate life experience to prepare myself for future work. I have seen all the topics I have read while studying finance being directly used in my work. This has increased my knowledge base. For the first time I have seen how LC, Repo-Reverse Repo, Swap, Exchange rate are being calculated and what are the other components like auction, RTGS, NPSB etc. I have gained experience of global banking work by working in the Foreign Remittance Section. The path was not very easy or very comfortable for me but with the help of my Instructor, manager and other colleagues I have successfully overcome all these challenges. To add to this, within three months, my skills have increased significantly and the initial difficulties I faced have disappeared. My ability to deal with MS Word, Excel and other programs, new software has improved significantly, as has my interpersonal and other communication skills. I have become better at prioritizing my time and dealing with stress.

1.3.3 Problems/Difficulties Faced During the Internship Period:

Although the work environment was good, I faced some challenges. The first challenge I faced was when I started working with the Head of Operations sir, I was nervous about working with the sir in a completely new environment. I was very nervous that there was no specific work allocated to the interns on how to do it. All the employees work at their own pace whenever needed; any work given to them has to be learned instantly and handed over immediately. There were some days when I started work at 9.30 am i.e. 30 minutes before the office hours started but could not leave at 6 pm as it was 6.30 or 7 pm. Again, there were some days when I had to return home without doing any work all day. Many times due to the pressure of the extra work of the colleague next to me, I would be given work at 6 pm. Since the internship started in December and it was the closing month, the daily statement was updated at 6 pm, then I had to check all the accounts and return home later. Actually, there is no account of work. Also, the working hours are not fixed for interns. There was no specific time allotted for the work, which led to delays in completing the work.

1.3.4 Recommendations:

If the interns have specific tasks that they can use in the future, they will get the right experience of doing their own work on time. They must be instructed to complete all the tasks in a timely manner. Along with this, they can also be given tasks based on the use of timely technology. Also, they can ensure that they are not always sitting idle instead of gaining knowledge.

Chapter 2: Organization Part

2.1 Introduction:

Dhaka Bank PLC Corporate Office is included in famous full service banks and its main office is The remaining in Gulshan Dhaka. This famous bank was made popular by Mirza Abbas politicians of Bangladesh in 1995. Abdul Hai Sarkar is the founder president of the board Director of this bank. It has been working in Bangladesh for 30 years. In the internship system, I got an opportunity to conclude my internship in the core operations team.(Bank, 2023). This company is renowned for their various services. It has about 114 branches in Bangladesh. They are providing services in almost all the districts of Bangladesh. Bank customers play a prominent role in ensuring and encouraging the safety of money investment. This report has a detailed analysis of its various sectors and its overall activities. Information related to the work of head office along with overall banking activities. The bank will be presented. All information is related to Dhaka Bank PLC and its practices. Finance and accounting, transactions, management and information from classes include information. In addition, it also analyzes the industry. Overall, this section Dhaka Banks a very significant analysis of the bank report and the position. . (Bank, 2023)

2.1.1 Objective:

The purpose of this Chapter two is to evaluate the practices and performance of Dhaka Bank Bangladesh PLC with the goal of identifying the strengths and weaknesses under each functional area and also to do a swot analysis and make recommendations for improvement of their overall performance in specific areas.

2.1.2 Scope:

The scope of this chapter of the report includes the practices of all sectors available on their website and annual report, along with the information collected from the concerned employees, especially the financial information available in the official annual report of Dhaka Bank is analyzed. The bank's strategic initiatives to recruit staff, departmental work, steps taken to help customers, and providing diverse services to customers were analyzed. Secondly, a detailed analysis of financial performance will be considered. This financial performance will include Camels rating, last 5 years financial performance and comparison of Dhaka Bank. Finally, a DuPont analysis is performed and some recommendations are provided by discussing the strengths and weaknesses of the bank through SWOT analysis. In addition, it will include information about financial tools etc.

2.1.3 Methodology:

Although this chapter reflects all the valuable practices of Dhaka Bank, there are some limitations. The first border is a non-repair agreement between the institution and the employees. Some important information is covered by details of this departmental practice and it cannot be shared outside the institution. Also, under the required limited reporting, all information has been included. Therefore, described practices and conditions. The actual status of Dhaka Bank's global operation is not reflected below. Since Dhaka is a bank a Bangladeshi banking Institute, it reflects the banking activities of Bangladesh

2.1.4 Limitations:

Although this chapter reflects all the valuable practices of Dhaka Bank, it has some limitations. The first limitation is the non-disclosure agreement between the institution and the employees. Some significant information is covered by the details of this departmental practice under non-disclosure and cannot be shared outside the institution. Moreover, under the required limited reporting, all the information has been included. Therefore, the practices and situations described below do not reflect the actual situation of Dhaka Bank's global operations. Since Dhaka Bank is a Bangladeshi banking institution, it reflects the banking activities of Bangladesh.

2.1.5 Significance:

The importance of this part of the report is that it reflects the practices of a financial institution. it Important practices of all banking activities in Bangladesh were highlighted. Along with this, Bangladesh in the financial sector shows the strategic status of Dhaka Bank in the market. It also helps to understand the needs of the market and customers and their preferences favorable to various market conditions. In addition, the financial analysis will review how effectively the institution is adopting and ensuring proper use to maintain its property, loan and equity benefit and competition.

2.2 Overview of the company:

The financial system of Bangladesh has been growing unexpectedly for the reason that early 1990s. Industrial and agricultural improvement, worldwide alternate remittance flows from expatriate Bangladeshi people, neighborhood and foreign funding in production, communications, power and provider companies launched a generation of monetary hobby. Along with economic development, urbanization and changing existence created a call for banking products and services to assist new organizations in addition to control purchaser investments profitably. An organization of fairly acclaimed businessmen came together to meet this call for and built Dhaka Bank Limited in 1995. Under the Companies Act 1994, the bank began its business operations on July 5, 1995 with an authorized capital of Taka 1000 million and a paid-up capital of Taka one hundred million. The cutting-edge authorized capital of the bank is Taka 20,000 million. The paid-up capital of the bank as on June 30, 2023 was Taka 10,066 million. The overall fairness (capital and reserves) of the financial institution as on June

30, 2023 became Taka 21,475 million. Strong with 252 delivery facilities, the financial institution continues to be going robust with similarly expansion and inclusive banking applications. Opening many doorways for economic freedom and services, DBL has created its colorful presence across the country at 114 places including 2 Islamic banking branches, 2 off-shore banking units, 3 SME service centers, 26 sub-branches, 87 ATMs and 20 ADMs. Catering to the wishes of the capital marketplace, the bank has hooked up a subsidiary agency named ‘Dhaka Bank Securities Limited’ which has 6 branches throughout the country. Another subsidiary corporation named ‘Dhaka Bank Investment Limited’ has been established to address merchant banking activities. For private and corporate customers supported with the aid of today's technology and a group of extraordinarily inspired specialists. As a vital part of our commitment to excellence in banking, Dhaka Bank now gives a complete variety of actual-time online banking services via all its branches, ATMs, ADMs and internet banking channels. Friendly and personalized carrier, contemporary generation, tailor-made answers for business desires, global attainment in commercial enterprise and commerce and high return on investment make Dhaka Bank the preferred desire in banking. (Bank, 2023)

2.2.1 History of Dhaka Bank:

Dhaka Bank is really nurtured and focuses on history and Dhaka and Bangladesh from Mughal post to modern metropolis. Most of its presentation, guide, symbol initiatives, distribution channels, calendars and economic expressions tolerate the bank's dedication. The bank is roughly diagnosed today for its terrible carrier, simplicity, proximity and the present day of transport. Dhaka Bank organized five.2 billion BDT syndicated mortgages for Limited Chandpur Power Generation of Doren Group. It is also 40 million for an electricity plant from banks in Germany. It signed an agreement with Canadian University in April, Bangladesh. In October 2022, Dhaka Bank received an award from JP Morgan. It raised nine Arab BDT Syndicated Hostage for Bashundhara Oil & Gas Company Limited Bashundhara Group.(Bank, 2023)

2.2.2 Vision & Mission:

At Dhaka Bank, they draw notions from remote stars. Their all-round attempt is to offer the very best level of customer service via accuracy, reliability, timely transport, modern-day generation and tailored solutions to meet business wishes, global reach in commercial enterprise and excessive return on customer investment. (Bank, Redesigning Banking Services through Digital Transformation, 2022)

Dhaka Bank aligns its humans, products, and tactics to fulfill the evolving wishes of its discerning clients. With a clear and targeted imaginative and prescient, the financial institution is dedicated to delivering a degree of quality that without a doubt embodies its commitment to excellence in banking. Its middle objective is to turn out to be the main economic institution inside the usa by way of offering brilliant products and services, powered via present day generation and a group of fairly motivated specialists devoted to delivering superb banking stories.

2.2.3 Cultural Values and Policies:

Dhaka Bank's culture and values are based on integrity, customer focus and teamwork. DBL code of conduct outlines the values and principles that employees should uphold.

Values:
Customer Focus: Dhaka Bank aims to make every banking transaction a positive experience.
Integrity: Dhaka Bank expects employees to act with integrity and compliance.
Quality: Dhaka Bank aims to deliver remarkable service in banking.
Teamwork: Dhaka Bank aims to create a team that is united to represent the bank.
Respect for the individual: Dhaka Bank aims to empower and gain the trust of its people.
Responsible Citizenship: Dhaka Bank aims to be socially relevant.
Code of Conduct: Dhaka Bank's code of conduct prohibits discrimination and harassment based on race, color, religion, sex, gender, age and more. Dhaka Bank expects employees to uphold the principles of integrity and compliance. (Bank, Redesigning Banking Services through Digital Transformation, 2022)

2.3 Management Practices:

2.3.1 Leadership and Organogram

Dhaka Bank Bangladesh is a top-level management committee to take it to Bangladesh
Important decisions under the supervision of top management. Managing director (MD) is the highest position available under the board of directors. He is the main decision maker of the organization. Managing Directors consider departmental heads or other directors and Controllers that they prefer to take informed decisions. Other directors include sub -arrangements Director and COO, Deputy Director and Chief Emerging Market Officer, Deputy Managing Director. Corporate Banking, Additional Managing Director, Head of ICCD, SEVP and Head CRM, SEVP and Company Secretary, SEVP & CFO, Head of SEVP and Retail Business Division, EVP and in -charge Corporate Banking Division. While there is some support for the series of the command, all opinions are heard and considered while deciding. This shows that Practical contribution of each level of the task force is considered and then applied first any final decision is taken. Dhaka Bank Limited depicts a democratic leadership theory that ensures the relationship between all employees and stakeholders. Following this Democratic Leadership, the team is led by a respected leader or director. This leader can be replaced by one nominated optional. This director ensures that all employees participate in important decisions making and sharing their valuable opinions.

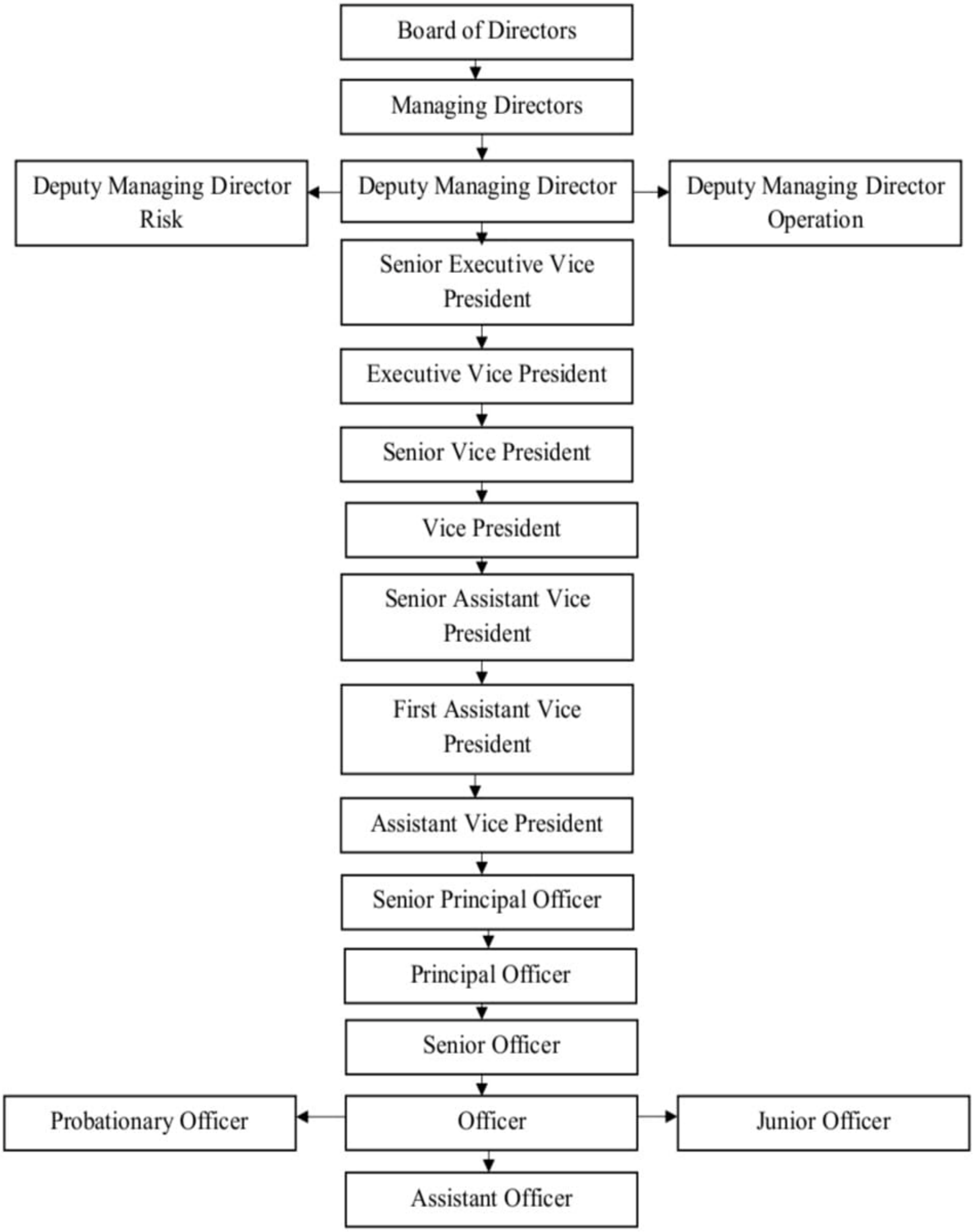


Figure 1: Organogram of Dhaka Bank

2.3.2 HR Practices:

Recruitment process:

Recruiting top expertise within the economic offerings region is enormously aggressive and complicated discipline and is fraught with massive challenges. The bank has recruited 133 new personnel in 2023, inclusive of a professional team of workers focusing on unique and key awareness regions to beautify abilities and strengths in numerous regions. Recruitment targets are much more likely to be completed if the recruitment sources replicate the type of role to be stuffed. Specific recruitment sources are extra powerful than other assets for filling specific varieties of jobs. Every organization has the option of selecting candidates for its recruitment process from styles of resources.

Items	2022	2023
Total Number of Employees	1975	1989
Total Number of Branches*	116	117
Total Number of Sub-Branches	25	30
Employee per Branch	17	17
Deposit per Employee	141.81 million (BDT)	123.25 million (BDT)
Loans & Advances per Employee	128.80 million (BDT)	121.36 million (BDT)
Operating Profit per Employee	4.10 million (BDT)	3.49 million (BDT)
Salaries & Allowances per Employee	1.65 million (BDT)	1.64 million (BDT)
Salaries & Allowances as % of Operating Profit	46.90%	40.28%

Figure 2: Operating Profit per Employee

They are:
• Internal sources
• External sources

1. Internal sources: The organization's very own sources for filling a vacant post (along with switching of personnel from one department to some other) are called internal resources of recruitment. Internal candidates are recruited in 2 approaches.

• **Job posting**: Job posting an activity advertisement on the company's bulletin board is a powerful internal recruitment method. It informs employees about the emptiness and the required qualification and invites qualified employees to apply. Advertisements are typically posted at the employer's bulletin board or electronic bulletin board or published inside the business enterprise's newspaper. Qualifications and other data are derived from the activity evaluation records.

• **Nominations**: Recommendations from capability supervisors, commencing reports posted within the HR branch, and personnel inquisitive about applying.

2. External Sources: Recruiting candidates from all other resources (inclusive of outsourcing corporations, and many others.) is referred to as outside assets of recruitment. In addition to trying to find candidates internally, it's far customary for companies to open up recruitment efforts to the outside community. These efforts are mentioned below:

• **Advertisement:** When an organization wants to permit the general public to understand that they have a vacancy, one of the popular strategies used is to put it up for sale. Advertisements describe the activity, the blessings, and tell fascinated events a way to practice. This is the most famous technique.

• **Employee Referral/Recommendation**: If a worker thinks that the man or woman may be fairly qualified to do the activity, he or she will make a recommendation. Employee referrals can offer extra accurate records approximately their capacity job. The recommender regularly provides the applicant with extra sensible statistics about the task via an employment employer or newspaper advertisement.

Year wise Recruitment

Category	2022	2023
Experienced	38	31
Fresher	19	102
Total	57	133

Classification of Employees

Category	2022	2023
Confirmed	1857	1893
Undergoing Training/Probation	115	92
Contractual	3	4
Total	1975	1989

Figure 3: Manpower Planning and Recruitment

Age Group wise Employee Distribution

Age Group	2022		2023	
	Male	Female	Male	Female
Above 60 years	3	0	2	0
51-60 years	121	34	141	42
41-50 years	420	120	452	139
31-40 years	732	217	704	205
21-30 years	236	92	216	88
Total	**1,512**	**463**	**1,515**	**474**

Service Length wise Employee Distribution

Service Length	2022		2023	
	Male	Female	Male	Female
16 years and above	305	88	314	100
11 – 15 years	240	103	310	112
6 – 10 years	392	88	370	108
3 – 5 years	370	114	259	65
Below 3 years	205	70	262	89
Total	**1,512**	**463**	**1,515**	**474**

Figure 4: Diversity & Inclusion

Training and development:

The bank has consistently admitted that it plays an important role in school education and reform manufacturing. The agency has various academic projects in human capital and as a result. Beyond 12 months. Comprehensive study management of the bank offers gadget school education through various mediums on line training organized using the bank's own school institutions, our training institutes, Bangladesh Bank Training Institute, BIBM and school education in various passes and foreign education institute and many others. As a part of the ongoing change, the bank wants to build a construction line of leaders with ability to expect leadership roles and play an important role. The bank's destiny has increased. The bank has a school technique, which makes a special periodic evaluation of talent intervals in several stages related to current and emerging enterprise opportunities. Special attention is paid to skill improvement in areas with borrowings, forex, buyer relationship management, advertising and services advertising and marketing, debt monitoring and recovery, risk control, generation-based entire banking, branch management, compliance with statutory, criminal and policy requirements and AML-CFT problems.

Training programs had been additionally held in key regions which include MSME financing, retail lending, agriculture finance, gentle skills improvement etc. Another area of our precedence is awareness of customized education and potential building to create future-equipped leaders and teams. We aim to address all capacity gaps and put together our staff to adapt to the rapidly converting environment to fulfill its desires. A tremendous quantity of personnel had been certified in OMEGA Credit Certification and Standard Chartered Bank's AML-CFT Certification. Our own schooling institute in partnership with subject rely experts in hazard, credit score, change, IT and different regions has helped in strengthening inner skills. To encourage our colleagues for continuous self-development, we offer coins incentives closer to exam costs and certification publications along with Banking Diploma from FCA, FCMA, CFA, CDCS, CSDG, IBB and different recognized professional publications. The bank has created a learning infrastructure that helps the gaining knowledge of method in any respect tiers through a blended studying approach of lecture room applications, external programs, certification applications in addition to e-getting to know alternatives. Our HR gadget has integrated alternatives for e-learning centers. In 2023, we targeted accelerating gentle competencies training applications. To this cease, we have organized several management education, professional and private picture development education for women personnel. Training performs a vital position in human useful resource development. Skilled and effective human sources play the most important position in any organizational boom and sustainability. The want for continuous enhancement of professional excellence of Dhaka Bank personnel became duly recognized with the aid of its Board of Directors, which resulted in the established order of Dhaka Bank Training Institute (DBTI) in 2000. Presently, DBTI is engaging in its sports on a nice level.

DBTI is committed to the development of the bank's using pressure, human assets, via dependent modular schooling applications. These packages are designed through proper Training Needs Assessment (TNA). DBTI specifically conducts various courses, workshops, govt improvement packages for the officers and bosses of the bank. In 2020, DBTI carried out seventy eight education programs underneath 50 extraordinary guides for two, 790 officials and managers.

Our Employee Development Effort in Last Year

Training Details		
Total Participants	Total Hours	Amount (BDT)
5,155	33,730	10,888,066

Figure 5: Our Employee Development Effort in Last Year

Employee Appraisal:

Employee appraisal at Dhaka Bank Limited (DBL) is a formal process that assesses the performance and growth capacity of employees. This manner includes reading the strengths and weaknesses of employees and determining their suitability for merchandising or schooling. Identifying regions for development, figuring out the boom ability of personnel, comparing employee overall performance, and supporting employees carry out effectively. The bank uses a proper, established gadget to evaluate worker performance. The bank analyzes the successes and screw ups, strengths and weaknesses of employees. The bank determines whether an employee is suitable for merchandising or education.

2.4.1 Marketing Practices:

Dhaka Bank PLC makes use of numerous marketing strategies to increase their revenue, entice new and existing clients to new services and products, deliver products in keeping with their wishes, collaborate with critical companies, build partnerships, provide diverse opportunities to boom the benefits of existing clients, and many others. For promotional functions, they rely more on virtual techniques, such as informing about products frequently through textual content messages or emails on cell phones or giving updates regarding their bills. Nowadays, the use of this digital medium could be very essential due to the fact other competing banks are continuously innovating new ideas to live on. It isn't possible to live to tell the tale in the banking area by way of growing the product line alone. The conversation that is promoted on the network or in newspapers, together with sizable messaging, is no longer sufficient to monopolize the target market and forget about not forgetting the desires of people's options. All forms of banking tasks may be completed using Dhaka Bank's digital banking services, which include the usage of DBL Go Plus, the client can get all the updates of his account with security, and once more, using the ligi-rin app, he can observe for a loan. This global fashion may be tested at 3 distinctive ranges. In reality, Dhaka Bank differentiates itself from other media stores by way of that specialize in community objectives. Virtual world, network of friends, and company meetings are examples of new potential sectors for communication. Bankers step by step using their new communication channels. There is a plan to attract the demands of young customers. However, similarly only for publicity, The contemporary method of communication also provides opportunities for direct verbal exchange with customers.

As a major commercial bank in Bangladesh, Dhaka Bank displays a strong commitment to stability integrates it deeply in its main enterprise techniques and operations. The bank has earned a reputation as one of the top permanent banks in Bangladesh. The bank's stability program is emphasized on environmental financial stability. The institution has taken several steps to reduce its environmental impact and make recommendations for durable practice.

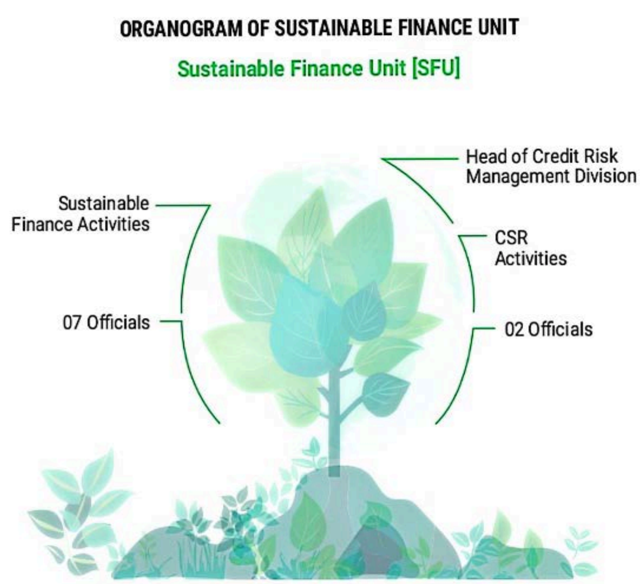
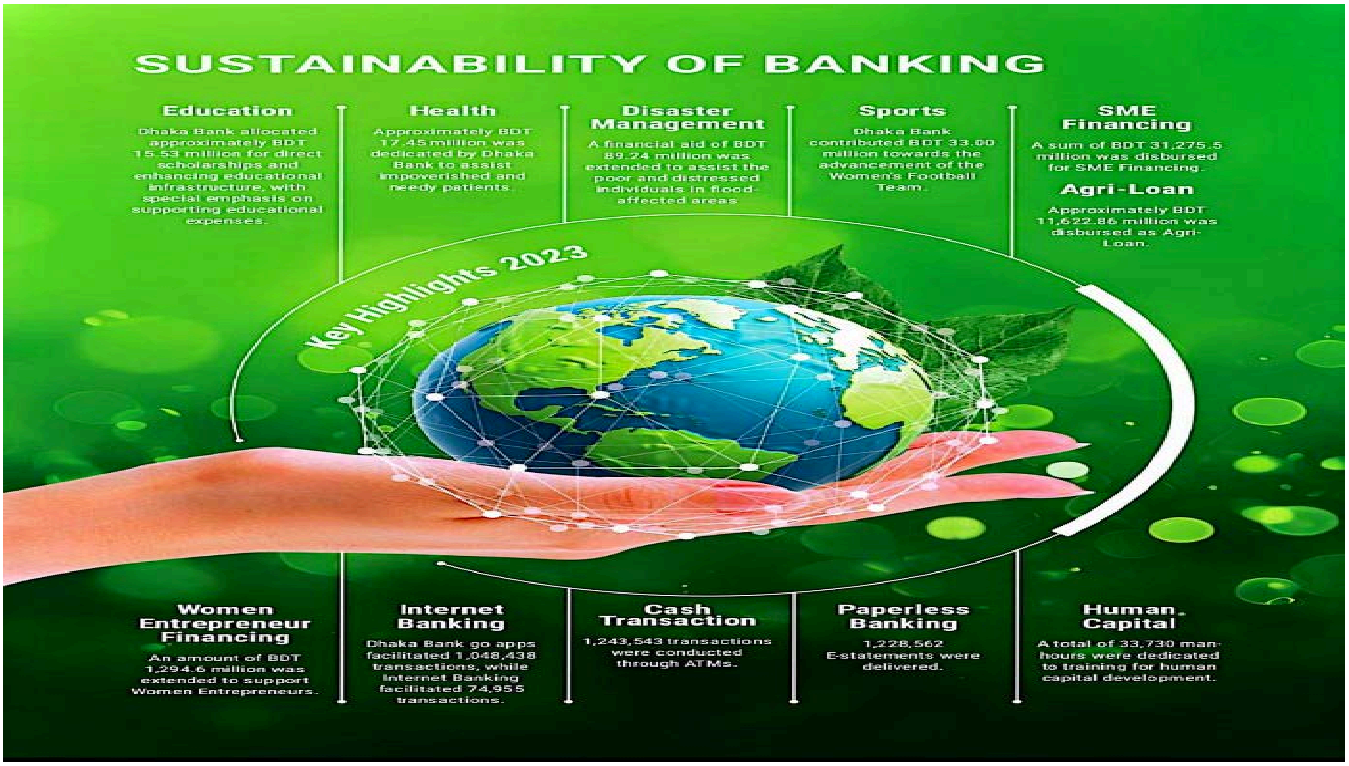


Figure 6: Organogram Of Sustainable Finance Unit



Brand Communication: Dhaka Bank makes use of advertising and marketing to sell its emblem. Dhaka bank uses messaging, visuals and interactions as key components to connect with their customers which creates a positive and valuable impression of the brand.
Multi-Channel Marketing: Dhaka Bank uses digital advertising and marketing, sponsorships, and occasions to sell its products and services.
Content Marketing: Dhaka Bank strengthens its customer relationships through its website, email, social media, live events, and mobile apps. They share valuable knowledge by publishing articles and blogs on economics, which builds trust and credibility.

Customer Relationship Management:

Customer-Centric Approach: Dhaka Bank believes that just providing competitive prices is not enough; rather, creating real value for the customer is the biggest responsibility. Therefore, the bank adds features to each of its products and services that not only meet the needs of the customer but also enrich their experience. They have adopted gaining customer trust and establishing long-term relationships as their main strategy.

Market Segmentation: Dhaka Bank exercises its functions with the perception that not every client in the market is the same. The bank creates a different plan of action by dividing the market into different segments based on the income, lifestyle, religious beliefs, or investment style of the customers. By giving different eminence to each segment and providing specific services, they have fortified their competitive position.

Employee Engagement: Dhaka Bank has a firm grasp about the prosperity of an organization depending on the zest and sincerity of its employees. Therefore, to keep the employees prompt, the bank organizes various training, workshops and cultural activities. These activities not only enhance their skills, but also create a sense of responsibility among the employees, which makes the work environment more optimistic.

Digital Transformation: Dhaka Bank has taken an important stride to increase the quality of banking services in the technology-dependent era. By launching mobile and online banking services, customers are now able to complete transactions comfortably at home. Apart from saving time and cost, this digital service has created a faster, safer and uninterrupted experience for customers.

Cybersecurity: Due to the enlargement of digital services, cyber risk is also growing. Keeping this reality in mind, Dhaka Bank has strengthened its IT department and brought in a state-of-the-art cyber security system. By ensuring the security of the patrons personal information and transactions, they have established themselves as a reliable partner, not just a financial institution.

2.4.2 Marketing strategies:

In this new brand new context, the banking zone is considering the way to attract and preserve their clients. A communique primarily based on a common message and broadcast solely on television or newspapers is now not enough to nook the market and, moreover, does not respond to the choice standards of customers. This fashion, which has emerged anywhere in the global, can virtually be analyzed on three axes. Dhaka Bank is positioning itself at the milestones of the target market, which can be simply absolutely one of a kind from conventional media. Social networks, virtual universes and business connections, are a part of the brand new potential contact factors. These new communique equipment have been gradually incorporated into the strategies of bankers to seize the hobby of the brand new generation. But past visibility, new conversation media offer a way to communicate directly with customers. Against the backdrop of the new cutting-edge context, Dhaka Bank is considering a way to entice and maintain its customers profitably. Our advertising method and logo deal with everything related to conversation – each outside and inside the financial institution. Integrated multi-channel advertising campaigns that encompass projects, virtual advertising, sponsorships and occasions that contain everybody inside the financial institution, from countrywide and international marketing to initiatives that contain anyone inside the bank. Dhaka Bank has set up itself as an one-of-a-kind emblem within the financial enterprise of Bangladesh considering the fact that its inception. In 1995, a set of dynamic individuals invented this financial brand for the progress of the country no longer most effective within the macro-economic angle but also in the micro-economic field. With this vision in mind, Dhaka Bank has usually carried the brand promise of "Excellence in Banking"! Developing communique and branding strategies may be very essential in recent times specifically inside the banking commercial enterprise endeavors. Today's growing and aggressive enterprise scenario urges the banking quarter to broaden more innovative strategies for brand spanking new management possibilities. In view of principal modifications within the market, most banks have decided to study their verbal exchange tools with the aid of adjusting their advertising strategies. Such behavioral modifications assist the commercial enterprise to fast combine the predicted adjustments and adapt to new expectancies and customer conduct patterns.

Products and services:

Dhaka Bank acknowledges that the wishes of corporate customers are exclusive from each different and a customized answer is vital for the fulfillment in their enterprise. DBL Corporate Banking offers monetary services and products that cater to the numerous banking needs of big corporate homes, economic establishments and micro-finance establishments.

Their product portfolio degrees from short-term financing for daily enterprise activities to lengthy-time period loans for commercial enterprise expansion. They work to understand customer specific desires and design tailored and based solutions for their companies. Dhaka Bank offers deposits, credit and other financial services. They provide important financial services to individuals, businesses and the government in running the country's economy. They collect deposits from various businesses, individuals and the government through savings accounts, current accounts, and fixed deposit accounts. These funds are used to provide loans and other loans. They provide loans and advances to individuals and businesses. These are known as personal loans, business loans, agriculture loans, housing loans and microfinance loans. Credit facilities include overdrafts, letters of credit and bills of exchange to support the financing needs of the customers. They provide payment services through which there is a facility to make payments from individual to individual, business to businesses and individual to businesses. Usually includes automated clearing houses and real time gross settlement systems. Dhaka Bank provides investment and wealth management services through Dhaka Bank investment and Dhaka Bank Securities. They provide mutual funds, bonds and stocks. They help customers in foreign transactions, including transactions from one currency to another. They provide debit and credit card facilities through which money can be withdrawn and deposited at any time. Below is a detailed discussion of the products and services of Dhaka Bank.

Project Finance (Long, Medium and Short Term):

Project Finance is a progressive and well timed financing method used to finance big-scale corporate tasks. It entails understanding the intent for undertaking financing, preparing monetary plans, assessing risks, designing the financing blend and raising funds. Dhaka Bank offers a complete range of services and products for mission implementation marketers, consisting of established financing methods, diverse threat mitigation and advisory offerings for successful undertaking implementation.

Products offered below Project Finance –

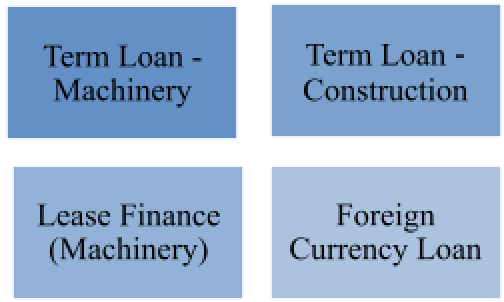


Figure 7: Products offered under Project Finance

Their experience in mission financing covers an extensive variety of groups and industries. Their knowledge can be applied within the following sectors, particularly:

Figure 8: Industry wise Investment

Trade Finance:

Since "business" became a matter beyond geographical barriers, foreign exchange has emerged as a main department of current banking. To aid our clients' corporations, we have constructed a strong basis to provide a wide range of services and products related to alternate finance.

Figure 9: Products and services related to Trade Finance

Working Capital Financing:

Working capital is the lifeblood of any newly mounted challenge. Dhaka Bank's working capital financing includes all styles of centers for each zone of business and industry as in keeping with the nature of their operations. Depending on the character of the power, our products and services for running capital financing can be divided into-

Non-funded facilities:

- Letters of credit (Cash LC, BTB LC, UPAS, EDF and so forth.)
- Bank Guarantees (BB, PG, APG, Payment Guarantee, FC)
- Export LCs
- Payment Orders
- Demand Drafts
- Solvency Certificates

Funded facilities:

- Short term loans (3, 6, 9 months)
- Overdraft - Others
- Overdraft - Work orders
- Cash loans (hypothecation, pledge)
- Loan against believe receipt (LTR)
- Term Loans

Cash Management Solutions:

- Payment and Collection Solutions
- Bulk Cheque Processing
- Utility Bill Collection
- Vendor/Salary Payment
- Cash Collection and Distribution
- Hajj Remittance Processing
- IPO Management as Lead Bank, Acting as Banker in IPO Issues

Rates and charges:

1. Special Fixed Deposit for Rural Branches [Retail Customers]
2. Fixed Deposit Plus Rates [Retail Customers]
3. Lending Rates [Conventional & Islamic]
4. Deposit Rates
5. Fixed Deposit Plus Rates

Special Fixed Deposit for Rural Branches [Retail Customers]:

Tenure	Amount below Tk. 25 lac	Tk. 25 lac to Below Tk. 50 lac	Tk. 50 lac to Below Tk. 1 crore	Tk. 1 crore to Below Tk. 3 crore	Tk. 5 crore and above
4month	8.50%	8.50%	8.50%	8.50%	8.50%
7month	9.00%	9.00%	9.00%	9.00%	9.00%
13month	9.50%	9.50%	9.50%	9.50%	9.50%

Table 1: Rates of Fixed Deposit for Rural Branches

Fixed Deposit Plus Rates [Retail Customers]:

Tenure	Amount below Tk. 25 lac	Tk. 25 lac to Below Tk. 50 lac	Tk. 50 lac to Below Tk. 1 crore	Tk. 1 crore to Below Tk. 3 crore	Tk. 5 crore and above
4month	8.50%	8.50%	8.50%	8.50%	8.50 %
7month	9.00%	9.00%	9.00%	9.00%	9.00 %
13month	9.50%	9.50%	9.50%	9.50%	9.50 %

Table 2: Rates of Fixed Deposit for Retail Customers

Fixed Deposit Plus Rates [SME Customers]:

Tenure	Amount below Tk. 25 lac	Tk. 25 lac to Below Tk. 50 lac	Tk. 50 lac to Below Tk. 1 crore	Tk. 1 crore to Below Tk. 3 crore	Tk. 5 crore and above
91 Days	10.50%	10.50%	10.50%	10.50%	10.50 %
182Days	10.75%	10.75%	10.75%	10.75%	10.75 %
364Days	11.00%	11.00%	11.00%	11.00%	11.00 %

Table 3: Fixed Deposit Plus Rates

Promotion:

Cashback Offers: Dhaka Bank gives cashback offers at Amira, JK Foreign Brands, Perfume World and many extra stores. Some stores offer up to 25% discount.

Credit Card Rewards: Dhaka Bank credit card holders can earn reward factors for spending on POS and E-com transactions. Reward points can be redeemed for retail transactions at selected merchant outlets. The redemption fee of one praise point is Tk. 0.40.

Hotel and Resort Offers: Dhaka Bank gives lodge and motel gives.

Other Promotions: Dhaka Bank also gives Deposit Pension Scheme and Mudaraba Special Deposit Scheme.

Place:

Opening many doorways to financial freedom and services, DBL has created its vibrant presence throughout the country. With 114 locations (which include 2 Islamic banking branches), 2 off-shore banking devices, 3 SME carrier facilities, 26 sub-branches, 87 ATMs and 20 ADMs.

Dhaka Bank's target clients encompass micro-organizations, small and medium businesses (SMEs), big corporate homes, monetary establishments and micro-finance institutions.

Micro-enterprises: Dhaka Bank offers financing to micro-organizations who want cash assistance.

Small and Medium Enterprises (SMEs): Dhaka Bank gives credit facilities to SMEs engaged in trade, manufacturing, offerings or agriculture. Dhaka Bank additionally offers non-recourse financing such as export LCs and bank guarantees to SMEs.

Large Corporate Houses: Dhaka Bank provides economic services and products to huge company homes. Dhaka Bank provides custom designed answers to satisfy the wishes of corporate customers.

Financial Institutions and Micro-finance Institutions: Dhaka Bank affords financial services and products to economic establishments and micro-finance establishments.

Agriculture: Dhaka Bank offers agricultural loans to clients.

Consumer Banking: Dhaka Bank offers purchaser banking offerings.

Islamic Banking: Dhaka Bank provides Islamic banking offerings.

2.5.1 Financial Performance & Accounting Practices:

Financial evaluation is a very critical part of any company. This financial evaluation allows an enterprise to recognize how financially strong the employer is. Banks typically do CAMELS rating for economic analysis. So, I am going to analyze CAMELS scores for the year 2023 and 2022. Here is a CAMELS rate given by using Bangladesh Bank and some economic facts of Dhaka Bank Limited.

2023	Value	2022	Value
Tier 1	23,064	Tier 1	21,395
Tier 2	11,934	Tier 2	10,370
Tier 1 capital ratio	9.909344791	Tier 1 capital ratio	9.512820855
Tier 2 capital ratio	5.127389903	Tier 2 capital ratio	4.610794684
Risk Weighted asset	232,750	Risk Weighted asset	224,907
Total equity	22,405,488,174	Total equity	21,510,001,416
Total Asset	379,686	Total Asset	347,693
Total debt	32,698	Total debt	42,388
ROI	7.36%	ROI	4.83%
Net Profit	1,671,815,631	Net Profit	1,672,943,505
Total Investment	50,886	Total Investment	53,370
Total Loan	256,187	Total Loan	239,686
Total Asset	379,686,318,193	Total Asset	347,693,066,062
Provision for loan and asset	4,033	Provision for loan and asset	3,000
NPL RATIO	4.88	NPL RATIO	5.08
Non-performing loan	12,514	Non-performing loan	12,188
Total cost	6,374	Total cost	6,576
Total deposit	282,079	Total deposit	243,427
Operation Profit	8,152	Operation Profit	6,895
Net Interest income	6,711	Net Interest income	3,409
Liquid Asset	5,681	Liquid Asset	5,792
Total Liabilities	356,853	Total Liabilities	325,784
Total employees	1,989	Total employees	1,975
Expenses per employee	1064.6	Expenses per employee	981.1
short term liabilities	281,670,640,727	short term liabilities	242,979,711,012
Total securities	5,615,066,000	Total Securities	9,534,132,639

2.5.2 Camel Rating:

Capital Adequacy:

As in step with the Risk Based Capital Adequacy (RBCA) guidelines for banks beneath Basel III According, each financial institution is required to hold a capital to risk-weighted assets ratio (CRAR) and on a consolidated foundation as in step with the instructions issued through Bangladesh Bank from time to time. The minimal CRAR requirement for the 12 months ended December 2022 became 12.50% of overall risk-weighted assets. Dhaka Bank Limited strictly follows the Bangladesh Bank tips on capital adequacy and its coverage is to keep regulatory capital at a stage better than the minimum required.

2023:

Camel Parameter	Sub parameters	Ratio%	Rating
Capital Adequacy	(Tier 1 capital tier 2 capital)/Risk weighted assets	15.03673469	1

2022:

Camel Parameter	Sub parameters	Ratio%	Rating
Capital Adequacy	(Tier 1 capital tier 2 capital)/Risk weighted assets	14.12361554	2

Asset Quality:

Reducing NPLs is their top priority for 2023.The management is increasing the bank's inner capabilities in an effort to speed up the loan healing technique. To avoid drawn-out, steeply-priced, and complicated techniques in addition to an immoderate reliance at the prison system for mortgage healing, thinking about growing the wide variety of debt collection agents and imposing new rules. A balanced mixture of enterprise deposits improved 6% in 2022 as compared to 12% the year earlier than. They must discover extra CASA. In order to grow center deposits—that is, customer deposits—they must plan. By 2023, the CASA thing of general deposits ought to attain at least 25%. Advances rose 11% in comparison to 8% the previous year. The business of ensures fell by way of 15%, a 10% decline from the 12 months before. They are even happier with the 73% upward push in internal remittances over the prior year. Internal Control and Risk Management, they will ensure that there are anti-money laundering and counter-terrorism funding measures in location, dependable, properly-coordinated operational procedures, new contraptions to help workload, and sturdy client grievance resolution techniques.

2023:

Camel Parameter	Sub parameters	Ratio%	Rating
Asset Quality	NPL/Total loans	4.88%	2
	Loan loss Provisions/total loan	1.574240691	1

2022:

Camel Parameter	Sub parameters	Ratio%	Rating
Asset Quality	NPL/Total loans	5.08%	2
	Loan loss Provisions/total loan	1.251637559	1

Management Efficiency:

The employer salaries are very low against the overall earnings. This method is ideal for the financial institution. The ratio is 3.23% in 2022 and 10.27%, ranking 1st in 2023. Their management is excellent. Good control capabilities lead the control gadget to respond quickly to the converting surroundings.

2023:

Camel Parameter	Sub parameters	Ratio%	Rating
Management Efficiency	Expenses per employee/ Net Profit	0.10273705	1

2022:

Camel Parameter	Sub parameters	Ratio%	Rating
Management Efficiency	Expenses per employee/ Net Profit	0.032358959	1

Earnings:

Return on assets was proper in 2022, rating 2. Also, the rate turned into in 2023, score 2. This way that performance became the identical in both 2022 and 2023. But return on fairness is very good, rating 2 in both years. They earn high returns on capital like paid-up capital, reserves and retained income. Overall earnings are right because they have a mixture of the great and the high-quality.

2023:

Camel Parameter	Sub parameters	Ratio%	Rating
Earnings	Net Profit/total assets = ROA	0.440314952	3
	Net Profit/total Equity = ROE	7.46163448	2

2022:

Camel Parameter	Sub parameters	Ratio%	Rating
Earnings	Net Profit/total assets = ROA	0.481155268	3
	Net Profit/total Equity = ROE	7.777514621	2

Liquidity Management:

DBL's ALCO sets the path for the liquidity management of the bank. ALCO meets at the least as soon as a month and more frequently if required. The ALM Desk of the Treasury Department carefully monitors and controls the liquidity requirements on a normal foundation through suitable coordination of funding activities. It also monitors market traits, understands their implications for the financial institution's liquidity threat publicity and recommends suitable hazard management measures to ALCO. Another approach for dealing with liquidity hazard is to create a diverse investment base. It aims to healthy the resources of the price range with their makes use of. The financial institution has set a liquidity danger tolerance of 17% as according to the most cumulative outflows; to maintain adequate liquidity ranges considering the common each day withdrawals of customers; Identifying and measuring ability liquidity dangers bobbing up from unforeseen situations.

2023:

Camel Parameter	Sub parameters	Ratio%	Rating
Liquidity Management	Liquidity assets/total assets	1.49627587	1
	Liquidity asset/short term liabilities	2.01695E-06	5

2022:

Camel Parameter	Sub parameters	Ratio%	Rating
Liquidity Management	Liquidity assets/total assets	1.665851772	1
	Liquidity asset/short term liabilities	2.38376E-06	5

Sensitivity Ratio:

The sensitivity ratio measures a bank's assets and profits primarily based on market risk, interest rate risk, inflation rate. The lower the sensitivity rate, the better for the bank. Sensitivity charge may be measured in many ways. It isn't feasible to manipulate market threats, so banks should change their policy. This is why banks are using the Securities to Asset Ratio to identify sensitivity rate. In 2022, the sensitivity charge was 2.742111813%. In 2023, this charge decreased to 1.478869722. There turned into a growth however in both years the Camels rating changed into 1 i.e. the sensitivity rate changed. Dhaka Bank has sufficient capital and income to cope with its changing sensitivity ratio.

2023:

Camel Parameter	Sub parameters	Ratio%	Rating
Sensitivity Ratio	Total Securities/total assets	1.478869722	1

2022:

Camel Parameter	Sub parameters	Ratio%	Rating
Sensitivity Ratio	Total Securities/total assets	2.742111813	1

2.5.3 Composite Camel Rating:

Year	Capital	Asset		Management	Earrings		Liquidity		Sensitivity	Composite rating
2023	2	2	1	1	2	1	1	5	1	1.77
2022	1	2	1	1	1	2	1	5	1	1.66

In 2023, the composite rating became 1.77 which became excellent. This manner that every transaction, capital, profits, income, threat control were in a legitimate function but a few corrective measures have been needed which might be without problems progressed. Some supervision turned into needed. In 2022, the composite rating became 1.66 which was still the identical, first-class. Although the composite rate function became the equal, they stepped forward some things this 12 months. This is why the rate decreased in 2022.

2.5.4 Other Ratio Analysis:

Loan to Deposit Ratio: The loan-to-deposit ratio (LDR) is considered an significant measure in determining the liquidity and debt management strategy of a financial institution. In the case of Dhaka Bank, the ratio stayed constant at around 96% from 2019 to 2020, indicating a relatively aggressive lending strategy. Later, in 2021, it reduced to 93.51%, indicating a relatively conservative policy. However, in 2022, the ratio increased again to 98.46%, reflecting a high trend of loan disbursement. In 2023, it decreased significantly to 90.82%, which could be the result of either higher deposit collection or controlled lending. Overall, these fluctuations have a direct impact on the bank's profitability, interest income, and long-term financial stability.

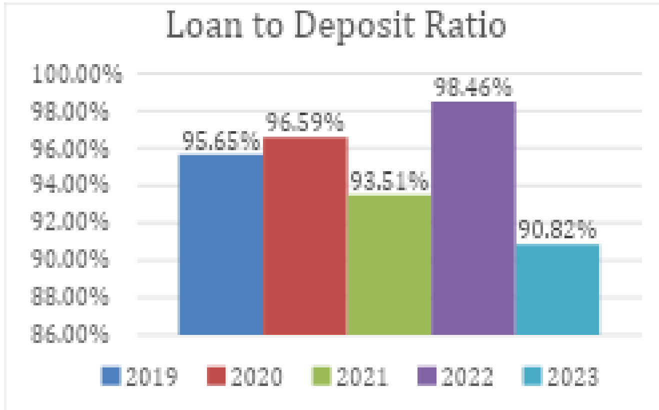


Figure 10: Loan to Deposit Ratio

Cash Reserve Ratio: Dhaka Bank's cash reserve ratio (CRR) has vacillated significantly over the past five years. It peaked at 5.57% in 2019, but fell to 4.29% the following year in 2020. It recovered slightly in 2021 to reach 5.00%, although it fell again to 4.21% in 2022 and further declined to 4.09% in 2023. Such changes indicate fluctuations in the bank's liquidity management and compliance with regulatory guidelines. A decline in CRR often indicates an increase in lending, but at the same time, it can also create the possibility of liquidity crunch and financial risk.

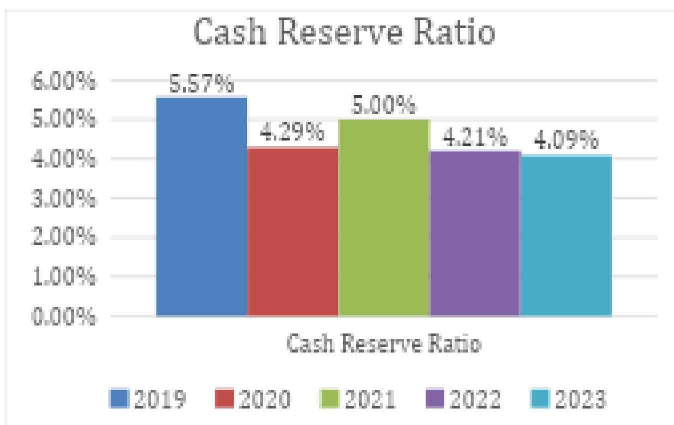


Figure 11: Cash Reserve Ratio

Debt to Equity Ratio: Dhaka Bank's debt-to-equity (D/E) ratio between 2019 and 2023 revealed the instability in economic activity. In 2019, it was 15.56%, which decreased to 14.72% in 2020, indicating a decrease in reliance on debt-based financing. The ratio increased slightly in 2021 to 15.57% and 15.68% in 2022, indicating a continued trend of borrowing. The ratio increased further in 2023 to 16.38%, indicating that the bank is expanding its operating and investment activities through debt.

This trend indicates that Dhaka Bank is continuously using debt to meet the needs of increased investment, digital transformation, and daily operations. Although a high D/E ratio indicates growth potential and scope for expansion, it can also increase economic risk.

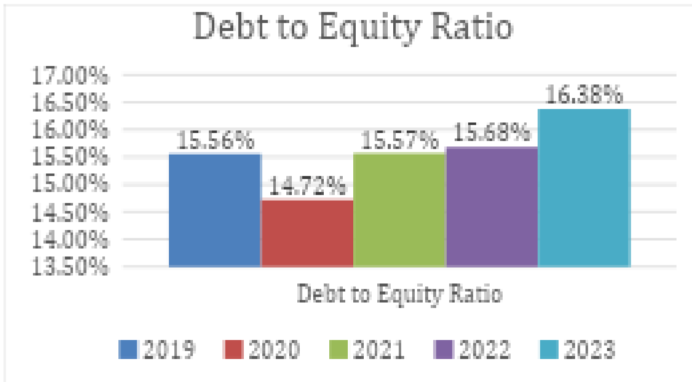


Figure 12: Debt to Equity Ratio

Cost to Income Ratio: Dhaka Bank's Cost-to-Income Ratio (CIR) fluctuated between 2019 and 2023, reflecting adjustment in operational efficiency. In 2019, CIR turned to 43.53%, indication of strong value control. However, it increased by 48.78 % in 2020, which is likely to be due to epidemic disruption. In 2021, this ratio increased by 42.66 %, showing a better price and revenue growth. Nevertheless, in 2022, it again increased by 48.81 %, increasing suggestions of operations or low earnings. By 2023, it fell to 43.88%, indicating progress capacity.

These versions highlight the efforts of the financial institute to optimize the fees at the same time economic challenges outside and dealing with virtual changes in investment. A lower CIR is okay, because it indicates better profitability and value management. Dhaka Bank needs to be recognized sustainable sales surge and operating efficiency to preserve economic balance and competition.

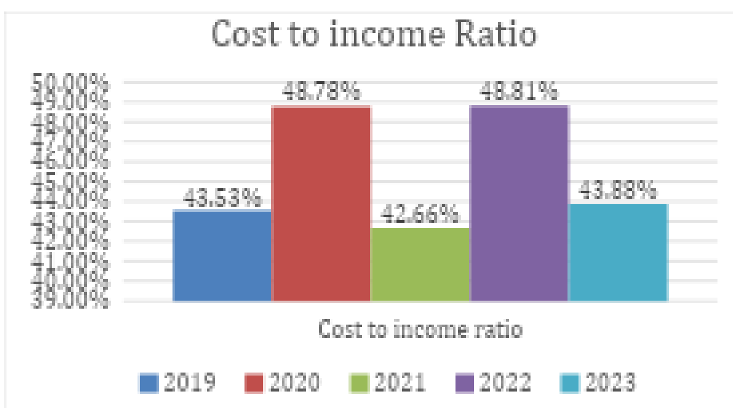


Figure 13: Cost to Income Ratio

Net Interest margin: Dhaka Bank's net interest margin (NIM) increases between 2019 and 2023, reflecting changing monetary conditions and strategic modifications. It has remained solid since 2019. In 2021 from 2021 3.06% to 3.00%, although a pointed fall in 2022 indicated increasing investment by 2.54% extension of fee, low lending fee, or non-mistake loan. Strong rebound 3.59% 2023 advanced asset-operations show better mortgage yields and financial recovery. This bounce highlights Dhaka Bank's ability to develop in market conditions and optimize its interest income. Rifts emphasize the effects of external financial elements and internal strategies on profitability. Maintaining a high NIM will be important for a long period of time, continuous cognizance is required on price control, green lending practices and mitigation of danger.

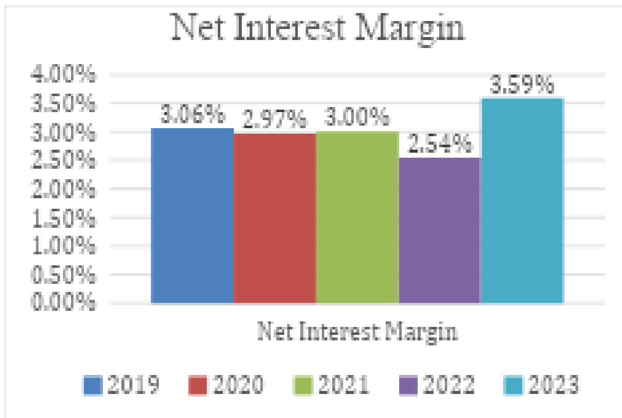


Figure 14: Net Interest Margin

ROA: Over the last 5 years, Dhaka Bank's return on assets (ROA) has been declining, decreasing from 0.70% in 2020 to 0.65% in 2021 and then to 0.49% in 2022. It has been 0.48% in 2023. Such changes point to a potential change in the business's ability to convert revenue into its asset base. While ROA has increased recently, more research is needed to fully understand the underlying reasons for this trend and how it affects the business's financial performance and operational efficiency.

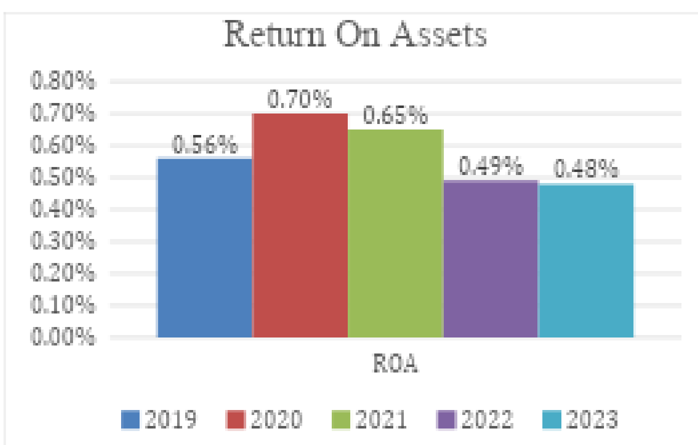


Figure 15: Return on Assets

ROE: Over the past five years, bank's return on equity (ROE) has declined, from 10.80247% in 2020 to 10.53710% in 2021 and then to 8.09% in 2022. Finally, it reached 8.14% in 2023. Such a declining trend increases the likelihood of difficulties in converting profits into shareholder's equity ratio. In order to identify opportunities to increase productivity, revenue and total shareholder value, it is essential to examine the underlying factors that are driving this 'current pattern'.

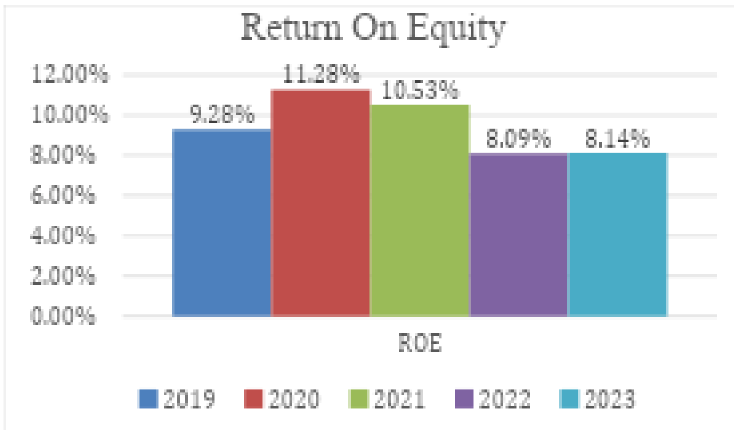


Figure 16: Return On Equity

Leverage Ratio: Dhaka Bank has maintained its leverage ratio between 5.79% and 6.17% in a strong and balanced manner between 2019 and 2023, which is significantly higher than the minimum of 3% of the Basel III policy in 2019. In 2021, the ratio reached 5.79%, indicating capital stability. In 2020, it increased slightly to 6.00% and further increased to 6.17% in 2022, reflecting the improvement in the bank's capital strength. In 2023, it settled at 6.09% with a healthy and strong position.

This consistency indicates that Dhaka Bank has been able to properly manage capital, reduce its reliance on excess debt and maintain financial stability. A high leverage ratio helps the bank increase its resilience to economic shocks and it improves investor confidence and the bank's stability standards.

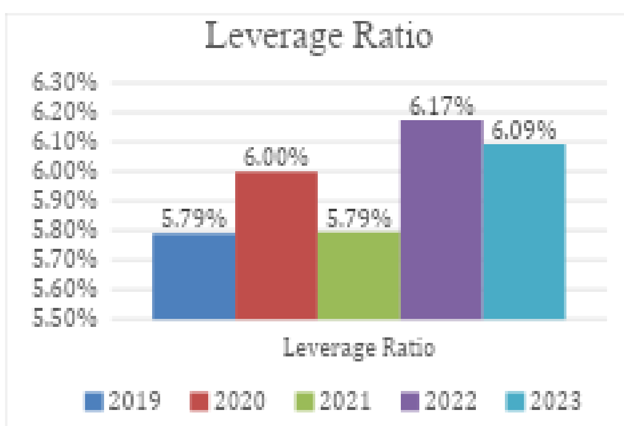


Figure 17: Leverage Ratio

Price-to-Earnings Ratio: From 2019 to 2023, Dhaka Bank's Price-to-Earnings (P/E) ratio fluctuated between 5.89 and 8.00, with values of 7.69 in 2019, 5.89 in 2020, 6.86 in 2021, 8.00 in 2022, and 7.26 in 2023. A decreased P/E ratio like 5.89 in 2020 could suggest that the bank's stock turned into undervalued or that buyers had lower increase expectancies. On the alternative hand, a better P/E ratio, consisting of 8.00 in 2022, may propose investor optimism or a potential overvaluation. Overall, the fluctuating P/E ratio indicates that Dhaka Bank's stock has remained notably stable, with a balanced marketplace valuation, neither fairly overvalued nor undervalued.

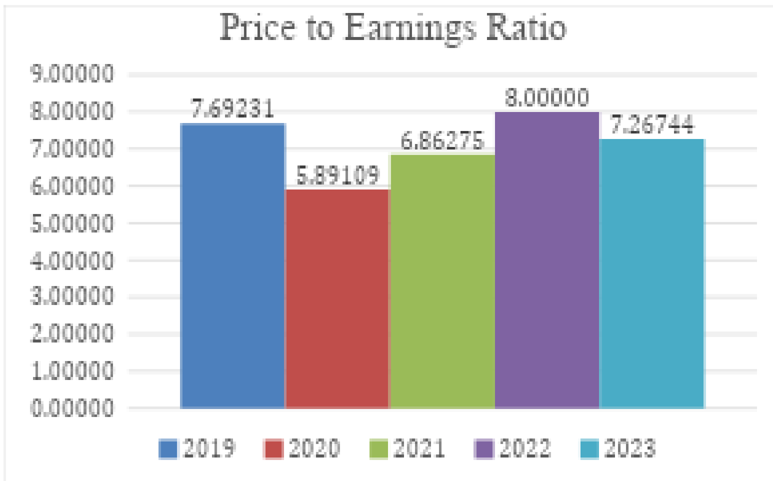


Figure 18: Price to Earnings Ratio

Dupont Analysis:

The 3-step DuPont model is ideal for banks because it focuses on profitability, efficiency, and leverage, the key drivers of financial performance. The 3-step DuPont test, also known as ROE, is used to evaluate Dhaka Bank's return on equity. ROE is determined using 2 components. The main components are ROA and equity multiplier. The formula is

$$\text{ROE} = \frac{PAT}{Total\ Revenue} * \frac{Total\ Revenue}{Average\ Assets} * \frac{Average\ Assets}{Average\ Equity}$$

= Net Profit Margin * Total Asset Turnover * Equity Multiplier

= ROA * Equity Multiplier

Years	2021	2022	2023
ROA	0.65%	0.49%	0.48%
Equity Multiplier	16.16	16.63	17.04
ROE	10.50%	8.15%	8.18%

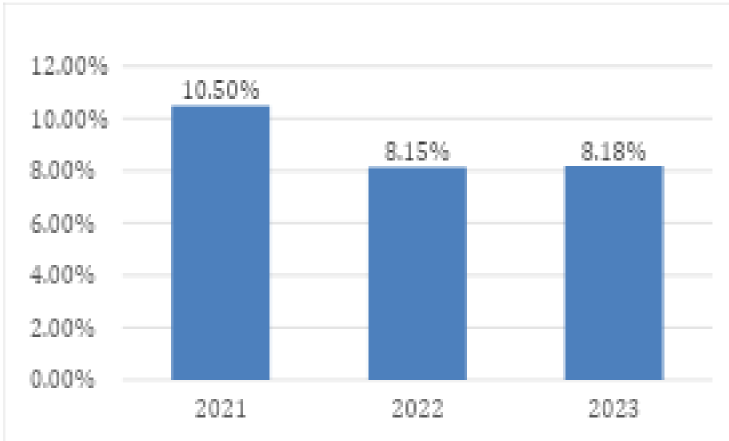


Figure 19: Return on Equity

The Return on Equity (ROE) for Dhaka Bank has declined from 10.50% in 2021 to 8.15% in 2022 and 8.18% in 2023, indicating a drop in profitability. ROA (Return on Assets) measures how efficiently the bank generates benefit from its belongings, and the Equity Multiplier displays financial leverage. The decline in ROE indicates that either ROA has decreased, leverage has reduced, or both elements have changed negatively.

In 2021, the higher 10.50% ROE indicates that the bank had more potent asset returns or higher leverage, leading to more returns for shareholders. However, in 2022 and 2023, the 8.15% ROE indicates a drop, possibly due to decreased internet profits, increased expenses, better provisioning, or reduced loan profitability. If the Equity Multiplier is reduced, it may mean Dhaka Bank decreased its reliance on debt financing, making the business less volatile but also proscribing return capability.

Particulars	Description	2023	2022	2021	2020
Net Interest Income	Net Interest Income/Avg. Assets	1.85%	1.00%	1.43%	1.28%
Non Interest Income	Non Interest Income/ Avg. Assets	2.16%	2.95%	2.23%	2.22%
Net Profit Margin	PAT/Total Income	5.90%	6.32%	9.36%	8.40%
Operating income	Operating income/Avg. Assets	4.01%	3.95%	3.67%	2.22%
Operating expenses	Operating expenses/Avg. Assets	1.76%	1.93%	1.56%	1.71%
Cost/Income	Operating expenses/Operating Income	43:88%	48.82%	42.66%	76.92%
Profit before provisons	Profit before provisons/Avg. Assets	2.25%	0.88%	0.80%	0.70%
Provisions	Total Provisions/Avg. Assets	1.11%	0.88%	0.80%	0.70%
Profit before tax	Profit before tax/Avg. Assets	1.14%	1.14%	1.30%	1.10%
Effective Tax rate	Total income tax/PBT	57.95%	57.39%	50.03%	36.20%
Non-controlling interest	Non-controlling interest/Avg. Assets	0.00%	0.00%	0.00%	0.00%
Net Profit After Tax	PAT (in million)	1,732	1,660	2,056	2,030
Return on Asset (RoA)	PAT/ Average Assets	0.48%	0:49%	0.65%	0.70%
Assets/Equity	Avg. Assets/Avg. Equity (in times)	17.04	16.63	16.16	16.12
Return on Equity (RoE)	PAT/Average Equity	8.14%	8.09%	10.53%	10.80%

Accounting Practices:

Based on the statistics supplied, right here is a top level view of Dhaka Bank PLC's accounting practices, together with insights into the concepts, techniques, and compliance with guidelines:

1. Compliance with Regulations:

Dhaka Bank PLC adheres to the accounting suggestions set forth by using the Bangladesh Bank and complies with International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS). These frameworks make sure that the financial institution's monetary statements, together with the balance sheet, statements of coins flows, and earnings statements, offer a true and honest view of its monetary performance.

2. Double-Entry Bookkeeping System:

Dhaka Bank records every transaction as a debit and a credit. This results in a balanced accounting equation and more accurate financial information. This approach strengthens the bank's decision-making and internal controls. As a result, the bank's financial reporting and transparency standards are enhanced.

3. Accrual Accounting:

Dhaka Bank follows the accrual accounting method, where income and expenses are recognized when they are earned or incurred, regardless of the timing of payments or cash transactions. This method enables the bank to present a more accurate and complete picture of its financial position, as it includes the flow of income, expenses, and liabilities on an accrual basis.

4. External Auditing:

The bank's economic records undergo an annual audit made through the auditor. Auditor, ensuring that the financial statements are correct, are complete, and in compliance with all criminal and accounting requirements. It complements the reliability of fair verification
monetary data is equipped with stakeholders.

5. Foreign Exchange Operations:

Dhaka Bank follows the guidelines issued using Bangladesh Bank to compete with foreign currency operations. These recommendations ensure proper accounting for foreign foreign exchange transactions, mainly in foreign currency conversion into foreign currency, in the following strategy and rules.

6. Depreciation Method:

To calculate the depreciation of continuous assets, the Dhaka Bank immediately implements the straight line depreciation approach. This method allocates the same quantity of depreciation cost each year.

2.6 Operations Management:

Dhaka Bank PLC manages the majority of its financial services and products through its corporate internet site. The Internet site, which introduces a compulsory banking application. This software allows comfortable integration with other banking structures, interbank markets and operations of the department. The platform provides many major features, including:

Managing complicated banking operations and transactional processes efficiently.

- To manage complex banking operations and transaction processes efficiently.
- Supporting several payment methods for transactions and remittances services.
- Increase monetary control through forecasts of mortgage payment.
- Providing a digital machine for income distribution.
- To generate detailed financial reports and records for internal and regulatory functions..
- Automatic consumer authentication and performance tracking in branches.
- Consumer accounts holes and maintenance facilities.
- Delivering bank statements to customers via DBCUBE software, whilst additionally helps Real-Time Gross Settlement (RTGS) and other vital banking operations.

2.6.1 Information System Practices:

In 2004, Dhaka Bank delivered FLEXCUBE as its middle banking solution (CBS), having all started its journey with PC bank software. Dhaka Bank switched to Oracle Financial Service Software Limited's (OFSS) Flex-cube Universal Banking Solution (FCUBS) in 2018. Many functions are protected in FCUBS 12.0.3 to fulfill the non-stop market need. Numerous banks put it to use, making it one of the best CBS within the international. It helps operations in several international locations and has the traditional and Islamic banking modules that the financial institution wants. This solution is likewise being utilized by the bank for their OBU activities. Debit cards, ATMs, POS systems, SWIFT, on-line banking, mobile apps, and extra are all interfaced with it. The "Tran-z-Ware" device from Dhaka Bank is a licensed answer with the aid of Compass Plus, Russia. It has modules for issuing and obtaining, helps networks like VISA and MasterCard, integrates contactless and EMVCO Chip card capabilities, and has an Access Control Server for two-component authentication. The bank's remittance commercial enterprise has grown considerably in recent years, necessitating the want for a sturdy, scalable, and stable Remittance Management Software. Dhaka Bank Remit-Book is a whole answer that manages all operational approaches from fund origination to distribution, from collecting cash from senders on the source-end to dispensing it to beneficiaries through a unmarried channel.

2.7 Porters five forces Model:

There are many banks in Bangladesh, right here is the analysis of outside market-place:

Threat of new entrants: The chance of new entrants is low for Dhaka Bank. Because many well-hooked up banks already exist in Bangladesh. Therefore, it's difficult to go into this industry. Moreover, it is important to say that commencing a financial institution requires a variety of capital and requires a variety of felony procedures, and the opportunity of recent entrants is low because the banking quarter isn't in a favorable circumstance at gift.

Threat of Competitive Rivalry: The chance of aggressive rivalry is high. In Bangladesh, there are sixty one scheduled banks in the market. And every bank affords more or less the equal services to the clients. Therefore, the opposition to a number of the banks is excessive. Many banks provide diverse centers to the clients. It is difficult to live on within the competition without innovating new thoughts.

Bargaining Power of Buyers: Buyers have extra bargaining options. Because customers have many options within the marketplace. They have greater scope to pick the price. In case of loans, they may go for the one wherein the interest fee is lower. Therefore, they are able to without difficulty choose purchaser-pleasant services as compared to many banks. Therefore, clients are getting more alternatives to pick out from. The value of switching is better.

Bargaining Power of Suppliers: Bank providers are folks that obtain customer deposits, mortgages and loan-subsidized securities, and loans from different monetary institutions based totally on whether or not they've enough resources to offer all offerings. The strength of suppliers is mild to excessive and their energy relies upon the scenario. If the financial marketplace is in a bad kingdom, they have got high strength.

Power of Substitute: Less alternatives. Alternatives may be coverage, mutual price range, fixed profits securities. People normally no longer transfer to those opportunity organizations.

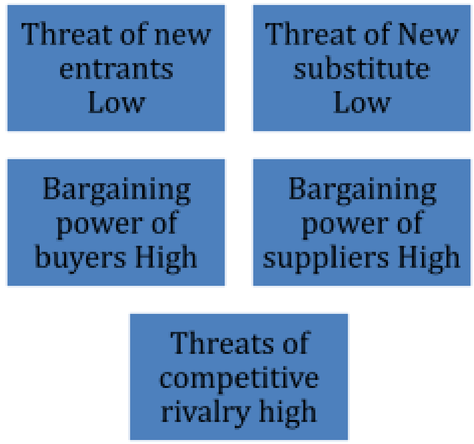
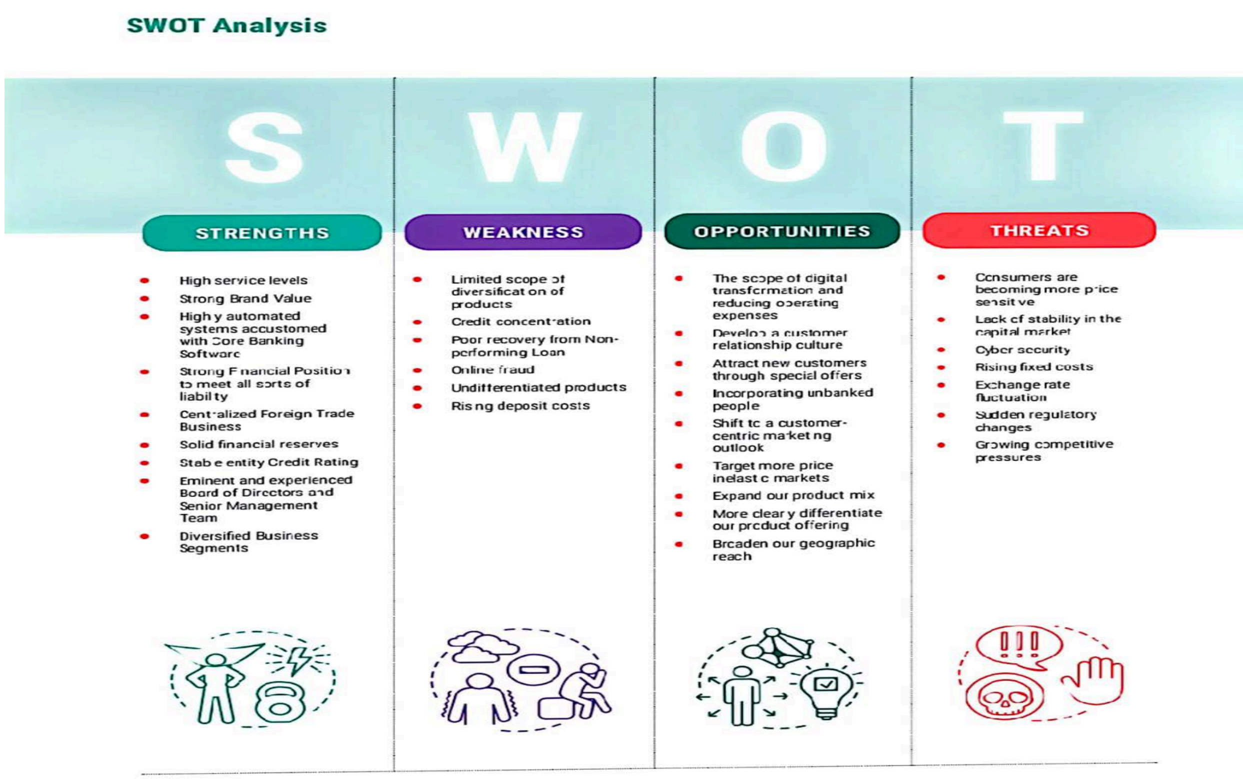


Figure 20: Porters Five forces Model

SWOT Analysis: SWOT analysis is a company framework that shows the strengths, weaknesses, possibilities and threats of an organization. The SWOT analysis of Dhaka Bank is mentioned underneath:



Strengths:

- Strong Brand value- Dhaka Bank is an established bank in Bangladesh. It has won the hearts of people through its services.
- Highly automated system accustomed with Core Banking Software- Dhaka Bank uses foreign quality technology and software.
- Strong Financial Position to meet all sorts of liability- Dhaka Bank's balance sheet is quite good. It has also earned a reputation as a bank that helps the current weak banks.
- Centralized Foreign Trade Business- They use a centralized system to carry out foreign transactions.
- Solid financial reserves- Dhaka Bank's reserves and assets are increasing day by day.

Weaknesses:

- Limited Product Diversification – Lack of innovative financial products restricts market expansion.
- Credit Concentration – High exposure to specific sectors increases risk.
- Poor Recovery from Non-Performing Loans (NPLs) – Affects profitability and liquidity.
- Online Fraud – Rising cybersecurity threats impact customer trust.
- Undifferentiated Products – Limited uniqueness reduces competitive edge.
- Rising Deposit Costs – Higher funding costs strain profit margins.

Opportunities:

- Digital Transformation & Cost Reduction – Enhance efficiency and lower expenses.
- Strengthen Customer Relationships – Improve loyalty and retention.
- Attract New Customers – Use special offers and promotions.
- Financial Inclusion – Incorporate unbanked populations.
- Customer-Centric Marketing – Focus on personalized services.
- Expand Product Mix– Offer diverse financial solutions.
- Differentiate Offerings – Stand out from competitors.
- Broaden Geographic Reach– Expand into new regions.

Threats:

- Increasing Price Sensitivity – Customers demand lower fees and better rates.
- Capital Market Instability – Volatility affects investment and lending opportunities.
- Cybersecurity Risks – Rising cyber threats impact customer trust and data security.
- Rising Fixed Costs – Higher operational expenses reduce profitability.
- Exchange Rate Fluctuations – Currency instability affects international transactions.
- Sudden Regulatory Changes – Policy shifts may disrupt operations.
- Growing Competitive Pressures – Intense competition from banks and fin-tech firms.

2.8 Summary and Conclusion:

In summary, Dhaka Bank has proven its worth as a banking company by successfully giving services for a long time. In actual fact, the company was successfully running their operations from the very beginning with a strong balance sheet. The way they have run their operations is truly commendable. Although conventional banking was used in the beginning, later on, several more segments and features were added. By realising this demand, it can be indisputably guessed that Dhaka Bank will do better in the coming years than last year if the quality of banking services is improved through automation, product diversification and if they can reduce online fraud. Although more combatants like BRAC Bank, Eastern Bank, City Bank, etc. have increased a lot, they have taken leadership to overcome this situation. It has undertaken more technological advancements and is performing capably. Since it has been operating for a long term, it has created a 'special place' in the consciousness of the customers which cannot be easily removed. Overall, since they have done so much shortly, their future journey is expected to be easier. Given the forecast of how the situation will develop in the coming years, we can expect to see DBL at the top in terms of both market share and brand acceptance. DBL's hope and goal is to continue the good work, implement planned CSR efforts, and help the general public in any financial need.

The Anti Money Laundering Division is friendly towards the entire office. Their main power is their ability to complete all their tasks on time and show responsibility towards their work. From my own experience, I have found that the AML Division is very receptive and broad-minded in solving all the complications I faced. But the weakness is that the team members are very less in number compared to the workload of the department. Also, they monitor very carefully all the information regarding the opening, closing of each account in the bank and even how many accounts are open with a NID and all the transactions made for both the headquarters and the main office are done by professionals from the main office.

The recent 5-year performance assessment of Dhaka Bank shows that economic thriving of the business has been increasing continuously after Covid 19, where most of the businesses were on the decline, the profits of banking companies like Dhaka Bank were on the decline. Dhaka Bank has maintained the accounting regulations, along with the favorable development of financial performance, Dhaka Bank should now stimulate further growth and momentum. According to the situation, currently the deposits in the bank are increasing than before and the tendency to take loans is increasing which is their biggest strength. But if they cannot maintain it in the same way in 2025, it will face difficulties. So, overall their performance is satisfactory but needs to be stable.

The IT Department itself works as an operations team to ensure the collection, categorization and classification of information. They develop new program and application that keep track of all the work of the relevant departments of the bank, including foreign transactions, in less time and with all the information required to facilitate transactions. Their main strength is that they always try to keep pace with the information technology practices of Dhaka Bank like other banks. But they still store all the information documents in paper files which are manual work, if these can be stored online, they will save their time and it will be easier to find important information.

2.9 Recommendation:

In this three-month internship, I learned a lot but constructed some recommendations that they can follow. First of all, we are all well versed in the products of Dhaka Bank as almost all banks offer similar products and services. However, from my accumulated understanding I have seen that most people prefer to get services or products of different categories, Dhaka Bank can strengthen its position in the society by increasing the quality of services by making these products a little different. Therefore, in this note I can recommend them to increase public awareness about the bank.

Ploughing more money into promotional campaigns targeting both customers and businesses can help Dhaka Bank attract a larger target audience for their specific product type. By investing more funds for advertising, DBL can constructively upgrade their products to the target market and increase brand recognition among customers and businesses. This can eventually lead to increased sales and revenue as well as a larger market share for the company. Also, having an eminent university awareness program like campus advanced program, business case competition, business idea generation, marketing campaign design etc. will work more effectively to grab the attention of young talents. Simultaneously, they can collaborate to set up booths in agent banking, sub branches and familiar places for better reach. Shopping malls, hospitals, markets etc. are places where people do maximum transactions so customer service can be focused in these places. This can really impact the customers' purchases. Also, they need to be modernized and automated technologically. Technology practices should be updated since AI is taking over. Still, they are following Excel based or Office suite for data management. They can set SQL and SPSS based work systems. Moreover, a region based HR team will surely help in hiring the right and well qualified member for their team. Also having financial stability is essential for Dhaka Bank's loan management.

Chapter 3: Project part

"An Analysis of Automation Investment and Strategic Financial Outcomes in the Banking Sector: A Case Study of Dhaka Bank"

3.1 Introduction:

According to Salim RF Hussain, Association of Bankers, Bangladesh (ABB) Chairman," Banks that do not provide capital to improve digital banking platforms will be non-existent in Bangladesh after 5-7 years, if local banks fail to empower in their technology-driven banking development, they will become useless". Along with improving technology-based banking in Dhaka Bank, expert personnel are also important who will be able to proficiently operate digital banking. The use of technology by banks will greatly help in collecting remittances from abroad and the reserve bank is also encouraging almost all banks in this regard. Many of Dhaka Bank's competitors such as Eastern Bank LTD, Brac Bank LTD, City bank etc. will develop mobile banking apps for collecting remittances from lenders, which will help remittance collectors send their hard-earned money with the help of the application. Bengali emigrants will be able to send their money on a real-time basis through the app while sitting abroad. If the bank cannot augment their gains, then they will not be able to escalate digital banking platforms, which is why bad loans will have to be controlled. Digital literacy is also important for popularizing technology-based banking. The use of mobile networks is now increasing in Bangladesh, which will help digital banking grow at a rapid pace. Therefore, the target of this project is to compare the financial information of Dhaka Bank and focus on digital automation, so that their performance and profitability of the organization can be evaluated and expected recommendations for further improvement and investment can be made. The information of revenue, operating expenses and net profit, operating profit will be evaluated financially. Therefore, for the analysis of financial performance ratios, the profit margin, ROA and ROE impact, gross profit margin and DuPont analysis of Dhaka Bank's segments i.e. conventional banking, Islamic banking, Off shore banking, Dhaka Bank Securities LTD, Dhaka Bank Investment LTD separately will be required. By evaluating all these financial information, the readers can get an idea of how well this financial institution is doing and reaching the product searcher

3.1.2 Project Objective:

This report has a primary and secondary objectives:

The primary objective of this chapter is to compare the financial performance of Dhaka Bank Plcs five different segments, Conventional banking, Islamic banking, offshore banking, Dhaka Bank Securities and Dhaka Bank Investment and make recommendations on appropriate automation for improvement.

The secondary objective is to analyze the cost benefit through scenario analysis for investment decisions for the overall company's digital transformation project.

3.1.3 Significance of the Report Work:

The significance of this report is multifaceted. Firstly, it will be helpful to comprehend the current market circumstances and industry landscape of the products and services that Dhaka Bank is providing.

Furthermore, it will be important to know the current profit and revenue growth in new profitable areas. Also, it helps to find the strategic planning and investment decision-making process. Also, it will find out how profitable any segment of Dhaka Bank is or their competitive advantage by expanding them. It will give the intended reader a clear idea about the practices of a banking institution. Also, it will be favourable to analyze the effectiveness of banking products and services in Bangladesh Financially and how a banking institution has been able to face strong market positions or weak positions to improve.

3.2 Methodology:

The research methodology of this report focuses on both primary and secondary data. Primary data includes interviews with financial staff to know about the segmentation of all products according to the departmental practices. Secondary data was collected from the website of the respective bank, Annual Report of Dhaka Bank Limited from 2019-2023, Brochures of Dhaka Bank Limited, Different written documents of Dhaka Bank Limited, Newspaper, Web site Google Scholar, scholarly articles, etc. Most of the data has been taken from their Annual report. In addition, Dhaka Bank related and various bank related news of the renowned newspapers have also been taken from the website. In particular, for the evaluation part of the report, secondary data will be evaluated through various financial tools such as forecasting, scenario manager. For example, Dhaka Bank’s financial data and figures from 2021 to 2023 have been taken to evaluate the departmental performance. Financial details and data have been taken from the company’s annual report because it is easily accessible.

3.3 Findings and Analysis:

The bank has five operating segments based on its business segments, Conventional Banking, Offshore Banking, Islamic Banking, Dhaka Bank Securities ltd, Dhaka Bank Investment Ltd. Conventional banking is the primary segment of the bank that provides traditional banking services, Islamic banking provides sharia compliant products and services, Off shore banking provides international banking services including foreign currency denominated assets and liabilities. Dhaka Bank Securities Limited is a subsidiary company that focuses on capital market activities, including trading and investment in securities. Dhaka Bank Investment Limited is another subsidiary company that operates merchant banking activities. These segments are evaluated separately because it considers different strategies and technologies for smooth operation. Dhaka Bank focused on after-tax profit for each measure. The segment-related evaluation will be provided below.

3.3.1 Relative Importance Index of the Segment:

Relative Importance Index (RII) helps us understand which segment is having the most impact on the overall profitability and performance of the bank. It is important in determining segment-wise investment decisions, resource allocation, and future plans. For example, a bank can be more profitable if it focuses more on Islamic banking or offshore banking. So RII analysis is a useful tool for bank management.

Segments	Assets			Average Assets	Total	Asset Contribution
Years	2021	2022	2023		3 year	
Conventional Banking	288,375,950	307,180,600	337,124,000	310,893,517	932,680,550	87.66%
Islamic Banking	14,764,792	17,068,648	20,040,000	17,291,147	51,873,440	4.88%
OffShore Banking	27,488,125	17,632,778	16,820,000	20,646,968	61,940,903	5.82%
DBSL	5,617,062	5,486,755	5,373,000	5,492,272	16,476,817	1.55%
DBIL	324,967	324,284	329000	326083.66	978,251	0.09%
Total					1,063,949,961	

Table 4: Relative Importance Index through Asset contribution

This table Dhaka Bank's 5 segment presents the asset distribution of traditional banking, Islamic Banking, Offshore Banking, Dhaka Bank Securities (DBSL), and Dhaka Bank Investment(DBIL) in a period of 3–12 months from 2021 to 2023. Statistics show that traditional Banking Financial Institute's asset dominates on the basis of asset, contributes about it 87.66% of the full assets, with a cumulative property price of 932.68 million. In contrast, Islamic banking and offshore banking are commendably kept small stocks, accounting for 4.88% and 5.82% respectively, reflecting their highly constrained task within the financial general operation of the institution. DBSL and DBIL use 1.55% and 0.09% of total assets respectively, indicating their small stakes. Dhaka Bank's operations are mainly dependent on the conventional banking sector. Although alternative segments are dynamic, resource utilization is limited. This information is important for strategic decision-making. It is especially helpful in planning digital transformation and automation initiatives.

Segments	Net Profit			Average NP	Total	Net Profit Contribution
Years	2021	2022	2023		3year	
Conventional Banking	1,386,547	36,820	460000	627789	1,883,367	34.37%
Islamic Banking	496,760	327,549	657000	493769.667	1,481,309	27.03%
Off Shore Banking	172,420	1,295,474	614000	693964.667	2,081,894	37.99%
DBSL	73,305	10,069	-70000	4458	13,374	0.24%
DBIL	7,435	3,032	10000	6822.33333	20,467	0.37%
Total				1826803.67	5,480,411	

Table 5 Relative Importance Index through Net Profit Contribution

From 2021 to 2023 displays a specific angle on the overall performance of net profit records Dhaka Bank's five commercial sections. Offshore banking, despite protecting 5.82% overall property, 37.99% of the highest part of the internet income was generated, almost 2.08 million in 3 years. In evaluation, traditional banking, which was the largest property ratio (87.66%), contributed 34.37% of the total net profit, which is quite low. Demonstration or profitability to suit property. Islamic banking contributed 27.03% net profit. With the most effective 4.88% of the general goods of the financial institution, highlighting the strong demonstration of earning relatives of your size.

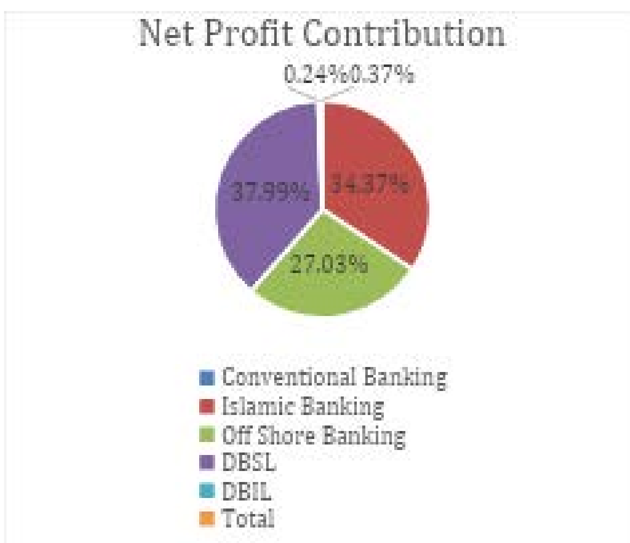


Figure 21: RII Net Profit Contribution

Meanwhile, Dhaka Bank Securities (DBSL) and Dhaka Bank Investment (DBIL) contributed minimum for each goods and income. DBSL, with 1.55% of the total assets, simply contributed 0.24% of profit, while DIBIL, conservation of a negligible 0.09% of goods, is responsible for 0.37% of net profit. These figures support both sections' general overall performance of the institution.

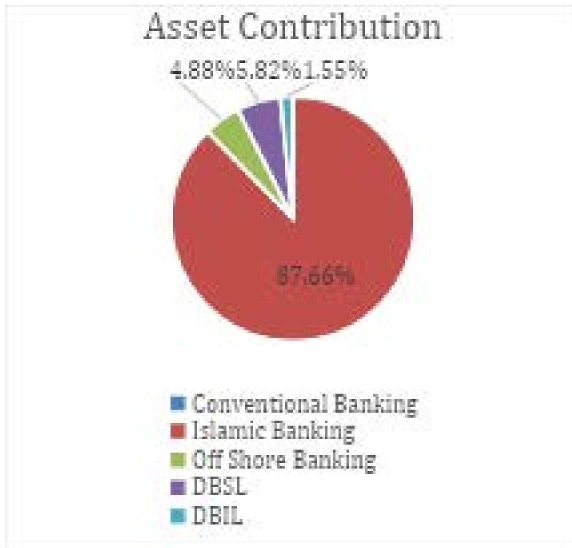


Figure 22: RII Asset Contribution

Evaluation between assets and income contribution shows that offshore and Islamic banking suggesting high returns or more efficient on property, are better performing than the weight of your asset operation. In comparison, traditional banking, at the same time as a backbone in Dhaka Bank, in the phrases of property volume very lowly suggested a favorable income-set ratio. These insights are important for strategic selection-building, especially for help allocation, investment. Overall performance development in digital change, and segment.

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3.3.2 Overall Segment Wise Financial Performance of Dhaka Bank:

We find out if a division or company is doing well through its ability to generate profit. To evaluate the performance of a profit-giving company, their profitability index can give the most accurate results of their performance. Here, net profit margin, operating profit margin, ROA, ROE of five segments of Dhaka Bank have been evaluated. Now, below is the profitability performance of the last three years of segment-wise financial information for evaluation, assessment and recommendation. Their profitability ratio analysis has been examined.

Segment	Year	Operating Profit Margin	Net Profit Margin	Return On Assets	Return On Equity
Conventional Banking	2021	54%	13%	0.04%	8.27%
	2022	49%	29%	0.01%	2.08%
	2023	53%	35%	0.14%	2.14%
	Average	52%	26%	0.06%	4.16%
Islamic Banking	2021	86%	86%	0.15%	2.28%
	2022	78%	78%	0.09%	2.04%
	2023	87%	52%	0.20%	1.89%
	Average	84%	72%	0.15%	2.07%
OffShore Banking	2021	97%	31%	0.06%	1.22%
	2022	97%	79%	0.21%	1.97%
	2023	99%	54%	0.14%	1.89%
	Average	98%	55%	0.14%	1.69%
DBSL	2021	74%	26%	0.13%	0.34%
	2022	28%	6%	0.18%	0.46%
	2023	-32%	-31%	-0.13%	-0.34%
	Average	23%	0.33%	0.06%	0.15%
DBIL	2021	88%	55%	0.23%	0.97%
	2022	81%	22%	0.09%	0.96%
	2023	78%	49%	0.31%	3.21%
	Average	82%	42%	0.21%	1.71%

Table 6: Segment wise financial performance analysis

3.3.3 Profitability Evaluation:

Net Profit Margin:

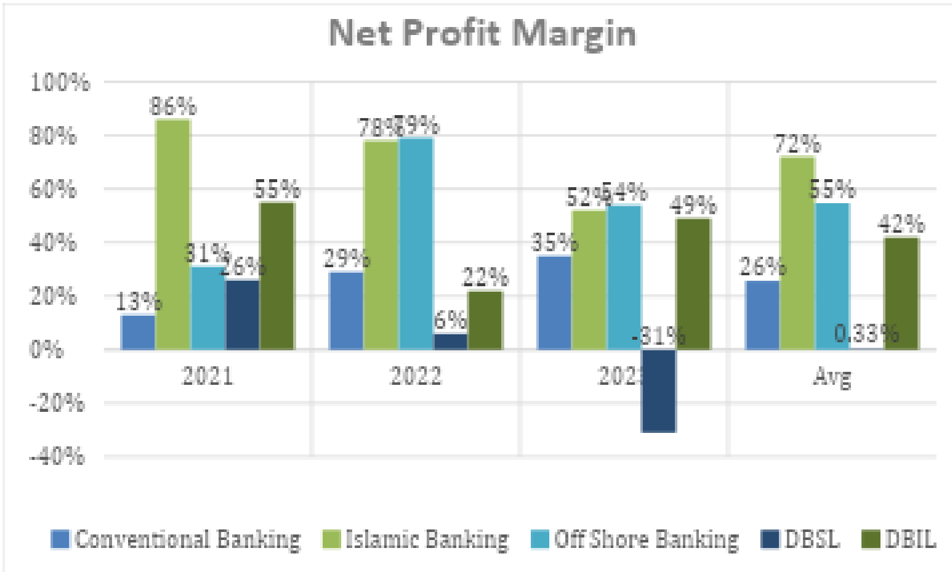

Figure 23: Net Profit Margin

Net profit margin expresses the amount of net profit compared to the total income of a bank. It is used to measure the profitability of the bank and its ability to control costs. Generally, a high NPM indicates that the bank is in a strong position. If we look at the performance of the five segments over different years, it can be seen that the profit margin of Islamic banking is higher. But the overall performance of total profit is similar to each other. For example, in 2021, the NPM of conventional banking was 13%, Islamic banking was 86%, offshore banking was 31%, DBSL was 26% and DBIL was 55%. Conventional banking was the lowest in 2021. Even in the subsequent years, the difference is not much, in 2022 and 2023, the NPM of conventional banking was 29% and 35% respectively. The difference can be seen clearly in recent years. In the case of Islamic banking, NPM was 86%, 78%, 52% in 2021, 2022, 2023 respectively. In 2023, NPM decreased significantly. In offshore banking, NPM was 31% in 2021, which increased to 79% in 2022, and decreased again to 35% in 2023. Dhaka Bank Securities Limited or DBSL is a subsidiary of Dhaka Bank, whose NPM was 26% in 2021, decreased significantly to 6% in 2022, and faced losses in 2023, meaning that their expenses were higher than their income and NPM was -31%. Finally, Dhaka Bank Investment Limited is another subsidiary of Dhaka Bank. Its NPN was 55%, 22%, and 49% in 2021, 2022, and 2023 respectively. Therefore, if we consider the net profit margin, Islamic banking has the highest profit. Then comes offshore banking, DBIL, Conventional banking, and lastly DBSL. But almost all of them had declined in 2023. This confirms an inefficiency in reducing expenses relative to income to increase profit margins.

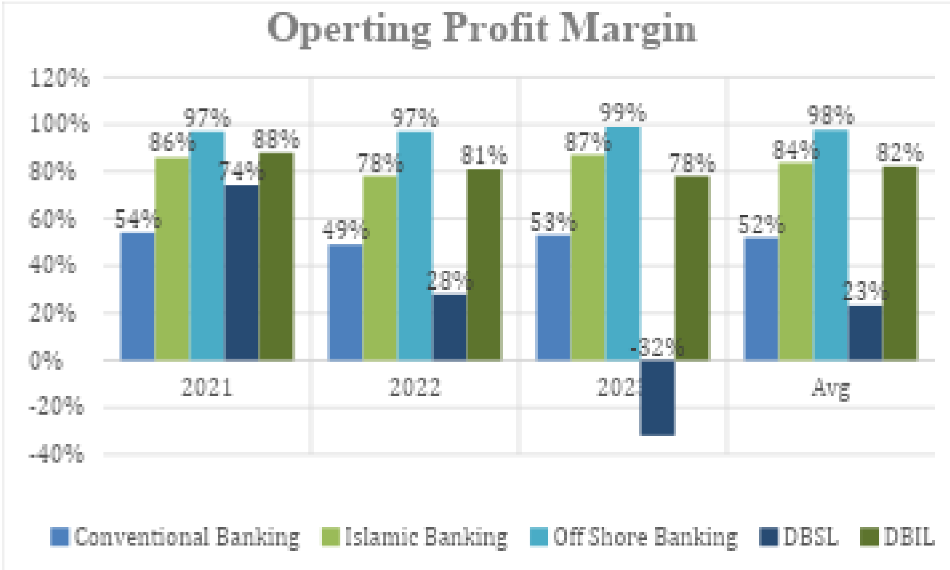

Figure 24: Operating Profit Margin

Operating profit is measured by the profit earned from operations and revenue. It expresses the ratio of operating profit to total revenue. The chart shows the operating profit performance for the last three years. Operating profit margin provides insight to reduce promotional and administrative expenses. If operating expenses such as transaction fees, investment or service charges etc. are well earned or can be reduced, then operating profit will increase. In terms of operating profit, Dhaka Bank takes extra care in this as they try to reduce operating expenses without losing the bank's ability to survive with other competitors.

Looking at the operating profit of the last three years, it can be seen that the offshore banking sector of the bank is in the position of 97%, 97%, 99% respectively in 2021, 2022, 2023. The operating profit offshore is the highest in the three years. Then Islamic banking and DBIL. In the case of conventional banking, OPM was 54% in 2021, it was 49% in 2022 and again 53% in 2023. But DBSL made a very good profit of 74% in 2021, it decreased to 28% in 2022 and became a loss in 2023 to -32. Islamic banking's profit in 2021, 2022, 2023 was 86%, 78%, 87% respectively. DBIL's operating profit was 88%, 81%, 78% in 2021, 2022, 2023 respectively. The bank is making more profit in almost all segments except DBSL in 2023 compared to 2021, 2022. In the recent two years, the operating profit in 2022 and 2023 is almost the same.

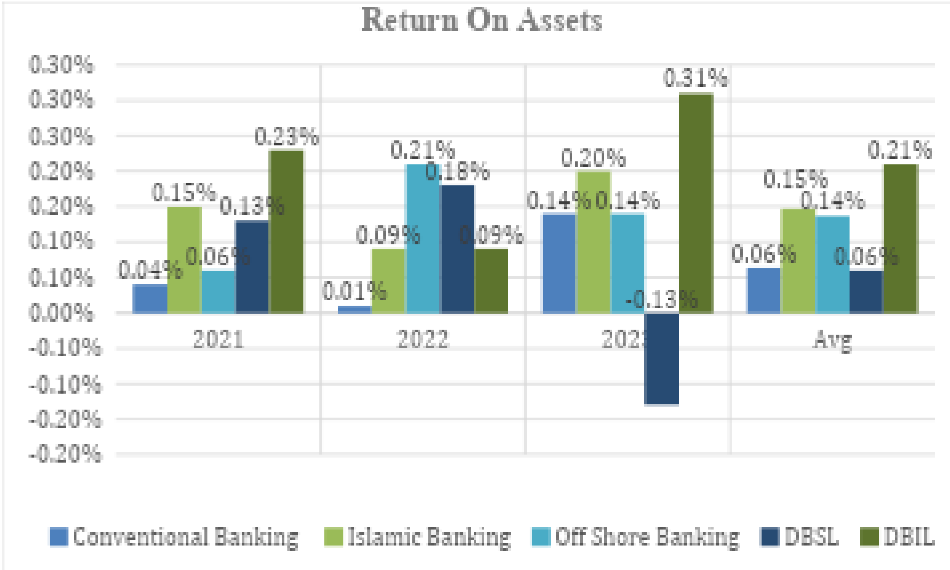

Figure 25: Return on Assets

Return on assets (ROA) refers to a financial ratio that indicates how profitable a company is relative to its total assets. A higher ROA means that a company is more efficient and productive in managing its balance sheet to generate profits, while a lower ROA indicates that there is a sector for improvement. In 2021, the ROA of DBL's five segments Conventional Banking, Islamic Banking, Offshore Banking, DBSL, DBIL were 0.04%, 0.15%, 0.06%, 0.13%, 0.23% respectively. In 2022, the ROA for the following year was 0.01%, 0.09%, 0.21%, 0.18%, 0.09% respectively. In 2023, it was 0.14%, 0.20%, 0.14%, -0.13%, 0.31%. Here it can be seen that DBIL had the highest ROA in 2021, which decreased in 2022 and then reached the highest in 2023. It was 0.31%, which was the highest in the last three years and it decreased again in 2022. The lowest ROA in 2021 was 0.04%, which was lower than conventional banking, which decreased from 0.04% to 0.01% in 2022 but increased to 0.14% in 2023. Overall, DBIL, Islamic banking, OFF shore banking, Conventional, DBSL are performing well in ROA respectively. Return on assets determines how profitable a company is in using its assets to generate profit. In other words, how much profit is made if 100% of the assets are used. Due to the ongoing pandemic, the situation of conventional banking deteriorated in 2021 and 2022. This resulted in a decrease in their performance. However, overall, the ratio is downward.

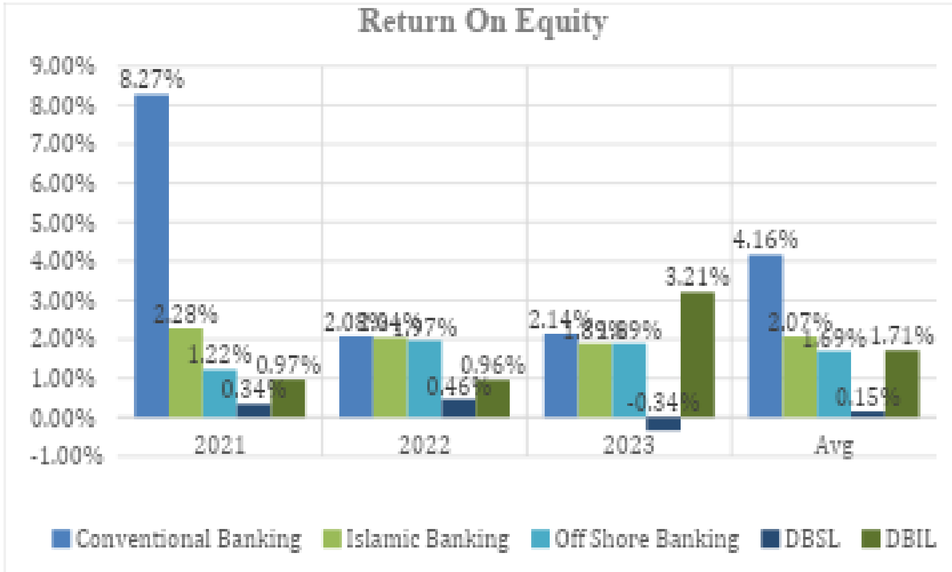

Figure 26: Return on Equity

Return on equity focuses on how much return the company has received compared to the invested equity of the shareholders. Here the company measures how much return or profit it generates depends only on their equity. Dhaka Bank is earning the most or profitable from which segment and which segment is less profitable, how each division of the bank is using their capital or how much profit it is generating can be understood from ROE. Here we can see that in the last three years, the conventional division is responsible for earning more profit on its used equity in 2021 which is 8.27% but there is a big decline in 2022 which is 2.08%. It is working further at a rate of 1.89% in 2023. The same adverse relationship is seen every year. Similarly, the Islamic banking sector is working at a rate of only 2.24% in 2021, 2.08% in 2022 and a slight increase in 2023 to 2.14%. Islamic banking is relatively stable, indicating that Sharia-compliant services are increasingly popular and operational costs are under control.

Offshore banking saw a profit margin of 1.22% in 2021, rising slightly to 1.97% in 2022, and 1.89% in 2023. DBSL 0.34% in 2021, rising slightly to 0.46% in 2022, remaining stable at 0.34% in 2023. DBIL was 0.97% in 2021, 0.96% in 2022, and a big jump of 3.21% in 2023. Conventional banking's ROE has declined sharply, indicating operating expenses and non-performing loans. Islamic banking is relatively stable, which could improve further in the future. DBIL's ROE has increased significantly, likely due to digital banking and effective cost management. Offshore banking is stagnant, which may require a reassessment of its international business strategy.

3.3.4 Forecasting Revenue & Operational Cost:

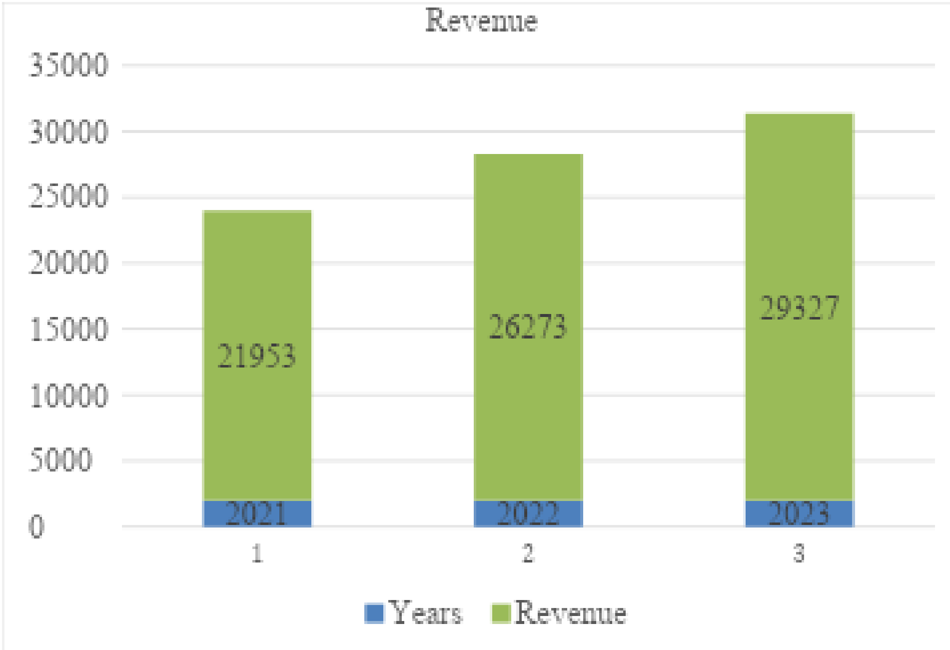

Figure 27: Revenue

Out of the total revenue, the bank earns from interest, fees and other services before deducting expenses. In 2021, revenue decreased to 2195 million. The rate of decrease in 2021 was 9.26%. Profit increased in 2022, increasing by 16.39% from 2021 to 2627 million. Profit in 2023 was 2932 million.

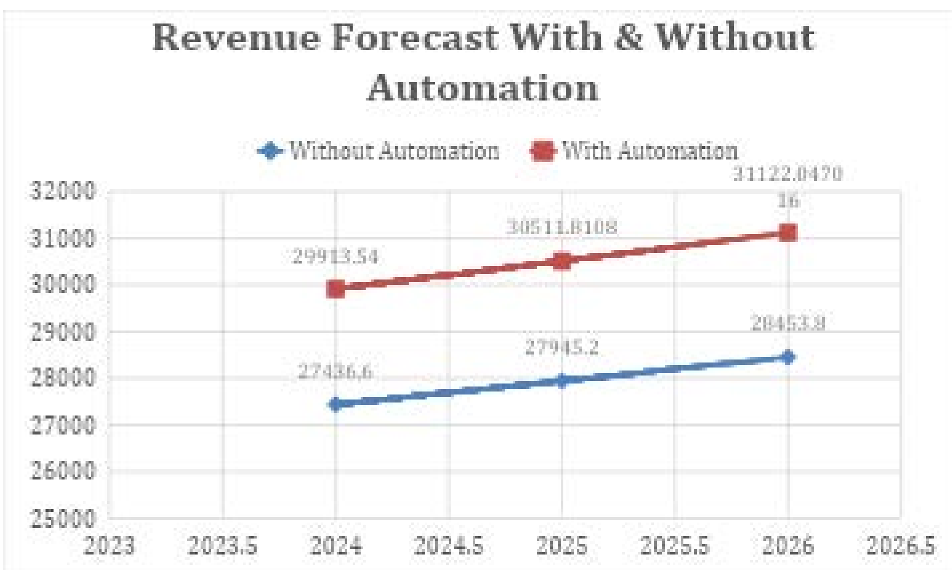

Figure 28: Revenue Forecast With & Without Automation

The revenue forecast for Dhaka Bank indicates a clear difference between boom with and without automation from 2024 to 2026. Without automation, revenue is anticipated to be

27,436.6 in 2024, 27,945.2 in 2025, and 28,453.8 in 2026. However, with automation, revenue is projected to boom to 29,913.4 in 2024, 30,511.9 in 2025, and 31,122.04 in 2026. This boom is driven via automation in 5 key segments. Conventional Banking hurries up mortgage approvals, attracting greater borrowers. Islamic Banking automates Shariah compliance, growing deposits. Offshore Banking enhances regulatory performance, drawing overseas traders. DBSL improves change execution, boosting transactions, and DBIL makes use of AI for smarter investments. These upgrades increase patron engagement, reduce errors, and reduce costs, mainly to higher deposits, higher loan disbursement, and more potent funding flows. As an end result, Dhaka Bank achieves sustainable revenue increase at the same time as enhancing operational performance throughout all its segments.

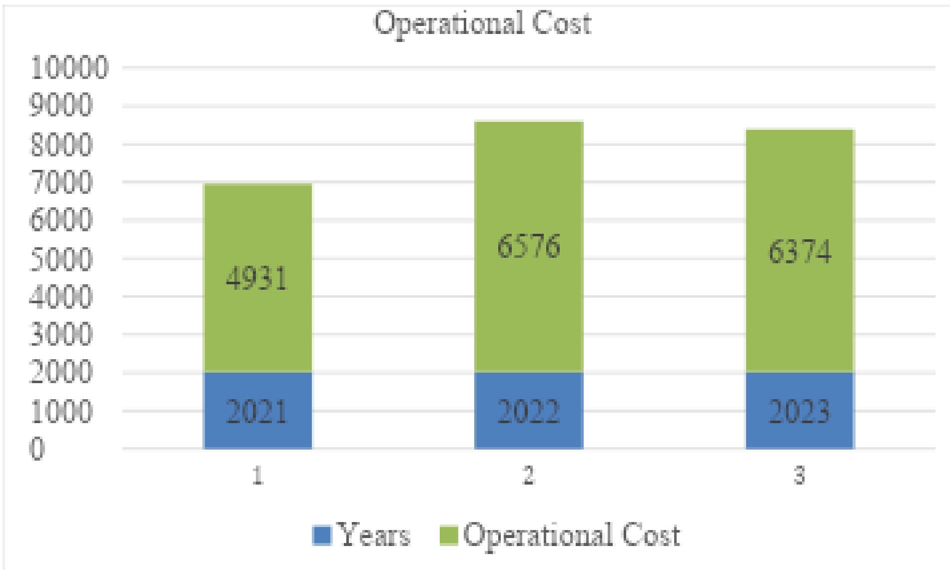

Figure 29: Operational Cost

One of the challenges facing a company's management is to determine how much operating expenses can be reduced without compromising the organization's ability to compete with competitors. It has increased at an average rate of 5.58% through 2022. This cost may increase due to salary increases in line with government policies and new officer recruitment. They were able to reduce 0.55% in 2023, from 6,576 million Bangladeshi taka in 2022 to 6,374 million Bangladeshi taka in 2023.

Figure 30: Operational Cost Forecast With & Without Automation

The operational cost forecast for Dhaka Bank demonstrates a cost reduction with automation from 2024 to 2026. Without automation, cost are projected to increase from 6,997.2 in 2024 to 7,493.6 in 2025 and 7990 in 2026. However, automation allows reduce expenses appreciably, with forecasts showing 6,246.52 in 2024, 6,121.58 in 2025, and 5999.15 in 2026.

Automation in Conventional Banking reduces office work and exertions prices. Islamic Banking benefits from AI-pushed compliance, decreasing audit charges. Offshore Banking makes use of automated danger control, decreasing regulatory penalties. DBSL automates alternate execution, minimizing human mistakes. DBIL adopts AI-driven investment analytics, decreasing study prices. These improvements lessen guide hard work, enhance performance, and optimize processes, leading to lower operational expenses. By minimizing human intervention, streamlining workflows, and lowering errors, automation enables Dhaka Bank to allocate resources successfully, ensuring sustainable profitability and fee-effectiveness throughout all its banking segments.

3.3.5 Scenario-Based Cost-Benefit Analysis of Automation Impact at Dhaka Bank:

The perceptions of 2%, 5%and 8%efficiency gains under low, medium and high automation scenarios are based on real evidence from the Bangladeshi banking sector. A conservative 2% development perception reflects the case of banks adopting limited automation, where digital transactions remained below 25% of the total transactions before 2022 reported by Bangladesh Bank. In such cases, automation was limited to basic functions such as SMS alert and online statement, resulting in only marginal improvements in efficiency and cost savings.

A 5% moderate automation perception is supported by examples of banks that have adopted digital platforms and partial automation. For example, the Skybanking platform of the Eastern Bank experienced a 40% year-over increase in the amount of digital transactions, while BRAC Bank achieved 24% deposits in 2022 and 28% debt hike in 2022 compared to an average of 7% and 13% respectively. These results suggest that mobile applications, online loan processing and trade automation enables banks to perform more than the average of the industry, to adopt automation to moderately adopt automation, to justify 5% efficiency gains.

Finally, a high automation perception of 8% reflects the transformational ability of end-to-end automation. BRAC Bank's digital adoption increased from 17% to 85% in 2020 to 85% in 2023, increasing two to three times at the speed of the bank industry. Similarly, the Trust Bank has targeted a roadmap including AI, Robotic Process Automation (RPA), blockchain and automated loan origin systems, targeting improvement in double-congestion efficiency. The E-KYC adoption industry-wide also shows the power of high-automation, as the onboarding time has reduced by 4-5 days, only 4-5 minutes-99% efficiency gains. These examples justify 8% perception for higher automation, capturing adequate benefits of full -scale digital changes in the Bangladeshi banking sector.

Scenario Summary	Current Values:	Low Automation Impact 2024	Moderate Automation Impact 2024	High Automation Impact 2024
Changing Cells:				
Revenue	29327	29913.54	30793.35	31673.16
Cost	6374	6246.52	6055.3	5864.08
Result Cells:				
Profit	23667.02	23667.02	24738.05	25809.08

Notes: Current Values column represents values of changing cells at Time Scenario Summary Report was created. Changing cells for each scenarios are highlighted in gray.

The Scenario Summary table illustrates the financial effect of different degrees of automation on Dhaka Bank's revenue, price, and profit for 2024, based on assumed increase rates of 2% (low automation), 5% (mild automation), and 8% (high automation). The Current Values column represents the baseline monetary statistics without automation, wherein revenue stands at 29,327 and operational costs at 6,374, resulting in an earnings of 23,067.02. With low automation (2% growth), revenue rises to 29,913.54, and prices lower barely to 6,246.52, leading to a profit of 23,667.02. Under mild automation (5% growth), revenue reaches 30,798.35, even as charges drop to 6055.3, boosting earnings to 24,738.05. Finally, high automation (8% boom) resulted in 31,673.16 in sales and 5,864.08 in charges, maximizing earnings at 25,809.08. This evaluation demonstrates how automation complements monetary overall performance with the aid of increasing sales and lowering expenses, in the long run improving profitability.

Scenario Summary	Current Values:	Low Automation Impact 2025	Moderate Automation Impact 2025	High Automation Impact 2025
Changing Cells:				
Revenue	29913.54	30511.8108	31409.217	32306.6232
Operational Cost	6246.52	6121.58	5934.194	5746.79
Result Cells:				
Profit	26559.8332	24390.2308	15475.023	26559.8332

Notes: Current Values column represents values of changing cells at Time Scenario Summary Report was created. Changing cells for each scenarios are highlighted in gray.

The Scenario Summary for 2025 affords the economic projections for Dhaka Bank beneath exclusive tiers of automation, assuming revenue growth of 2% (low automation), 5% (mild automation), and 8% (excessive automation). The Current Values suggest revenue at 29,913.54, operational prices at 6,246.52, and profit at 26,559.88 without automation. With low automation (2% boom), revenue rises to 30,511.81, even as fees lower barely to 6121.58, leading to a profit of 24,390.23. Under moderate automation (5% increase), revenue will increase to 31,409.22, and prices drop further to 5,934.19, resulting in an earnings of 15,475.02. With excessive automation (8% growth), sales reached 32,306.62, and prices declined to 5,746.79, maximizing profit at 26,559.88. This evaluation highlights how automation complements revenue at the same time as reducing operational fees, in the end improving the financial institution’s profitability and efficiency.

Scenario Summary	Current Values:	Low Automation Impact 2026	Moderate Automation Impact 2026	High Automation Impact 2026
Changing Cells:				
Revenue	30511.8108	31122.04	32037.4	32952.75
Operational Cost	6121.58	5999.15	5815.5	5631.85
Result Cells:				
Profit	24390.23	25122.89	26221.9	27320.9

Notes: Current Values column represents values of changing cells at Time Scenario Summary Report was created. Changing cells for each scenarios are highlighted in gray.

The summary shows how Dhaka Bank's financial performance affects automation until 2026. With current values, the benefit is 24,390.23. Under low automation, the profit increases slightly to 25,122.89 due to reduction in operational cost. Medium automation further enhances revenue, causing the profit to 26,221.9. High automation impact maximizes efficiency, significantly reduces costs and increases revenue, resulting in the highest advantage of 27,320.9. This analysis highlights that automation not only increases revenue, but also reduces operating expenditure, which improves profitability and stability. Therefore, the investment in automation ensures prolonged financial growth and operational efficiency for the bank.

3.4 Summary & Conclusion:

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In short, the usual performance of Dhaka Bank is going well. The organization has maintained a sturdy role inside the banking marketplace. It can earn more by using the recent fashion. Recently, it has given economic help to vulnerable banks as a strong financial institution. For now, it's making more profit in conventional and Islamic banking than its subsidiaries but this can end up obsolete through the years. Therefore, they are able to conquer this example through the usage of the right projects.

The standard profitability index of the segmental document shows that the internet earnings margin of the Islamic banking zone is better or the same, while running income, offshore banking contributes more to its amount. The circumstance of Dhaka Bank Investment is notable in terms of ROA and ROE. Considering the four signs, we are able to infer that the conventional banking products require more automation than the alternative segments. The introduction of automation in Dhaka Bank Investment and Dhaka Bank Securities will increase the rate and accuracy of customer support. Investment recommendation, portfolio control and financial product transactions may be faster. This will make it possible to serve a larger variety of customers in a shorter time, as a way to increase revenue through increased transactions and fee profits. In addition, internet earnings may also boom as services can be provided at a decreased fee on a virtual platform. The creation of automation in the Islamic banking department will make it feasible to verify and put in force Shariah-compliant transactions extra accurately. The automatic gadget will filter transactions according to the Fatwa Board's commands, regulatory reporting could be less complicated, and customer support may be faster and extra accurate ensuing in both multiplied purchaser delight and revenue. The financial institution's monetary overall performance of disposable income fee has declined because of the pandemic whilst the inflation charge has increased over time. Moreover, competition has accelerated as clients are dropping interest in depositing cash and taking loans from great banks due to immoderate hobby quotes and growing everyday costs, and are alternatively turning to merchandise from financial institutions. Also, inside the financial situation of low financial institution profitability, Dhaka Bank got here with diverse merchandise like fixed deposits and savings certificates, however it couldn't turn out to be the market leader. This state of affairs may also be due to the low product range in traditional banking. Through automation, it will likely be viable to perform foreign exchange transactions, loan disbursement and invoice discounting in offshore banking units more quickly, safely and accurately. In 2023, the banking sector went through an extreme crisis. The dollar disaster, depreciation of the taka, loan irregularities and liquidity shortage complicated the situation. The situation has further deteriorated due to indiscipline, weak controls, and preferential treatment of defaulters. Some Sharia-compliant banks, in particular, are facing liquidity shortages. Meanwhile, the value of the taka against the dollar has depreciated, and remittances and export earnings have declined. While Dhaka Bank's overall performance has been positive, automation and effective strategies are essential in all segments to ensure sustainable profitability. The bank will be able to strengthen its position in the competitive market by increasing product diversity, improving customer service standards, and adopting technology-based management.

3.5 Recommendation

Although the overall performance of Dhaka Bank is very promising, a few important steps want to be taken to obtain in addition improvement and stability in the destiny.

First, automation generation has to be adopted in each section of the financial institution. Increasing automation, in particular in the conventional and Islamic banking sectors, will make it feasible to offer customer service quickly and accurately, so that it will grow purchaser pride and revenue via transactions. Increasing the use of AI generation inside the operations of Dhaka Bank Investment and Dhaka Bank Securities will make their operations more efficient and help lessen losses.

Second, to grow product variety, the financial institution should bring new types of products and services to the market, inclusive of virtual monetary solutions and new capital management offerings. Customers are currently turning away from banking offerings because of immoderate fees and pricey loans, so new product plans are very vital to draw them.

Third, extra automation ought to be followed in the operations of the offshore banking unit so that forex transactions, loan disbursement and bill discounting are handled quickly and securely. At the same time, the relationship among the bank's branches wishes to be reinforced, specifically among the Islamic banking and traditional banking sectors.

Finally, it is critical to similarly beef up the financial institution's governance, especially by means of taking strict measures to lessen non-acting loans and making sure extra transparency for clients.

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