

Internship Report on General Banking Operations: Internship Experience at Dutch-Bangla Bank Limited

Jannatul Naiva Sara

1112230274

This report is submitted to the School of Business and Economics, United International University as a partial requirement for the degree fulfillment of Bachelor of Business Administration

Internship Report on General Banking Operations: Internship Experience at Dutch-Bangla Bank Limited



**School of Business and Economics
United International University**

SUBMITTED TO

Dr. Khandoker Mahmudur Rahman

Professor

School of Business & Economics (SoBE)

United International University (UIU)

SUBMITTED BY

Jannatul Naiva Sara

1112230274

Course Code: INT 4399

Major: Supply Chain Management

DATE OF SUBMISSION: 1st March, 2026

Letter of Transmittal

1st March, 2026

To

Dr. Khandoker Mahmudur Rahman

Professor

School of Business & Economics (SoBE)

United International University

Subject: **Internship Report Submission**

Dear Sir,

I would like to inform you that, as a requirement for the completion of Bachelor of Business Administration(BBA) program, the report on " Internship Report on General Banking Operations: Internship experience at Dutch-Bangla Bank Limited" has been completed as per following your instructions and the instructions that have given to me by my organization supervisor.

I am thankful to all those persons who provided me important information and gave me valuable advices. I would be happy if you read the report carefully and I will be trying to answer all the questions that you have about the report. I have tried my level best to have this report complete in a meaningful and correct manner as much as I can.

I do believe that my tiresome endeavor will assist you to get ahead with this sort of venture. In this case it would be a meaningful thing, to me. However, if you need any assistance in interpreting this assignment please contact me without any kind of hesitation.

Yours obediently,

Jannatul Naiva Sara

ID: 1112230274

School of Business & Economics

Certification of similarity index

This report has been in compliance with the requirements as declared by the policy of the United International University with regard to Similarity Index and also satisfies the criteria as laid by the aforesaid authority. Should there shall be any detection of non-compliance, exceeding the accepted limit of similarity, or illegal duplication of work without referring proper credits, the author will be liable to punitive measures as per the institutional policy in this regard. The report is hereby submitted which is subject to similarity evaluation according to the current policy at force, applicable and interpretable on a specific and relevant date and time when the similarity evaluation was done.

Declaration of the student

I, Jannatul Naiva Sara, the student of School of Business and Economics (SoBE), United International University (UIU) herewith declare that the internship report of "Internship Report on General Banking Operations: Internship experience at Dutch-Bangla Bank Limited", is completely worked up by me as partial groundwork and achievement coursework of Bachelor of Business Administration (BBA) program.

This report is entirely based on the practical knowledge and experience that I have been exposed for the internship period. I also declare that the contents of this report are the results of my own observation, effort and analysis. Every source of information has appropriately been cited and declared.

I furthermore, declare that this report has not been previously submitted elsewhere, in whole or in part for obtaining any award of any degree or diploma from any institution. I have strictly and ethically followed all the guidelines provided to me by my supervisor last while preparing this report.

Jannatul Naiva Sara

ID: 1112230274

School of Business & Economics

United International University

Corporate evidence



Dutch-Bangla Bank PLC

Human Resources Division

DBBL/100/014/2025/21812

November 05, 2025

Ms. Jannatul Naiva Sara
325, Haque Monjil
West Dhanmondi, Dhaka.

RE: Internship Program.

Dear Ms. Sara,

The management is pleased to accept you as an intern for a period of **03 (three) months w.e.f. November 09, 2025.**

During the period of internship program, you will remain attached with our Satmosjid Road Branch, Dhaka and advised to maintain office discipline and decorum of the bank. On completion of the internship program, you will have to submit an internship report to the branch which shall be forwarded to Human Resources Division, Head Office, Dhaka.

Please also be informed that you will be entitled to [REDACTED] only per month as honorarium which will be payable from our branch.

Thanking you,

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'Zahid Ahmed', written over a blue circular stamp.

(Zahid Ahmed)
Head of Human Resources Division

Acknowledgement

I would like to put my heartfelt thanks to Dr. Khandoker Mahmudur Rahman, Professor, School of Business & Economics (SOBE), United International University for his constant support and guidance in my internship and preparation of this current report. His very useful suggestions and feedback were critical to the final version of this report.

I would also like to show my sincere gratitude to my organizational supervisor Mr. Syed Asifur Rahman Manager, at Dutch-Bangla Bank Limited, Satmosjid Road Branch, for his continuous guidance, valuable advice and providing me the necessary information to complete this report. His support greatly helped me to understand the overall banking operations and practical procedures to a greater extent.

Furthermore, I would like to thank all the officers and staff members of DBBL for their cooperation and to have given me the chance to gain some hands-on experience in General Banking. Their guidance and professional support were invaluable for my understanding of daily operational activities of the bank.

Most importantly, I wish to thank my almighty Allah for giving me the opportunity to undertake this internship and experience new learning in such little period of time. This internship experience has been a great learning phase for me and I am really appreciating each and every individual that contributed to make it meaningful and successful.

Table of Contents

Letter of Transmittal.....	iii
Certification of similarity index.....	iv
Declaration of the student	v
Corporate evidence	vi
Acknowledgement.....	vii
Table of content.....	viii
List of Abbreviations	x
Executive Summary	xii
Chapter 1: Introduction.....	1
1.1 Overview and Back Ground of the Report	1
1.2 Origin of the report.....	1
1.3 Objective of the report	2
1.3.1 Primary objectives.....	3
1.3.2 Secondary objectives	3
1.4 Scope of the Study	4
1.5 Methodology of the Study	4
1.5.1 Primary Sources:.....	5
1.5.2 Secondary Sources:.....	5
1.6 Limitation of the report	5
CHAPTER 2: Organizational And Industry Overview	7
2.1 Overview and History.....	7
2.2 Mission of Dutch-Bangla Bank Limited (DBBL).....	8
2.3 Vision of Dutch-Bangla Bank Limited (DBBL)	8
2.4 Management Levels of Dutch-Bangla Bank Limited	8
2.5 Trend and Growth	9
2.6 Service.....	11
2.7 Operations of Dutch-Bangla Bank Limited	15
2.8 Industry Analysis.....	16
2.8.1 Specification of the Industry	17
2.8.2 Size, Trend, and Maturity of the Industry.....	17

2.9 External and Economic Influences.....	18
2.10 Technological Environment	18
2.11 Entry Barriers	19
2.12 Power of Suppliers.....	19
2.13 Power of Consumers	19
2.14 Competitive Rivalry	20
Chapter:3 Internship Experience in General Banking	21
3.1 Roles and Responsibilities.....	21
3.2 Contribution to Department contribution	25
3.3 Performance Evaluation	25
3.4 Practical Skills Utilized.....	25
3.5 New Competencies Acquired.....	27
3.6 Combination of Theoretical Information	27
Chapter 4: Data Analysis.....	28
Chapter 5: Conclusion and Key Facts	31
5.1 Suggestions on How to Increase the Efficiency of Departments.....	31
5.2 Major Learnings and Insights.....	31
5.3 Final Remarks.....	32
References	33

List of Abbreviations

UIU	United International University
BBA	Bachelor of Business Administration
SoBA	School of business & economics
DBBL	Dutch-Bangla Bank Limited
BEFTN	Fund Transfer
KYC	Know Your Customer
GB	General Banking
SMEs	Small and Medium Enterprises
Ltd	Limited
FMO	Entrepreneurial Development Bank
AMD	Additional Managing Directors
DMD	Deputy Managing Directors
SEVP	Senior Executive Vice Presidents
EVP	Executive Vice Presidents
SVP	Senior Vice Presidents
VP	Vice Presidents
SAVP	Senior Assistant Vice Presidents
FDR	Assistant Vice Presidents
ATM	Automated Teller Machine
LC	Letters of Credit
POS	Point of Sales
DPS	Director of Personnel Services
NRBs	Non-Resident Bangladeshis
GDP	Gross Domestic Product
AML	Anti-Money Laundering
NID	National ID

CEO	Chief Executive Officer
CSR	Corporate Social Responsibility
RTGS	Fund Transfer
IT	Information Technology
TIN	Taxpayer Identification Number

Executive Summary

This internship report is prepared as partial requirement for the completion of Bachelor of Business Administration (BBA) under the School of Business & Economics (SoBE), United International University. The report is based on my three-month internship at Dutch-Bangla Bank Limited (DBBL), Satmosjid road, Dhanmondi, starting from 9th November to 9th February 2026. The title of the report is titled " Internship Report on General Banking Operations: Internship experience at Dutch-Bangla Bank Limited." The primary goal of this internship was to acquire hands-on knowledge in banking operation and put in practice theoretical concepts that I had learnt in my BBA program in a real-life organizational environment. The study is focused mainly on General Banking Department of DBBL which is considered as the core operational unit of a branch. During my internship, I worked in 6 different functional desks under General Banking, namely Account Opening, Card & Cheque Section, Front Desk, Clearing Cheque, Fund Transfer, and Authorization. Through desk rotation, I got to do hands-on experience in account opening procedures, knowledge your customer, debit card, and cheque book issuance, cheque clearing procedures, bank for electronic funds transfer and fund transfer, preparation of bank statement and certificates, and transaction verification procedures. The report also contains an overview of DBBL, its history, mission, vision, services, operation activities, and industry analysis. It emphasizes the bank's good position regarding the competitive banking industry in our country, especially the technological advancement and customer-based services. Overall, the internship experience has helped me to develop professional skills such as communication, teamwork, customer service, documentation management skills, and awareness of compliance. This hands-on experience has helped me gain a better understanding of banking operations and to prepare myself for future professional challenges in the financial sector.

Chapter 1: Introduction

1.1 Overview and Back Ground of the Report

One of the crucial components of the BBA course is the internship. Since I am a BBA student, overall, I need to develop my understanding and skills in order to compete in the future. If the theory is not applied to actual situation, it will be pointless realistic perspective is therefore a positive situation in a work environment. In this sense, three months of practical exposure and practical delight are one of the most important components of a 4-year BBA course. The current record in this case attempts to read the experiences of realistic orientation related to Dutch Bangla Bank Ltd (DBBL)



1.2 Origin of the report

The main focus of BBA program is to create skilled and trained professionals for the business sector in Bangladesh specially in banking sector. A person should be aware of the pros & cons of a particular area for becoming skilled on that particular field he

wants to master in. However, by just reading books it will not advance this cause. There is possible huge gap between thing mention in the book and real-life situation. Therefore, BBA program is designed in such way that a person can differentiate between the theoretical knowledge and the real-life struggle in this market. Thus, every student of BBA program is sent to different organization for practical orientation at the end of the program. Also, they require to deliver a report after completion of practical orientation.

I am very glad and grateful to the honor and opportunity to finish my practical orientation at DBBL. This course requires three-month attachment with an organization followed by a report given by the supervisor with in the organization and approved by the faculty adviser. I took the opportunity to do my internship report in DBBL in Satmosjid Road branch Dhanmondi, Dhaka. My internship period starts from 9th November and end on 9th February. Here in DBBL I was involved to identify their operational areas General Banking section, debit card delivery, accounts opening, receive pay order, fund policy at DBBL. The title of the report is Internship Report on General Banking Operations: Internship experience at Dutch-Bangla Bank Limited '. This was I assigned with the help of my respective supervisor Dr. Khandoker Mahmudur Rahman Professor School of business & economics, United International University.

1.3 Objective of the report

Gathering knowledge regarding the practical situation on banking system and operation is the main objective of this report. This internship allows us an opportunity to put ourselves out into the practical field using our new knowledge acquired theoretically. The basic objective of this paper is to be acquainted with how a bank as a financial institution evaluate individual and corporate potential client to serve them general banking services, to sanction different types of loan and advance of different limit to different customer and charges different interest rate to different borrower as well as helping in transaction.

The specific objective is: The main objectives of my internship at Dutch-Bangla Bank Limited were to understand the overall general banking operations including account opening procedures, KYC and compliance verification, cheque clearing, fund transfer

(BEFTN/RTGS), and card issuance processes; to analyze documentation handling and authorization procedures to ensure accuracy and regulatory compliance; to observe customer service practices and transaction processing systems; to examine internal control mechanisms and risk management practices within branch operations; to evaluate both physical and digital record-keeping systems for maintaining data accuracy and confidentiality; to identify operational challenges during peak banking hours and suggest improvements for service efficiency; and to understand how effective coordination among different desks and officers ensures smooth and secure banking operations.

1.3.1 Primary objectives

- Main purpose of the study is to fulfill the partial requirement of the awarding the BBA degree from the school of Business & Economics, United International University.
- To be acquainted with the background of the bank, Dutch- Bangla Bank Limited.
- General banking policy of DBBL, credit sanctioning policy and the Foreign Exchange activities of DBBL.
- Getting an adequate knowledge about which factors mostly affect the loan sanctioning decisions, what amount of loan should be sanctioned to a particular loan applicant depending on his credit worthiness. The basic objective of this paper is to be acquainted with how a banking financial institution evaluate individual potential borrower - based on which sanction different of credit limit to different customer and charges different interest rate to different borrower.
- Preparing & submitting a report on the topic of “Internship Report on General Banking Operations: Internship experience at Dutch-Bangla Bank Limited”.

1.3.2 Secondary objectives

- Applying theoretical knowledge in the professional field.
- Being familiar and to acquire clear knowledge with the management system of bank.
- Knowing in depth of the function of general banking section.
- Analyzing the service procedure of Dutch Bangla Bank Limited.

- To a clear scenario of the working hours, values and banking environment.
- How the loans are processed.
- How to transfer fund from one account to another account in DBBL.

1.4 Scope of the Study

The scope of the report was to find the financial aspect of the operation of the bank.

Area of the Report: The basis area of report is analysis on activities of general banking, cash handling and credit management operation of the Dutch-Bangla Bank Limited based on Satmosjid Road Branch. In this work the overall view of the general banking System, history and Mechanism, polices and appraisal of Dutch-Bangla Bank Limited and other activities are extensively analyzed and the findings are clarified along with depth study.

Time and Duration: The time of my internship has started 9th November and I was appointed for or three month's internship programs. There was also the placement of different departments within the time. There I had to work as primary routine work from credit & general banking department desks. It was difficult to collect the information relevant my report because the people of this bank were so busy with their duty that they can't be able to give me much time Here I try to cover the activities and rules and regulation related to my report.

1.5 Methodology of the Study

The study is descriptive research and primarily empirical research. No major statistical analysis and advanced technique was adopted to arrive at the findings. Rather logical judgement was used to reach at the conclusions.

For prepare this report I have used different kind of sources as newspaper, journals, etc. In addition, I have taken help from the website related with this topic. To prepare this report mostly helped me by getting lots of information of our honorable Manager Sir, Deputy Manager Sir, GB in- charge sir. They are providing me very much confidential information of them.

1.5.1 Primary Sources:

- Some data are collected from officials and some data are collected from client.
- Verbal conversation with the respective officers.
- Non formal conversation with the client.
- Practical work experience through rotation of the desk.
- Different books, training papers, manuals, newspaper, and journals.

On the basis of the supervision of my honorable supervisor, some deductions and additions are made and final report is prepared thereof.

1.5.2 Secondary Sources:

- Periodical publications by DBBL
- Different books, training papers, manuals, newspaper and journals.

1.6 Limitation of the report

I have done my internship period from Dutch Bangla Bank Ltd, Satmosjid road branch. The employees are very co-operative but they were really busy with extreme handling customer. So, they were not giving such conscious with me, and banks are more confidential area to give much more information to intern. Besides the total duration of internship is not long enough to receive so much information from them. They have so much work to do by different departments for handling different part of work. And as I intern, I do my work with them by rotation of different working category work with different desk. I have faced not that much problems but as I faced some of limitation are following bellow:

- It was hard to collect the information from many different desk and officers for the job constrain.
- Bank policies are very confidential so they didn't disclose that much what I needed.
- Since the officers are too busy, so they could give me little attention.

- For the time limitation, this was not easier to collect information for the report.
- Because of the limitation of the information some thoughts are created. So, there may be some mistake in the report.
- As the bank policies are very confidential, some information is insufficient.
- For some inexperienced personnel of the bank, our performance was overlooked and obstructed in most of the parts of our enquiry.
- The study was limited only to the Dutch Bangla Bank Ltd. I had to take down all the information from the clients in a hurry . Because all of them were in rush as they are the customers and were in walk. So that was a bit difficult to manage.

CHAPTER 2: Organizational And Industry Overview

2.1 Overview and History

Dutch-Bangla Bank Limited (DBBL) is one of the leading private commercial banks of Bangladesh and was set up as the first joint venture Bank in Bangladesh. It officially started its operation on June 3, 1996 after it was registered under the Companies Act. The establishment of the bank is based on the collaboration between local shareholders spearheaded by Mr. M Sahabuddin Ahmed (Founder Chairman) and a Dutch development finance institution called FMO.

DBBL has its headquarters in Dhaka, Bangladesh, and as the years passed, has grown to become one of the most technology-driven financial institutions in the country. Over the years, it became integrated as a traditional banking institution to a modern commercial bank to provide a wide range of financial services for individuals to small and medium enterprises (SMEs), and large corporate clients.

From the very beginning, the vision behind DBBL was set up with the mission to make an impact to the economic development of Bangladesh through modern banking practices, technological innovation, and ethical business practices. The bank's vision stressed efficiency, transparency and customer-centric services when the Bangladeshi banking sector was by and large manual and traditional one.

One of the biggest milestones in DBBL history was the introduction of full automation. By 2003 DBBL became first fully automated bank in Bangladesh linked all branches online and introduced electronic banking services by introducing modern facility of electronic banking and plastic money (debit/credit cards) among Bangladeshis. This transformation revolutionized the banking experience for the customers and set new standards for the industry.

Over the years DBBL has enhanced its services nationwide and diversified its services to include retail banking, corporate banking, SME financing, remittance services, card services and mobile financial services. Today, DBBL is known widely as a technology-driven, innovative, as well as socially responsible bank in Bangladesh.

2.2 Mission of Dutch-Bangla Bank Limited (DBBL)

The mission of Dutch-Bangla Bank Limited is to engineer enterprise and creativity in business and industry while having a strong commitment to social responsibility. The bank is focused on delivering innovative, technology-driven and customer-focused banking services and ensure efficiency, transparency and financial inclusion for all sections of the society. DBBL believes that profit is not the only goal of the company and works to achieve a balance between sustainable growth in financial terms, ethical practices, corporate social responsibility, and meaningful contributions to national and social development.

2.3 Vision of Dutch-Bangla Bank Limited (DBBL)

The vision of Dutch-Bangla Bank is the dream of a better Bangladesh where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, and the pollution-free environment can flourish and the society based on morality and ethics makes life worth living for everyone. The ethos of the bank includes creativity, human development and quality of life, which is a result of its commitment to contribute to economic development as well as broader cultural, social, and environmental wellbeing in the country.

2.4 Management Levels of Dutch-Bangla Bank Limited

Position	Management Level
Board of Directors	Top-Level Management
Chairman	
Managing Director &CEO	
Additional Managing Directors (AMD)	
Deputy Managing Directors (DMD)	
Senior Executive Vice Presidents (SEVP)	Middle-Level Management
Executive Vice Presidents (EVP)	
Senior Vice Presidents (SVP)	
Vice Presidents (VP)	

Senior Assistant Vice Presidents (SAVP)	Bottom-Level Management
Assistant Vice Presidents (AVP)	
Senior Officers	
Officers	
Junior Officers	
Trainee/ Probationary Officers	

2.5 Trend and Growth

DBBL has shown steady growth ever since it was formed and supported by strategic expansion and technological leadership and growing customer trust. Over the decades, the bank has been beefing up its physical presence with hundreds of branches and sub-branches across the country backed by one of the largest ATM networks in Bangladesh. The bank has also diversified its portfolio introducing mobile financial services e.g. Rocket, internet banking and digital payment gateways, which has led to stable growth of customer adoption and transactions.

Financial performance indicators such as assets, profits, deposits, and loan portfolio have also shown a good growth. For instance, in recent years, it has broadcasted that deposits and loans grew significantly year on year and reflected confidence from both retail and corporate customers.

The bank's growth trend can be observed in several dimensions:

Branch and Network Expansion: DBBL has steadily been adding new branches in urban and semi-urban areas all over the country i.e. Bangladesh. Along with the traditional branches, it introduced sub-branches, booths and agent banking to usher in more outreach and financial inclusion.

Financial Growth: The bank has experienced growth in key financial indicators such as:

- Total assets
- Deposits
- Advances and loans

- Net operating income

This growth reflects increased customer confidence and effective management of banking operations.



ATM and Digital Growth: DBBL operates one of the largest ATM networks in Bangladesh providing service to DBBL customers as well as customers of other Banks. The growth of ATM services added greatly to the convenience and lessened the pressure on branch banking.

Digital Transformation Trend: In the past few years, DBBL has moved in line with the global trend of digital banking. Services such as mobile banking (Rocket), online fund transfer, utility bill payments and e-Commerce payment gateways have led to the increase of transaction volume and customer engagement.

Overall, DBBL's growth trend is showing a transition from bank to technology-oriented customer-driven financial services, which promises to be sustainable in the long run.

2.6 Service

DBBL has a wide product/service portfolio with focus to various customers.

Retail Banking: Dutch-Bangla Bank has retail banking which is banking service to individual customers. It is centered with fulfilling the daily financial demands of the masses. Under retail banking, DBBL has savings accounts, current account, fixed deposits and other deposit programs. Personal loans as well as consumer credit facilities, debit and credit cards and ATM facilities are also available to the customers. Retail banking focuses on convenience, access, and customer service by providing bank services in branches, ATM bank networks, and online.

Retail Banking Products are:

- Savings accounts
- Current accounts
- Fixed deposit receipts (FDR)
- Monthly savings schemes
- Consumer credit and personal loans
- Student and salary accounts

Corporate Banking: Corporate banking in the Dutch-Bangla Bank is intended to cater to large business, corporate and institutions. These services include working capital financing, term loans, trade finance (import and export services), project financing and cash management solutions. DBBL supports the corporate clients by facilitating their letters of credit (LC), the bank guarantees, the foreign trade transaction and customized financial solutions. The objective of corporate banking is to facilitate business growth, improve efficiency of operation and financial risks

Corporate Banking Services are:

- Working capital financing
- Trade finance (import/export services)
- Project financing
- Corporate deposits and treasury services

SME Banking: SME (Small and Medium Enterprise) banking at Dutch-Bangla Bank is centered on the idea of providing for the small and medium enterprises which play a vital part in the economy of Bangladesh. DBBL offers SME loans, business financing and working capital support to entrepreneurs. The bank provides simplified loan procedures, flexible ways of repaying loans, and advisory support for SMEs to expand their operations. SME banking plays a major role in creating employment and boosting the economy.

SME Banking are:

- SME loans for small entrepreneurs
- Business development financing
- Customized credit solutions for SMEs

Digital and Electronic Banking: Digital and e-banking services at DBBL with the purpose of offering quick, secure and convenient banking services with the help of technology.

1. **Rocket Mobile Banking:** Rocket is DBBL's mobile financial service that enables customers to carry out banking transactions without having to go to a bank branch. Users can have their mobile accounts opened at authorized agents and avail services like cash in and cash out, fund transfers, utility bills payments, salary disbursement and merchant payments. Rocket plays a key role in wholesome financial inclusion, mainly in rural and under-served areas.
2. **Internet Banking & E Payment Gateway:** DBBL's internet banking helps its customers access their bank accounts online for their balance inquiry, fund transfer, bill payment and account management. The electronic payment gateway can be used for online payments for merchants and businesses such that customers can make secure payments for online e-commerce, utility bills, and service fees. These services decrease the need for physical branches and increase efficiency in transactions. Digital and Electronic Banking are:
 - a. Internet banking
 - b. Mobile banking
 - c. E-commerce payment gateway
 - d. Utility bill payments
 - e. Fund transfer services

Card and Payment Services: Dutch-Bangla Bank offers multiple card and payment solution to bring cashless transaction. These are debit cards, credit cards, and prepaid cards that can be used on ATMs, POS terminals, and online platforms. DBBL has a vast ATM network throughout the country, which offers 24/7 money withdrawal and other services. Card services provide convenience, security, and satisfaction to the customers. Card and Payment Services are:

- Debit cards
- Credit cards
- Prepaid cards
- POS services



Remittance and foreign exchange services: At DBBL deal with non-resident Bangladeshis (NRBs) and international trade customers. The bank helps inward remittances from abroad by adopting the system of correspondent banking and international money transfer systems. DBBL also performs foreign exchange services such as currency exchange, import and export Finance, letters of Credit, and foreign currency accounts. These services help in international trading, increase foreign currency inflow, etc. in the national economy.

Product/Service Category and Revenue Contribution (Estimated)

Category	Key Services	% of Revenue Contribution (Approx.)	Strategic Alignment
Retail Banking	Saving Accounts, Current Account, FDR, DPS, Personal Loans, Student & Salary Accounts	40%	Core revenue driver, focus on mass banking, financial inclusion & good deposits mobilization
Corporate Banking	Working Capital Financing, Trade Finance (LC, Import/Export), Project Financing, Treasury Services	25%	Project Financing, Treasury Services 25% Supports large businesses and industries; aligned with economic development & structured financing.
SME Banking	Business Financing, Customized Credit Solutions	15%	Encourages entrepreneurship and job creation; in line with Bangladesh's SME growth policy
Digital & Electronic Banking	Rocket Mobile Banking, Internet Banking, E-Payment Gateway, Utility Bill Payment, BEFTN/RTGS	10%	Technology driven financial inclusion; Cashless economy & nationwide accessibility.
Card & Payment Services	Debit Cards, Credit Cards, Prepaid Cards, POS Services, ATM Network	5%	Enhances Cashless Transaction, supported by largest ATM network in Bangladesh
Remittance & Foreign Exchange	Inward Remittance, Currency Exchange, Foreign Currency Accounts, Import/Export Finance	5%	Enables international trade, inflow of foreign currency aids, NRBs, global transactions.

The percentages given are rough estimates of academics based on the normal revenue structure of private commercial banks operating in Bangladesh. Retail Banking typically has the greatest contribution to this, led by the deposit base and consumer loans. Corporate and SME Banking obtain large revenues from interest and trade finance fees. While not directly contributing to high revenue, digital services are important in helping the bank to strengthen its long-term strategic positioning.

2.7 Operations of Dutch-Bangla Bank Limited

The operational activities of DBBL are organized in such a way that efficiency, security and customer satisfaction are maintained.

Branch Operations: Branches facilitate account opening, deposits and withdrawals, remittances, loan processing and customer support. DBBL follows standardized ways of operating to ensure compliance and quality of services.

Credit Operations: The bank analyzes the credit proposals taking into account the various factors such as risk analysis, financial analysis, compliance with regulations, etc. The credit monitoring is done on a regular basis in order to reduce the risk of default.

Electronic Banking: Fully automated banking systems interconnecting branches, ATM and electronic channels. **ATM Network:** DBBL has one of the largest ATM networks in Bangladesh which provide 24/7 cash withdrawal and deposits services.

Mobile Financial Operations: Rocket uses a massive network of agents to facilitate banking access to unbanked populations, particularly to rural areas.

Compliance and Risk Management: DBBL strictly follows the regulations specified by Bangladesh Bank and adopts the internal audit, risk management and anti-money laundering (AML) policies.



2.8 Industry Analysis

Dutch-Bangla Bank Limited (DBBL) is operating in the highly competitive commercial banking industry of Bangladesh which is regulated by Bangladesh Bank and characterized by fast technological adoption and the heightened demand for inclusive financial services. As one of the top commercial private banks, DBBL has established a strong position due to early introduction of automation, extensive ATM network, agent banking and digital mediums like Rocket and Nexus Pay, which helped them serve their urban as well as rural customers efficiently. The industry is characterized by high level of competition among private, public and foreign banks, margin pressure on interest rates, stringent regulatory requirements, and growing focus on SME finance and sustainability. Within this environment, DBBL's handling of technology-driven services, diversified banking operations and financial inclusion offers a competitive edge, albeit, it has to continuously innovate and manage operational aspects to ensure continued growth in the changing banking sector.

2.8.1 Specification of the Industry

The banking industry in Bangladesh is a part of the financial services industry where commercial banks, development banks, and foreign banks come under its scope. Its main role is facilitation of financial intermediation mobilizing deposits and extending loans to individuals, business and government.

The banking industry in Bangladesh is a crucial component of the financial system in the country. It comprises:

- State-owned commercial banks
- Private commercial banks
- Foreign commercial banks
- Specialized and development banks

The main functions of the industry are to mobilize savings, allocate capital, facilitate trade, promote economic growth, and attain financial stability. In this industry the services offered by the banks include savings accounts, term deposits, trade financing, credit facilities, remittance services and digital banking. Commercial banks such as DBBL operate under the regulations of Bangladesh Bank (central bank) and Bank Companies Act.

2.8.2 Size, Trend, and Maturity of the Industry

The banking sector in Bangladesh is a well-developed and mature sector but still evolving sector compared to other sectors of the economy.

Industry Size: The industry size in terms of assets, deposits and loan portfolio has shown a major growth due to the economic growth and increasing demand for financial services.

Industry Trends:

- Digitalization and automation
- Growth of mobile financial services
- Expansion of agent banking

- Increased focus on customer experience

Industry Maturity: While the industry has reached maturity in the urban areas, rural areas and semi urban areas still have potential for growth. The inclusion of technology keeps changing the traditional banking models.

Trends such as moving towards a digital transformation, with banks investing heavily in technology to enhance customer experience and efficiency.

2.9 External and Economic Influences

Dutch-Bangla Bank Limited is operating in the highly regulated and economically sensitive environment. The general economic situation of Bangladesh has a great impact on the performance of the bank. Factors such as inflation rate, fluctuations in rates of interest, and exchange rate, and GDP growth have a direct impact on lending, deposit collection, investment activities.

High inflation means that the purchasing power of customers declines and the cost of operations also rises. loose monetary policy (changes in monetary policy created by the Bangladesh Bank) has an impact on the interest rates on loans as well as the liquidity management. Political stability, regulatory changes and government policies also play a vital role in DBBL's operational strategy. Therefore, DBBL needs to continually monitor the economic trends for the stability and sustainable growth of finance.

2.10 Technological Environment

DBBL is known in the world for technological development in the banking sector. It was one of the first banks in Bangladesh to introduce the extensive ATM and mobile banking services. The bank operates the popular mobile financial service, Rocket that has strengthened financial inclusion across the country.

Technological interventions such as online banking, real-time transaction processing, cybersecurity systems, and automated clearance services have brought in increased operational efficiency and convenience to customers. However, rapid technological

changes necessitate ongoing upgrades to systems, investment in cybersecurity and training your employees in order to stay competitive.

2.11 Entry Barriers

The high entry barriers in the banking industry can be seen in Bangladesh. For establishing a new commercial bank, the applicant needs to have a considerable capital investment, rigid regulatory approval of the Bangladesh Bank, and many financial rules and regulations.

In addition, established brands, customer trust, and branch and ATM networks provide an existing bank such as DBBL with a competitive advantage. Such high barriers of entry prevent DBBL from new entrants and also cut down the new competition threat in the market.

2.12 Power of Suppliers

In the banking industry, the suppliers are depositors, technology suppliers, software suppliers, and infrastructure service suppliers. Depositors have the role of suppliers of funds, which are of the essence for lending operations. If depositors start demanding higher interest rates, then the cost of funds to the bank rises.

Technology service providers also have moderate bargaining power in that banking operations tend to rely heavily on secure IT systems and digital platforms. DBBL controls the power of suppliers through a system of diverse funding sources, contract negotiations with vendors, and longevity of partnerships.

2.13 Power of Consumers

Consumers (account holders and borrowers) have moderate to high bargaining power as there are a large number of private and public carrying out banking facilities in Bangladesh. Customers can simply switch to a new bank if they believe that they are receiving better interest rates, lower service charges, or better customer service at a different financial institution.

In order to retain customers, DBBL is concentrating on competitive pricing, good ATM coverage, mobile banking services and good customer support. Maintaining trust and the efficiency of service is very important for customer loyalty.

2.14 Competitive Rivalry

Competitive rivalry in banking industry in Bangladesh is very strong. DBBL operates in the market with the leading banks, i.e. BRAC Bank Limited, Eastern Bank Limited, Islami banks Bangladesh Limited and other private and state bank.

Competition is in terms of interest rates, service quality, Digital banking facilities, branch expansion and innovative financial products. Banks continuously bring out new services and technological improvements to attract customers. DBBL retains its competitive position by technological leadership and wide coverage of ATMs and strong brand reputation.

Chapter:3 Internship Experience in General Banking

During my three-month internship in Dutch-Bangla Bank Limited (DBBL) from 9th November to 9th February 2026, I was mostly allotted to the General Banking Department. The department comprised of six dedicated officers who were responsible for taking care of the nucleus operational activities of the branch. General Banking can be regarded as the core of branch banking operations as it directly liaisons with the customers and carries out day-to-day banking operations. The department was organized in six different functional desks:

1. Account Opening
2. Card & Cheque Section
3. Front Desk
4. Clearing Cheque
5. Fund Transfer
6. Authorization

As an intern, I circulated through these desks and had practical, hands-on experience of actual banking operations.

3.1 Roles and Responsibilities

1. Account Opening Desk: The Account Opening desk is one of the busiest sections in General Banking. Here, I came to know for types of accounts like Savings Account, Current Account, Student Account, Salary Account, and Fixed Deposit Receipts (FDR).

My responsibilities were:

- Helping the customers to fill the account opening forms.
- Checking necessary documents such as National ID (NID), Photographs, nominee information and TIN (if applicable)

- Ensuring Proper KYC(Know your customer) Compliance.
- Making sure customer signatures and initial deposits.
- Organizing and filing account opening documents

I learned how important compliance and proper documentation in fraud prevention, as well as keeping regulatory standards. Additionally, I understood the importance of verifying customers and being confident about data.

The screenshot shows a multi-step KYC process. The current step is 'Contact Information', which is highlighted with a blue circle and a location pin icon. The progress bar at the top shows six steps: 1. Personal Information, 2. Contact Information, 3. Identify Information, 4. Account and Nominee Information, 5. Upload Documents, and 6. Finish. A red notification at the top right says 'Please remember the Tracking ID for future reference, Tracking ID: R,41840165'. The form is divided into two columns. The left column contains the 'Present Address' section with fields for Present Address (Carrole Close), City (London), State (London), Postal Code (E15 2JH), and Country (United Kingdom). The right column contains the 'Permanent Address' section, which is checked as 'Same as Present Address', with identical fields. Below these are the 'Designated Email Address' (csf.shahid@gmail.com) and 'Designated Phone Number' (UK (+44) 952810302) sections. A notification states 'Your transactional SMS and OTP will be sent to you through this channel'. Navigation buttons for 'Previous' and 'Save and Next' are at the bottom.

2. Card & Cheque Section: This desk dealt with the delivery of debit cards, cheque book issues and record keeping of customers.

I assisted the officers in:

- Providing debit cards after verifying that the customer is in fact who he or she says he or she is.

- Maintaining of card and cheque registers.
- Issuing cheque books on the status of checking account.
- Explaining to customers how to use basic cards.

I saw the importance of checking Midian signatures and identity before making out sensitive financial instruments. This part made me aware of risk control and internal security measures.

3. Front Desk: The first point of contact for customers is the Front Desk. It is a crucial aspect of customer satisfaction and quality of service.

At this desk, I assisted in:

- Providing bank statements (every day, every month and year)
- Preparing account balance certificates, solvency certificates.
- Guiding customers about account related queries.
- Handling general inquiries regarding services of the bank.

This desk helped my way of communicating skills and customer handling ability. I learnt how to deal with various types of customers in such places, such as corporate customers, elderly and first-time account holders.

4. Clearing Cheque Desk: The Clearing Section occupies with inward and outward cheque clearing activities.

I observed the process of:

- Receiving cheques for clearing.
- Sorting and checking details of cheque (date, signature, amount in words and figures).
- Maintaining clearing registers and records.

I realized that accuracy is very, very important in this section because if even one thing is not accurate, it may lead to a financial loss or customer dissatisfaction. This desk helped me to pay more attention to detail and understanding of interbank transactions.

5. Fund Transfer Desk: The work of the Fund Transfer desk is concerned with internal and interbank transfers such as Account-to-Account transfer, BEFTN and RTGS transactions.

My involvement included:

- Checking transfer requests forms.
- Checking the signature of the customer.
- Helping officers to process online transfers.
- Keeping Transaction Records Alive.

Through this desk, I grasped the importance of the security of a transaction, the authorization hierarchy, and the adherence of banking regulations.

6. Authorization Desk: The Authorization desk ensures that all the transactions and account openings are duly verified and stamped off by authorized officers.

Here, I observed:

- Large transactions verification.
- Account opening with approval on complying with compliance checking
- Monitoring of Suspicious Transactions.
- internal control (procedures).

This section made me to understand the work of internal audit, compliance and risk management in a bank branch.

Overall Learning and Professional Development

General Learning and Professional Development Working in General Banking at DBBL meant that I was able to bridge the gap from the theoretical knowledge to the career experience.

I learned:

- How the branch banking operations are carried on.
- The importance of compliance and documentation.
- Professional communication skills and customer service.
- Teamwork and co-ordination of six team members.
- Time Management in a busy Banking Environment.

Since the branch was a large provider with a large number of customers who dealt with them every day, the working environment was fast-paced and challenging. The six-member General Banking team worked in close coordination which ensured smooth service delivery. Their cooperation and guidance helped me build my confidence and practical knowledge on banking. This internship experience not only helped me learn more about how banking works but also prepared me for future professional responsibilities in the financial sector. It was a nice experience to get a chance to see things like how banking is done in the real-world and how I can improve my skills in analysis and operations.

3.2 Contribution to Department contribution

In my internship, I was actively involved in assisting day to day running firearms, improving on customers waiting time by helping the officers, correct filing of documentation, and maintaining accurate documentation. My involvement was able to help the department manage the workload efficiently during peak hours.

3.3 Performance Evaluation

Throughout my internship I was punctual, disciplined, and professional. I was appreciated for my willingness to learn, for attention to detail, and my ability to deal with customer queries with confidence. The officers guided me on a regular basis and gave constructive criticism to improve my performance.

3.4 Practical Skills Utilized

1. Communication Skills and Interpersonal: Skills During my internship in the General Banking Department, I had regular interaction with the customers in the Front Desk and Account Opening Desk. I escorted customers to fill out forms, instructed how to use their banks, and answered the customer's questions about their account balances, statements, and fund transfers. By being clear in my communication and making sure to be polite, I ensured that customers were clear on what documentation and processes were needed. Dealing with corporate clients, elderly customers and

first-time account holders gave me greater interpersonal flexibility and professionalism.

2. Documentation and Verification of Compliance: At the Account Opening and Authorization Desks, I used to check the documents of the customers like National ID (NID), photographs, nominee details and TIN certificates actively. In this scenario, I made sure before submitting the documents to be approved that KYC (Know Your Customer) requirements were duly met. In order to prevent errors, I carefully reviewed signatures and initial deposits. Through this process, I practically incorporated compliance verification skills in reducing risks and keeping the regulatory standards in place.

3. Record Keeping and Accuracy of Data: In the Card & Cheque Section and Clearing Desk, I helped in maintaining registers of cheque books and debit cards as well as clearing transactions. I ensured that the entries were recorded well enough and had supporting documents attached to them. While checking the details in the cheques (date, signature, amount in words and figures), I paid attention to accuracy to prevent discrepancy. This practical experience helped reinforce my ability to keep organized and error free records.

4. Time Management: The branch environment is busy, particularly under peak banking. I learned to efficiently prioritize tasks is to assist customers, organize documents and support officers simultaneously. By doing this, I utilized the time well to reduce customer waiting time and ensure that the work within the department flowed easily.

5. Teamwork and Coordination: The General Banking Department had 6 officers operating in close coordination. As an intern, I supported each desk as needed and had proper communication with officers to make sure that tasks were completed. I learned how effective teamwork is to operational efficiency and quality of service. By working together with the team members, I was able to adapt quickly to varying responsibilities.

6. Customer Service Handling: At the Front Desk, I answered general customer questions, gave out account statements and helped prepare certificates. I learned how to be calm and professional in addressing customer complaints or urgent requests. By

using a positive attitude and being empathetic I did my share in improving customer goals and keeping the bank's professional picture intact.

3.5 New Competencies Acquired

- Working knowledge of branch banking operations
- Understanding of KYC and compliance with regulations
- Risk management awareness
- Transaction processing processes
- Exposure to real time banking software and systems

3.6 Combination of Theoretical Information

As a student majoring Supply Chain Management in my BBA, I took courses such as Financial Management, Banking and Insurance, Business Law and Organizational Behavior. During my internship at DBBL I was able to relate theoretical concepts to real life banking practices. For example:

- KYC compliance and regulatory policies were related to concepts from Business Law.
- Risk management and internal control procedures are in line with Financial Management principals.
- Customer relationship management used ideas from the disciplines of Marketing and Organizational Behavior
- Operational efficiency and co-ordination of workflow related to Operations Management principles.

This internship component assisted in bridging the gap between the academic knowledge and professional practice. It boosted my analytical power, operational knowledge, and professional confidence in being ready for my future responsibilities in the financial sector.

Chapter 4: Data Analysis

This section brings out the data analysis on the basis of my internship at Dutch-Bangla Bank Limited (DBBL), Satmosjid Road Branch Dhanmondi. The analysis is largely given on the basis of observational basis, practical participation in the General Banking activities, and interaction with the officers during the three-month internship period. The purpose of this analysis is to assess the operational performance, customer flow, service efficiency and overall effectiveness of General Banking Department.

1. Customer Flow Analysis: During my internship period I noticed that the branch receives a huge number of customers per day. On average:

- Daily visits of customers: About 250-350 customers
- Peak hours: 12:30 PM - 4:30 PM
- Most common services: Cash deposit/withdrawal, transfer of funds, account opening, cheques clearing and card receiving.

Analysis: The branch comes under a lot of pressure at peak hours that result in officers having more work and sometimes it leads to waiting time. However, despite the high volume of customer, service delivery is systematic due to proper desk division and workflow management.

2. Performance related to Opening Accounts: Account creations is one of most important activities in General Banking. During my internship:

- Average new accounts per week 40-50
- Types of accounts opened Savings/Current/Student/DPS
- Common documentation errors: Missing signatures, missing nominee information

Analysis: The number of new accounts is an indicator of steady growth with customers. However, the customers are not really aware of the documentation requirements, which makes processing take a long time. Better customer guidance and clear instructions would potentially improve efficiency.

3. Fund Transfer and Clearing Transactions: The branch processes BEFTN, RTGS and cheque clearing transactions on a regular basis.

- Daily inward & outward clearing cheques: 40 - 60
- Fund transfer requests (BEFTN/RTGS): 15-25 per day
- Common issues: Wrong account numbers, not enough money, wrong signature

Analysis: Transaction accuracy is very important in terms of avoiding financial risk. Most of the errors take place because of customer mistakes and not because of some internal issue. Proper verification procedures and authorization checks can help keep things accurate and compliant.

4. Efficiency of Customer Service: From observation and interaction with the customers:

- Average service time per customer is 5-10 minutes
- Common customer complaints: Time waiting at peak hours
- Positive feedback: Courteous behavior of staff/Polished desk system

Analysis: Customer satisfaction is usually good because of the professionalism and speed of service. However, peak hours congestion has a bit effect on service experience. Surge in digital banking adoption may be a way of reducing physical crowding.

5. Operational Strengths: Operational Strengths are:

- Compliance with Bangladesh Bank regulations is quite tough
- Effective internal control and authorization system
- Clarify responsibility distribution on a desk-wise
- Skilled and cooperative employees

Analysis: The branch has a strong desired internal control, this lowers the operational risk. The dual verification system provides accuracy and security of financial transactions.

6. SWOT Analysis

Strengths:

- Strong brand reputation
- High levels of technological services
- Skilled workforce

- Efficient General Banking operation

Weaknesses:

- High customer pressure at peak hours
- Limited structured training of interns

Opportunities:

- Growth in digital banking
- Increasing customer awareness programmed
- Emerging demand for modern banking services

Threats:

- High competition among the private banks
- Rapid technological change
- Regulatory pressure



Summary of Data Analysis

The overall operational performance of Dutch-Bangla Bank Limited, Satmosjid road Branch is efficient and structured. In spite of dealing with a high number of customers in a day, there is professionalism, compliance and quality service at the branch. Minor operational challenges exist due primarily to the volume of customer business, but through strong internal control and a well-organized work flow, the bank is able to keep the bank stable and efficient.

Chapter 5: Conclusion and Key Facts

5.1 Suggestions on How to Increase the Efficiency of Departments

During my internship in the General Banking Department of DBBL, I have seen that the branch is a customer oriented highly fast paced environment. Although the department is operating efficiently, the following suggestions can help improve productivity and quality of service:

- **Increased Digital Assistance to Customers:** Many customers still rely on manual instruction on how to fill forms and basic services. The introduction of digital kiosks or guided self-service booths could help take the pressure off of officers, while also minimizing waiting time.
- **Queue Management System Improvement:** Implementing a more organized token-based queue management system with display monitoring can enhance the flow of customers, especially during peak banking hours.
- **Frequent Compliance and Software Training:** Periodic training sessions of officers and interns on the revised compliance regulations and software systems to improve accuracy of compliance records and decrease errors in operations.
- **Increased Customer Awareness Programs:** Conducting small awareness sessions or distributing brochures on online banking, BEFTN, RTGS, and mobile banking services will help reduce the number of visits by people to the branches and boost digital transactions.
- **Documentation Digitization:** Gradually reducing the use of paper and increasing the use of digital record-keeping would enhance efficiency and minimize storage problems and improve data security.

5.2 Major Learnings and Insights

My internship experience at DBBL gave me a lot of professional and practical knowledge. The major learnings include:

- **Understanding of Core Banking Operations:** I got to know hands on account opening procedure, cheque clearing, fund transfer, issuing of card and authorization procedure.
- **Importance of Compliance and Risk Management:** I learned that the need to have strict adherence to the KYC policies, verification of documents, internal control procedures is necessary in combating frauds and ensuring regulatory compliance.
- **Customer Relationship Management:** I learned how professional behavior, patience and clear communication have a direct impact on customer satisfaction and retention.
- **Teamwork and Coordination:** The work of the six-person General Banking team was done in close coordination. By seeing how well they cooperated, I was able to understand the importance of teamwork to accomplish operational efficiency.
- **Time Management in a Fast-paced Environment:** Managing multiple tasks during busy hours helped me achieve more space to work under pressure and still accurate.

Overall, this internship helped me to grow in professional confidence and gain practical understanding of the banking sector.

5.3 Final Remarks

The internship at the Dutch-Bangla Bank Limited was a great and fruitful experience for me for three months. It gave the option to see and participate in real banking operations and not just the theoretical classroom knowledge. Working in the General Banking Department helped me understand the operational heart and soul of a commercial bank and the importance of discipline, compliance, customer services and teamwork. The guidance of the officers was supportive and helped me develop the practical skills and professional ethics. This internship not only helped me to strengthen my interest in the financial sector but also made me more ready to take up the challenges of future professional life. I am glad that I got a chance to work hands-on at DBBL which has really helped me in my personal and professional growth

References

- Ahmed, K., Islam, S., Noor, N. A. M., Rahman, K. M., & Ahmed, F. (2019). Toward a theoretical framework of relationship marketing in the business context. *Trziste= Market*, 31(2), 209-226.
- Anima, M. I. (2019). Analysis of customer satisfaction level of Dutch Bangla Bank Limited,(DBBL). <http://hdl.handle.net/10361/13717>
- Bangladesh Bank. (2022). *Guidelines on anti-money laundering (AML) and combating financing of terrorism (CFT)*. <https://www.bb.org.bd>
- Dholakia, R. R., & Anwar, S. F. (Eds.). (2009). *Marketing practices in developing economy: cases from South Asia*. PHI Learning Pvt. Ltd..
- Hossain Pathan, T. R. (2023). General banking activities & the practice of MIS in Dutch Bangla Bank PLC. <http://hdl.handle.net/10361/25732>
- Islam, F. B. (2022). General banking activities of Dutch Bangla Bank Limited (DBBL).<http://hdl.handle.net/10361/25732>
- Islam, I. (2015). A study on the general banking and credit risk grading on short term loans in Dutch Bangla Bank Ltd. <http://hdl.handle.net/10361/4244>
- Islam, L. <http://hdl.handle.net/10361/10247>(2018). Financial Performance Analysis of Dutch-Bangla Bank Limited.
- Mashrur, F. R., Miya, M. T. I., Rawnaque, F. S., Rahman, K. M., Vaidyanathan, R., Anwar, S. F., ... & Mamun, K. A. (2021, November). MarketBrain: An EEG based intelligent consumer preference prediction system. In *2021 43rd Annual International Conference of the IEEE Engineering in Medicine & Biology Society (EMBC)* (pp. 808-811). IEEE.
- Mishkin, F. S. (2007). *The economics of money, banking, and financial markets*. Pearson education.
- Neogi, P. (2016). Analysis of customer satisfaction level of Dutch Bangla Bank Limited, DBBL. <http://hdl.handle.net/10361/8156>
- Rahim, R. (2013). Survey on customer satisfaction regarding the quality of service provided by foreign trade department of Dutch-Bangla Bank Limited. <http://hdl.handle.net/10361/2839>
- Rahman, K. M. (2016). Strategic Planning and Marketing Models.
- Rose, P. S., & Hudgins, S. C. (2013). *Bank management and financial services* (9th ed.). McGraw-Hill Education.
- Saunders, A. (2024). Financial institutions management: A risk management approach.