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**Faculty of Business of Administration**

**AMERICAN INTERNATIONAL UNIVERSITY-BANGLADESH**

**(AIUB)**

**INTERNSHIP AFFILIATION REPORT ON Risk management operation and Basel in Dhaka Bank Limited**



 An Internship Report Presented to the Faculty of Business Administration in

Partial Fulfilment of the Requirements for the Degree of Bachelor of Business Administration (BBA)

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**INTERNSHIP AFFILIATION REPORT ON**

(An overview of Risk management division and Basel in Dhaka Bank Limited)

**Letter of Transmittal**

December 1, 2022

Mr. R. Tareque Moudud

Director

Office of Placement & Alumni (OPA)

American International University-Bangladesh Kuratoli, Dhaka.

Subject: Submission of the internship report on an overview of Risk management division and Basel.

Dear Sir

It is a great pleasure to hand in the internship report titled (An overview of Risk management division and Basel in Dhaka Bank Limited), which was assigned to me as a partial requirement for the completion of the degree of Bachelor of Business Administration (BBA).

It is my honour and privilege to work for a leading organization in Bangladesh and to gain an in-depth knowledge on different areas. Throughout the study, I have tried my level best to accommodate information as much as I could, which I thought were relevant and informative. I tried my level best to make this report concise and informative.

I am grateful to you for your generous guidance and kind cooperation at every step of my endeavour.

I would be grateful if you would kindly accept the report and forward it to the respective department of AIUB.

Sincerely yours

Fahim, Ayub Karim

ID 19-39524-1

Department of Marketing and MIS

American International University-Bangladesh (AIUB)

**Letter of Endorsement**

The Internship affiliation report entitled (An overview of Risk management division and Basel in Dhaka Bank Limited) has been submitted to the Office of Placement & Alumni, in partial fulfilment of the requirements for the degree of Bachelor of Business Administration (BBA), Major in ( Marketing and MIS) ,Faculty of Business Administration on December 1 by Fahim, Ayub Karim, ID:19-39524-1 . The report has been accepted and may be presented to the Internship Defense Committee for Evaluation.

**Md. Mehzabul Hoque Nahid**

Internship Supervisor

**Acknowledgement**

First, I would like to express my gratitude to Almighty Allah who gave me the opportunity to go through the whole process of internship and write a report on it. In preparing this project report, I would like to acknowledge the encouragement and support given to me by many people. I am very grateful to my internship faculty Md. Mehzabul Haque Nahid, Faculty of American International University-Bangladesh for providing continuous detailed feedback and support on this report. This path would not have been so easy for me without the guidance. I would like to express my gratitude to Dhaka Bank's SAVP and Deputy Chief Risk Officer Md Nahid Ul Hasan, Senior Officer Head Office Nazmul Hossain and Trainee Officer Risk Management Department Moidul Islam Imtiaz. Helping me with relevant information about Risk Management Department of DBL, which I need to prepare this report. Without their contribution, it would not have been possible for me to carry out this project.

During my internship period I came to meet many fellow colleagues who were always helpful in providing all kinds of required information and sharing their views and ideas with me.

During my internship period I knew many fellow colleagues who were always supportive in providing all kinds of required assessment and sharing their ideas with me.

**Executive Summary**

I completed my internship report using my faculty's guidelines. I was appointed for internship in "Risk Management Division and Basel" of Dhaka Bank Limited, Head Office. There are some differences between theory and practice. Due to completion of this report, I worked in RMD and Basel unit of Dhaka Bank. The employee associated with my department helped me to complete the report by providing various information. I learned many practical activities from them. Dhaka Bank Limited, a second-generation private bank, made its debut on 5 July 1995 amidst the liberalization of the world economy. In its arduous journey since then, Dhaka Bank has succeeded in fulfilling the dreams of those who founded it. At present, it is one of the leading private sector banks in the country making a significant contribution to the national economy. Its head office is located at Gulshan 1, Dhaka. Currently the bank has 110 branches, 22 sub-branches, 2 offshore banking units and three SME service centers across the country and is continuously improving towards service excellence through its products and services. The risk management department and the Basel unit have some hugely enthusiastic and skilled members. All six employees are the best in their respective jobs. I was also placed in this department along with 2 interns to work with them. In this report, I have outlined what the work of my department is, how the department works, what the department does and what role I was given. The report contains information about how Dhaka Bank deals with various risks and precautions taken to protect the bank from specific risks. The focus of this report was to highlight my contribution to the company.

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**Chapter 1**

**Introduction**

Banks are the most important financial institution in the country's economy. They are the main source of credit for millions of individuals and families and many units of government. Besides giving loans, banks also provide various services to the people. For the development of the country, the Bank is committed to providing high quality financial services/products by stimulating business, accelerating industrialization, increasing exports, creating employment opportunities for the youth, alleviating poverty, improving the living standards of low income groups. Overall sustainable socio-economic development of the country. That is why I applied to work as an intern in Dhaka Bank Limited. Internship program in a recognized banking institution named "Dhaka Bank Limited" as a necessary step towards graduation. The internship program lasts three months and throughout that time, there are many opportunities to learn about banking operations and systems in practice. "Performance Analysis of Dhaka Bank Limited" is the basis of this report. The report is the result of scheduled internship offered by American International University-Bangladesh University and my faculty Md. Mehzabul Haque Nahid.

**Rationale of the Study:**

This paper, which is a component of my internship program and which is required as part of any workplace practical experience in the Bachelor of Business Administration, is on the functions of Risk Management Department and Basel Unit of Dhaka Bank Limited. To fulfill these criteria, I completed a three-month internship at the head office of Dhaka Bank Limited. Every student can greatly benefit from this internship program in understanding the corporate world and gaining practical experience. My BBA curriculum provides a perfect blend of theoretical and practical knowledge that will help me.

This internship report looks at the functions of risk management department and Basel unit of Dhaka Bank Limited. From this report, it will be known about risk management functions of Dhaka Bank. For preparing this study, data and relevant information were collected from numerous sources. The report also includes information on Dhaka Bank Limited's financial performance and research focus for internships. This report is prepared using a simple financial statement analysis.

**1.1 Objectives:**

The internship program is a requirement for graduating from the BBA program as well as developing professional skills and establishing a connection between academic education and the real work settings students will encounter in their careers.

**Specific Objective:**

1. To describe the requirements of the risk management department.

2. To demonstrate how risk management and Basel units work in a bank.

3. To provide an overall idea about the functions of risk management department of Dhaka Bank Limited.

4. To propose a strategy for the solution of employee for future predictions.

**1.2 Background of the Organization (Dhaka Bank Limited):**

The economy of Bangladesh has been experiencing rapid growth since the 90s. Industrial and agricultural development, international trade, remittance flows of expatriate Bangladeshi workers, local and foreign investment in construction, communications, power, food processing and service enterprises ushered in an era of economic activity. Urbanization and lifestyle changes along with economic development have created demand for banking products and services to channel consumer investment in a profitable manner while supporting new ventures. A group of highly respected businesspersons of the country came together to respond to this need and established Dhaka Bank Limited in 1995. Dhaka Bank Limited got its legal identity as a Public Limited Company on April 06, 1995 under the principles of the Companies Act, 1994. The bank started commercial operations with Rs 100 million as paid up capital and Rs 1,000 million as authorized capital. As on December 31, 2021, the Bank's paid-up capital stood at Rs 9496 million and total shareholders' equity stood at Rs 20966 million.

Dhaka Bank Limited currently has 109 branches, 22 sub-branches, 2 offshore banking units operating in various areas and cities across Bangladesh and a wide network of correspondents across the globe. The bank plans to open more branches in the current financial year to expand its network. The bank offers complete banking and investment services to individual and corporate customers, backed by the latest technology and a team of highly motivated officers and employees. In an effort to provide excellence in banking services, the bank launched a fully automated phone banking service, joined a nationwide-shared ATM network and launched a co-branded credit card. In addition, e-banking app DBL GO has been launched to provide banking convenience through online and home banking solutions. The bank is doing a great job by generating handsome amount of shareholders

Dhaka Bank is a dream that permeates modern banking possibilities with a deep connection to its community and culture. Inspired by a futurist leader, many visionary entrepreneurial friends embarked on the great corporate journey that echoed the pace of technology in the inner soul of Bangladesh. Dhaka Bank was incorporated as a public limited company on April 6, 1995 under the Companies Act, 1994. The company commenced banking operations on July 5, 1995. The bank is now a recognized provider of financial services and has established itself as a strong brand. Customers mind. 'Excellence in Banking' is our motto and to become the best performing bank in the country.

**1.2.1 History:**

A group of highly respected businesspersons of the country came together to respond to this need and established Dhaka Bank Limited in 1995. The economy of Bangladesh has been experiencing rapid growth since the early 90s. Industrial and agricultural development, international trade, remittance flows of expatriate Bangladeshi workers, local and foreign investment in construction, communications, power, food processing and service enterprises ushered in an era of economic activity. Urbanization and lifestyle changes along with economic development have created demand for banking products and services to support new ventures as well as channelize consumer investment in a profitable manner.

Under the Companies Act, 1994. The bank commenced commercial operations on July 05, 1995 with an authorized capital of Rs. 1,000 million and paid up capital of Rs.100 million. The current authorized capital of the bank is Rs.10,000 million. The paid up capital of the bank stands at 1 crore. 7,223 million as on December 31, 2017. The Bank's total equity (capital and reserves) as on December 31, 2017 stood at Rs. 15,828 million. As of December 2017, the bank has 100 branches and an extensive network with 2 Islamic banking branches, 3 SME service centers, 56 ATMs, 20 ADMs, 2 offshore banking units, 1 kiosk and 6 branches under Dhaka Bank Securities Limited across the country. Correspondents around the world. The bank plans to open more branches in the coming days to expand its service delivery network.

**1.2.2 Mission:**

Leading financial institutions of the country providing high quality products and services supported by modern technology and a team of highly motivated employees to deliver excellence in banking.

**Vision:**

At Dhaka Bank, we draw our inspiration from distant stars. Our vision is to ensure a standard that makes every banking transaction a pleasurable experience. Our endeavor is to provide you with the highest level of service through accuracy, reliability, timely delivery, state-of-the-art technology and tailored solutions for business needs, global reach in business and high return on your investment.

**1.2.3 Values of Dhaka Bank Limited:**

* Customer Focus
* Integrity and Honesty
* Quality
* Teamwork
* Respect for the Individual
* Responsible Citizenship

Our people, products and processes are aligned to meet the needs of our discerning customers. Our goal is to achieve a distinctive vision. Our main objective is to deliver a quality that truly reflects our vision - Excellence in Banking.

**1.2.4 Product Offerings**

Dhaka Bank recognizes that the needs of corporate customers vary from one to another and a customized solution is critical to their business success. DBL Corporate banking provides financial products and services that cater to the diverse banking needs of large corporate houses as well as financial institutions and micro-credit organizations.

Their product basket ranges from short-term financing for day-to-day business operations to long-term loans for business expansion. They work to understand one's unique needs and design tailored and structured solutions for their business.

 **Products offered under Finance**

* Term Loan – Machineries
* Term Loan – Construction
* Lease Finance (Machineries)
* Foreign Currency Loans
* Short Term Loan (3, 6, 9 months)
* Time Loan
* Trade Finance
* Export LC (Advising & Transfer)
* Export Bill Negotiation/Collection
* Import Finance
* Import Bill Handling
* Shipping guarantee

Financing is an innovative and timely strategy that has been used to finance large-scale corporate projects. This includes understanding the rationale for project financing, preparing financial plans, assessing risk, designing the financing mix, and raising funds.

Dhaka Bank provides a full range of products and services to entrepreneurs implementing a project, including structured modes of financing, various risk mitigations and advisory services for successful implementation of projects.

**1.2.5 Different Micro/ Macro Analysis**

Risk management is one of the most fundamental functions of a financial institution. Resource maximization is the ultimate goal of a business and risk exists in any form of business. Risk is defined as the possibility that an event or action may result in an adverse effect resulting in direct loss income/capital limiting the bank's ability to meet its objectives.

Risk management requires taking risks in a calculated and defined manner. Various tools and methods are used to measure the appropriate level of exposure in the relevant area. Bangladesh Bank (BB) has promulgated a guideline under Section 45 of the Bank Companies Act, 1991 aimed at providing a structured means of identifying and analyzing potential risks and formulating and implementing appropriate responses to their impact.

It aims at in-depth identification, assessment, mitigation and monitoring of risk factors arising in banking operations. The objective of this policy is to ensure a holistic and effective risk management approach at all levels of the Bank. It consists of:

|  |  |  |  |
| --- | --- | --- | --- |
| Strategic | Operations | Reporting | Compliance |
| It entails setting top tier goals in alignment with the mission fixed by the management  | Having a vigorous system that allows effective and efficient use of bank’s resources  | Ensure an effective, reliable and robust internal and external reporting system | In full compliance with all relevant rules and regulations set by the Regulator |

Risk assessment and measurement are effective methods for identifying and addressing operational risks. Banks shall identify and assess the operational risks inherent in all material products, operations, processes and systems and its vulnerability to these risks. Before introducing or undertaking new products, operations, processes and systems banks shall ensure that the operational risks inherent in them are subject to adequate assessment procedures. Although several techniques are evolving, operational risk remains the most difficult risk category to measure. It would not be possible to expect the bank to take such measures at this time. However, the Bank may systematically track and record the frequency, severity and other information of personal loss events. Such information can provide meaningful information for assessing a bank's operational risk exposure and formulating a policy to control that risk.

Effective risk assessment allows the bank to better understand its risk profile and target risk management resources most effectively. Possible tools used by banks to identify and assess operational risk include:

The Board is responsible for creating an organizational culture that places high priority on effective operational risk management and adherence to sound operating controls. Operational risk management is most effective where a bank's culture emphasizes high standards of ethical behavior at all levels of the bank. The Board shall promote an organizational culture, which establishes, through both actions and words, the expectation of integrity for all employees in the conduct of the Bank's business. Generally, the board at least:

* Establish tolerance level and set strategic direction in relation to operational risk. Such a strategy should be based on the requirements and obligation to the stakeholders of the bank;
* Approve the implementation of a bank-wide framework to explicitly manage operational risk as a distinct risk to the bank’s safety and soundness;
* Provide senior management clear guidance and direction regarding the principles underlying the framework and approve the corresponding policies developed by senior management;
* Establish a management structure capable of implementing the bank’s operational risk management framework specifying clear lines of management responsibility, accountability and reporting; and
* Review the operational risk management framework regularly to ensure that the bank is managing the operational risks. This review process should also aim to assess industry best practice in operational risk management appropriate for the bank’s activities, systems and processes.

**1.2.6 Organization Structure:**

MANAGING DIRECTOR AND CEO: MR. Emranul Huq

 ADDITIONAL MANAGING DIRECTOR: Mr. Mohammad Abu Jafar

DEPUTY MANAGING DIRECTOR: Mr. Md. Mostaque Ahmed

SENIOR EXCUTIVE VICE PRESIDENT: Fahmida Chowdhury

 EXECUTIVE VICE PRESIDENT :MR. M Rezaur Rahman

 SENIOR VICE PRESIDENT: Mr. KM Faisal Farooki

 VICE PRESIDENT: Mr. MD Aman Ullah Sarkar

 SENIOR EXECUTIVE VICE PRESIDENT: Darashiko Khasru

 SENIOR ASSISTANT VICE PRESIDENT:MD Nahid Ul Hasan

 ASSISTANT VICE PRESIDENT: Md. Abu Jafar

**Management Structure of Risk Management division and Basel:**

SEVP

SAVP

Senior Principle officer

Principle officer

Trainee officer

Assistant Trainee officer

**1.2.7 SWOT Analysis:**

**SOWT Analysis of Dhaka Bank:-**

|  |  |  |
| --- | --- | --- |
|  | Internal Factors |  |
|  Positive | **Strengths** | **Weakness** |  **Negative** |
| * **Strong employee bonding and belongingness**
* **Young enthusiastic workforce**
* **Empowered workforce**
 | * **Moderate operating span**
* **Absence of strong marketing activities**
* **Lack of financial product**
 |
| * **Countrywide network**
* **Credit Cards**
* **Electronic Banking**
* **Micro Financing**
 | * **Upcoming Banks**
* **Moderate levels of customer satisfaction**
* **Customers complaints**
 |
| **Opportunities** | **Threats** |
|  |  External Factors |  |

**Strength:**

**1. Strong employee bonding and belongingness:** Employees of Dhaka Bank are one of the main assets of the company. Employees of Dhaka Bank have a strong commitment to the organization and feel pride and loyalty towards Dhaka Bank. The main reason behind this strength is the strong culture of Dhaka Bank.

**2. Young enthusiastic workforce:** Emphasis is placed on skilled graduates and post-graduates with little or no work experience in the selection and recruitment of Dhaka Bank. The rationale behind this is that Dhaka Bank wants to avoid the 'garbage in and garbage out' problem. Such young and innovative workforce stimulates the entire working environment of Dhaka Bank.

**3. Empowered workforce:** Employees, where they refused to put a finger on every piece of the pie. This empowering environment makes Dhaka Bank a great place for employees. Employees are not suffocated with authority but are able to grow as the organization matures.

**Weakness:**

**1. Moderate operating span:**

The operating range of Dhaka Bank in Bangladesh is medium. It has only 61 full service branches in Bangladesh located only in Dhaka, Chittagong, Khulna, Rajshahi and Sylhet. Various geographical divisions are currently not receiving the services of Dhaka Bank due to inconvenient branch locations or absence of nearby branches.

**2. Absence of strong marketing activities:** Dhaka Bank currently does not have any strong marketing activities through mass media. Like television, TV advertising plays an important role in creating awareness. Dhaka Bank does not have any TV advertising campaign and market survey system.

**3. Lack of financial product:** Banks lag far behind when innovative and new schemes are considered. It does not involve competition between account competitors and strengthens the existing customer base. This is the main incapacity and weakness of banks.

 **Opportunities:**

**1. Countrywide network:** The ultimate goal of Dhaka Bank is to expand its operations throughout Bangladesh and beyond Bangladesh. Nurturing such vision and mission and acting accordingly will not only increase the profit of Dhaka Bank but also secure its existence in the long run.

**2. Credit Cards:** It is one of the most popular and emerging products in Bangladesh, providing total financial mobility to customers. Various other banks and institutions are currently offering this product. Dhaka Bank has launched its own International Islamic Visa Card. In future, they will have the opportunity to introduce other cards and benefits.

**3. Electronic Banking:** The word has become a global slang today due to advancements in technology especially in the communication sector. There is now more emphasis on using modern technologies to improve performance. Dhaka Bank can ensure 24 hours online banking by utilizing the electronic banking facility. This will give a competitive edge over others.

**4. Micro Financing:** Due to the need of micro financing in the market, there are many opportunities in this regard. Other banks have already started, now is the time when Dhaka Bank must realize this and take steps to meet the ongoing demand.

**Threats:**

**1. Upcoming Banks:**

The upcoming private local and multinational banks pose a serious threat to the existing banking network of Dhaka Bank. It is expected that more commercial banks will emerge in the next few years. Competition will intensify and banks will have to strategize to compete against banks and win the bank war.

**2. Moderate levels of customer satisfaction**: Dhaka Bank should continuously improve its customer service strategy and the overall service quality must undoubtedly achieve customer satisfaction.

**3. Customers complaints:** There is no regular and specific mechanism for redressed of customer complaints. Now a day is emerging for a complete customer satisfaction and customer complaints are ignored with their demanded consequences.

**Chapter 2**

**Activities undertaken**

**2.1 Work Related Activities:**

**2.1.1: Credit rating updating:**

After joining Dhaka Bank Limited as an intern, I started some work related to credit rating updating. The goal of credit rating updating is to maximize a bank's risk-adjusted rate of return by maintaining credit rating exposures within acceptable levels. My supervisor monitored this credit rating updating. My duty was to collect credit rating updates throw phone. It was my job to mail all branches and call all branches to remind clients to update their credit ratings. Some branches update their credit rating in the system and some branches update this rating by phone. . I need to maintain all the serial numbers and enter a unique serial number for the clients. . Effective management of credit ratings is an important component of a comprehensive approach to risk management and is essential to the long-term success of any banking institution. So updating credit rating on time was a serious task for me.

**2.1.2: Identification of different indicator to compare with peer banks and industry bank:**

In my internship program, I worked on a very important topic. Dhaka Bank is a famous bank of Bangladesh. They should always compare their activities with their bank. Therefore, they need many data to monitor Dhaka Bank perfectly. As a result, my supervisor gave me a task at a meeting of our department. The activities were to find some data to compare with their bank. Although I have not done any kind of banking data analysis but after being offered this job I was very excited to do such work in the internship program. For this reason, I had to find the annual reports of all the banks on the peer. First, I collected all the reports from 2017 to 2021 annual report. I had to choose some pointers that were given by my supervisor Mr. Nahid ul Hassan. I have gathered a lot of this important information. The main ones are deposits, remittances, imports, exports, total capital, total debt, total assets, total liabilities, off balance sheet etc. I kept all this data in a very important file Excel After collecting all these indicators I selected each sheet for a particular indicator. As per my supervisor's instructions, he asked me to keep Dhaka bank data in one row and compare all peer bank data in another row so I did this kind of work. I compared all the indicators from the collected data and put them in different sheets so it was easy to compare all the indicators with my Dhaka Bank Limited. At first I had to face some difficulties to do this correctly but I had some good monitors in my bank they helped me a lot to compare this data correctly. Because some data is given in millions, some is given in crores, some is given in perfect figure so I had to make all the data accurate to one crore digit. Therefore, this statistic helped me to find this data to compare with peer banks.

**2.1.3: Monthly risk management report matching:**

During my internship, I stayed at the head office of Dhaka Bank Limited for three months. During this period, I got three months MRMR report. I had to match some indicators, which were important indicators of bank adequacy. Banks always monitor and report on the liquidity and profitability of their capital. The purpose of the monthly risk management report is to identify potential problems before they occur so that risk-handling actions can be planned and invoked as needed throughout the life of the product or project to mitigate adverse effects on achieving objectives. Banks always monitor many indicators through their activities to reduce credit risk that is why banks prepare and update their monthly reports every month. My responsibility was to match all the previous month's information to see if there is any wrong information in the MRMR report. Because these MRMR reports were approved from the board, directors so there should be no mistake in the information and correct number format. Therefore, I have carefully observed many data to match MRMR report. Monthly risk management reporting is a continuous, progressive process that is an important part of the business and technical management process. Risk management should address issues that may jeopardize the achievement of critical objectives. A continuous monthly risk management reporting system is implemented to effectively anticipate and mitigate risks that have a significant impact on the project.

**2.1.4: Keeping other register books up to date:**

During the internship period, I had to monitor all registered books. There were two cabinets in front of my desk. There were many registered books. The registered book was mainly on the subject of perpetual bonds. Different types of files were interacted with different selves. The main files were funded file, non-funded file, interest income, general income, gross income, net charge to cash and capital, land building, share market etc. To monitor all files required to be updated daily. So I have updated all the registered files in the cabinet as a result files are clearly visible by serial number and group at important times. Some tag lines were also created to make it easy to understand which files are by which group and which are usually by serial number. To find the report accurately I have created a sheet in excel by serial and group which can help anyone to find the report accurately by serial and color. I have serialized his or her cover page in color so that it can help anyone find the report easily.

**2.1.4: Credit Risk Report Monitoring**

Credit Monitoring We regularly monitor credit exposure, portfolio performance and external trends through the relationship and credit administration teams at the branch and corporate offices. Internal risk management reports containing information on key environmental, political and economic trends across key portfolios; portfolio delinquency and loan impairment performance; also credit grade migration is presented in the corresponding section. Past due principal or interest payments, past due trade bills, account overdrafts and breach of loan agreements. Loan terms are monitored, financial statements are received regularly and any contractual violations or exceptions are referred to appropriate authorities for timely follow-up. Timely corrective action is taken to address any internal, external findings. or regulatory inspection/audit.

**2.2: Other Activities:**

**Printing, photocopying and scanning documents:**

Using photocopy machines, printers and scanners for various assigned tasks. It was my job to photocopy various documents and scan them into a specific folder on the computer. Many documents are needed every day so these documents need so many documents at a time that it is important to scan and keep them in important folders. As a result, it can get on time and it will be helpful for the department.

**Preparing Documents for courier:**

* This was one of my activities assigned by category:
* Writing the reference number of each document on the packet.
* Enter recipient's address.
* Packing documents from Days Pass.
* Finally, I have to count the packet quantity and listed reference number in the register book.

**Maintenance of folders:**

Every day many files were created for different tasks. There were also many reports that needed to be found at any point in time so I had to keep documents printing scanning folders of important reports and keeping them in proper folders so that anyone could search and find the reports on time. Folder correctly. My activities consisted of organizing folders such as punching documents into different categories, then placing them in the appropriate folders.

**Phone calling to all branches:**

Branches have to update cash collateral report every month but many branches do not submit cash deposit report on time in the system so I had to call most of the branches of Dhaka Bank through calls and I asked them to update the cash collateral report of their clients. As a result, the branches update their clients' cash collateral report system, which is a very important matter in the risk management department.

**Chapter 3**

**Constraints/Challenges**

The most difficult problem I have to face is that working in banking sector is quite difficult as I have no experience in banking sector and maintaining time is the most difficult part. A difficult part is completing all activities on time. Therefore, risk management and working in Basel as a whole is pleasant but also very difficult.

**3. 1 Problem observed in the organization:**

**3.1.1 Time Management:**

Although it is the head office of Dhaka Bank Limited, there is a lot of workload in risk management and Basel units. Office timings are from 10 am to 6 pm but many times due to heavy work, I have to work more than the timings.

**3.1.2Dealing with Co-workers:**

While working in Dhaka Bank Limited I have come across different types of employees. Some employees do not understand my expressions and my words, which is a huge problem to deal with. Their way of thinking and mine do not always match; our way of thinking is very different. Sometimes it can lead to bargaining with other employees due to which it is difficult to understand each other.

**3.1.3 Adopting Environment:**

As I was new to the organization, it took some time to get used to and adapt to the environment of the organization. I was not used to this culture and society so it was a huge challenge. Therefore, in the first few days of the internship, I did not have much to do and had to observe and sit and end the day without doing much. It was a challenge because it made me very lazy and bored for the first three. Organization.

**3.1.4 Missing Telephone:** As I do not have a personal telephone, I have trouble communicating with employees and pester Moidul Imtiaz, Risk Management and Trainee Officer at Basel, to pick up the telephone for communication.

**3.1.5 Computer and its Components:**

I can't print papers and documents from my PC also I can't scan documents through my computer so in that case I have trouble scanning documents to print papers and documents.

**3.2 Mismatch and missing skills:**

**3.2.1 Lack of practical knowledge:**

I realized that having job knowledge is the most important thing otherwise; it is quite difficult to deal with the job sometimes I find it difficult. During our education period, I have gained so much from books that part does not match the corporate world. Our scholastic education is as simple as following the given standards, but in corporate life, only following the given guidelines though in corporate life, things are now diverse and then I face problems where I feel academic education is different.

**3.2.2 Lack of knowledge about banking sectors:**

Internship in bank is very boring for me and it is so difficult for me to understand the environment because I am not experienced. In our academic career, anyone interested in pursuing their career in the banking industry should prepare themselves in their academic career. Counselors can play an important role in this. The major missing knowledge and skills at the university level are those required for them to pursue a career in the sector. Before I joined the bank, I had no idea. I have little idea and knowledge about this sector.

**3.2.3 Long timework shift:**

I faced some problems to handle this working time for long work shift from 10:00 AM to 6.00 PM. However, during my student life, I also get time for my personal refreshment and because of that I can work efficiently.

**3.2.4 Corporate Environment:**

I have faced some problems during my academic life due to which I do not have proper knowledge of corporate life and there are some roles that do not match with my academic life.

**3.2.5 Lack of It knowledge:**

Knowledge of Microsoft Word is lacking. In our BBA program, we have only one course (CBA) (MIS) where we have only lab classes but in our main subjects, we need such lab classes very much, where we can learn more about Microsoft Office. Excel-based official work and information management is an important part of the foot corporate world. In any case, we rarely get a proper opportunity to learn Excel. In this modern world computer is the main part for working at workplace. For this, the understudy should have more general knowledge lab classes, which should be integrated into the applicable course work.

**Chapter 4**

**Lessons Learned from the Internship Program**

**4.1:** **Lessons learned from the internship program:**

I have completed my internship at Head Office of Dhaka Bank Limited. The internship enabled me to gain extensive information and experience about the real workplace structure. Some of these are listed below:

 **4.1 Lesson Learnt from the Organization**

**How to use office equipment:** Before the internship, I had no idea how to use various office equipment such as printers, scanners, photocopy machines and even folders. All the employees were quite helpful and I got all the instructions from them and learned how to use those office equipment’s.

**Communication**: The internship at the bank helped me improve my communication skills. Every day new people, strangers were met for different tasks. Thus, the internship at the bank helped me improve my communication skills.

**Time management**: Time management is an important requirement in professional activities. During my internship, I learned how to manage time. The office hours in the bank were 8 hours and it was from 9 am to 5 pm. I used to go to the bank every day at 9 am and leave for home after 5 pm. I will not leave the office unless I have a valid reason. 8 hour working hours was quite difficult for me to handle at first, but gradually got used to it.

**Formal dress code maintaining:** We have no restrictions on dress code except on presentation days at the university. However, I maintain a proper formal dress code in the office. That is how I got used to wearing such clothes.

**Learned responsibility and courtesy**: During my internship, I learned the meaning of responsibility. For example: If I lose a document due to my negligence then both I and the bank will be equally responsible, so, I have learned proper responsibility by doing office activities in real life. I also learned how to treat my colleagues as well as customers with courtesy.

**Management Skills:** Management is a very necessary aspect of the professional world. While working at Dhaka Bank Limited head office and in terms of resources my management skills have been sharpened which has enabled me to be more efficient.

**Multitasking skill:** Sometimes, I get multiple work orders at once. Therefore, I improved my multitasking skills by working on them. E.g.: Registering incoming mail and filling account-opening form together.

**4.1.1:** **Corporate Culture:**

I learned the corporate culture by interacting with other employees. Much of the organization's behavior and rewards involve other employees. My experience is a sense of my corporate culture and my culture fit during the interview process. Dhaka Bank's Corporate Culture Also known as company culture, it refers to a set of beliefs and behaviors that guide how a company's management and employees interact and conduct external business transactions.

Since I have completed my internship program in banking institutions, I have observed the entire scenario of activities involved in this type of organization. Classes at university were only three to four hours long whereas my office workday was eight hours. This internship taught me good time management skills that will benefit me throughout my career. I am now fully used to working eight hours a day in any corporate culture. I also learned how to effectively communicate with someone with the right confidence, which will help me in the future. I learned to use office equipment. I gained knowledge about responsibility and how to approach someone politely, which will be useful for my future career. The most notable thing that will help is multi-tasking skills. I learned this important skill during my internship because I was doing multiple activities at the same time. I think this skill is very important to manage the workload properly. So, these are some key highlights of lessons learned that will help me in my future career.

**4.1.2 Practical knowledge on various issues:**

I have learned a lot regarding career experience from Dhaka Bank Limited. I gained a lot of practical knowledge, which often led me to a deeper understanding of a concept through personal experience. I learned practical knowledge in applying my department in various situations. Practical learning is achieved by doing things and is based on real life initiatives and tasks. Practical knowledge is when a person has some sort of experience with the concept under discussion. From the work environment, I have been able to work with concepts, and understand by experience rather than reading, why certain methods are used, what problems occur while following the method and how it can be corrected practically.

**4.1.3 Transformational skills (eg leadership, communication, interpersonal, problem solving etc.)**

**Communication Skills:** Working with a team and presenting work tasks to my supervisor are two activities that help me improve my communication skills. If I focus on this particular skill, I can say that I have improved it. To participate effectively in a team, I need to talk to all employees, from management. This website taught me how to handle situations effectively.

**Leadership Skills:** My team leader taught me how to be a leader; He knows how to guide the team, motivate the team and ensure that the work is done properly. Working with him was an incredible opportunity for me that I will never forget.

**Presentation skills:** For me, it is not mandatory to be who I am not or the position I am in my career; Rather, it is imperative that I present both myself and my ideas in the most effective way that is open to me. As part of my internship at Dhaka Bank, I have to go over all the benefits offered by the company with each client. After that, I worked on improving my ability to present information.

**Networking:** Another essential skill I picked up during my internship was how to build and maintain professional relationships. After we finish our degree, it makes it easier for us to find work. During my internship, I get to meet a large number of people, and I also go to many well-known businesses where I am in a position where I can have some kind of influence on the organization, such as a supervisor or a project manager. Enables building strong relationships with.

**Time Management:** My experience has taught me that the most valuable skill is the ability to manage one's time effectively. As a result of taking on a large number of responsibilities, I am now able to follow a regimen that is regimented and regimented. Because of this ability, I am more conscious of getting the work done on time each week. I believe that effective time management helps everyone to prioritize their own work so that we have enough time to complete all our goals on time.

**4.1.4 Professionalism**

During the internship program, I was instructed on how to conduct myself in a manner that reflects a true professional while on the job. Because of the importance of one's position in the business world, professionalism is given a high level of importance. While working in an office, one should always dress appropriately and maintain professionalism while interacting with others as one would conduct oneself in a business.

During the time I spent doing internships, I always made it a point to be on time. Because I believe that for an internship, punctuality is more essential because an internship is a supervised work experience, and an internship requires you to be on time.

By participating in the internship program, I was able to improve my business behavior. Hours of operation are 9:00 AM to 6:00 pm. I must notify my manager at least two days in advance if I want to take time off from work. Since I am an intern, I have to attend some online classes. To do this, I need to carve out an hour of my time each week in the early afternoon. I have improved my communication.

**4.2 Lesson Learnt from the University (AIUB):**

**Communication:** I usually have to meet unknown people in different semesters because of the emphasis on teamwork, and the faculty encourages us to form a team with unknown people. It helped me a lot to improve my communication skills through discussions and meetings with group members.

**Team work:** From university I have learned teamwork through various projects, assignments, presentations and various competitions. Sometimes, I lead the team as a team leader and sometimes a team leader supervises me. Thus, I learned to work in a team from university.

**Software related skills:** In our Computing & Business Application (CBA) and some other courses, I learned how to use various software as MS excel Word, PowerPoint, and Quick Book etc. I learned the basics of Excel form CBA course. This course was very helpful as it gave me a solid understanding of Excel for the first time and definitely helped me improve my skills.

**Language proficiency:** I have improved my English writing and communication skills a lot by continuing my courses and attending classes at the university. Although I come from Bengali medium but still the university curriculum has helped me a lot to master the English language.

**Professional development related lessons:** Through the professional development course offered by the university, I learned several things, such as corporate etiquette, written communication skills. CV writing techniques, software related skills and more.

**Complex Problem Solving and Critical Thinking:** I have enhanced my complex problem solving and critical thinking skills by solving various case studies, competitions and major courses.

 **Presentation skills:** I learned this skill quite well. Presentations are an integral part of the corporate world. I learned how to present properly.

 **Timeliness:** I used to go to my university and attend classes on time. It helps me learn endlessly.

**Chapter 5**

**Concluding Statements**

**5.1 Summary:**

An internship is a method by which we take the initial step towards a capable life and this step is made an easy tract thanks to our incredible resources who work in our right way day after day, shaping us into the people we are for the next day. The report mainly supports my department where I was assigned and my duties, activities, education, achievements and other programs. This report also summarizes my learning which has helped me develop my skills in the relevant sector. Working with this organization and a dynamic group of experts for three months at Dhaka Bank Limited is a great achievement for me. I spent three months in Risk Management and Basel Unit at Head Office of Dhaka Bank Limited to gather knowledge which will help me in future and also help me in building my career if I want to start my career as a banker. During the three-month internship program, I observed the risk management and Basel units of Dhaka Bank Limited.

The report is based on my personal experience, knowledge, understanding that I have gathered even through the internship program. I would be willing to learn a lot of theoretical and practical things. My objective was to understand the essential operational aspects of Dhaka Bank Limited.

Finally, I would like to say that I have learned a lot from my own observation of the internship program, I hope that it will help me to do better in my future and help me to grow my career.

**5.2 Strategic Recommendation:**

Dhaka Bank is a reputable and reputable company. The organization as a whole is a grade company I do not have many strategic recommendations some recommendations are motivation I understand that there is a lack of motivation to work in this organization. Internships have incremental benefits such as complete application setup on personal telephones for interns. Last recommendation for those interning in DBL is ID card.

**5.2.1 Recommendation for the Organization:**

**Computer and its Components:**

I got a desk and desktop when I am interning in Risk Management and Basel at DBL but the problem is that I am not able to scan documents and print papers on this PC. So it is important and urgent that all the PCs should be updated and all the necessary applications should be installed on the intern desktop.

**Should Provide ID card for Interns:**

For interns, they do not provide any identity card, it sometimes creates awkward situation when the security guards ask daily which floor you want to go to and I sometimes feel shy to answer them daily. Therefore, they should provide an ID card for the intern staff.

**Motivation:**

Dhaka Bank their employees and supervisors are also talented and experienced but when I work in DBL head office I realize that there is lack of motivation to work together. Motivation is an inner force that can influence us to perform better and achieve career goals.

**5.2.2 Recommendation for the University:**

**Practical knowledge:**

More practical lessons should be imparted which can prepare the students well for their future careers. AIUB should conduct lab classes within a week. AIUB taught us theoretical subjects but they should implement some professional work experience in the semester. For example; visiting any organization during the course time.

**Some administrative divisions should be placed in a single Annexure:**

Our university campus is currently the largest private university in Dhaka. Whenever the student faces any problem, he has to contact multiple departments like OSA, OPA and VUES. Because we know, for any kind of process AIUB strictly follow the permission of papers. Students have to go to each department to get this permission and these departments are not in the same building, so, to make it easier for the students, the university should consider the pressure of the students and include all those offices in a single annex.

**Visit various institutions:**

AIUB should organize more visits to institutions, if possible so that students can get an idea of the corporate world. In addition, students can easily adapt to new environment and new place.

**Practical Assignment:**

Generally Marketing and MIS major students we do lots of practical assignments for group study tour and make assignments and add other information but other departments lack practical assignments so university should make it mandatory for every course and also give practical assignments. Therefore, those students can learn about practical life activities.

**Free wifi for every student:**

In this modern age every students can take help from internet. There are important source in internet. In university if there is free access of internet, all the students can get their information or can get quick information from internet which is very essential for them. So free Wi-Fi should be e given for university students in campus.

**Chapter 6**

**Proposed Improvement Plan**

**6.1 Proposed improvement Plan:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Existing** **Problem/Weak** **Areas of the Organization as** **identified in the** **AR**  | **Actions to be Taken/Proposed** **Solution**  | **Strategy (Mode** **of** **implementation or ways of addressing the problem)**  | **Office/Personnel Involved (Who will implement and who will benefit/affected by the** **Action/Solution)**  | **Resource** **Requirements (Manpower and Financial)**  | **Expected Concrete Result/Outcome**  |
| Depressed employees  | Give them a work schedule that is both flexible and stable, and hold seminars for employees on how to recognize signs of depression..  | Determine which workers are depressed based on their warning signs. | There are HRD and top managementAllocating flexible work and ensuring regular working hours for them. | Expert staff of HR and top management, budget. | Joyful and satisfied employees |
| Lack of latest technological devices  | Updated computers, printers, scanners, office mobile phonesAnd buy new UPS | Identify which devices needs to replace and purchase or order those devices | Top management | Financial | Customer will get faster and errorless services. |
| Shortage of human resources  | Recruit competent employees and train them and assigned task equally | Identify which department needs manpower. | HRD and top management | Financial and Manpower  | Department will be more efficient and faster in completing assigned tasks.  |

**References :**

**Website:**

1. [www.dhakabankltd.com](http://www.dhakabankltd.com)

**Publications and Reports:**

1. Other internship reports of Dhaka Bank Limited

** CURRICULAM VITAE of**

 **Ayub Karim Fahim**

 Address : Bashundhora residential area ,Dhaka

 Phone : 01622187151

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**ECAREER OBJECTIVES:**

To build a flourishing career in a reputed institution where my talent and creative

capabilities can be prospered and to learn with sincerity, honesty, and enthusiasm that will prove in a competitive environment with a view to achieving organizational goal.

**ECOMPUTER SKILLS :TERESTS**

* Office Management: Microsoft-Word, Microsoft-Excel, Microsoft PowerPoint
* Editing: Snapseed photo editing

**Experiences:**

* Intern at Risk management division and basel in **Dhaka Bank Limited**
* CA at [**Amar iSchool - আমার ই-স্কুল**](https://www.facebook.com/amarischool.pioneer/) **,** Position : Campus Ambassador (July 2021-April 2022)
* Co-Founder of “**Alor Anirban Foundation**” social welfare organization, Position: Co-Founder, (February 2018- Now)
* Work as active member on **E3 Solution** event management (Wikreate) , Position: Event management volunteer , (January- Now)

**Educational Qualification:**

**Bachelor of Business Administration** (**3.71**) **:** 2019-2022

**Higher Secondary Certificate (4.00) :** 2015-2017

 **Secondary School Certificate (5.00) :** 2013-2015

**EPERSONAL INFORMATIONS :& INTERESTS**

|  |  |  |
| --- | --- | --- |
|  Name  |   | : Ayub Karim Fahim  |
| Father’s name  |   |   | : Muhammad Abu Sadek Mia |
| Mother’s Name  |   |   | : Lutfun Nahar |
| Date of Birth  |   |   | : 28-01-1999 |
| Nationality  |   |   | : Bangladeshi (by birth)  |
| Religion  |   |   | : Islam  |
| Height  |   |   | : 5.8"  |
| Blood Group  |   |   | : AB+  |
| Marital Status  |   |   | : Unmarried  |
| Permanent Address  |   |   | : Vill. - Mokimabad, P.O. – Hajigonj |
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Ayub Karim Fahim

Date:...........................

**Joining Letter:**

Date: September 5, 2022

**SAVP & Deputy CRO**

Dhaka Bank Limited

Head Office

Dhaka

**Subject: Joining letter as intern**

Dear Sir,

With reference to the HR letter no DBL/HR/22/9315 dated 31 August, 2022; I do hereby submit my joining letter today as internee to you.

Please accept my joining letter and oblige.

Thanking you

Yours sincerely,

Ayub Karim Fahim

Student of BBA

American International University Bangladesh

Student id: 19-39524-1

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