



Daffodil
International
University

Internship Report on
“General Banking Activities in Dhaka Bank Limited”

Date of Submission: 18th September, 2022



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Internship Report on
“General Banking Activities in Dhaka Bank Limited”

Submitted to

Dr. Sayedul Anam

Assistant professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Submitted by

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ID: 201-14-3164

Program: MBA, Major: HRM

Daffodil International University

Date of submission: 18th September, 2022

Letter of Transmittal

Date: 2-07-2022

To

Dr. Sayedul Anam

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Sub: Submission of Internship Report

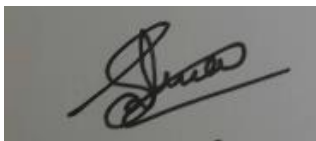
Dear Sir,

It is with great pleasure that I present to you the Internship Report on “General Banking Activities at Dhaka Bank Ltd” given to me as a prerequisite for the Masters of Business Administration competition.

I am honored to work for an organization that is dedicated to lending in Bangladesh and learning about the lending process and monitoring techniques. Throughout the study, I have tried to the best of my knowledge and belief to include as much information and relevant issues as possible and tried to follow the directions you suggested. I have done my best to provide this report with as much information as possible.

I thank you for your guidance and friendly cooperation every step of the way as I prepare this report. I would be grateful if you would take some time to go through the report and give me your feedback.

Yours sincerely,



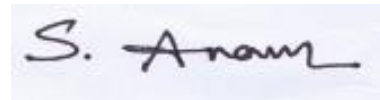
Salwa yasmin

ID: 201-14-3164

Letter of Acceptance

This is to confirm that Salwa Yasmin, ID: 201-14-3164 Program: MBA, Major: HRM is a regular student of the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University. She did her internship at Dhaka Bank Ltd. and drafted her internship report under my supervision. The data and results of this internship report seem authentic. Thus, it's been accepted for presentation within the internship defense.

I wish her all success in life.

A handwritten signature in black ink on a light blue background, reading "S. Anam".

(Assistant Professor Dr. Sayedul Anam)

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

First of all I would like to express my gratitude to Allah Almighty who gave me the opportunity to go through the whole internship process and write a report about it.

I take this opportunity to express my gratitude to my internship supervisor Dr. Sayedul Anam for his guidance and support which has helped me immensely in writing this report.

It was a great pleasure to work as an intern at Dhaka Bank Limited (Kawran Bazar Branch). I would like to thank my manager Mr. Sofequl Islam at Dhaka Bank and all the staff for their kindness and cooperation. They helped me learn more about the general banking activities of Dhaka Bank Ltd. I have learned many important things during my intern career through their proper attention and cooperation.

Finally, I must mention the great working environment and group involvement of this bank, which allowed me to do a lot and observe the banking business during my two months of internship. Finally, I express my sincere thanks to my friends who in various ways are inspired to complete the report and the course as well

Executive Summary

I got the opportunity to work in Dhaka Bank Ltd. (Kawran Bazar Branch) as an intern. Throughout the course of the program, I had the chance to take a thorough look at DBL's numerous general banking operations. This report was created using the work I did throughout my three months at Dhaka Bank Ltd. Banks are essential in the present era of evolution in order to keep the economic development wheel turning. With 106 branches spread over Bangladesh, Dhaka Bank Limited has been operating as a top private commercial bank, offering sincere and individualized banking services to its clients in a welcoming and technology-based atmosphere.

I've highlighted a variety of elements, including the study's methods, limitations, and a brief introduction and purpose. The report then begins with the organizational profile of Dhaka Bank Ltd. This includes its background history, mission, vision, products and services offered, corporate culture, and organizational hierarchy. The next section describes Dhaka Bank Ltd's general banking operations, as well as internship operations and professional responsibilities during the internship period. After that, I found some insights and tried to provide appropriate recommendations to Dhaka Bank. As a result, we found out the strengths and weaknesses of Dhaka Bank. As a recommendation, I'm trying to solve their weaknesses. The report also attempted to incorporate real-world banking experience into branch banking. We are also aware of the various banking roles and day-to-day banking roles involved in completing an internship.

Overall, it was a great experience to work with the nice guys at Dhaka Bank Ltd. This work experience will help me in my professional life. This internship helped me learn a lot of things that are very effective in the near future.

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CHAPTER 1
INTRODUCTION

1.1 Introduction

Today's education goes beyond books and classrooms. In today's world, education is a tool for understanding the real world and applying knowledge for the benefit of society and the economy. There is no substitute for practical knowledge. Perfect alignment between theory and practice is paramount in the context of the modern business world to solve the dichotomy between these two areas. Internships offer students a hands-on opportunity to work in their desired field. Therefore, the Daffodil International University Internship program could be a demand for MBA students to alter future business graduates to realize 3 months of labor expertise referred to as the "internship program." Interns work at the company for a period of time, usually 3-6 months. Some students have part-time internships and work in the office for days or hours a week. Internships are part of the prerequisites for a degree. It offers a great opportunity for any student to get some great and great ideas for a practical field. Creating an internship report that enhances the intellectual abilities of competent graduates is also a rewarding experience. As part of the internship program, each student is assigned to an organization for practical knowledge. Banks are a great place to start and deepen my knowledge. It helps you understand the general banking process that the average person does in their daily banking business. Banks are the only place where the general public comes to save money to meet future needs. Therefore, as an MBA student majoring in human resources, it is of utmost importance to understand the general banking process and its customer service process and relate it to my overall MBA life theory learning. Finally, I completed an internship at a general bank at Dhaka Bank (Kawran Bazaar Branch).

1.2 Objectives:

1.2.1 Broad objective:

The main purpose of this report is to provide an overview of general banking activities of Dhaka Bank Ltd. (Kawran Bazaar Branch).

1.2.2 Specific objective:

- To understand the function of general banking activities in Dhaka Bank.
- To identify the existing problems and difficulties of General banking activities in Dhaka Bank.

- To provide possible recommendation for general banking activities in Dhaka Bank.

1.3 Methodology of the study

This report relies on data from a range of sources. Nevertheless, I focused more on the actual observations. Almost the entire report comes from my field observations. I followed a specific methodology to make this report valuable. This study requires different types of information about current policies, procedures, and methods. I used both primary and secondary data to create this report.

1.3.1 Primary Data:

- Activities of bank are being observed.
- Conversations with staff, Dhaka Bank Limited's professional opinions.

1.3.2 Secondary Data:

- I keep a diary (including activities at Dhaka Bank Limited's hands-on orientation).
- Information from the web
- Dhaka Bank Limited's corporate portal managed by the IT department.
- Published documents provided by Dhaka Bank Limited.

1.4 Limitations of the Study

There were some restrictions when writing the work. Here are some restrictions:

- Every organization has its own secrets that are not revealed to others. When collecting data, we did not disclose internal policies that compromise the confidentiality of the organization.
- ✓ Access to more inside information that I couldn't get, and they didn't even disclose these issues in front of me.
- ✓ Many employees in the branch were not fully informed about their talent development policy.
- ✓ Sometimes they can't provide information due to busy work schedules
- ✓ Shortage of time: I have a limited amount of time to finish this report. Therefore, the study's time restriction makes it impossible to prepare a report within the allotted time due to the study's extensive scope.

Chapter 2

Company Profile

2.1 Background of the company:

Dhaka Bank really appreciated and learned the background and records of Dhaka and Bangladesh from the Mughal outpost to the hip metropolis. Most of its presentations, publications, and emblematic initiatives, shipping channels, calendars and economic events bear witness to the Bank's commitment to this annex. The bank is now widely recognized for its exceptional service, simplicity, proximity and operational know-how that characterize its role as an effective market player in all intermediary banking regions of the country. It was given indexed in DSE and contemporary shipping method. The financial institution excelled in 2000 for its economy and its CSE. In addition to a long-standing connection to the corporate world, units across the country. In order to meet the needs of the capital market, the bank established a subsidiary named Dhaka Bank Securities Limited with 6 branches nationwide. They are counting on the upward thrust from the heart of Bangladesh as greater pressure on the market they serve. They are dedicated to their dreams as Dhaka Bank has gained nationwide reach through a larger community of branches, ATMs, ADMs, SME channels and SMS banking. In December 2016, Dhaka Bank showed its colorful presence with ninety-six branches, including two Islamic Bank branches, three SME service centers, fifty-six ATMs, 20 ADMs, 1 business kiosk and a few offshore banks, bringing them a protracted shareholder suit excellence, as they develop and mature into a banking veteran.

(a)Corporate Banking: Providing tailored solutions is the essence of our corporate banking services. Dhaka Bank offers various tailor-made advice

They focus:

- Empower and trust your employees to be responsive and do the right thing.
- Promotion of common values consistent with the value of the Bank.

(b)Retail Banking: Dhaka Bank is a trusted name in the retail banking sector among Bangladesh's regional and multinational banks.

They offer:

- A large limit of liability products.
- A wide range of asset products.

(c) SME Banking: They appreciate their financial needs, regardless of their size or quantity. To build a solid foundation for small businesses in business, they offer you small business products tailored to their needs.

Strategic Choice:

- Be the customer's choice of needs-based solutions.
- Become a faster and innovative solution provider in the SME sector.

(d) Islamic Banking: They are pioneers in providing Sharia-based banking services in addition to traditional domestic banking services through Islamic bank branches.

Strategic Objectives:

- Eliminate oppression and economic disparities by ensuring an equitable distribution of wealth.
- Eliminate oppression and economic disparities by ensuring an equitable distribution of wealth.

(e) Vision: At Dhaka Bank, they are inspired by distant stars. Their vision is to ensure a standard that makes every banking transaction a pleasant experience. Their goal is to provide you with ultimate service through precision, reliability, fast delivery, innovative technology and solutions tailored to your business needs, global business reach. . Your needs and high return on investment. Their people, products and processes are tailored to meet the needs of demanding customers. Their goal is to achieve a separate pension offer. Their primary goal is to deliver quality that reflects the banks' vision of excellence.

(f) Mission: A team of start-ups that are among the leading financial institutions in the country, offering high-quality products and services powered by the latest technology and delivering industry excellence Bank.

(g) Corporate Values:

- Customer Focus
- Integrity
- Quality

- Teamwork
- Respect for the Individual
- Responsible Citizenship

(h) Product and Services: In order for their business to succeed, Dhaka Bank understands that each of their corporate clients has a unique set of requirements. DBL Corporate banking provides financial products and services to a range of clients, including small businesses, financial institutions, and microcredit groups in addition to large corporations.

Project Finance (Long, Mid & Short Term): Entrepreneurs undertaking a project can choose from a wide variety of goods and services from Dhaka Bank, including assistance with project financing structuring, risk mitigation, and consultancy services.

Products offered under Project Finance –

- Term Loan – Machineries
- Term Loan – Construction
- Lease Finance (Machineries)
- Foreign Currency Loans
- **Working Capital Finance:**

The lifeblood of all newly launched projects is working capital. Working capital financing from Dhaka Bank covers all varieties of facilities in every sphere of business and industry, according to the nature of the enterprise. Depending on the kind of facility, our working capital finance products and services can be divided into the following categories:

- **Non – Funded Facilities:**
- Word of credit (Cash LC, BTB LC, UPAS, EDF etc.)
- Bank Guarantee (BB, PG, APG, Payment Guarantee, FC)
- **Funded Facilities:**
- Short Term Loan (3, 6, 9 months)
- Overdraft – Others.

- Overdraft – Work Order
- Cash Credit (Hypothecation, Pledge)
- Loan against Trust Receipt (LTR)
- Time Loan.

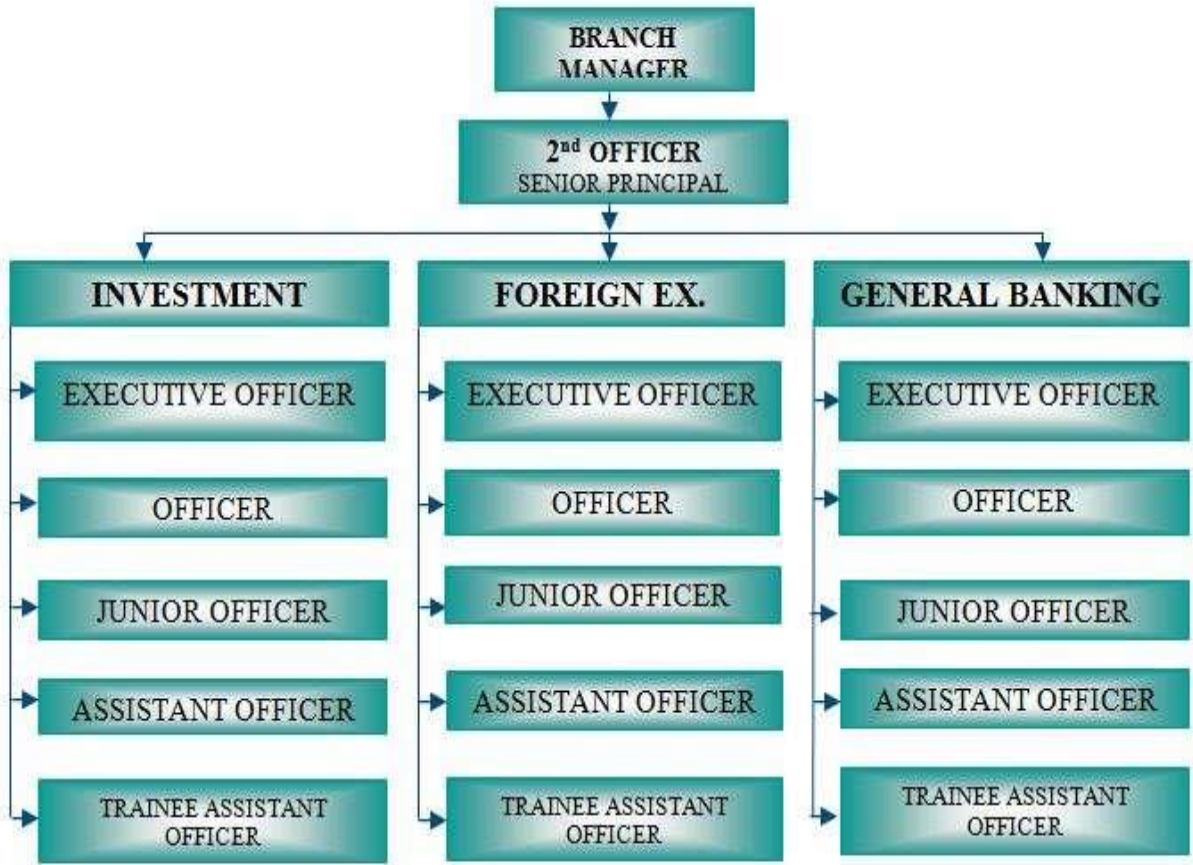
- **Trade Finance:**
- Export LC (Advising & Transfer)
- Export Bill Negotiation/Collection
- Import Finance
- Import Bill Handling
- Shipping guarantee
- EDF Loan
- OBU Financing

- **Cash Management Solutions :**
- Payment & collection solution
- Bulk cheque Processing
- Utility Bill collection
- Vendor/Salary Payment
- Cash pickup & Delivery
- Hajj Remittance Processing
- Managing IPOs as Lead Bank
- Act as Banker to the issue of IPOs

- **Car Loan Facilities:** Dhaka Bank is a reliable bank that has always supported you by offering mortgages.
- **Home loan facilities:** Dhaka Bank is something you can trust and can support you forever by offering a mortgage.

- **Credit card facilities:** Dhaka Bank has developed a multi-functional credit card to serve our valued customers.

(i) Organogram of Branch:



2.2 Departments of DBL:

To successfully control the system, Dhaka Bank keeps the jobs in a systematic and ordered manner, taking into account their interrelationships, and assigning them to specific departments. DBL's many departments are as follows:

2.2.1 Human resource division: The bank's human resources policy prioritizes ensuring that employees are happy in their jobs, advancing their careers, and being properly acknowledged for their exceptional achievements. Employee loyalty and dedication are reflected and promoted in a positive work environment. Recognizing this, Dhaka Bank Limited prioritizes the continued growth of its human resources, identifying the strengths and weaknesses of its employees to

assess individual training needs and sending them on self-improvement training. Dhaka Bank Training Institute (DBTI) offers both in-house and external training to help its employees expand their banking knowledge.

2.2.2. Treasury division: Their fundamental work is to require decisions about the purchase and sale of foreign currencies. The Treasury's purpose is to use the reserves to achieve the lowest possible rate of interest, in keeping with government rules and international trade regulations.

2.2.3 Computer & information technology division: This department offers software and hardware support to completely different divisions of the bank. As Bank National Capital is heavily involved in online banking, its importance to the bank cannot be overstated. This department is responsible for resolving any problems with the IT system. The managers and executives in this department work hard to develop and improve the IT system so that it works smoothly and quickly for everyone involved. Since Dhaka Bank became a depository financial institution in 1995, it has been under intense pressure to update its technology in order to remain competitive. The software system Flex Cube has been operational since 2003; and installation of the new banking software system is currently in progress. The bank is prepared to provide the best international standards of service. In 2009, national capital Bank became a member of the EI Dorado interbank fund transfer network, which allows for easier and faster transfers between banks.

2.2.4 Audit & risk management division: The risk management department is responsible for managing risk by measuring the risk and developing policies to keep the bank within the desired range. The bank monitors risks and makes sure that they don't exceed the bank's strategic targets and risk appetite.

2.2.5 Operation division: This is a crucial a part of the bank's operations. The offerings branch guarantees that each one departments inside DBL paintings collectively smoothly. DB Liaison additionally offers ongoing guide to DBL's middle banking business. The supervisor of offerings leads the branch that develops and manages vital problems associated with the offerings characteristic of DBL. He is accompanied through a collection of executives who're the heads of numerous subsidiary divisions that perform inside the offerings branch. The offerings branch is a severely crucial a part of each different branch in a business, and is vital for going for walks a hit business.

Chapter 3

General banking activities of Dhaka bank (Kawran Bazar)

3.1 Work Related Activities: The banking sector in general performs many important banking activities. The banking department is generally the most exposed department with the maximum number of banking customers. This is the bank's front desk service for its customers. During my internship, I was assigned to the position of General Manager of the Bank. The General Banking Department performs most of the functions of a bank. This is the main part. In fact, banks operate with people's money. And the process begins with the General Banking department. Although I was not assigned specific responsibilities, I mainly performed tasks related to customer management. It was a great experience for me as I gained a lot of practical knowledge and expertise. My job descriptions are given below:

(a) Bank Account opening section:

- The bank provides an account opening form to potential customers or applicants. The customer completes the form. But most of the time I fill in customer information in the application form.
- I have received applicant sign, nominee sign and introducer sign in the form. I have attached passport size photo of applicant and nominee.
- Then I submit the form to the authorized officer. If the application is filled out correctly and with all the required documents, the authorized officer provide the account number.
- The authorized officer then entered the information on the computer and signed in the form. After giving the entry, the authorized employee gets the customer ID number means the account is open.

Opening an account is one of the most important things in a bank. The bank begins to provide services to customers. Dhaka Bank Ltd. has various types of bank accounts for different customers. This is a list of things.

- Current Account
- Savings Account
- Fixed Term Deposit account(FDR)
- Short Term Deposit(STD/DPS)

Opening an account with Dhaka Bank is the first step towards becoming a customer and getting the various services offered by the bank. To deposit and withdraw money at Dhaka Bank, you

need an account for each individual and institutional customer. So my duty is to provide superior service and try to keep our customers for quite a long time with Dhaka Bank

Closing Accounts:

Client's account was closed for various reasons I closed my account out of an abundance of caution for the client to prevent them from losing money again in the future. Dhaka Bank Ltd will be the bank they will consider next time they want to open a bank account.

(b) Scan the Photo of the Account opening form:

- In the account opening form there is a picture of the account holder. The officer of the bank told me to scan the picture of the account holder so that they can get a proof of the account holder's picture in their computer
- For this work I got a scanner where I can scan the picture of the account holder. I took the account opening form and then i started to scan the picture of the account holder.

(c) TP Posting:

- TP means transaction profile of the customer. A deposit account from which the account holder can withdraw funds or transfer funds to a third party by check, draft, online transfer, etc.
- In transaction profile it gives a detail idea about customer's income source. What is the income source of the customer, how much money he can deposit in the bank and how much money he can withdraw from the bank it gives that detail idea. My work is to make a TP for example the amount of money he or she can deposit, the amount of money transfer from one bank to another bank and the amount of checks.
- I posted TP on computer and it is important because without TP bank officer did not receive any large amount of checks or money. In TP I posted about how many times a customer can deposit money, checks and transfer the money from one bank to another and how many times he can withdraw that money, checks and transfer that money from one bank to another.

(d) Check book issue:

- I have provided the application to the account holder. Sometimes I also fill out the requisition form and get two sign of account holder.

- The authorized officer give an entry on the check requisition book. Sometimes I also put an entry into the book.
- But the authorizing officer also provides input on the computer.
- When the account holder went to the bank to collect the checkbook, I collected the account holder's signature in a book and the authorized officer gave the checkbook.

(e) Debit card issue:

In this task, client come to collect Debit card and authorized officer give it to the customer with hide security pin number. For using the Debit card, clients first have to issue the Debit card. So after listening the request for Debit card from client, I gave the Debit card issue form to the client and clients fill up the form & sign it. I checked the form and if the form was completed properly, I gave it to the authorized officer to posting it into the Dhaka bank server. After 10 to 12 working days the card comes to the branch. Then authorized officer give sms to the customer to collect Debit card. When customer come to collect the card then the officer told me to give them the debit card and pin number. After that I check their debit card and pin number and when I get it I give it to the officer and take a sign from the customer in the debit card book. When the customer sign into the book than officer give the card to the customer.

(f) Pay Order Issue:

The order has been provided to serve the client who needs to send cash using restraints. This decreases the likelihood of money getting lost or stolen. I sent the compensation request slip to help the clients.

(g) Client Account Statement:

Many clients ask for their bank statement. I provide bank account statements to our clients as requested.

(h) Address change & Name correction of the customers:

If necessary I change customers name and address. Than I had to contact with customers face to face and inform that their address or name have to correct. I talked with account holder and ensure them to come bank with their all information such as, NID card, photocopy etc. for make sure their account be ready for transaction.

(i) Opening a several types of account:

This task involves opening a bank account whether it is savings accounts, fixed deposit receipt, special deposit scheme, current account etc. under individuals/joint account/sole proprietorship requires certain number of documentation which indicates that he/she/it is legally capable of handling the bank account under certain rules & regulation. Opening any type of bank account is fallen commonly into two types of documentation which are:

- **Individual account:** In Dhaka bank limited I made majority account for much individual account. It is single account for the customer. They need same documents and introducer signature.
- **Joint accounts:** In Dhaka bank limited I made majority account for many joint accounts. When I was opening the account then I asked them that what is the relationship between them. Most of them were brother and sister or husband and wife. I informed them to give me some documents like NID card, or Passport, Photograph, Utility bill and others documents. And then, I gave all the documents to the officer and the officer opened an account.

(j) General activities: Apart from my main duties, I did some additional General activities as well during my internship Period. Although those activities are not that much significant, but have value to the organization. Those activities are –

- Give phone calls to the client for collecting the check book from the bank
- Attaining calls on behalf of bank authority.
- Fill up the different types form.
- Sometimes I put stamps on valuable papers.
- Transferring different types of files and papers from one place to another place.

3.2 Learning Outcomes:

- Adapting new environments.
- Serve clients and stakeholders.

- Allocate time effectively.
- Helping to understand workplace behavior and customers attitude
- Developed a sense of responsibility.
- Increasing professionalism and addressing colleagues and superiors appropriately.

Chapter 4

Findings, recommendation, conclusion

4.1 Findings of the Study:

- **Strong employee bonding and belongings:** DBL employees are one of the company's greatest assets societies. DBL employees work with the organization I also feel pride and a sense of belonging to DBL. DBL's strong organizational culture that's the main reason for its strength.
- **Strong corporate identity:** According to customers, DBL is a major financial services provider Service identities around the world. It is in a better position with its strong corporate image and identity in the heart of the customer. This image helped DBL conquer the retail sector very quickly from Bangladesh.
- **Efficient Performance:** Customer testimony shows that DBL is hassle-free Customer service to customers compared to other financial institutions in Bangladesh. Our motto is a personal approach to our customers' needs.
- **Young enthusiastic workforce:** DBL selection and adoption Qualified graduates and graduate students with little or no work experience to date. The reason behind this is that DBL wants to avoid the "garbage in and garbage out" problem. And such Young & Fresh Workforce energizes the entire DBL work environment.
- **High cost for maintaining account:** DBL account management costs are relatively high expensive. Other banks emphasize this very often. In the long run this can be negative DBL output.
- **Scarcity of innovative products:** DBL to be greater aggressive withinside the marketplace Develop new appealing and modern products. This is one of the weaknesses DBL is presently being transferred.
- **Lacking of co-operation of the bankers:** The employees of DBL are not that much cooperative with their customers. Sometimes they become angry with the customer.

- **Work pressure for Intern:** Sometimes I feel very pressure working here. I have to work here for long time and the officers give me lots of workloads.

4.2 Recommendation for DBL:

- **Cost should be reduced for maintaining account:**

DBL account cost should be reduced so that customer can easily encourage opening account. Other banks account cost is comparatively low than Dhaka bank.

- **Innovative products:**

DBL should innovate and redesign their products according to customer choice and preferences.

- **Bank staff should be co-operative:**

They can have someone who will co-ordinate or supervise the intern students. It is very simple that everyone is not the same. Some people are not co-operative by nature it creates a problem for intern students so bank employees should be supportive and co-operative with the intern students. Bank employees should give access to computers to the intern students.

- **Give details information what things will need to open an account:**

First the bank employees who are in the account opening section need to tell all detail about savings account to the customers when they come to collect information. So customers will not face problem when they will come to open account. Account holders make mistakes when filling out the form, so bank employees have to fill out the form and clarify checking accounts to customers.

- **Renovation of customer service:**

DBL should make its service fast so that people don't need to invest more time in banking and feel easy to do all related activities. Moreover, they must come up with new facilities

and offers that will attract more customers and help secure their premium and loyal customers forever. Therefore, with better computers and operating systems, they must ensure a faster working process. The branch requires a large office space for its extensive banking operations. The branch should expand the training program for employees so that they can provide quality services to customers more quickly.

➤ **Provide information how to collect cheque book and when they will get:**

When customer opens the account the bank employees need to tell them clearly when they should come to collect the cheque book, about their sign, they should come to apply for the new book when they have 3 cheques in their existing book. If the customers do not know all this at the time of account opening, this will create problem in future. For most of the intern students, it is problem to adopt with the new environment because work place is always different from other place. So bank should do something to make intern students comfortable with the environment.

➤ **Desk & Chair facility:**

Dhaka Bank Limited should provide the desk and chair facility for their intern student.

➤ **Resources:**

They should also buy some more resources as like as; one photocopy machine, air conditioner has to be fixed, maintenance their computer and update their software at least every six month per year.

- It is important to prioritize skill and efficiency when working.
- The implementation of a better online banking system would help businesses process their transactions more efficiently.
- They ought to increment the labor
- Administration proficiency has to be upgraded

4.3 Conclusion:

The main competitive advantage that DBL enjoys is that online banking is where else the local banking is. Commercial banks are not yet in a position to obtain this advantage. But now all commercial banks are trying to achieve this. In this bank, the employees are very enthusiastic about the compensation and so on. Here all the employees are very collegial with clients, colleagues, etc. In this report I have tried to find all kinds of practical actions that were carried out during the process. Different bank types in each department, theoretical aspects, here's what to do Procedures and requirements are applied from start to finish, just like actual practices. In particular, the ultimate interests of banks in carrying out financial activities are discussed. Holding money trading is exceptionally competitive in creator countries, such as Bangladesh. Currently, there are many banks doing their trade and competing to get the most of the ad. Banks are financial organizations and one of their main activities is to raise capital from the common unemployed population. The banking sector plays a vital role in the civil world and compared to the conventional banking framework, private banks are made more competitive, diverse and energetic. Every day new players appear in this segment with modern and superior concepts, items and services. Dhaka Bank Restricted could be an unshakable quality image in the account management industry.

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