Internship Report

on

“Financial Performance Analysis of Dhaka Bank PLC”

Submitted by

Shanto Chandra Das

ID: BBA2103024022

Program: Bachelor of Business Administration (BBA)

Major: Finance

Semester: Summer 2025

Submitted to

Department of Business Administration

Sonargaon University (SU)

Dhaka-1215

Sonargaon University

Date of Submission: August 30, 2025

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Submitted to

Md. Shahbub Alam

Lecturer

Department of Business Administration

Sonargaon University (SU)

Dhaka-1215

Sonargaon University

Date of Submission: August 30, 2025

Letter of Transmittal

August 30, 2025

To,

Md. Shahbub Alam

Lecturer

Department of Business Administration

Sonargaon University.

Subject: Submission of internship report on "Financial Performance Analysis of Dhaka Bank PLC"

Dear Sir,

As a requirement for the completion of an internship at Dhaka Bank PLC under the BBA program of Sonargaon University, I would like to submit my internship report titled "**Financial Performance Analysis of Dhaka Bank PLC**". I have completed my 3month internship period at Dhaka Bank PLC, starting on 1st May 2025. I sincerely hope that this report fulfills the objectives and requirements of my internship and that it finds your acceptance. I have attempted my best to finish the report with the essential data and recommended proposition in a significant, compact and comprehensive manner as possible. I am grateful to you for your guidance and kind cooperation at every step of my endeavor on this report. I shall remain deeply grateful if you kindly take some pen to go through the report and evaluate my performance.

Sincerely Yours,

_____

Shanto Chandra Das
Student ID: BBA2103024022
Department of Business Administration
Sonargaon University

Student's Declaration

This is Shanto Chandra Das, a student of Bachelor of Business Administration (BBA), ID No: BBA2103024022 from Sonargaon University (SU) would like to solemnly declare here that this internship report on "Financial Performance Analysis of Dhaka Bank PLC" has been authentically prepared by me under supervisor of Md. Shahbub Alam, Lecturer, Department of Business Administration, Sonargaon University.

I didn't breach any copyright act internationally. I am further declaring that I did not submit this thesis anywhere for awarding any degree, diploma, or certificate.

_____

Shanto Chandra Das
ID: BBA2103024022
Program: BBA
Major: Finance
Sonargaon University (SU)

Letter of Authorization

I, Md. **Shahbub Alam**, Lecturer, Department of Business Administration, Sonargaon University (SU) hereby certify that the internship work entitled as **"Financial Performance Analysis of Dhaka Bank PLC"** has been prepared by Shanto Chandra Das, ID No: BBA2103024022, Department of Business Administration, Sonargaon University (SU) and submitted as a requirement for the partial fulfillment for the degree of Bachelor of Business Administration (BBA) with major in Finance. To the best of my knowledge, the above-mentioned work has been conducted by the student himself. Any option and suggestion made in this study are entirely that of the author of this Intern.

I wish him every success in life.

_____

Md. Shahbub Alam
Lecturer
Department of Business Administration
Sonargaon University (SU).

Acknowledgement

At the beginning of all, I would like to convey gratitude to the Almighty Lord KRISHNA for his blessings in completing this report. This internship report is the culmination of several people's efforts. I am grateful to the individuals who assisted me in organizing this report and provided valuable feedback, recommendations, directions, and assistance. I received valuable advice and guidance from various sources while preparing this paper.

I'd like to take this time to thank you all. First of all, I would like to thank my academic Supervisor, Md. Shahbub Alam for his continuous direction and assistance in preparing this report. His insightful advice greatly aided me in completing this report. I am quite grateful to his for his assistance during my internship period.

Next, I would like to express my heartfelt gratitude to my organizational Supervisor Mr. Md. Ezazur Rahman, First Vice President (FVP) of CPC-Trade Operations at Dhaka Bank PLC, for his valuable support in the completion of the report.

Moreover, I would like to thank too many other individuals from Dhaka Bank PLC, who also helped me and guided me throughout the period of making this report.

Executive Summary

This report examines an internship experience at Dhaka Bank PLC, one of Bangladesh's oldest private commercial banks, emphasizing its robust trade finance and remittance services. Dhaka Bank provides extensive trade finance support to facilitate global trade through its network of 19 Authorized Dealer (AD) branches and an Offshore Banking Unit. The analysis reveals that the bank supports international trade through a comprehensive network of branches and specialized departments, notably the CPC-Trade Operations, which has facilitated billions in Letters of Credit and contributed to a significant increase in remittance inflows over recent years. However, the study also identifies critical operational challenges, including limited manpower, congested workspaces, and an outdated file management system, which collectively hinder efficiency and service delivery. To mitigate these issues, the report recommends modernizing IT systems, incorporating advanced automation and real-time analytics tools, and enhancing employee training programs to streamline document processing and improve risk management These strategic recommendations are aimed at bolstering the bank's competitiveness and ensuring sustainable growth in an increasingly digital banking landscape. Dhaka Bank foreign trade financing is handled by the CPC, which finances both import and export enterprises. The CPC-Trade Operation is responsible for data entry, LC filling, and posting, CPC checks FDDs, CPC downloads SWIFT messages and the CPC is uploaded to Bangladesh Bank (BB) bank online. Formerly the Global Trade Services Division, is integral to supporting the bank's trade finance and international operations. The bank's strategy is to gradually cover the total arena of banking. Dhaka Bank has set its aim high enough. The management of Dhaka Bank is determined to maintain and upgrade the quality of these resources through continuous training and up gradation of technology to keep pace with market demands, new developments and practices of the competitors.

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Chapter One
Introduction

1.1 Introduction

Dhaka Bank PLC is one of the leading private commercial banks in Bangladesh, established in **1995** with the vision of delivering excellence in banking services. Since its inception, the bank has been committed to offering modern, customer-friendly financial solutions while upholding transparency, trust, and integrity. Headquartered in Dhaka, the bank provides a wide range of services including **retail banking, corporate banking, SME financing, trade services, treasury operations, and Islamic banking**. With a strong technological base, Dhaka Bank has introduced digital banking innovations such as internet banking, mobile banking apps, and card services to meet the evolving needs of its clients. The bank operates through an extensive network of **branches, sub-branches, ATMs, and agent banking outlets** across the country. Guided by its mission to create sustainable value for stakeholders, Dhaka Bank PLC emphasizes ethical practices, corporate social responsibility, and sustainable development in Bangladesh's financial sector.

Today, Dhaka Bank stands as a trusted financial institution, known for its slogan: **"Excellence in Banking."**

1.2 Background of the study

The report is based on an internship at Dhaka Bank PLC, one of Bangladesh's oldest private Commercial banks, which formed in 1995. It includes information about the bank's history, role in the financial industry, and substantial presence in trade finance and remittance services.

However, the report highlights the bank's history, mission, vision, and values, as well as an overview of its operations, which include an extensive branch network and specialized departments (for example, CPC-Trade Operations) that handle international trade functions such as Letters of Credit, documentary collections, and risk management. Also, the report's goal is to study the bank's trade performance, evaluate internal operational difficulties (such as staffing and file management), and assess the impact of digital transformation on its trade financing services. It functions as a reflective document, combining practical observations with theoretical insights into international commerce operations.

1.3 Objective of the study:

The objectives of this study are listed below-

- **Broad Objective**

To Analyze the Performance of CPC Trade Operations of Dhaka Bank PLC, with a focus on its role in enabling international trade and remittance transactions, as well as to identify potential for increased efficiency and competitiveness.

- **Specific Objective**

- To assess the performance of internal departments (CPC-Trade Operations) in handling trade-related tasks.
- To analyze the key performance metrics such as trade volumes (exports, imports, remittances) in flows.
- To evaluate the overall performance of CPC-Trade Operations.
- To propose targeted recommendations for enhancing operational efficiency, risk management, and overall service quality.
- To identify internal challenges and areas that can be improved.

1.4 Methodology

The methodology used in this study is a mixed-methods approach, integrating quantitative and qualitative techniques to analyze Dhaka Bank's trading operations and overall performance. Key components of the technique include:

- **Sources of Data**

(i) Primary Source:

- From informal workplace discussions with the officers during internship.
- From daily activities conducted by me and also from personal observation.

(ii) Secondary Source:

- From Dhaka Bank PLC (DBPLC) official website.

- From other external open sources available on the internet, published documents, journals.
- Data from processed excel sheet

- **Key Variables:**
  - Import.
  - Export.
  - Remittance

1.5 Limitations of the Study

While the report delivers a comprehensive overview of experiences and learning outcomes from Dhaka Bank PLC (Kakrail Branch), there have been some limitations as well, and it is crucial to disclose them to keep the transparency of this report. Hence the followings are the limitations of the report:

- Due to this short internship period (3 months) at Dhaka Bank PLC (Kakrail Branch), I could not reach for more detailed observation that could make this report more informative.
- My involvement in some other official activities were restricted from where I believe I can gather some information.
- Due to the sensitivity and restriction of some data, I was unable to include specific details in the report.
- There could have been flaws in this report because of the lack of experience, but every effort was made to avoid any sort of slip-up.

As an intern, I was assigned with some tasks that I had to do during my internship period, and this learning curve may have affected in completing this report more efficiently.

Chapter Two
Literature Review

2.0 Literature Review

Dhaka Bank started operations on July 5, 1995 as a second-generation private commercial bank in Bangladesh. The bank frames its brand around "Excellence in Banking," and positions itself as a full-service institution spanning retail, corporate, SME, offshore and Islamic banking; recent disclosures summarize its network, subsidiaries and digital channels as of 2023–2025. Sector-level diagnostics from Bangladesh Bank's *Financial Stability Report 2024* provide the backdrop for DBL's operating risks: tightening liquidity phases, interest-rate pass-through, and asset-quality pressures across private banks. Against that macro, external credit ratings list Dhaka Bank at **AA+ (long-term)** and **ST-2 (short-term)** by Emerging Credit Rating Ltd., with validity noted to April 7, 2025 (based on FS up to Dec 31, 2023)—signalling very strong capacity to meet obligations relative to domestic peers. DBL's own 2024 annual report (latest corporate narrative) summarizes business mix, governance and digital priorities though detailed ratio time-series are in the full report annexes.

Bangladesh-wide evidence (panel studies across listed banks) finds that specific governance attributes—board independence and size, audit committee strength—are associated with profitability and leverage outcomes. While not DBL-exclusive, these findings contextualize DBL's governance disclosures and suggest causal channels worth testing with bank-level data (e.g., board committee changes vs. risk-taking and cost efficiency). DBL operates Islamic banking alongside conventional banking, supervised by a Shariah Supervisory Committee; official pages describe the committee's composition and cadence of oversight. This aligns with Bangladesh's regulatory architecture for Islamic windows/branches. For DBL, the presence of dedicated Shariah governance suggests product screening and periodic reviews of compliance in retail and corporate offerings.

DBL's literature and product pages emphasize a multipronged digital strategy: the **DBL Go / Go Plus** mobile apps, an **e-KYC** pipeline for instant account opening (Ezy Bank), and self-service flows for deposits and card services. These sources illustrate the bank's shift from branch-centric service to app-first journeys, consistent with sector evidence that digital self-service correlates with higher satisfaction when onboarding and payments are low-friction.

Bangladesh's green-banking literature (reviews and empirical papers) documents rising regulatory expectations and uneven implementation across private banks. DBL's sustainability

pages highlight activities in sustainable finance/CSR and green initiatives, but independent academic audits of DBL-specific environmental risk management remain scarce. This is a clear gap for researchers to fill with bank-level evidence and comparative scoring.

Chapter Three

Overview of Dhaka Bank PLC.

3.1 History

On April 6, 1995, Dhaka Bank PLC was established as a Public Limited Company in accordance with the Companies Act of 1994. On July 5, 1995, the business opened for banking. In Bangladesh, Dhaka Bank Limited is a public limited commercial bank. Its main office is located at Dhaka-Gulshan. The bank has maintained its financial stability and operational skill, establishing its standing as a possible market participant in each of the nation's primary banking sectors. In 2000, it was listed on the DSE and CSE. In addition to a strong relationship with the business community, Dhaka Bank has a nationwide presence through a wider network of branches, ATMs, ADMs, SME channels, and SMS banking. Dhaka Bank has established a strong presence at 114 branches nationwide as of December 31, 2023, including 2 Islamic banking branches, 29 sub-branch locations, 3 SME service centers, 88 ATMs, 11 ADMs, 7 CRMs, and 2 offshore banking units. Mirza Abbas is the founder of Dhaka Bank PLC. (Dhaka Bank PLC, n.d.)

3.2 Vision

The far-off stars serve as a source of inspiration at Dhaka Bank PLC. Their goal is to provide a level of satisfaction that makes every banking transaction enjoyable. Through precision, dependability, prompt delivery, state-of-the-art technology, customized business solutions, worldwide trade and commerce reach, and excellent returns on customer investments, they aim to provide you with the best possible service. The bank's personnel, goods, and procedures are all in line with our discriminating against clients' needs. A clear foresight is what Dhaka Bank aims to accomplish. Their main goal is to provide a quality that accurately reflects our mission, which is Excellence in Banking. (Dhaka Bank PLC, n.d.)

3.3 Mission

To be the nation's leading financial organization, offering top-notch goods and services supported by cutting-edge technology and a group of highly driven employees that strive to provide excellence in banking. (Dhaka Bank PLC, n.d.)

3.4 Corporate Values

- Customer Focus
- Integrity

▪ Teamwork

▪ Quality

▪ Respect for the Individual

▪ Responsible Citizenship

3.5 Corporate Slogan

Dhaka Bank's primary slogan is "Banking with excellence". They also emphasize their commitment to "Excellence in Banking".

3.6 Services Offered

i. Conventional Banking:

a) Savings and Current Accounts:

Dhaka Bank offers various savings and current accounts with low minimum deposit requirements and service charges.

b) Loans:

They provide a variety of loans, including long-term loans, project finance, working capital finance, and trade finance.

c) Credit Cards:

Dhaka Bank offers credit cards with various features and benefits, including reward points and cashback programs.

d) Other Products:

They also offer other products like commercial housing, lease finance, and facilities for women entrepreneurs and first-time borrowers.

ii. Islamic Banking (Tayyebah)

a) Islamic Savings and Current Accounts

Dhaka Bank offers Islamic banking products that adhere to Shariah principles.

b) Islamic Loans and Financing

They provide various Islamic financing options, including Murabaha and Ijara

c) Other Islamic Services

Islamic banking branches offer services like payment orders, demand drafts, bank guarantees, and customer solvency certificates.

iii) Digital Banking

A) Dhaka Bank GO:

Their mobile banking app allows customers to access their accounts and credit cards, make transactions, and manage their finances.

B) Dhaka Bank C-Solution:

A business banking platform for corporate clients.

C) Bkash:

Dhaka Bank has integrated with Bkash for mobile payments and fund transfers.

D) Other Digital Services:

They also offer other digital services like tuition fee solutions, Bangladesh Bank app, EzyBank, and more.

iv) Corporate Banking

a) Advisory Services

Dhaka Bank provides advisory services to businesses, including financial planning and risk management.

b) Financing Solutions

They offer a range of financing solutions for businesses, including project finance, term loans, and working capital finance.

c) Trade Banking Services

Dhaka Bank provides trade banking services, including import and export financing.

d) Treasury and Investment Banking

They offer treasury and investment banking services to help businesses manage their finances and investments.

v) Retail Banking

a) Cards and Loans:

Dhaka Bank's retail banking division offers a range of cards and loans to individuals.

b) Marketing and Business Development:

They focus on marketing and developing new products and services for the retail segment.

vi) Remittance Services

a) Direct Remittance

Dhaka Bank facilitates the transfer of remittances to Bangladesh from various countries.

b) Offshore Banking

They offer offshore banking services for non-residents.

c) RFCD Account

Dhaka Bank offers a foreign currency deposit account for resident Bangladeshis. (Dhaka Bank PLC, n.d.)

3.7 Operational Network

Dhaka Bank's operational network spans a wide range of delivery channels, including branches, sub-branches, SME service centers, ATMs, and ADMs (Automated Deposit Machines) across Bangladesh. They also have a significant presence in digital banking, offering real-time online banking services through their website and mobile app. Dhaka Bank also utilizes a network of correspondents and partners for remittance disbursement, reaching 800 service delivery locations. (Dhaka Bank Plc, n.d.)

i. Physical Network

a) Branches

Dhaka Bank has a network of 114 branches across the country, including 2 Islamic Banking Branches.

b) Sub-Branches

They operate 26 sub-branches, expanding their reach to smaller areas.

c) SME Service Centers

Dhaka Bank has 3 SME service centers dedicated to catering to the needs of small and medium-sized enterprises.

d) ATMs

They maintain a network of 88 ATMs for convenient cash withdrawals.

e) ADMs

Dhaka Bank has 11 ADMs for customers to deposit funds.

f) Offshore Banking Units

The bank operates 2 offshore banking Units.

ii) Digital Network:

a. Real Time Online Banking:

Dhaka Bank provides real-time online banking services through its website and mobile app, enabling customers to access their accounts and perform transactions from anywhere.

b. Internet Banking:

Customers can access banking services through the bank's internet banking platform.

c. SMS Banking:

Dhaka Bank offers SMS banking services for certain transactions and account information.

d. Mobile Payment:

The bank has introduced mobile-based cash pay and virtual mobile wallet-based account credit.

iii) Remittance Network

A) Nationwide Coverage:

Dhaka Bank has a nationwide remittance disbursement network.

B) Partnerships:

They are affiliated with microfinance institutions like PAGE and telecom operators like Banglalink to expand their remittance reach.

C) Global Network:

Dhaka Bank works with global brands like Western Union, Ria, Xpress Money, and Instant Cash Worldwide for remittance services.

D) Diversified Network:

Their remittance network includes 800 service delivery locations, including real-time online branches and shared ATMs.

iv) Other Notable Features

a) Omnibus ATM/POS Network:

Dhaka Bank is part of the Omnibus shared ATM and POS network, providing access to a wider range of ATMs and POS locations.

b) Subsidiaries:

Dhaka Bank has established subsidiaries like Dhaka Bank Securities Limited and Dhaka Bank Investment Limited to cater to capital market needs and merchant banking activities.

3.8 A Brief Overview of Dhaka Bank PLC. Kakrail Branch

The Kakrail Branch of Dhaka Bank PLC was established on 5 July, 2015, marking its presence as a key financial institution in this area, strategically located at Holding No. 71, Purana Paltan Lane, Dhaka-1000. This branch serves a diverse range of customers with its comprehensive banking services. Kakrail is a prominent area in Dhaka, Bangladesh, known for its commercial and business activities. The Kakrail Branch of Dhaka Bank PLC is strategically located to serve both individual and corporate clients. However, the following are the key features of Dhaka Bank PLC-Kakrail Branch: (Kakrial Branch DBPLC, n.d.)

i) Customer-Centric Approach

The branch's main goal is to satisfy its clients' demands by offering individualized services.

ii) Convenient Location

Clients can easily access it because of its convenient location in a bustling business district.

iii) Experienced Staff

To guarantee effective service delivery, the branch is manned by qualified experts.

iv) Digital Services

For convenience, clients can use ATMs, mobile banking, and internet banking.

3.9 Common Departments of Dhaka Bank PLC-Kakrail Branch

The followings are some common departments existing in this branch:

1. **Customer Service Department:**
   Manages general customer support, account opening, and questions.
2. **Department of Retail Banking:**
   Oversees personal loans, fixed deposits, and savings accounts.
3. **Corporate Banking Department:**
   Handles trade financing, loans, and corporate accounts.
4. **Foreign Exchange and Remittance Department:**
   Manages export-import finance, remittances, and foreign exchange transactions.
5. **Loan and Credit Department:**
   Handles credit facilities and personal, business, and SME loan applications.
6. **Trade Finance Department:**
   Oversees trade-related services, guarantees, and letters of credit (LC).
7. **Cash Department:**
   Manages teller services, cash withdrawals, and deposits.
8. **Operations and Back-Office Department:**
   Provides administrative assistance and ensures seamless daily operations.
9. **Department of Digital Banking:**
   Helps with services pertaining to ATMs, mobile banking, and internet banking.

3.10 An Overview of CPC-Trade Department

Dhaka Bank's Central Processing Centre (CPC) Trade Operations oversees the bank's overseas trade finance operations. The CPC is a division of the bank's main office. (Dhaka Bank PLC, n.d.)

3.11 Key Responsibilities

- **Foreign trade financing:** Foreign trade financing is handled by the CPC, which finances both import and export enterprises.
- **Data entry:** The CPC-Trade Operation is responsible for data entry, LC filling, and posting
- **FDD checking:** The CPC checks FDDs.
- **SWIFT message downloading:** The CPC downloads SWIFT messages.
- **BB bank online posting:** The CPC is uploaded to Bangladesh Bank (BB) online.

3.12 CPC Trade Operations

CPC Trade Operations aids businesses by:

❖ Earning foreign currency and remittances from other nations.

❖ Growing the economy.

❖ Providing risk-free, convenient, and smooth services to import and export business clients.

❖ Developing long-term relationships with import and export company clients.

3.13 Trade finance services:

Dhaka Bank's International Division (ID) also provides trade financing services. The ID has a huge network of reporters worldwide.

3.14 Organogram of Dhaka Bank PLC.

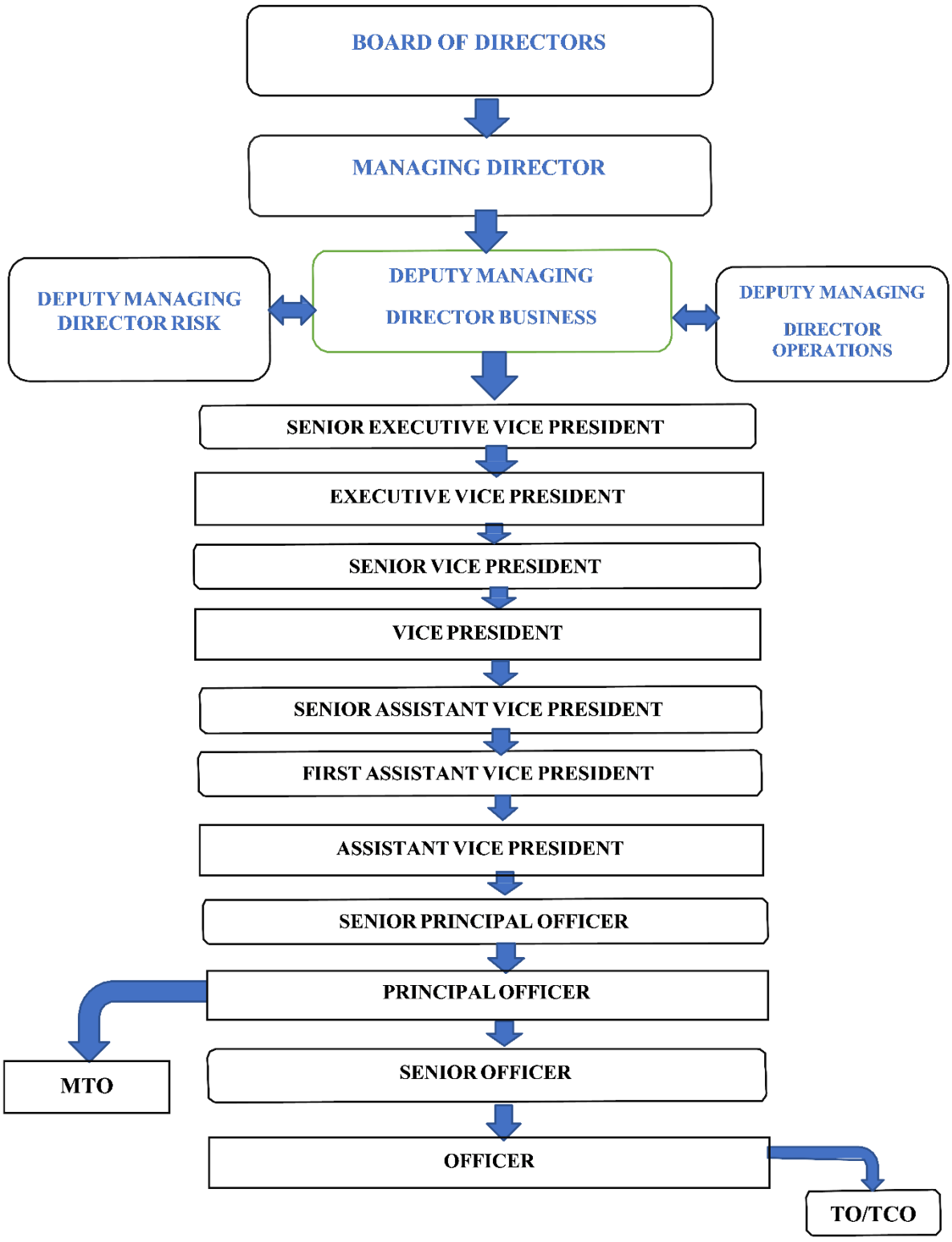


Figure: The Organogram of Dhaka Bank PLC

3.15 SWOT Analysis of CPC-Trade Department

Internal	
Strength	**Weakness**
❖ Reliable and user-friendly internal computer system. ❖ Skilled workforce. ❖ Real-time banking software. ❖ Specialization in function. ❖ Strong interpersonal relationships.	❖ Insufficient incentives to inspire personnel. ❖ Overworked personnel and a congested workspace. ❖ Inadequate manpower. ❖ Lack of file management system.
External	
Opportunity	**Threat**
❖ Further automation and integration. ❖ Use of enhanced real-time analytics and advanced risk-monitoring tools ❖ The expansion of digital platforms ❖ Evolving regulatory trends toward greater transparency and digital documentation	❖ Cybersecurity remains a key external risk. ❖ External market volatility ❖ Over-reliance on centralized systems ❖ Sudden change in regulatory systems

Table 1: SWOT Analysis of CPC-Trade Operations of DBPLC.

3.15.1 Strengths

- **Reliable and easy-to-use internal computer system**

  The Central Processing Center for Trade Operations is outfitted with cutting-edge technology. CPC has an internal computer system capable of supporting operations and is connected to branches via intranet.

- **A dedicated and skilled workforce**

  The majority of CPC personnel are dedicated, responsible, and experienced in trade operations. Every day, they strive to improve their efficiency and effectiveness.

- **Strong interpersonal relationship.**

  Employees of CPC have strong interpersonal relationships, which fosters a positive work atmosphere and boosts productivity.

- **Real-time banking software**

  Dhaka Bank is one of the few banks in our country that utilizes real-time banking software. CPC transactions are processed by i-Flex's Flexcube, including correspondence via SWIFT Alliance Messenger, phone, and email.

- **Specialization in function**

  Every staff member has a clear understanding of the division of labor and job descriptions. The division of tasks and job descriptions led to increased competence and operational-efficiency.

3.15.2 Weaknesses

- **Insufficient incentives to inspire personnel**

  CPC employees have to work long hours and under pressure. To motivate employees, incentives should be provided. However, long working hours and pressure without additional incentives have left people dissatisfied, and discontent may impair their productivity during those long hours.

- **Overworked personnel and a congested workspace**

  The workspace at CPC is extremely packed. Congested workspaces reduce productivity. Employees require adequate personal space for optimal work.

- **Inadequate manpower**

  Many people are overworked because of lack of manpower. As a result, incorrect task allocations are taking place. This type of load affects work precision and compliance, leading to increased job dissatisfaction and work inefficiency.

- **Lack of file management system**

  CPC employees handle hundreds of files daily, yet there is no file management system. When documents arrive, it can take a long time for the messenger to locate the file. It constantly prolongs the process.

3.15.3 Opportunities

❖ **Further automation and integration**

Ongoing digital transformation efforts create opportunities for additional automation and integration.

❖ **Use of enhanced real-time analytics and advanced risk-monitoring tools**

Enhancing real-time analytics and risk-monitoring technologies can boost operational efficiency.

❖ **The expansion of digital platforms**

The expansion of digital platforms (for example, through improved mobile or online solutions) may allow CPC to manage a higher volume of trade transactions while increasing turnaround times.

❖ **Evolving regulatory trends toward greater transparency and digital documentation**

Evolving regulatory trends toward greater openness and digital documentation provide opportunities to refine and expand the CPC's role in maintaining compliance, hence supporting corporate growth in trade finance.

3.15.4 Threats

- **Cybersecurity risk**

  Cybersecurity remains a significant external concern. As CPC operations grow increasingly digitally driven, the risk of cyber-attacks or data breaches rises, possibly disrupting trade processes.

- **External market volatility**

  External market volatility, like as exchange rate swings and geopolitical tensions, can have an impact on trade volumes and commodity prices, posing challenges to the CPC's price monitoring and risk management systems.

- **Over-reliance on centralized systems**

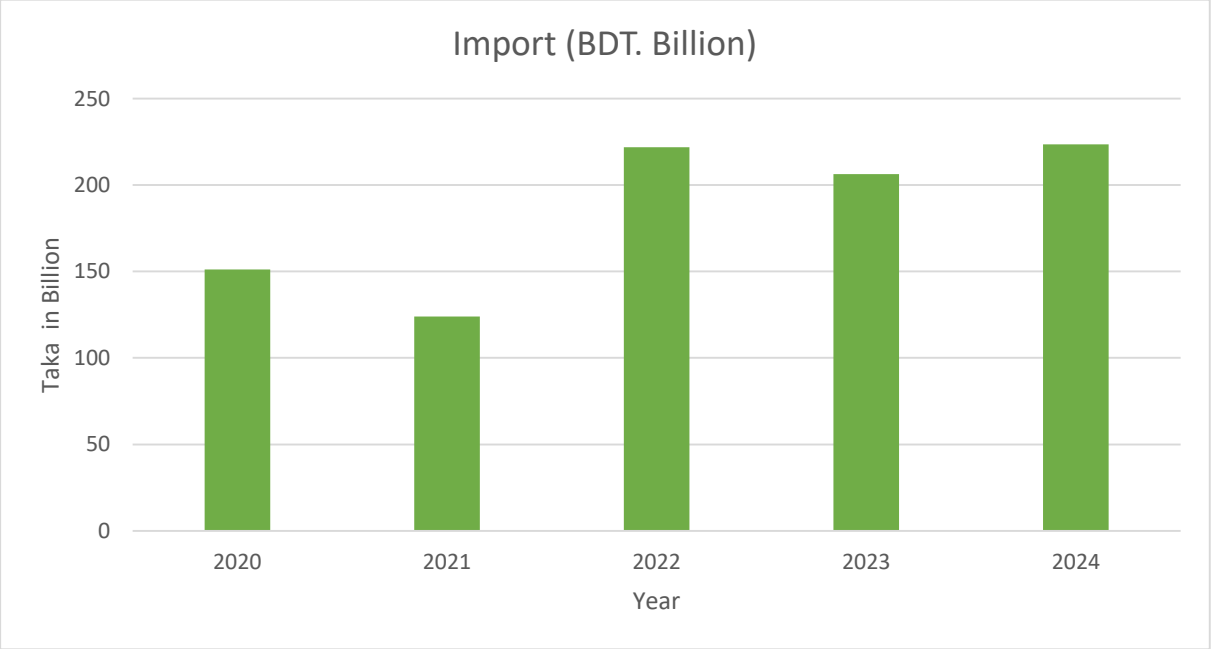
  Over-reliance on centralized systems may expose operations to systemic failures if they are not regularly updated or if contingency plans are not adequate.

Chapter Four
Last Five Years (basic) Financial Ratios

4. 1. Performance Analysis of Import Business

Year	Taka in Billion
2020	151.12
2021	124.01
2022	221.94
2023	206.32
2024	223.51

Table 2: Trend of the Last Graph 1: Trend of Import Business in the last 5 years from 2020 to 2024



Graph 1: Trend of Import Business in the last 5 years from 2020 to 2024

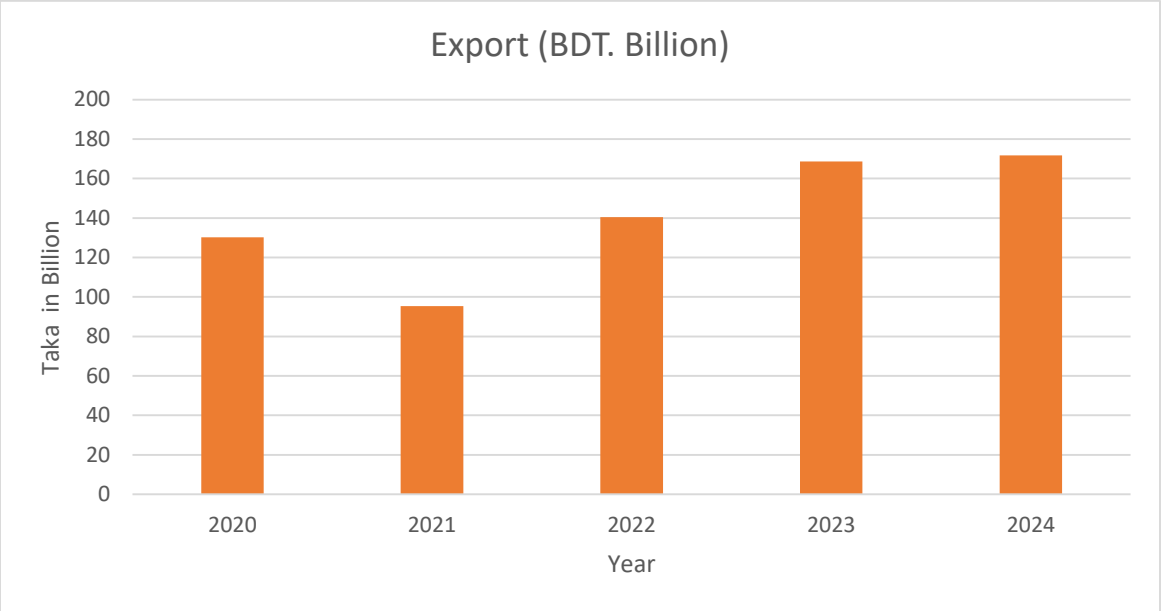
The graph illustrates the import financing of Dhaka Bank PLC stood at BDT 223.51 billion in 2024 irrespective of having a fluctuating trend throughout the previous years (2020-2024). However, in 2020 total import financing was BDT 151.12 billion. Contrarily it went down to BDT 124.94 billion in 2021. Even though the graph shows a strong figure (BDT 221.94 billion) in 2022,

but the import financing again fell down to BDT 206.32 billion in the year 2023. Finally in 2024 the number stood up again to the highest BDT 223.51 billion compared to the previous years. Therefore, we can say that the final figure (BDT 223.51 billion) is demonstrating the bank's active engagement in international trade facilitation.

4.2 Performance Analysis of Export Business

Year	Taka in Billion
2020	130.16
2021	95.34
2022	140.48
2023	168.67
2024	171.7

Table 3: Trend of the Last Five Years' Export Business (Annual Report-2024, n.d.)



Graph 2: Trend of Export Business in the last 5 years from 2020 to 2024

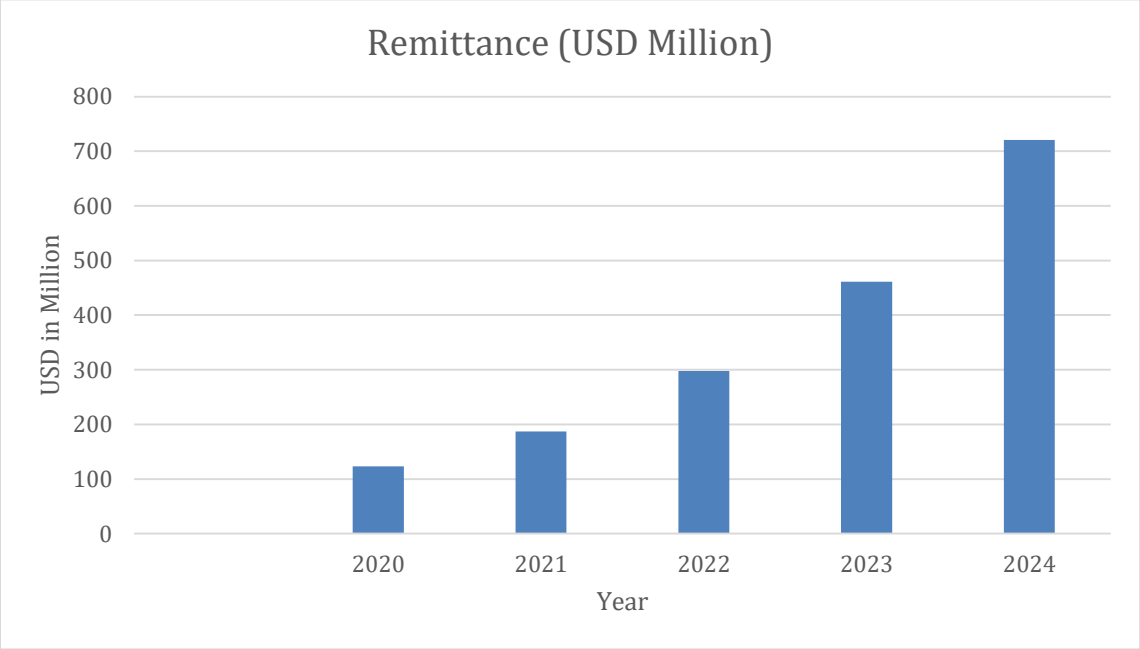
This graph shows a fluctuating trend of export business from 2020 to 2024. Of which in 2020 the total business from export was BDT 130.16 billion, whereas in 2021 it went down to BDT 95.34 billion. However, if you can notice the graph, you can see a upward movement that had been occurred from 2022 to 2023. Export business were gradually increasing, in 2022 it unfolded BDT

140.48 billion, year-2023 had export business worth BDT 168.67 billion and in 2024 it raised up to BDT 171.7 billion. Since export is increasing year to year from the year 2022, it's a good sign for the economy. Clients of Dhaka Bank PLC are exporting more goods and earning more foreign currencies which would help the country to balance its import. The RMG and other agricultural companies are responsible for the increasing trend of export.

4.3 Performance analysis of Foreign Remittance Business

Year	Remittance (USD Million)
2020	123
2021	187
2022	298
2023	461
2024	721

Table 4: Trend of the Last Five Years' Remittance Business (Annual Report-2024, n.d.)



Graph 3: Trend of Remittance Business in the last 5 years from 2020 to 2024

The graph is literally showing an upward trend of remittance business from 2019 to 2023. Over the years, the remittance inflows have increased by 56.44% in 2023 compare to 2022. In the year 2019 the figure was USD 123 million. In 2020 the number raised to USD 187 million

which is an increase of 52% from the previous year. However, the inflows continued to rise till the year 2023 which were 2021: USD 298 million, a 59% increase from the year 2020, 2022: USD 461 million, a increase of 54% from the previous year, and 2023: USD 721 million with an increase of 56.44%. The increase percentage of remittance inflows has been calculated by the following rule:

The Increase Percentage= (Inflows of current year – Inflows of previous year) / Inflows of previous year.

4.4 International Trade Finance Performance Analysis

Service Category	Amount (USD Million)	Details
Letters of Credit (LCs)	2070	Handled 28,437 LCs in total
Confirmations, Discounting and Trade loans	1000	Arranged via international partnership
Guarantee Business	82.82	
Total Remittances Received	720.93	

Table 5: Dhaka Bank's 2023 International Trade Performance Analysis (Annual Report-2024, n.d.)

The table demonstrates Dhaka Bank's 2023 international trade performance for the year 2023. It shows the bank facilitated USD 2,070 million in Letters of Credit (LCs), managing 28,437 transactions—a clear indication of its pivotal role in global trade. Additionally, USD 1,000 million was managed through confirmations, discounting, and trade loans in collaboration with international financial institutions, showcasing the bank's strategic partnerships in trade financing. In the guarantee business segment, Dhaka Bank PLC handled transactions worth USD 82.82 million, further supporting trade-related activities for clients. Moreover, the bank processed remittances amounting to USD 720.93 million, underlining its integral role in facilitating financial flows for individuals and businesses.

Chapter Five
My Internship Experience and Analysis

5.1 Duration of Internship

I joined as an internee at Dhaka Bank PLC (Kakrail Branch) under CPC-Trade Operations. Duration of my internship was for 3 months. Hence, I have worked there from 1st May-2025 to 30th Augest-2025.

5.2 Key Responsibilities

- First of all, I have worked there as an internee under the team-Import. Mr. Md. Ezazur Rahman, First Vice President (FVP) of CPC-Trade Operations at Dhaka Bank PLC was my supervisor. My key responsibility was to inform about and generate Bill of Entry through using ASYCUDA software for my superiors to support their tasks.
- Besides, I have also generated bill of export through ASYCUDA world for the team-export as well.
- However, I was also assigned with some other tasks for a short period of time which were duplicate posting through Bangladesh Bank website, uploading import payment data, crosschecking transaction amounts by using TC (Transaction Certificate) form through Bangladesh Bank website.

5.3 My Experience through Internship

- The environment of the office was very friendly. Everyone out there was so helpful and supportive.
- I feel like I have learned something valuable from there that I can use in my later career.
- Working there was fun and interesting.
- Working in a bank can be stressful for some people, so by working there, I have understood that you need to have a lot of patience to work in a bank.
- The workplace was a little congested.
- Sincerity, punctuality, and responsibility were top priorities in the office which I liked the most.

5.4 Mechanism of Trade Operations in Banking Industry

- **Trade Finance:**

The financial goods and mechanisms used by businesses to support global trade and commerce are referred to as trade finance. Importers and exporters can do business through trade more easily and successfully thanks to trade finance. Since the term "trade finance" is broad, it encompasses a variety of financial instruments that banks and businesses use to enable trade. (Murphy, Investopedia, 2024).

- **Essential Takeaways**

- The financial goods and mechanisms used by businesses to support global trade and Commerce is referred to as trade finance.
- Importers and exporters can do business through trade more easily and successfully thanks to trade finance.
- By balancing the conflicting demands of importers and exporters, trade finance can assist lower the risk involved in international trade.

- **Background of Trade Operations of Banks**

By offering traders a range of financial services, banks play a vital role in supporting trade services. Payment processing, financing, risk management, trade credit, letters of credit, currency exchange facilitation, and advisory services are some of these services. By doing thus, banks promote the expansion of economies like Bangladesh and aid in the integration of international trade. (Habib, 2018)

- **Major Types of Trade Operations Performed by Banks**

Banks play a critical role in facilitating trade operations. In international trade, banks particularly focus on offering a variety of services and instruments to ensure smooth transactions over import business, export business and remittance services. The followings enumerate the 3 major types of trade operations (import, export and remittance services) Performed by banks over:

5.5 Banks Operations over Import Business

Banks serve a variety of vital functions in the import business, including facilitating smooth financial transactions, lowering risks, and assisting with compliance with international trade standards. The following are the important functions that banks play in the import process, with relevance to contexts such as Bangladesh or other countries:

1. **Work as a channel:** Banks are the key conduit for moving monies between importers and exporters, assuring secure and timely payments.
2. **Issuing letters of credit (L/C):** An L/C, a frequent tool in import transactions, is a bank assurance that the importer's payment would be made to the exporter after certain requirements are completed (for example, shipment documents). This lowers the risk of nonpayment for the exporter.
3. **Foreign Exchange Services:** Banks convert the local currency (e.g., Bangladeshi Taka) into the exporter's currency (e.g., USD), manage exchange rates, and ensure compliance with foreign exchange rules.
4. **Provides Import Loans:** Short-term financing to help importers pay for goods upfront.
5. **Buyer's Credit:** Loans arranged for importers, usually through the exporter's bank, to defer payment while items are in transit or sold.
6. **Credit Risk Management:** By issuing an L/C or serving as a middleman, banks evaluate the importer's creditworthiness, thereby safeguarding the exporter from default.
7. **Bank Guarantees:** Banks give performance or advance payment guarantees to reassure exporters about the importer's commitment.
8. **Documentary Collection:** Banks function as mediators in a "documents against payment" or "documents against acceptance" arrangement, releasing shipping documents (e.g., bills of lading) to the importer only if a bill of exchange is paid or accepted.
9. **Customs Duty Payments:** In some circumstances, banks help importers pay duties and taxes on their behalf, often using electronic systems linked to customs agencies (for example, **ASYCUDA** in Bangladesh).
10. **Regulate on Anti-Money Laundering (AML) and KYC:** Banks conduct due diligence to verify transactions comply with AML and "Know Your Customer" regulations. These roles collectively reduce the complexities and risks of importing, making banks

indispensable partners in international trade. In Bangladesh, banks play an even more important role in the process of Letters of Credit and foreign exchange management.

5.6Event

Corporate events are an effective way for companies to engage with employees or customers. They can have various purposes, from announcing important changes to creating networking opportunities. If I have a role within an organization's management, marketing or human resources departments, learning about corporate events can help my career. A corporate event is an event sponsored by a company and focuses on either its employees or clients. There are many reasons for organizing a corporate event, including:

- To educate staff or members of the public regarding various concepts promoted by the organization
- To motivate employees by rewarding them for their work
- To celebrate company milestones along with clients, employees or both
- To mark a significant organizational change within the company
- To encourage collaboration and networking among different entities.There are many types of corporate events, like

1. Conference

The primary purpose of a conference is to connect with target audiences and give them relevant information, usually to educate or motivate them. They're also useful occasions for promoting networking and collaboration between attendees. Conferences typically last at least a full day, occur at conference centers or hotels and feature a keynote speaker, as well as many other speaking sessions on different topics.

2. Product Launches

As their name suggests, launches are corporate events to announce a company's new product or service. Their role is usually to inform potential clients and the media regarding the new product or service. However, companies also aim to expand the level of awareness beyond the people attending the launch.

3. Trade Show

The main purpose of a trade show is usually to connect companies with potential customers. Some companies may also choose to host or attend a trade show to solidify their image of a leading name within a particular industry. They're usually held in large indoor or outdoor spaces and various companies pay for space, advertising and potential-speaking-opportunities.

4. Appreciation Ceremonies

This kind of event has the purpose of showing appreciation for either the company's employees or its clients. They're usually informal with a wide range of potential activities. Some of the most popular venues are restaurants, theaters, sporting arenas, musical venues, popular events and holiday spots.

5. Team-building activities

Companies organize team-building activities to improve employee morale and collaboration. They allow employees to spend time in an informal environment and get to know the nonprofessional aspects of their personalities. Most team-building activities occur outdoors, usually in natural surroundings and organized by specialized companies.

6. Congresses

Congresses are similar to conferences in structure but tend to focus on one specific topic. They're usually an occasion for specialists in a particular field to get together and discuss various relevant topics. Given the opportunity to learn new concepts and practices within a certain niche, companies often send their employees to congresses as a way of expanding their skills.

7. Award Ceremonies

These events are either hosted by a particular company to reward its employees, suppliers, customers and other stakeholders or by an entire industry to celebrate its best performers within a specific period. Internal award ceremonies improve morale and generally make relationships with the company more enjoyable. Industry-wide award ceremonies, however, allow companies to promote their business and establish themselves as industry leaders.

8. Sports Tournaments and others

Companies host various sports tournaments among their employees or across departments to get employees and their families to interact with one another. In corporate sports events, more companies within the same industry send some of their employees to represent them in a friendly competition. Depending on the exact sport, corporate sports tournaments can take place in public parks or specialized venues.

Chapter Six
Findings

6.1 Findings

After the data collection and analysis, I was able to gather some findings. These are completely taken from my personal point of view. In below are the findings that have been displayed:

6.2 From the Perspective of Import

- In import, we got to see a very fluctuating trend over the period where the highest business hits were in 2022 (BDT 221.94 billion) and 2023 (BDT 223.51 billion). On contrarily the lowest was seen in 2020 (BDT 124.01 billion). (Import 2024, n.d.)
- The import financing of Dhaka Bank PLC. took a big turn over the years, demonstrating the bank's active engagement in international trade facilitation.
- These strong figures show that the bank supported imports of capital machinery, industrial raw materials, gasoline, and consumer items to boost the country's economy.
- Demands for essential imports are high.
- The bank followed Bangladesh Bank's rules for import payments, LC margins, and foreign exchange laws to ensure compliance in all trade financing operations.

6.3 From the Perspective of Exports

- From the year 2021 to 2023, exports hold upward trend which is a good sign. However, in 2019 and 2020, it also witnessed the lowest ones, expressing a low performance over the years. (Export 2024, n.d.)
- From the analysis made previously, it concludes that the overall performance of CPC-Trade Operations in export business was strong.
- This strong performance entails that the bank offered working capital and pre-shipment financing to exporters, focusing on RMG (Ready-Made Garments), textiles, and agriculture -based exports.
- The bank provided exporters with documentation credit, export bill collection, and discounting services therefore elevated the export business.

6.4 From the Perspective of Remittance

- From 2019 to 2020, remittance displayed an upward trend. Over the period, the total remittance went up to USD 721 million. This defines that CPC-Trade also performing really well in remittance services.
- A strong remittance inflow.

- This positive trend shows remittance services have been improved.
- The bank likely offers competitive exchange rates, low fees, and better remittance processing to magnet more transactions.
- Customer engagement has been improved.

6.5 Others

- The overall performance of CPC-Trade Department is in good shape.
- CPC-Trade is trying to specialize in more trade functions.
- But the department is experiencing insufficient manpower.
- Further automation and integration are possible if invested wisely.
- Cybersecurity remains a key external risk.
- In the future, the bank seems to be committed over using enhanced real-time analytics and advanced risk-monitoring tools to boost their performances and to adapt with the changing world of technology.

Chapter Seven
Recommendations & Conclusion

7.1 Recommendations

Dhaka Bank Limited is one of Bangladesh's oldest and largest private commercial banks. DBL faced challenges in the economic, social, and political environments over their banking career. Performance of the Bank. Nowadays, competitive business is crucial. A few years ago, the number of banks was extremely modest. Hence, there wasn't as much competition as there is now. With the introduction of new banks, customers now have more options to choose the finest one. Banking is currently a highly competitive industry. As an intern, I can express my viewpoint to improve the organization's performance, albeit it may be difficult to make recommendations. I've seen some problems in their banking operations and other areas. Based on my observations, I would like to propose the following recommendations:

- Implementation of advanced automation tools can enhance document processing.
- DBPLC should consider launching new training programs that can enhance employee performance and improve skills particularly focus on CPC Trade Operations.
- Redesigning the document verification workflow (incorporate digital signatures/validations) I think can boost the documentation processes.
- Modernizing IT systems can gear up real time data integration and processing.
- Adherence to regulations can be ensured by strengthening internal controls and conduction of periodic gap analysis.
- The number of customers of Dhaka Bank PLC is increasing. To maintain its promise, DBPLC needs to enlarge its workforce to ensure prompt delivery of client results.
- Foreign exchange operations should be better organized. The import and export should have their distinct divisions.
- Internship period should be increased from 3 months to 6 months since there are a lot more things to learn which I believe cannot be covered within such a short period.

The organization can arrange an orientation program for interns to help them get to know about the office and its settings in a more organized and faster way since the internship program lasts only for 3 months.

7.2 Conclusion

Despite the worldwide economic issues, Dhaka Bank's trade operations have grown significantly. However, improvements in risk management, digital transformation, and trade finance efficiency are required to maintain and develop its trade operations. Implementing these strategic ideas can help the bank increase profitability, decrease risks, and grow its worldwide trade presence. In other words, Dhaka Bank’s remittance business has shown exceptional growth, with a massive jump from USD 123 million (2019) to USD 721 million (2023). However, to sustain this growth, the bank must reduce dependence on traditional exchange houses, enhance digital remittance offerings, and diversify currency inflows. Dhaka Bank PLC is Bangladesh's largest and oldest private-sector commercial bank, with extensive expertise. It has 114 branches throughout Bangladesh from which it conducts all of its banking services. Many customers are unaware of the various facilities given by DBPLC. However, they must immediately focus on their issue areas. Although DBPLC faces challenges, it is inspiring to see their efforts to overcome them. To keep up with current demand, DBPLC needs to become more responsive. It should take the required initiatives and disseminate its products around the country.

So, a proper training in an appropriate method to the right person can differentiate the organization by having a flourished career employee who will work as strength of any organization. By such training employees' careers get enhanced, which affects the overall organization and employees as well. So, Training has some impact on Career progression in Banks.

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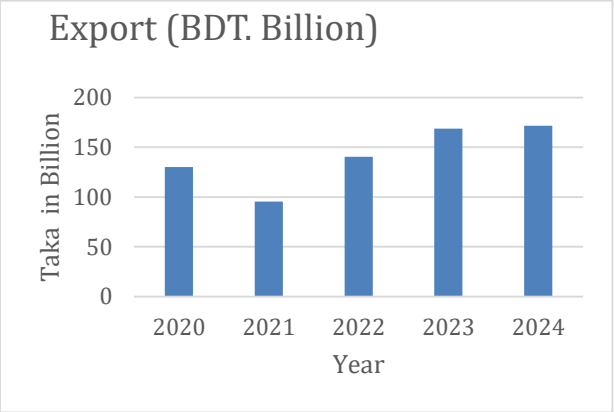
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Appendix

Year	Take in Billion
2020	151.12
2021	124.01
2022	221.94
2023	206.32
2024	223.51

Trend of the Last Five Years Imports

Year	Taka in Billion
2020	130.16
2021	95.34
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Trend of the Last Five Years Exports

Year	Remittance (USD Million)
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