

**Internship Report On**

**Financial Ratio Analysis Of**

**Dhaka Bank Limited**

**Submitted to:**

Department of Business Administration  
Sonargaon University (SU)  
Green Road, Dhaka-1215

**Submitted by:**

Muhibbullah  
ID: BBA1903018052  
Program: BBA  
Major: Finance  
Semester: Fall 2021

**Date of submission:**

7<sup>th</sup> January, 2021

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**Prepared for:**

Abul Kalam  
Dean  
Department of Business Administration  
Sonargaon University (SU)

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# Preface

In the 90s, the economy of Bangladesh continues through prompt growth. In the era of industrial and agricultural development international trade, remittance flow of immigrant Bangladeshi workers, local and foreign investment in construction, communication, power, food processing and services is escorted of financial activities. Changes in development and living conditions parallel with financial achievement in order to channelize consumer investments in a profitable way along with the demand for banking products and services to support new initiatives. To answer this need, a group of highly admired traders were gathered and the Dhaka Bank Limited was established in 1995. The bank was included as a public limited company under the Companies Act, 1994.

The internship report has been prepared by working 3 (three) month's knowledge and accomplishments which were collect during internship period. This report is all about "**Financial Ratio Analysis of "Dhaka Bank Limited"**".

While doing this report I had to surface some problems in collecting information and data. Nevertheless, I was able complete my report despite those obstacles. I have made more efforts to improve the report from my level. In spite of my genuine efforts, there may be some errors. I'm sorry for those faults which I have done consciously and unconsciously.

# Letter of Transmittal

7th January, 2021

Abul Kalam  
Dean  
Department of Business Administration  
Sonargaon University (SU)

Sub: Submission of Internship Report.

Dear Sir,

I am here by submitting my Internship Report entitled “**Financial Ratio Analysis of Dhaka Bank Limited**” which was assigned to me as a requirement for the completion of the BBA Program. I have discovered this study very interesting, beneficial and insightful. I expect this report to be informative as well as comprehensive. This Internship program and preparation of report has given me the opportunity to gather knowledge about banking system and will help me a lot in my future career life.

Finally, if you have any further enquiry concerning any additional information I would be very pleased to clarify that.

Sincerely Yours

.....  
Muhibbullah  
ID: BBA1903018052  
Department of Business Administration  
Sonargaon University (SU)

## Student's Declaration

I, the undersigned, a student of Business Administration, Department of BBA program, Major in Finance of Sonargaon University (SU) do hereby declare that the internship report on “Financial Ratio Analysis of Dhaka Bank Limited” is the original one and has been prepared by myself and has not been submitted anywhere for any degree, diploma, title or recognition.

The report was prepared under the supervision of Abul Kalam, Dean, Department of Business Administration of Sonargaon University (SU).

Sincerely

.....  
Muhibbullah  
ID: BBA1903018052  
Department of Business Administration  
Sonargaon University (SU)

## Letter of Authorization

This is to certify that, this internship report on “Financial Ratio Analysis of Dhaka Bank Limited” submitted for the award of degree of BBA to the Sonargaon University (SU) is a record of bona-fide study carried out by **Muhibbullah** under my supervision.

I also certify that I have gone through the draft report and it is a satisfactory submission to the department of Business Administration for the partial and practical fulfillment of the award of the BBA degree. I am pleased at this effort and sincere work.

I wish every success in his life.

Certified by

.....  
Abul Kalam  
Dean  
Department of Business Administration  
Sonargaon University (SU)

## Acknowledgement

First, I want to pay my gratitude to almighty Allah for enabling us to prepare the report successfully. Then I would like to express my sincere gratitude and cordial thanks to some specific person who helped me to organize this report and for their kind opinion, suggestions, instructions, and support for this.

First of all, I would like to thank my Internship Supervisor Abul Kalam for his continuous guidance and assistance. His valuable advice has helped me a lot in writing this report. I am immensely thankful to him for the supports he has provided during my internship period.

Next, I would also like to express heartfelt gratitude to my organizational supervisor at the Dhaka Bank Limited, Mr. Moshir Islam Masum, and Mr. Omar Faruque, Banashree Branch. They directed me towards the right information and regularly reviewed my progress in preparation of this report. They provided the information about the organization and the information about Branch banking as well to help me with the report.

Finally, this report would not have been possible without the dedication and contribution of all my colleagues who has helped me by teaching all the works. I express my sincere gratitude to all of them. Their valuable contribution is what made this term paper possible.

## Executive Summary

Banking sector is one of the largest and important sectors for a nation's economy. Bank provides enormous and quality services to its customers so that a person or an institution can have a safety of their money, financial assurance and most of all they have a financial backup for their own life or business. In my internship period I have great opportunity to join myself to a most successful and above all fully Bangladeshi entrepreneurs based established Bank which name is Dhaka Bank Limited (DBL). DBL is a fast growing private bank in our country. It focuses on providing high quality customer service at a very competitive price.

Ratio analysis is the most popular trend to evaluate a bank's performance over years or with other companies in an industry. In my report I had to study DBLs financial statements for the few years, then had to analyze and give significant comments regarding the changes in financial position. Analysis and interpretation of these financial statements through ratio analysis has now become an important technique for performance appraisal because the investors, financial experts, management executives and the bankers are always rely on these ratios to make important decisions. The management team of any bank, investor and the government agencies always concern about liquidity ratios and adequacy ratios of a bank which interprets the efficiency of a bank.

As a part of my BBA program, I have spent 12 weeks in Dhaka Bank limited, Banashree Branch learning the activities of General banking, Clearing cheques, and Cash counter department. I have analyzed the **Financial Ratio Analysis of Dhaka Bank Limited** to find out its ratios by using its past and current records. After preparing this report I came to know that analysis of financial statements through ratios helps to overcome the past flaws and make the future decisions and strategies. Therefore, it is very necessary for every organization to make financial statements and to analyze it by ratios.



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# Chapter- 1

## Introductory Part

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*Introduction*

*Origin of the study*

*Objectives of the study*

*Scope of the Study*

*Methodological Aspect*

*Limitations of the Study*

## *INTRODUCTION*

In general, with the term “Bank” we only consider financial resources to handle cash. Normally by the word “Bank” we will simply perceive that the economical organization managing cash. The whole states of affairs of the company of a rustic are often observed by inspecting the situation of the banking division. Banking division contains an important part to show within the financial operations and improvement of any nation. There are various sorts of banks like Central Banks, Commercial Banks, Savings Banks, Investment Banks, Industrial Banks and Co-operative Banks etc. But formerly we use the term “Bank” without preface and constraint, it denotes to the commercial banks. Commercial banks are the first contributing units in rural economy such as our country. In our country, the commercial banks are leading the economic area and macro-economic supervision mostly rest of the commercial banks performance along with investment division. More people think that non-public banks should be allowed to give positive inducement to the development process in the context of personal advantage. For the principal time diversity of banks within the non-public sector were allowed in the 80’s. Dhaka Bank is one of them. Today the banking idea isn’t sustained within the lodge of the branches. The bankers are now performing the non-cabin banking. As a result, for every person it is ver important to have some ideas about banks and banking systems. Currently, there are fifty six scheduled banks all over the country. Of these, nine units are state-owned (including 5 special banks), 38 private commercial banks and the remaining 9 commercial banks. Although the banking segment is doing a fundamental rectification in Bangladesh, it is still a victim of chronic impairment. The biggest disadvantage of Bangladesh banking industry is that the loan default downside. Numerous initiatives are accepted to block the loan failure to pay downside in Bangladesh. One of them is a credit policy and procedure guidelines issued by the Bangladesh Bank.

## *ORIGIN OF THE STUDY*

Internship program of Sonargaon University is a Graduation requirement for the BBA students, which is also a half-done requirement of the Internship program of BBA prospectus. The leading purpose of office is to induce the scholar expose to the duty world. Being associate in Nursing intern the most experiment was to interpret the theoretical ideas into real world expertise. The office program and also the study have following purposes:

- To get and organize detail information on the duty responsibility.
- To experience the real business world.
- To compare the important state of affairs with the techniques learned within the University.
- To fulfill the requirement of BBA program.

To undertake the office, I used to be located at Dhaka Bank Limited, Banashree Branch. The report topic was permitted by the supervisor to gratify the structure needs and satisfaction of the office program. As a demand of the conclusion of the office program, I had to submit this report, which includes an overview of the organization and Financial Ratio Analysis of Dhaka Bank Limited.

## *OBJECTIVES OF THE STUDY*

The main objective of the study will be to present the Financial Ratio Analysis of Dhaka Bank Limited with fulfilling the requirement of BBA program. However, the targets behind this study are some things broader.

Objectives of the report area unit summarized within the following manner-

- To present an overview of Dhaka Bank Limited.
- To analyze the Financial Performance of Dhaka Bank Limited of different years.
- To provide recommendations based on the findings of the study.

## *SCOPE OF THE STUDY*

In order to maintain the speed of development, banks will have to contact each other in the market as additional foreign companies. The demonstration of the organizational structure and policy of Dhaka Bank Limited and inspecting the policies applies by it deliver the scope of this report. Groundwork of the firm has been elaborated and appears in to the longer term. The scope of this report is limited to the overall explanation of the company, its services, its situation in the industry, its Financial Ratio Analysis the practical progress of its operation. The scope of the study is proscribed to structure setup, functions and performances.

- Recent performance of DBL in terms of deposit, investment and foreign exchange.
- To analyze the banks current financial flows performed by DBL.
- To obtain sensible expertise regarding general banking activities by involving such style of program.
- To build skilled carrier within the banking sectors additionally as any credit providing establishment.

## *METHODOLOGICAL ASPECT*

From my instructional background, I have learned different methodology in research process. So during this study I had the chance to implicate my instructional information in sensible field. I have collected data from many sources:

### **A. Primary sources:**

- Doing practical work in different desks of Dhaka Bank Limited.
- Study of old files/ documents/ formats.
- Face to face oral communication with the manager, officer and employees.
- Direct observation of Dhaka Bank Limited Accounts and Finance Division activities.



**B. Secondary sources:**

- Annual Report of Dhaka Bank Limited.
- Internet is additionally used as a theoretical supply of data.
- Websites and newsletters are also used as major sources.
- Different text books and journals.
- Various reports and articles related to study.
- Some of my course parts as associated with this report.

### ***LIMITATIONS OF THE STUDY***

There are some limitations in our study. We faced some problem during this study three months is not enough to know about full banking operations. Definitely I couldn't produce an outstanding report for the time limitations. Those limiting factors that hampered my wish working in bank and eventually in making ready this report area unit as following:

**Lack of Time:** the time period for preparing this report is very short. I had very short time in my hand to complete this report which is not enough to know details about an organization like Dhaka Bank Limited.

**Other limitations:** The other limitations are as follows:

- The Executives of the Bank could not give adequate time because of their own work.
- The main constraint of the study is insufficiency of current information, relevant to the study.
- All the interpretation and conclusion about the result of the study is based on the analyst own perspective.
- It was very difficult to collect data and information from accounts division of Dhaka Bank Limited on the excuse on the confidentiality of the information.
- Lack of experience in internship report writing.

## Chapter-2

### Organizational Profiles of Dhaka Bank Ltd

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***HISTORICAL BACKGROUND OF DHAKA BANK LTD***

***CORPORATE INFORMATION AT GLANCE***

***CORPORATE VALUES***

***MISSION***

***VISION***

***BANKING SYSTEM***

***OBJECTIVES***

***CORPORATE SOCIAL RESPONSIBILITY***

***BRANCHES***

***MANAGEMENT INFORMATION SYSTEM***

***DEPARTMENTS***

***BUSINESS UNITS***

***BOARD OF DIRECTORS***

***MANAGEMENT COMMITTEE***

***EXECUTIVE COMMITTEE OF THE BOARD***

***AUDIT COMMITTEE***

## ***HISTORICAL BACKGROUND OF DHAKA BANK LTD***

Dhaka Bank Ltd is a bunch of committed entrepreneurs and visionaries of banking excellence. Established on July 5, 1995, the bank currently chooses the associate degree financial service provider and has placed itself firmly in the strong mind of customers. “Excellence in Banking” is our shibboleth and the most effective acting bank of the country is our goal. As a number one non-public depository financial institution in our country, our reputation is provided backing by good product and services, greater knowledge and extreme employees to appreciate customer’s nightmare. We tend to four-sided measure recognized for our smart authority applies acquiescence with the regulatory orders, and suppleness to rising wants and adaptableness to the ever-moving sphere. Since the month of Gregorian Calendar 2018, the bank is progressing step by step with the approval of the Basel-3 because collaborative degree increases the control for capital and liquidity. In order to maintain capital adequacy in line with Basel-3 needs, the bank will divide itself into competitive financial risks and regulatory frameworks of the new post crisis, the bank has issued BDT Tk. 3,000,000,000 Non-Convertible Subordinated Bond in 2020. The concept of economic capital has been working as a security for the bank, especially within the global credit crisis. In year 2020 still saw the impact of credit risk and the market volatility outside the blue damages of the bank. Under such promotion, it is important to operate the banking business in a risky sensitive economic capital structure. So we tend to sticky square measure on possible surprises and therefore, the concept of economic capital which is related to each individual activity to reduce the risk of the record and to protect the stakeholder’s interests. DBL is committed to forming higher society by measuring the scale of the area by operating and donating some alternative sectors, including education, health, disaster management, sports and national priorities. The long 25-year journey can be a true reflection of our concern for people involved in important CSR in our financial consolidation. On the contrary, DBL has included the policies of the property in the banks daily activities. The inexperienced banking cell works to boring development policies, products and supervision of the inexpensive financial activities of the bank. The bank contains a robust team of extremely qualified and practiced professionals, in conjunction with associate degree economical Board of administrators UN agency performance a significant part in expressing and applying guidelines.

## *CORPORATE INFORMATION AT GLANCE*

Name of the Bank	Dhaka Bank Limited
Status	Public Limited Company
Date of Incorporation	April 06, 1995
Date of Commencement	July 05, 1995
Registered Office	Biman Bhaban (1 <sup>st</sup> Floor) 100 Motijheel C/A, Dhaka-1000, Bangladesh.
Company Registration No.	C-28146 (1992)/95
Bangladesh Bank License No.	BCD (D) 200/57-421/95
Telephone	9554514
Telex	9556584, 9571013, 9565011
Swift Code	DHBLBDDH
E-mail	info@dhakabank.com.bd
Web Page	<a href="http://www.dhakabankltd.com">www.dhakabankltd.com</a>
Chairman	Mr. Rashadur Rahman
Managing Director	Syed Mahbubur Rahman
No. of Branches	100
No. of ATMs	56
No. of ADMs	20
SME Services Centre	3
Off Shore Banking Unit	2
KIOSK	1
Logo	

## ***CORPORATE VALUES***

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

## ***MISSION***

Being one of the leading institutions in the country, to provide top quality products and services are supported by the latest technologies and also to provide superior banking services to a team of highly effective staff.

## ***VISION***

At Dhaka Bank, we tend to draw our inspiration from the remote star. Our vision is to make a regular that each banking deals with an enjoyable efficiency. Our endeavor is to provide you with the highest quality of accuracy, reliability, timely delivery, and leading edge technology and settlement resolution for business needs, global trade and commerce and through high yield for your investment.

Our persons, product and methods square measure affiliated to satisfy the demand for our intelligent consumers. Our goal is to understand certain prudence. Our main objective is to provide a high quality which reflects the real reflection of our outlook- Banking Superiority.

## ***BANKING SYSTEM***

- Retail Banking
- Corporate Banking

- Syndications Banking
- Digital Banking
- SME Banking
- Islamic Banking

## ***OBJECTIVES***

- To comportment clear and top class corporate operation supported arcade instrument among the lawful and public structure Triticum Spelta in our goal and mirrored in our dream.
- To provide customers with top quality products with regular economic, innovative and sophisticated delivery system.
- To spawn profit with qualitative business as a quality growing organization and increase honest revenue of our shareholders.
- To our communal as a company national and our corporate social responsibility is helpful in the progress of the state.
- To promote employees success through enticing compensation packages, promoting employees moral through coaching, development and career.
- To fulfillment of our responsibility to the govt. through paying entire vary of taxes and duties and imperishable by the opposite rules.
- To create our state an inexperienced and clean soil we tend to square measure cautious regarding atmosphere and environmental condition modification and duteous.

## ***CORPORATE SOCIAL RESPONSIBILITY***

Dhaka Bank Ltd is involved in charity, welfare and alternative beneficial activities for the development of its own organization, which can serve as a tool for building awareness of development problems and building a bridge with the general goal of the development of property of the society, many developments and direct support of other people. Dhaka bank Ltd has the 5 member CSR committee under the leadership of the director for managing and the

general activities of the CSR fund of the bank. The Dhaka Bank Foundation founded in 2002 as a non-profitable, non-governmental organization, explaining charity, welfare and alternative beneficial activities to promote inspiration goals. As per CSR activities, Dhaka bank has preferred two pre-tax profits annually.

### ***HEALTH***

- Donation for 2 hemodialysis machines and traveler lifts to BIRDEM hospital and in every year tk. 1.2 million for associating functional prices.
- Donation for ladies and kid health hospital for fixing pathological laboratory tk. 10 million.
- The planned 10 bed ward at Ahsania Mission Cancer and General Hospital, and also sponsored for the Welfare of unfit kids.
- Donation to Peoples Republic of Bangladesh Eye Hospital and support for the protection of trust.

### ***DISASTER RELIEF***

- Dhaka Banks contribution to the company's social responsibility through the initiative of giving class scale to Asiatic Society of Dhaka.
- Tk. 5 million relief activities for flood victims.
- Distribution of 10 KG of rice, 1 KG of Pulses and 1 KG of gold to 10,000 families of Arai-hajar, Sirajdikha and Belkuchi.

### ***SOCIAL WELFARE***

- Restoration of Dhaka Reporters Unity.
- Sponsorship of Anti-Drug Dialogue Competition, winter clothes distribution to the banks workers.
- Sponsorship for Bangladesh Under-19 Cricket Team.

- Awareness for road safety, blood donation, eye donation and intervention of AIDS.
- Funding has been provided for Scholastics Academic Development Trust to support and nurture academic gifted students.
- BADC Faculty Sponsorship.

### ***ENVIRONMENT***

- Supported the town change of state program originated by Dhaka town organization under renovating.
- Dhaka Bank Cascade ahead of Ministry of Foreign Affairs.
- Dhaka Bank Head workplace, change of state at Jashimuddin Crossing at Uttara cost accounting one.5 m, and conjointly ahead of Dacca Bank Head workplace cost accounting one.2 m.

### ***BRANCHES***

The bank has a network of 62 branches all over the country, 3 SME service centers, 6 CMS unit and 2 Off-shore banking unit and communicators everywhere around the world. To expand the network, the bank plans to open additional branches in the current 12 month.

### ***MANAGEMENT INFORMATION SYSTEM***

The Dhaka Bank Ltd advertising banks journey in 1995 has created excellent pressure on the use of advanced technology. Since 2003, it has moved into the online operation system, once two new banking software systems, especially FLEXCUBE and DBCUBE were established. As a result the bank is in position to present international quality services. The bank has launched its company Portal (Intranet) which aims to create first and comprehensive content management, paperless communication and knowledge management by IT/BPR and integrates the first to enter net applications across the enterprise. The platform depends on the individual split system.



Dhaka Bank Ltd has invested with money setting up the software system and assigning individual IT divisions to fifty large integers.

## ***DEPARTMENTS***

If the roles are not organized by considering their correlation and are not allocated in a very specific category, it will be very difficult to effectively manage the system. If departmentalization is not suitable for practical purposes, there will be defective status and the performance of the selected category will not be measured. Dhaka Bank Ltd fined the work.

They are:-

- Human Resources Department
- Central Accounts Department
- Operation Department
- Investment Department
- Personal Banking Department
- Global Trade Department
- Audit and Risk Management Department
- Information Technology Department

## ***HUMAN RESOURCES DEPARTMENT***

Dhaka Bank Ltd strongly believes that skilled human resources class measure the basis of success. Therefore, for achieving efficiency, qualified staff, Dhaka Bank Ltd maintains a fully functional Human Resources Department of the banks entire business unit. So while the election leader, Dhaka Bank provides widespread benefits and compensation to the workers along with the clean career path. With the success of Dhaka Bank , the Dhaka Bank staff service manual has been introduce, among which all the necessary aspects are needed for the associate organization of the nursing staff.

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## ***CENTRAL ACCOUNTS DEPARTMENT***

Dhaka Bank Ltd has a feature of the central account division that monitors the square measure of the accounts department of the separate branch. This section is responsible for monitoring the development policies and guidelines of separate branches and at the same time monitoring the activities. All relevant account information is maintained during this division below the special session.

## ***OPERATIONS DEPARTMENT***

The fully operational section for the success of any branch is completely necessary. This section is responsible for ensuring that square measure works. This department is responsible for creating policies, setting tips, developing operational step and keeping in mind the benefits and plan rewards policies. This section contributes to the founding spirit and the success of the organization.

## ***CREDIT DEPARTMENT***

The credit department is at risk of the banking department of Dhaka Bank Ltd. This section is responsible for providing credit to the buyers, risks of buyers living in the system, makes efficient decisions in the system and recovers timely authorized debt. This section is waiting for the development of new plans to draw new buyers. This department is also responsible for setting and determining investment rates, credit delivery and debt recovery measures. Most part of the credit division is the line of measurement bill, line loan, PAD, LTR, Packing credit, Term loan, Staff loan, House Building loan, Lease finance, Letter of Credit and bank guarantee.

## ***INVESTMENT DEPARTMENT***

Dhaka Bank Ltd has an important presence in the country's capital market operations. A special unit of the bank, investment department deals with the sales and gets share in the stock exchange and manages the banks own portfolio. Last updated on investment department shopkeeper stock

costs and stock trade. The ability to maintain Associate in Nursing Account with Investment Department can also be obtained. In order to try the trade agreement, the Commission must maintain the minimum balance between the accounts at the same time.

### ***PERSONAL/GENERAL BANKING DEPARTMENT***

The department of Personal Banking of Dhaka Bank Ltd is called the additional banking division. This section is especially responsible for providing a common spacing to the crew and to provide account closure, deposit and withdrawal funds, supply orders and gift cheques etc. the projects are designed to attract buyers to the maximum responsibility of this division. Due to the continuous performance results of this division, Dhaka bank is formally emerging with new merchandise to satisfy its buyers.

### ***GLOBAL TRADE SERVICES***

Dhaka Bank Ltd started its remittance service through its local and foreign representatives in 2004. Dhaka bank has set up separate remittal operations division in each of its branches. This section mainly deals with foreign remittal and currency exchange. This category is further blamed for developing foreign trade and investment policies. Most of the activities in this section provide supply, consultation and confirmation of documentary credit composition forward exchange cowl. Help pre-invoicing and post-transaction money and purchase of export bills, exemptions for exchange bills and customers to provide integration bills and all risks. Issue L/C, L/C Advising, L/C reserves and discussion, FDRP, Commerciality TC approval the main activities of this division square measure.

### ***AUDIT AND RISK MANAGEMENT DIVISION***

The Bank has set up its regulatory system for the management of the main risks of banking, rules made by the People's Republic of Bangladesh, supported systems: Regulation and compliance and guidelines on information and communication technologies for regular banks and finance

companies. The audit and control divisions are covered in all areas of IS/IT infrastructure and IS/IT governance as well as banking activities, where risks of effective losses can occur. This division collectively follows the moral standards through operation check list (DCFCL), loan document check list (LDCL) and quarterly operation report. These steps have helped in maintaining a strong internal and audit operation among DHAK Bank Ltd.

### ***INFORMATION TECHNOLOGY DEPARTMENT***

ICT is the main part of the ongoing process of Dhaka bank. The technical benefits are fully merchandise and services embedded. Dhaka Bank has designed its processes and delivery channels in the core industry worldwide that provide unlimited and profitable service for us or our customers. In Dhaka Bank, continuous improvement in investment in ICT and upgrading of systems and processes is mirrored. Currently the online service and all branches connected with Dhaka Bank are managed by on bank thought. Dhaka Bank Ltd is expanding its ATM booths and has organized a comprehensive program to expand its network in 2010. To make everything swimming, Dhaka Bank Ltd has a separate information and technology division, which is equipped with highly skilled technician's world health organization, to solve the IT error instantly.

### ***DHAKA BANK TRAINING INSTITUTE***

Human resources development through training is the most essential part for organizational growth since it enriches knowledge, skill and professional expertise. The utter need for professional development of employees is really important for the success of any organization and as a result of that the Dhaka Bank Training Institute was formed. Dhaka Bank Training Institute is committed to develop the human resources through structured modular training programs. With a view to achieve professional excellence in Banking, Dhaka Bank Training Institute conducts various courses, workshops, executive development programs mainly for officers and executives of the Bank. These trainings are mostly provided so that the employees can function properly in the original banking environment. Dhaka Bank Training Institute invites

experienced and knowledgeable external resource persons from Ministries, Bangladesh Bank, Bangladesh Institute of Bank Management, Universities and other relevant organizations to deliver lecture and conduct practical sessions.

## ***BUSINESS UNITS***

There are seven completely different business units of Dhaka Bank Ltd:

- Small and Medium Enterprise (SME)
- Corporate Banking
- Personal Banking
- Islamic Banking
- Information Technology Banking
- International Trade & Interchange Banking
- Capital Market Banking

## ***SMALL & MEDIUM ENTERPRISE (SME)***

In order to start SME banking in People's Republic of Bangladesh, Dhaka Bank was among the primary industrial banks. Over the years, there has been time and energy to know the goal market and their desire. The SME unit has worked in the risk management system which can hide the requirements of the customers and come back with versatile payment patterns that can facilitate all buyers for a long time. SME banking of Dhaka Bank Ltd is now ready to meet all the requirements related to the order to meet the demand for capital, application and execution. The merchandise has been changed to cover the demand for guarantees, bid bonds and dealing capital requirements for various work purchase orders issued by business, autonomous, international and private sector corporations. In the addition, the buyers square measurement of the product is exporting, importing and distributing, leasing for the production of machinery and equipment, as well as the SME portfolio as a capital loan to support business wishes, which measures the square of fifty buyers in rural, pound products from 12.00 to 15.00 so far, for animal production

and so basically the People's Republic of Bangladesh there is little in the initiative. This has been the result of being appreciated by financial institutions: World Health Organization controls the small enterprise finance scheme, among which Dhaka Bank can be a big recipient. In 2008, Dhaka Bank expanded SME banking network by fixing SME service centers. These services are expected to produce Basic General Banking services as well as SME buyer's credit facilities as well as centers on square measurement centers. Dhaka Bank Ltd participated in the recently conducted SME Act 2009 in Bangabandhu international Conference Center on 27 May 2009.

### ***CORPORATE BANKING***

The banking company of Dhaka Bank Ltd supplies similar banking services in support of the local large and medium organizations. The company's banking is the most standard mode of business in low risk sectors. Dhaka Bank Ltd jointly designed a comprehensive risk management system for viewing and managing their quality. The Corporate Banking provides following these services:-

- Letter of Credit (L/C)
- Guarantee
- Import and Export
- Syndicate Loan
- Project Loan
- Leasing
- Working Capital Loan

Dhaka Bank acknowledges that the company's wishes are different from one and the answer is crucial for the success of their business. Dhaka Bank coordinated the trade, treasury, investment and transactional banking activities of a bank which created optimum prospects in the company's sector.

## ***PERSONAL BANKING***

In order to satisfy each aspect of contemporary business, Dhaka Bank Ltd has made a special effort to develop and introduce new merchandise and service through deep marketing research. Dhaka Bank Ltd introduced its personal banking division in 2003 and introduced electronic merchandise like automated phone banking, Dhaka Bank MasterCard and ATM Card from elect branches. Such services are highly appreciated by our customers. Fully different merchandise measuring personal banking class as follows:-

- Deposit Accounts
- Foreign dealing
- E-Cash twenty four hour banking
- Online Banking
- Credit Card
- Personal Loan
- Lockers

Among the private sector banks, Dhaka Bank Ltd has already made its mark at the retail banking phase. With the introduction of strategic traffic jam with the promotion like “Boishakhi Offer” with Electra International Limited, distributor of Samsung whole merchandise and “Freeze the summer campaign” and up with Esquire natural philosophy limited, distributor of Sharp/General whole electrical appliances saw Dhaka Bank Ltd to expertise quite an expensive growth on the Retail banking business in 2004. There are four departments in Dhaka bank Ltd which are Development, Operation, Consumer Loan and Consumer Cards.

The installation products and services for measuring the current suare measure of the class are given below:

- Savings A/C
- Current A/C
- STD A/C
- Fixed Deposit A/C
- DPS A/C
- Salary A/C

## ***INTEREST RATE PAID TO DIFFERENT DEPOSIT LIABILITIES***

Tenure	Amount	Amount	Amount
	(Any amount)	Tk. 2 to 5 crore	Tk. 5 crore and above
<b>1 Month</b>	7.00%	7.00%	7.00%
<b>3 Month</b>	10.75%	10.75%	10.75%
<b>6 Month</b>	10.75%	10.75%	10.75%
<b>12 Month</b>	10.50%	10.50%	10.50%
<b>24 Month</b>	10.50%	10.50%	10.50%
<b>36 Month</b>	10.00%	10.00%	10.00%

The upper rate is applicable for the Islamic banking branches. In the Islamic banking section, the Mudaraba Savings is now @ 6.50% for the banks and 6.00% for the customers. Savings account @ 5.00%. STD account upto Tk. 5.00 crore @ 6.00% and above Tk. 5.00 crore @ 7.5%.

## ***NEW PRODUCT AND SERVICES***

The bank has its density to satisfy its clients and to improve brand new products and services to increase its client base. The bank firmly believes that most of the technology based products and services can play an important role in the performance of banks because people have gained extra conscious about their service quality. They currently prefer fast service with at least price. To provide fast service the bank has started online banking services from the very start of the very terribly staring. Dhaka Bank Ltd recently introduces some new merchandise and service class measurements. These are:-

- Salary Loan



- Credit Card Services
- Islamic Banking Services
- ATM services

Dhaka Bank Limited generally works for the development of banking services and the normal development of the People's Republic of Bangladesh. The merchandising and services square measure battered from low level to the high level financial gain cluster in deposit assortment. For disposal, the services square measure created if sure needs square measure consummated.

### ***ISLAMIC BANKING***

Islamic Banking relies on interest-free financial transactions; through mutual partnerships and methods of dividing profits and losses with its foreign body parts. Islamic banking has become quite honorable in the People's Republic of Bangladesh and as a result Dhaka Bank Ltd started its primary Islamic Banking branch on 2 July, 2003 at the Motijheel industrial space, Dhaka. These Islamic banking branches provide absolutely Shariah based, interest free, profit-loss sharing banking services. Excellent performance of Dhaka Bank Ltd was seen in Islamic Banking. The effective profit of Islamic Banking branch has shown exceptional performance in the import and export business produced by the Islamic Banking branch. And this has resulted in a large increase in the general profitability of Dhaka Bank Ltd. Dhaka Bank Ltd is also full member of the Muslim Bank Consultative Forum (MBCF), Dhaka and the central Shariah Board of Islamic Banks of Bangladesh. In order to comply with the Islamic Shariah rules Dhaka Bank Ltd operates 2 Islamic Banking branches which generally manage bank receipts of any form and bank payments. The process of that 2 branch is completely different from the standard branch. As per the proposal of Islamic Banking Central Jurisdiction Board of Peoples Republic of Bangladesh the measurement of the separate records and profit-loss square are in progress.

## ***INFORMATION TECHNOLOGY***

Dhaka Bank Limited is presently running broad true on-line absolutely machine-driven industry. The system allows its customers to try to trade across the country. The bank cheques fair examines with the all barcodes which makes each cheques unique and disables it to be duplicate. All signature and client information including their photos can be verified from any console in any branch of the bank. The goal of Dhaka Bank Ltd is to produce a real online industry which cannot meet your time requirements completely but inevitably determines the new dimensions in the banking world.

## ***INTERNATIONAL TRADE AND FOREIGN EXCHANGE***

The International Trade is one of the major commercial activities operated by Dhaka Bank Ltd. The banking network provides a deeper trade service network to communicate with the worldwide network and close relationships with the finance company to handle certain transactions with the banks expertise. The main branches in Dhaka four-sided measure Narayanganj, Metropolitan and Sylhet deals with this. These offices measure the density of the process of the square, Dhaka Bank Ltd provides complete trade finance services for import and export transactions for the customers of every small and large company.

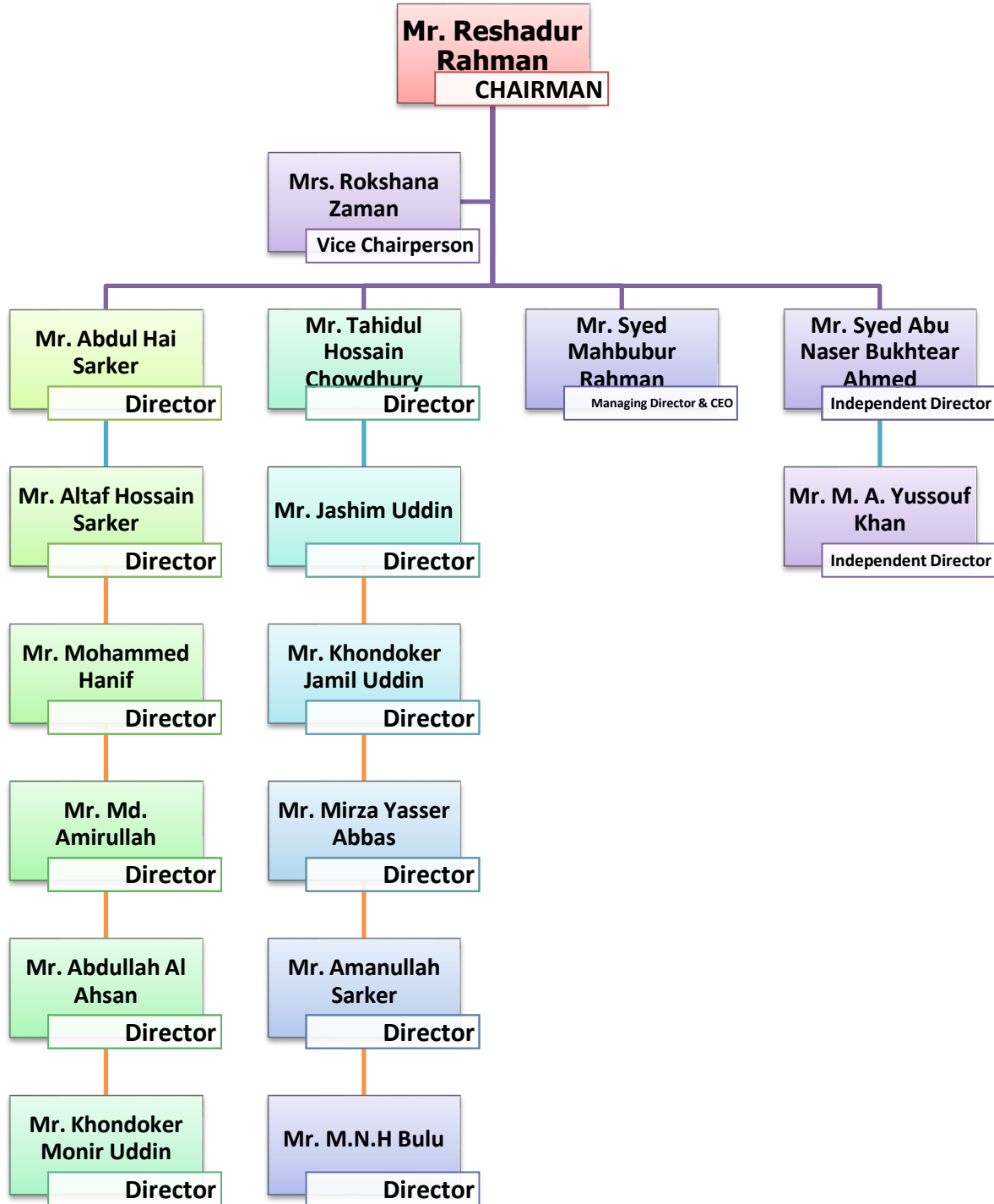
Dhaka Bank Ltd offers expert recommendations on all aspects of international trade demand, namely:

- Issue, advising and confirmation of Documentary Credits
- Arranging forward exchange cowl.
- Pre-shipment and post-shipment finance
- Negotiation and get of Export Bills.
- Discounting of Bills of Exchange.
- Bill collections.
- Help customers to assure every risk.

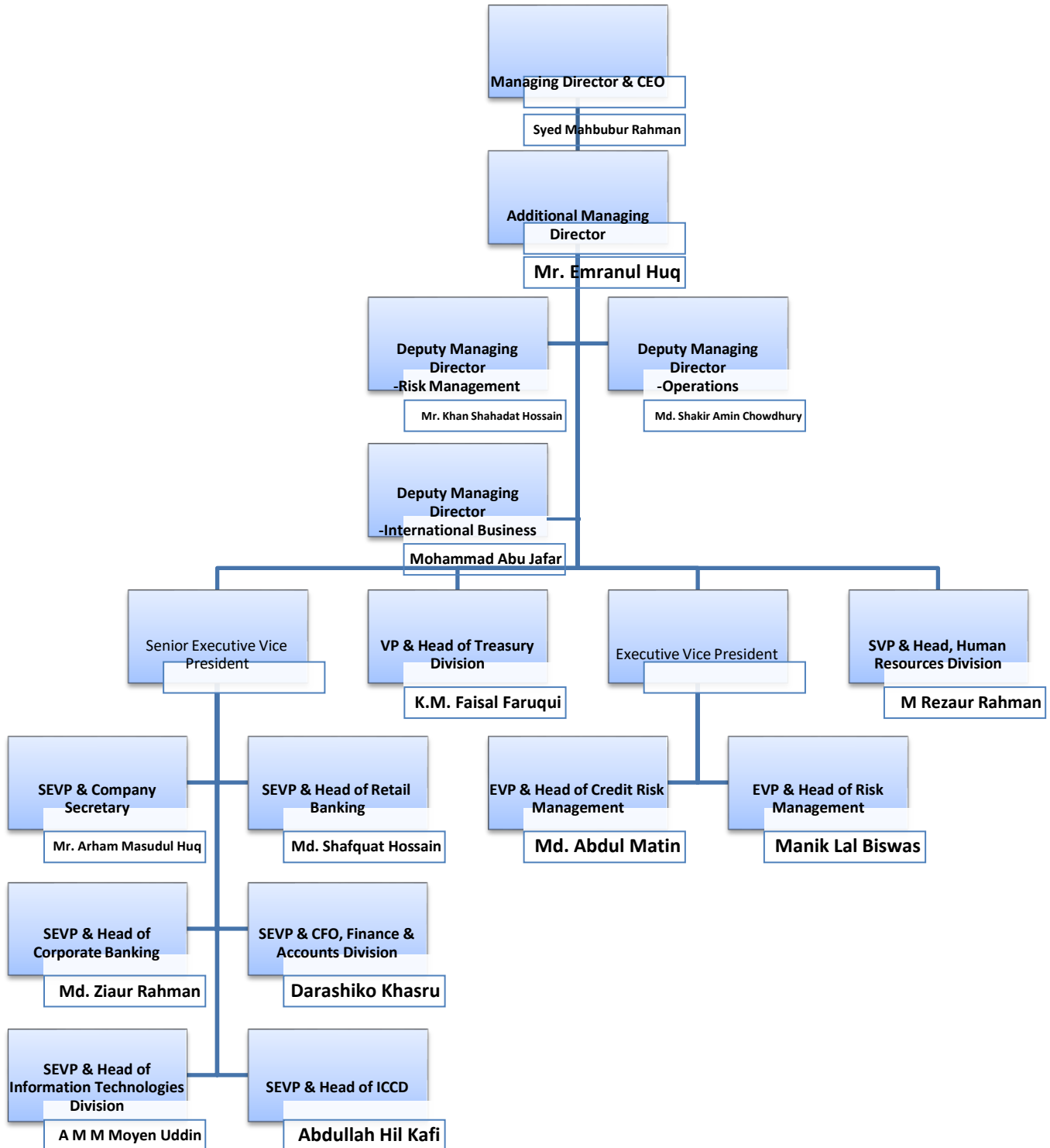
## ***CAPITAL MARKET SERVICES***

Dhaka Bank Ltd has an important presence in the country's capital operations. A special unit of the bank, the Investment Department deals in sales and gets shares in the stock exchange and manages the banks own portfolio. The last updates on the investment department shopkeeper stock costs and stock trade. The ability to maintain Associate in Nursing Account with Investment Department can also be obtained. In order to try the trade agreement, the Commission must maintain the minimum balance between the accounts at the same time.

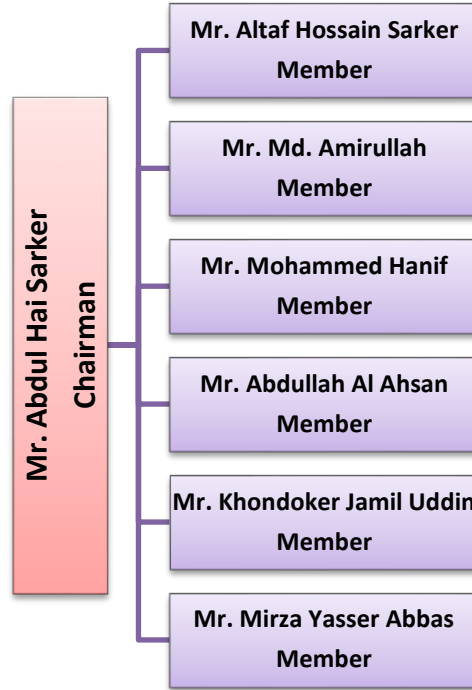
**BOARD OF DIRECTORS**



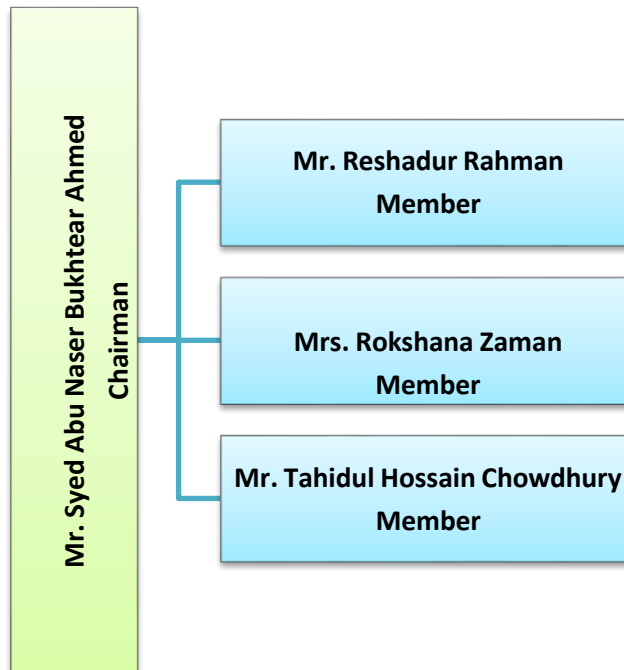
**MANAGEMENT COMMITTEE**



***EXECUTIVE COMMITTEE OF THE BOARD***



***AUDIT COMMITTEE***



**Chapter-3**

**Financial Ratio AnalysisOf**

**Dhaka Bank Limited**

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**Ratio Analysis**

**Assumption of Ratio Analysis**

**Purpose and Use of Ratio Analysis**

***Ratio analysis of Dhaka Bank Limited from 2016 to 2020***

## **Ratio Analysis of Dhaka Bank Limited**

The purpose of this report is to evaluate the financial performance of Dhaka Bank Limited. So here are the recent financial statements of Dhaka Bank Ltd which we discussed.

### **Ratio Analysis:**

A quantitative relationship analysis can be a very measurable data that contains the company's financial statements. The quantitative relationship analysis is predefined on line items such as record, statement and income statement and financial statements. The computation of the ratio of 1 item or the combination of different items or composite class measurements is calculated. The quantitative relationship analysis is employed to gauge many aspects of a company's operative and financial performance such as its strength, liquidity, profit and financial status. Over time, it is studied to determine whether the proportion of those ratios is increasing or decreasing class. In order to stimulate the comparative assessment of the ratios and at the same time to stimulate the concept of comparative valuation at the same sectors are compared to completely different organizations. Analysis of quantitative relationships can be a foundation for fundamental analysis.

### **Assumption of Ratio Analysis:**

The most common mode within which financial plan knowledge square measure summarized is that the quantitative relation type. Motivations for examining knowledge in quantitative relation type include:

- To management for the result of size variations across the bank overtime.
- To build the knowledge higher satisfies the assumptions underlying applied math tools.
- To probe a theory within which a quantitative relation is that the variable of interest.
- To exploit AN ascertained empirical regularity between a monetary quantitative relation and also the estimation of variable of interest.



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## **Purpose and Use of Ratio Analysis:**

### **Purpose of Ratio Analysis:**

Individual investors or companies that have an interest in finance in tiny businesses use monetary analysis techniques in evaluating target companies' monetary data. By examining past and current monetary statements balance sheets, financial gain statements and income statements potential investors will type opinions concerning investment price and expectations of future performance. Monetary analysis can even assist small-business homeowners as they weigh the result of sure choices, like borrowing, on their own firms.

### **Use of Ratio Analysis:**

Financial quantitative relation analysis is aimed to assess the monetary performance and verify the monetary position of a company through its gain, liquidity, activity, leverage and different relevant indicators. There square measure several teams and people with various and conflicting interests however need to grasp concerning the business performance or position within the following table major users of economic statements with their square measure as of interest are represented.

- Bankers and Lenders: Use gain, liquidity and investment as a result of them require grasping the flexibility of the borrowing business in regular regular interest payments and repayments of principal loan quantity.
- Investors: Use gain and investment as a result of they're a lot of curious about gain performance of business and safety & security of their investment and growth potential of their investment.
- Government: Use gain as a result of government could use profit as a basis for taxation, grants and subsidies.
- Employees: Use gain, liquidity and activity as a result of staff are involved with job security, bonus and continuance of business and wage dialogue.
- Customers: Use liquidity as a result of customers can get support that the business will survive within the short term and still provide.

- Suppliers: Use liquidity as a result of suppliers square measure a lot of curious about knowing the flexibility of the business to settle its short obligations as and after they square measure due.
- Management: Use all ratios as a result of management is curious about all aspects i.e., each monetary performance and status of the business.
- Shareholders: Shareholders, for obvious reasons, square measure most involved concerning gain. Their investments square measure in danger and that they expect to achieve the most. Investors scrutinize gain numbers and pounce upon the slightest signs of management. For the shareholders, the gain ratios square measure the start purpose. They then follow the path the ratio's leave. But over the past 20 years the main target has been steady shifting towards income ratios.
- Credit Rating Agencies: whereas debt holder's square measure supplier's square measure involved concerning short term liquidity and income, credit rating agencies go a step ahead. They use financial condition ratios to scrupulously analyze whether or not the corporate are ready to keep its obligations within the end of the day.

**Ratio analysis of Dhaka Bank Limited from 2016 to 2020:**

**Liquidity Ratio**

**A. Current Ratio:**

The current measures a firm’s capability to pay its obligations in the specific period. It determines where an organization has adequate short-term assets to pay off its short-term liabilities.

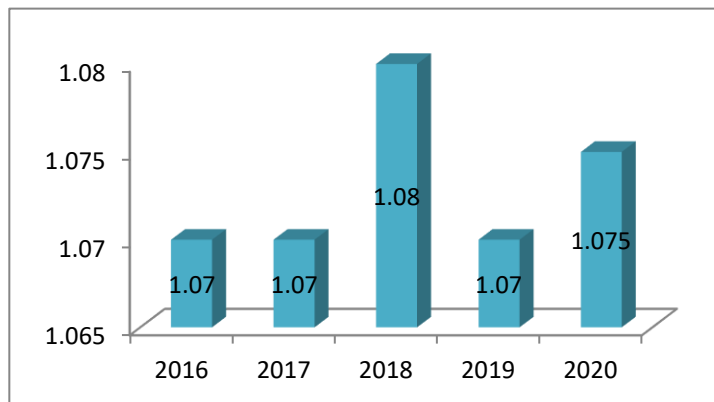
**Formula:**

$$\text{Current Ratio} = \frac{\text{Current Asset}}{\text{Current Liabilities}}$$

Year	2016	2017	2018	2019	2020
<b>Current Ratio</b>	1.07:1	1.07:1	1.08:1	1.07:1	1.075:1

**Table 4.1: Current Ratio of DBL**

**Graphical Presentation:**



**Figure 4.1: Calculation of Current Ratio.**

**Analysis:**

The current ratio satisfactory standard is 1:1. So above 1 current ratio is more favorable sign for the company. As we can see DBL shows above 1 in every year.

**B. Quick Ratio or Acid Test Ratio:**

Quick ratio also called acid test or liquidity ratio. The Quick ratio is a ratio how well a company can pay its short term liabilities. The quick ratio is designed to show how quickly a company can pay its debts.

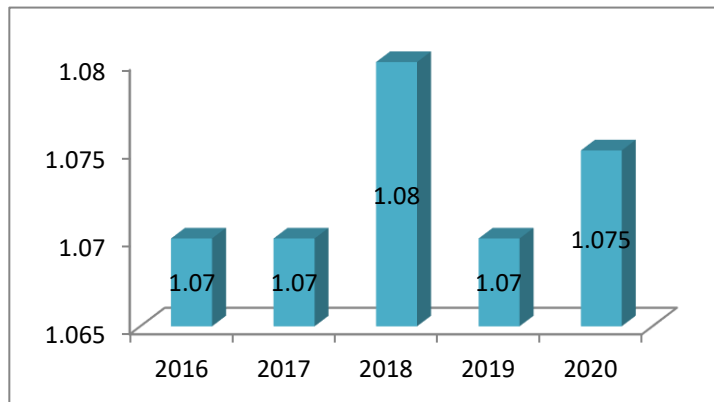
**Formula:**

$$\text{Quick or Acid Test Ratio} = \frac{\text{Cash \& Equivalent s + Marketable Securities + Accounts Receivable}}{\text{Current Liabilities}}$$

Year	2016	2017	2018	2019	2020
Quick Ratio	1.07:1	1.07:1	1.08:1	1.07:1	1.075:1

**Table 4.2: Quick Ratio of DBL**

**Graphical Presentation:**



**Figure 4.2: Calculation of Quick Ratio**

**Analysis:**

Quick ratio standard is 1:1. Ratio 1 indicates where current assets equal to its current liabilities. Ratio below 1 indicates where a firm can't cover properly. On the other hand, above 1 is good for every company because they have ability to pay off its liabilities. As we can see DBL quick ratio has above 1 which is good for them.

**C. Net working capital**

The Working Capital is also known as the Net Working Capital. The Working Capital ratio measures the company's liquidity, where an organization's capability to pay its obligations. The working capital ratio is essential for transmitters because it presents the company's liquidity. This ratio shows the relative potential of an entity's current asset to its current liabilities with the ability to pay for its current liabilities.

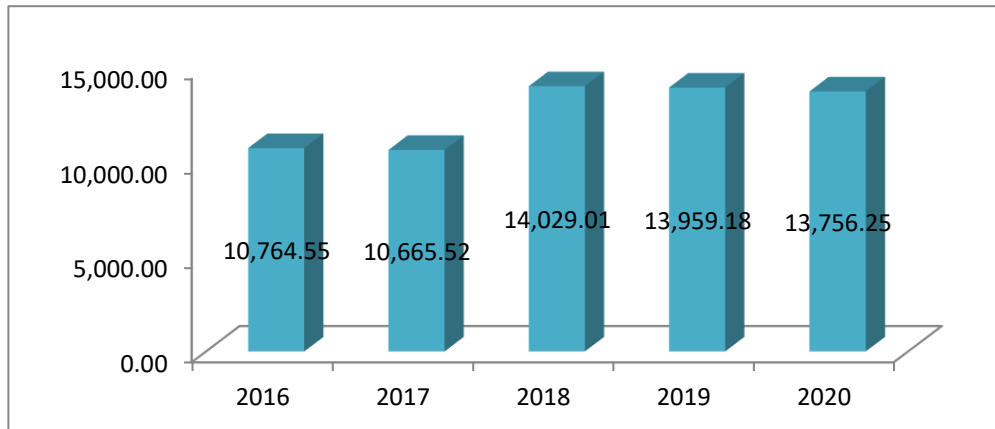
**Formula:**

$$\text{Net Working Capital} = \text{Current Assets} - \text{Current Liabilities}$$

Year	2016	2017	2018	2019	2020
<b>Net Working Capital (Taka in millions)</b>	10,764.55	10,665.52	14,029.01	13,959.18	13,756.25

**Table 4.3:** Net Working Capital of DBL

**Graphical Presentation:**



**Figure 4.3: Calculation of Net Working Capital.**

**Analysis:**

A working capital ratio of 1 indicates the current assets equal current liabilities. It's not risky but not very safe. Below 1 is considered risky by creditors and investors because it can't cover current debt properly and above 1 indicates that the current assets over than current liabilities. As we can see DBL working capital is more than 1.

**D. Cash Ratio:**

The cash ratio is the ratio which measures a company's capability to pay off its current liabilities with the cash. The cash ratio also called cash coverage ratio or liquidity ratio. The cash ratio is a conservative measure of a firm's liquidity. This is extreme liquidity ratio because only cash and cash equivalents are compared with current liabilities.

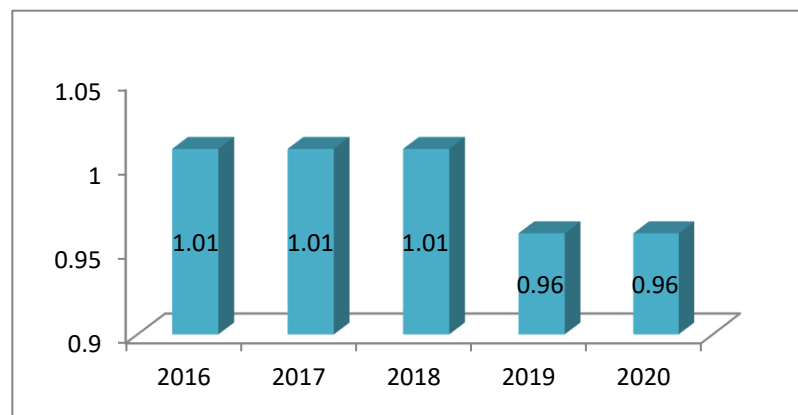
**Formula:**

$$\text{Cash Ratio} = \frac{\text{Cash \& Equivalent s + Marketable Securities}}{\text{Current Liabilities}}$$

Year	2016	2017	2018	2019	2020
Cash Ratio (Tk.)	1.01	1.01	1.01	0.96	0.96

**Table 4.4: Cash Ratio of DBL**

**Graphical Presentation:**



**Figure 4.4: Calculation of Cash Ratio**

**Analysis:**

The cash ratio shows how well any resources can pay for its current liabilities only with cash and cash equivalents. Cash ratio standard is 1:1. So this company's cash ratio presents above 1 than standard. It means that DBL can be paid with their cash over their current liabilities.

**Profitability Ratio**

**E. Earnings per share (EPS)**

Earnings per Share (EPS) ratio is market prospect ratio which measures the amount of net income have been earned by each common stock share. Generally it's also called profitability ratio. It is a popular measure of the company's overall profits and is generally stated in currency.

**Formula:**

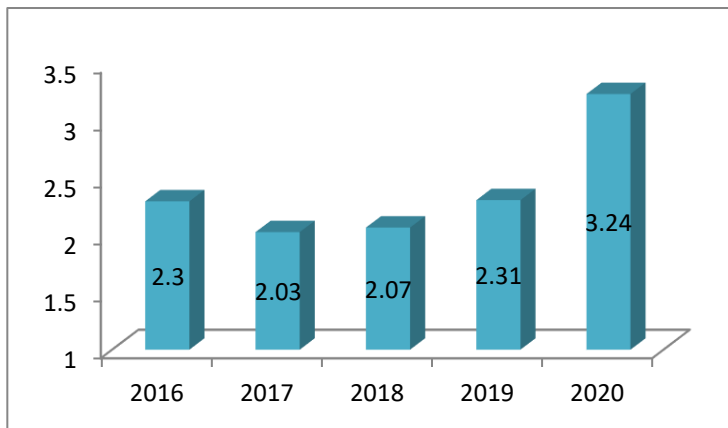
$$\text{Earnings per Share} = \frac{\text{Net Income} - \text{Dividend on Preferred Stock}}{\text{Average Outstanding Share}}$$

(Taka in million)

Year	2016	2017	2018	2019	2020
EPS (Tk.)	2.30	2.03	2.07	2.31	3.24

**Table 4.5: Earning Per Share (EPS) of DBL**

**Graphical Presentation:**



**Figure 4.5: Earning per share (EPS) of DBL**

**Analysis:**

Earnings per Share are a popular measure of overall profitability of the company and are usually expresses in dollars. The EPS illustrates unstable results above these years. In this five years, the value of ratio fluctuated from 2.03 to 3.24. In these five years, the best performance of the year



2020 and the year 2017 show the worst performance. The main reason for the fall of this ration in 2017 is that the total income decreases.

### F. Return on Asset (ROA)

The Return on Assets is profitability ratio which measures the profit of the company produces like a percentage of the amount of its assets. It's also called Return on Investment. In the sense, the Return on Assets or ROA can be measures by a resource for generating profits during a specific period of time. ROA is generally defined where the net income divide to its total assets. ROA ratio is usually presented as percentages.

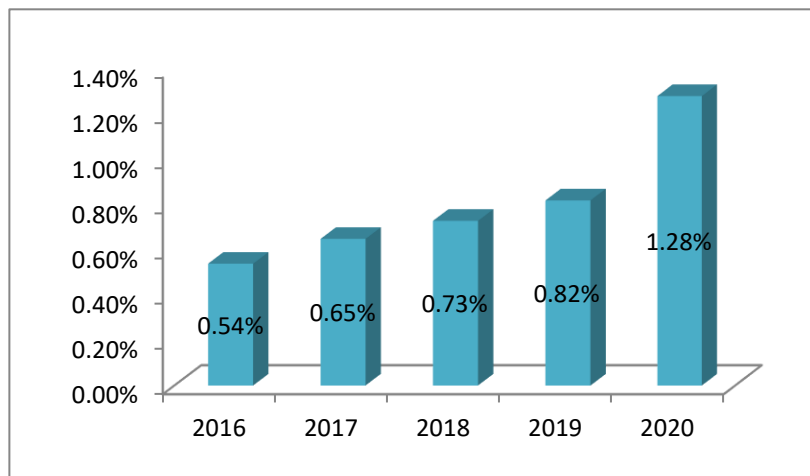
**Formula:**

$$\text{Return on Asset} = \frac{\text{Net Income}}{\text{Total Asset}} * 100$$

Year	2016	2017	2018	2019	2020
ROA	0.54%	0.65%	0.73%	0.82%	1.28%

**Table 4.6: Return on Asset of DBL**

**Graphical Presentation:**



**Figure 4.6: Return on Asset (ROA) of DBL**

**Analysis:**

The ROA illustrates unstable results above those years. In this five years, the value of ratio fluctuated from 0.54% to 1.28%. In these five years, the best performance of the year 2020 and the year 2016 shows the worst performance. The main reason for the fall of this ratio in the year 2016 is that the total income decreases.

**G. Return on Equity:**

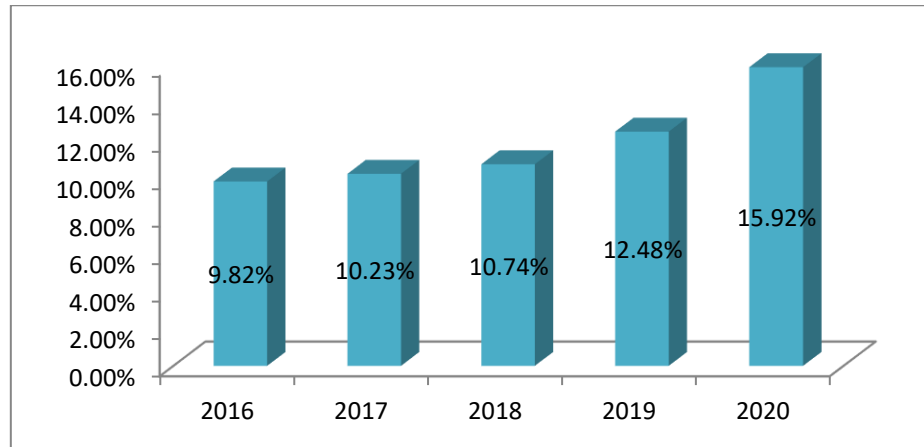
The Return on Equity Ratio or ROE is a profitability ratio which is essentially measure of financial performance considered by dividing the company’s net income with its shareholders equity. Since shareholders equity is less than the resources of an organization, ROE can be considered as returning to net assets. It signifies how good the return from equity to produce returns from its shareholders is.

**Formula:**

$$\text{Return on Asset} = \frac{\text{Net Income}}{\text{Stockholders' Equity}} * 100$$

Year	2016	2017	2018	2019	2020
ROE	9.82%	10.23%	10.74%	12.48%	15.92%

**Table 4.7: Return on Equity of DBL**



**Figure 4.7: Return on Equity**

**Analysis:**

The ROE display unstable results above these years. In this five years period, the value of ratio fluctuated from 9.82% to 15.92%. In these five years, the best performance of the year 2020 and the year 2016 shows the worst performance.

**Solvency Ratio**

**H. Debt Ratio:**

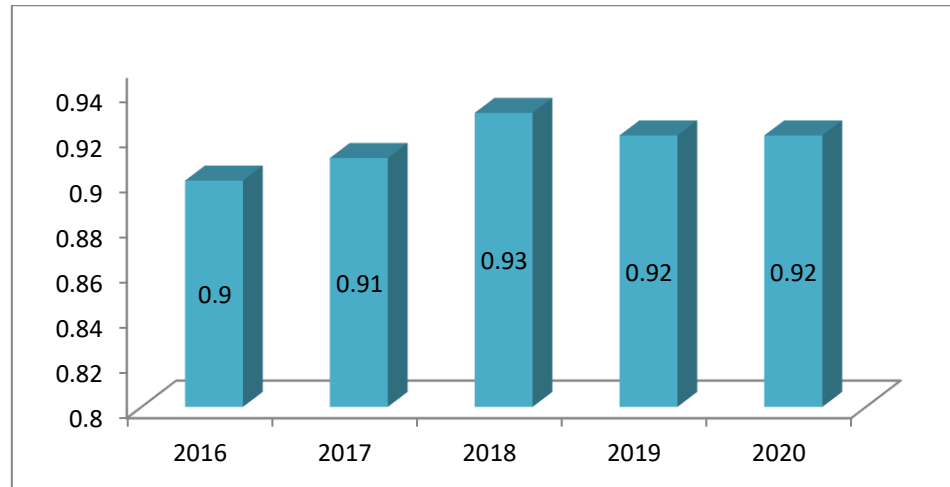
The Debt Ratio is a solvency ratio which compares a company’s total liabilities to its total assets like a percentage. It measures the company’s financial leverage. In other words, this ratio expresses how a company sells their assets by pay off to its liabilities.

**Formula:**

$$\text{Debt Ratio} = \frac{\text{Total Liabilities}}{\text{Total Assets}}$$

Year	2016	2017	2018	2019	2020
Debt Ratio	0.9	0.91	0.93	0.92	0.92

**Table 4.8: Debt Ratio of DBL**



**Figure 4.8: Debt Ratio**

**Analysis:**

The Debt ratio is a ration of the financial risk of a business, its risk is that it cannot be enough to pay its debt to the total assets of the business and its interests. Since the business cannot be harmful due to stop payment of debt and interest payments, the proportion of debt is an important indicator of the long term financial stability of a business.

**I. Debt to Equity Ratio:**

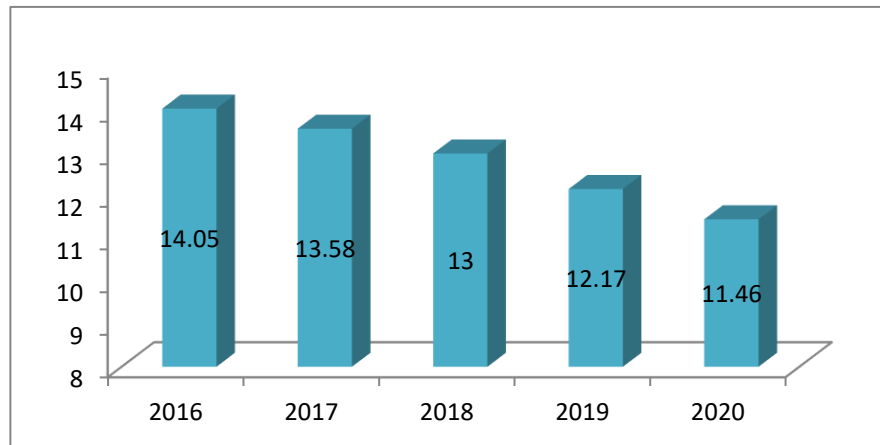
The Debt to Equity Ratio is also a financial, liquidity ratio that calculates the company’s total debt and liabilities by its shareholders equity. It’s also called the debt equity ratio or risk ratio. This ratio highpoints how capital structure of an organization is heading towards debt or equity funding.

**Formula:**

$$\text{Debt Ratio} = \frac{\text{Total Liabilities}}{\text{Total Shareholders' Equity}}$$

Year	2016	2017	2018	2019	2020
<b>Debt to Equity Ratio</b>	14.05	13.58	13.00	12.17	11.46

**Table 4.9: Debt to Equity Ratio of DBL**

**Graphical Presentation:****Figure 4.9: Debt to Equity Ratio****Analysis:**

The lower prices of debt-to-equity ratio are less appropriate to indicate. High debt-to-equity ratios of non-responsive because it means that the creditor depends on the business, so it is high risk especially high interest rates. The debt to equity ratio indicates unstable results over the years. In this five years period, the value of ratio fluctuated from 11.46 to 14.05. In these five years, the best performance of the year 2020 and the year 2016 shows the worst performance.

## Chapter- 4

### Findings, Recommendations & Conclusion

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*Findings of the Study*

*Recommendations*

*Conclusion of the Study*

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## *Findings of the Study*

Presented below which are the results related to various aspects of financial statements analysis of Dhaka Bank Ltd:-

- The liquidity condition of the bank is much better that the sign of continues improvement.
- Return on assets ratio is higher that, indicates the effective managerial performance of the Dhaka Bank.
- The earning of the shareholders is much higher that is proven by return on equity.
- To increase asset turnover, Dhaka Bank had to utilize its sources of fund on those assets which bring more revenue to the bank.
- Loan to deposit Dhaka Bank has taken more financial stress by making excessive loans and also shows risk that to meet depositors.
- Net profit margin is positive of Dhaka Bank. So Dhaka Bank made more money during that period.
- Operating expenses to revenue is positive. It is clearly notify that the Dhaka Bank is earning revenue increase gradually from the early period.

## *Recommendations*

The problems of Dhaka Bank Ltd may be slightly extended. The following solution can be made to solve.

- Dhaka Bank Ltd should increase their current asset and reduce current liabilities to manage their business.
- Dhaka Bank Ltd would take essential footsteps to proliferation their Net Income.
- In 2020 DBL Return on Asset Ratio was great. But in 2017 was the bad performance. So this organization would give extra emphasize on Return on Asset.
- In this five year analysis, shows the best performance of the year 2020 and shows the worst performance of 2017. The main reason for this ratio is due to Net Income reduction.
- DBL should reduce long term liability.
- DBL should improve advertising policy.
- DBL should upturn Bank Branches and ATM Booths for provide better services to their customers.

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### *Conclusion of the Study*

Dhaka Bank Ltd is one of the leading private banks in our country. A front line banks due to the special and sophisticated banking services supplied to the consumers. To be competitive in the market, it continually seeks ways to improve productivity and ways. Information technology uses its main remnants. Dhaka Bank Ltd played an important role in industrial, agricultural, trade and commerce, transportation and many others areas. It plays also an important role in creating human resources and generating innovative occupation prospects. It is conducting numerous prosperity programs for the development of the general public. Conferring to this research, this banks performance is satisfactory. From this learning, various commercial parameters are considered to assess the financial performance of this bank and Dhaka Bank Ltd is available like a wild emerging bank and concurrently performs well in practically every expanses. To possess bound with this step of progress and development, they should now be more careful about what their consumers should want and to be more careful while lending clients to reduce default rates.

The loyalty of customers of Dhaka Bank Ltd is increasing every day. All the employees of Dhaka Bank Ltd are doing unnecessary racing to serve customers. Dhaka Bank Limited is busy working to promote the business environment for the development of the people's lives.



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