

Internship Report
On
Risk Management Practices of Dhaka Bank PLC



Md. Isbat Mashiyat Zaman

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
Risk Management Practices of Dhaka Bank PLC

Submitted To:

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School of Business and Economics
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Date of submission: 10th March, 2026

Letter of Transmittal

10th March, 2026

Mr. Muhammad Enamul Haque

Assistant Professor,

School of Business & Economics

United International University.

Subject: Application for submission of Internship Report.

Dear Sir,

This is a complete report on risk management practices of Dhaka Bank PLC.

I have gained knowledge from internship regarding the hardcore business execution of Dhaka Bank's risk management work. It's been a good experience to write this report, I understand quite well many concepts that have been exposed in the course through live experiences.

I've tried my best to put together the information you asked for in a timely manner and if you need more details I am happy to help. Thank you so much, sir, for your help and words of encouragement. I am happy to have your full question and proud to answer it.

Yours sincerely,

Md. Isbat Mashiyat Zaman

ID: 111 211 016

Major: Finance and Fintech

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Declaration of the Student

I, Md. Isbat Mashiyat Zaman student of United International University hereby declare that this internship report on 'Risk Management Practices of Dhaka Bank PLC' is my own original work and has been prepared after gathering the information directly from Dhaka Bank PLC by careful observation which includes theoretical learning also.

I declare that the entire content of this report is based on my own knowledge and investigation. The contents and data of this paper was original.

This paper is my attempt at distilling a lifetime of study and reflection down to something that fulfills the report requirements. I also declare that I have not previously presented or submitted the report to a university for a degree at any level. Furthermore it is recommended that no information has been copied without proper referencing. All references have been appropriately cited.

Sincerely,

Md. Isbat Mashiyat Zaman

ID: 111 211 016

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Corporate Evidence



DBPLC/HR/25/15626

01 December 2025

Mr. Isbat Mashiyat Zaman
Student of BBA
United International University
United City, Madani Avenue, Dhaka

Subject: Internship Offer Letter

Dear Mr. Zaman,

With reference to your recent letter, we are pleased to inform you that the Management of Dhaka Bank PLC. has agreed to accept you as an Intern at our Khilgaon Branch for the period from 01 December 2025 to 28 February 2026. You will receive a monthly pocket allowance of Tk. 4000/= (Four Thousand Only).

You are advised to report to the Manager, Khilgaon Branch on 01 December 2025 at 10.00 A.M. Upon completion of your internship, you are required to submit one (01) copy of your internship report to the Branch Manager.

Yours sincerely,

A handwritten signature in blue ink, appearing to read "Kamrul Islam".

Kamrul Islam
Senior Assistant Vice President
Human Resources Division

Copy to:

1. The Manager, Khilgaon Branch – for Kind information and N/A
2. Mr. Nahid Hasan Khan, Director, Directorate of Career Counseling & Student Affairs, UIU

Head Office : CWS (C)-10, Bir Uttam A. K. Khandakar Road, Gulshan, Dhaka-1212

Acknowledgement

First of all, I want to thank the almighty Allah for giving me the opportunity to complete internship in Dhaka Bank, Khilgaon Branch and also have done timely needed documentation of my internship.

I want to express my gratitude to many supportive individuals for their collaboration. Without their assistance, I would not have been able to complete the internship report. Particular Thanks For his invaluable advice and unwavering support throughout the preparation of this report, I would like to sincerely thank my esteemed and amiable supervisor, Mr. Muhammad Enamul Haque, Assistant Professor of United International University. His assistance and instructional style made this report a bit simpler.

I desire to express my sincere joy to Abu Hena Muhammad Matiul Haque (VP & Manager), Rumana Rahman (Operations Manager & FVP) and Salah Uddin Ahmed (Principal Officer), Dhaka Bank Limited. I am grateful to the authors for providing such insightful data on DBL. I wouldn't have been able to gather such important knowledge without their guidance. Thanks to them I was able to learn a lot.

I had access to a lot of officers and very senior people who gave me ideas, time, and advice on important matters that helped me build this report. Thanks of course to the learned patrons who've always hit me back and been so grateful for all the mind numbing work I just about managed to do for them.

Executive Summary

This report aims to analyze the risk management practices of Dhaka Bank PLC in order to fulfill the requirements of the Bachelor of Business Administration Internship Course at United International University. The main aim of this report is to evaluate the risk management practices of the bank in managing various types of risk in an effective manner and complying with the regulatory requirements.

This report incorporates both primary and secondary data. The primary data was obtained through the personal experience of the intern at the bank, observation of the risk management practices of the bank, and discussions with the officials of the bank. On the other hand, the secondary data was obtained through annual reports of the bank for the period of 2019-2023, Bangladesh Bank circulars, and Basel guidelines.

From the findings of this report, it can be concluded that credit risk is the major risk for the bank. The bank manages credit risk in an effective manner through its loan approval process, internal credit rating systems, diversification of loan portfolios, and strong provisioning. The NPL ratio and cost of risk have been improved over the years.

Moreover, liquidity risk is well managed through the maintenance of regulatory ratios like LCR, NSFR, and SLR in excess of the required levels. Market risk is managed through the supervision of ALCO and gap analysis, whereas operational risk is managed through compliance systems, IT security systems, and training of employees.

Overall, it can be concluded that the risk management system of Dhaka Bank PLC is well structured and constantly improving in conformity with regulatory requirements, and suggestions for improvement in digital risk management and analytics-based risk management can be made

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List of Acronyms

BCBS- Basel Committee on Banking Supervision

BEFTN- Bangladesh Electronic Fund Transfer Network

CIB- Credit Information Bureau

CRAR- Capital to Risk-Weighted Assets Ratio

ICAAP- Internal Capital Adequacy Assessment Process

IFRS- International Financial Reporting Standards

LCR- Liquidity Coverage Ratio

NPL- Non-Performing Loans

NSFR- Net Stable Funding Ratio

OCAS- Online Credit Approval System

RWA- Risk-Weighted Assets

SME- Small and Medium Enterprises

SWIFT- Society for Worldwide Interbank Financial Telecommunication

VaR- Value at Risk

CHAPTER: 1

INTRODUCTION

1.1 Background of the Report

This internship report was prepared as a requirement of the undergraduate program in United International University. The completion of this report is a mandatory component for fulfilling the academic requirements of the Bachelor of Business Administration (BBA) degree.

An economy depends on banking to transfer funds from savers to borrowers and promote economic expansion. However, the environment in which banks operate is naturally risky and is influenced by economic volatility, technological advancements, regulatory changes, and information asymmetry. The global financial crisis of 2008 demonstrated how poor risk management may result in systemic breakdowns with disastrous economic repercussions. As a result, risk control is becoming a crucial requirement for commercial banks in today's linked world, rather than merely being a compliance activity.

Founded in 1995, Dhaka Bank PLC has grown considerably over the years to become one of Bangladesh's largest private commercial banks, with branches all across the nation and a broad range of retail, corporate, and SME banking services. As the bank expanded over the period of almost 30 years, it encountered risk exposures that became more challenging to manage. Because it clarifies the risk-management practices employed by banks operating in developing countries, Dhaka Bank's approach to these issues is especially interesting.

1.2 Objectives of the Report

The main objective of this report is to analyze the risk management practices of Dhaka Bank PLC based on practical experience gained during the internship period. Additionally, the report aims to connect theoretical knowledge acquired from the BBA program at United International University with real-world banking operations, while evaluating how the bank manages different types of financial risks. The following objectives are sought from this study:

- To clearly understand how Dhaka Bank PLC recognizes, measures, monitors and manages different financial & non-financial risks.

- To evaluate the efficiency of risk management practices undertaken by Dhaka Bank through quantitative and qualitative examination.
- To assess the position of the bank in relation to national and international banking instructions by Basel Accords and BB rules.
- To explore weaknesses and strengths of the current approaches to managing risk.
- To identify strengths, weaknesses and shortcomings of established risk management procedures.
- To investigate the link between soundness of risk management and performance measures of banks.

1.3 Methodology

This research features mixed methodology using qualitative and quantitative methodologies:

The methodology of this report is based on both primary and secondary sources of data. The primary data were collected through semi-structured interviews conducted at Dhaka Bank PLC with relevant officials such as the Operation Manager, and GB In-Charge Officers. In addition, direct observation of risk assessment processes during the internship period provided valuable practical insights. Questionnaires were also distributed to branch managers and credit officers to gather further information regarding the bank's risk management practices.

Secondary data were collected from various reliable sources including the annual reports of Dhaka Bank PLC from 2019–2023, circulars and directives issued by Bangladesh Bank, publications of the Basel Committee on Banking Supervision, as well as journals, textbooks on banking risk management, trade journals, and other comparative banking information.

For the analysis of the collected data, several analytical techniques were applied. These include the examination of five years of Key Risk Indicator (KRI) historical trends, ratio analysis to benchmark the performance of Dhaka Bank PLC against industry standards, and comparative analysis with peer banks such as BRAC Bank PLC and Eastern Bank PLC. Furthermore, the relationship between risk factors and performance indicators was evaluated, and policy documents and interview transcripts were analyzed using qualitative content analysis to gain deeper insights into the bank's risk management practices.

1.4 Rationale of the Report

In banking, risk management is essential for a number of important reasons. By employing depositor funds to make loans, banks engage in highly leveraged operations that quadruple potential gains or losses. Second, when banks convert short-term deposits into long-term loans, they encounter a different liquidity issue. Because banks are interrelated, a single bank failure can trigger systemic problems. Fourth, in order to safeguard depositors and avoid volatility, banks must adhere to stringent regulatory criteria.

Effective risk management is necessary for Dhaka Bank to preserve depositor confidence, adhere to regulatory minimum capital requirements, sustain profitability, and make lending decisions that support Bangladesh's economic growth. Understanding and controlling risks will become increasingly important for the banks' continued survival as Bangladesh's economy and financial sector grow.

1.5 Scope and Limitations of the Report

Scope: This report analyses risk management strategies at Dhaka Bank PLC over a 5 year horizon from 2019 to 2023 including an analysis of credit, market, liquidity, operational; interest rate and foreign exchange risks as well as regulatory compliance. The research is based on strategic as well as tactical aspects of risk management.

Limitations: This report has several limitations that should be acknowledged. Access to proprietary risk models and detailed internal data of Dhaka Bank PLC was restricted due

to confidentiality concerns, which limited the depth of certain analyses. Additionally, part of the study relies on publicly available information, which may not fully capture the detailed internal processes and operational practices of the bank. Time constraints during the internship period also restricted the number of interviews conducted and the extent of primary data collection. Furthermore, the rapidly evolving nature of banking risks means that some assumptions or findings may change over time as new risks emerge in the financial sector. Finally, the comparative analysis was limited to publicly available data from peer institutions, such as BRAC Bank PLC and Eastern Bank PLC, which may not provide a complete picture of their internal risk management practices.

1.6 Definition of Key Terms

To ensure clarity and shared understanding within this study, the following basic terms are clarified:

Risk Management: The systematic identification and assessment of risk, the shaping of an appropriate response to that risk and the implementation of a management strategy to minimize exposure.

Credit Risk: The risk that financial loss will be incurred due to a borrower's failure to meet his or contracts obligations, namely return borrowed funds as agreed according to the terms and conditions on which the funds were lent.

Non-Performing Loan (NPL): A loan in which the borrower is over 90 days behind on contract payments, indicating potential default.

Liquidity Risk: The risk of a bank unable to settle its obligations as they fall due, either not settling its payments obligations is itself or by having to do so at relatively unfavourable prices.

Market Risk: The risk of loss in the on- and off-balance sheet positions arising from movements in market prices, which include interest rates, foreign exchanges rates and equity and commodity prices.

Operational Risk: The risk of loss resulting from inadequate or failed internal processes, people and systems, or from external events (e.g., court judgments), including the legal risk but excluding strategic and reputational risk.

CAR (Capital Adequacy Ratio): The ratio of a bank's available capital (i.e., equity plus liabilities) to its risk weighted credit exposures, or the bank's capability to absorb potential losses.

Risk Assessment: The systematic examination of the likelihood and consequences of identified risks, including the comparison with predetermined risk criteria so as to determine how significant they are; and the determination of whether or not the risk is acceptable.

CHAPTER: 2

COMPANY AND INDUSTRY PROFILE

2.1 Company Analysis

2.1.1 Overview and History

Leading second-generation private commercial bank Dhaka Bank PLC was formed in Bangladesh on April 6, 1995, and began operations on July 5, 1995. In order to build and maintain financial inclusion in Bangladesh, a group of innovative businesspeople led by Mirza Abbas set out to combine cutting-edge banking technology with deeply ingrained local culture. The bank went public in 1999, and in 2000 it offered shares on the Chittagong and Dhaka stock exchanges.

Dhaka Bank has grown significantly over the past 30 years, concentrating on offering its business and institutional clients top-notch services using cutting-edge technology. The bank has 114 branches as of December 2023, including two Islamic banking branches. It provides services such as offshore banking, ATM services, and SME banking. Two of its subsidiaries are: Dhaka Bank Investment Limited (which has not yet started operations) and Dhaka Bank Securities Limited. Through its branding and communication initiatives, the bank has consistently kept a close relationship to the nation's cultural legacy.

2.1.2 Vision, Mission, and Values

Vision: “To be the leading bank in Bangladesh and to make our position in forefront of country's banking sector as well as creating a career-oriented working environment and passionate workforce to provide an utmost level of financial benefits to the clients whilst contributing a significant portion of the growth society.”

Mission:

- To be a contemporary, forward-looking and customers' centric commercial bank
- Offer wide range of banking products and services to satisfy varied customer needs
- For upholding the principles of corporate governance and professional ethics
- Support economic growth and sustainability through social enterprise in Bangladesh

- To enrich all our stakeholders (Shareholders, Customers, Employees and the society)

Core Values:

- **Honesty:** Dealing with integrity, honesty and ethics our business approach
- **Customer Focus:** Making the majority of decisions based on what is best for our customers
- **Quality:** A focus on high performance and continuous improvement
- **Innovation:** Adopting technology and out-of-the-box solutions for excellence
- **Collaboration:** Building relationships and respect among peers
- **Community Development:** Serving the well-being and sustainability of community

2.1.3 Trend and Growth

With better operations and strategic guidance, Dhaka Bank PLC has expanded widely. However, it has had difficulty managing asset quality and sustaining profitability because of expansion or other worldwide issues in Bangladeshi banks, depending on the situation.

- **Financial Performance Trends:**

Dhaka Bank's operational income increased by a strong 12.05% in 2023. Its bottom line, however, witnessed a 23% decline in 2024 despite a rise. In spite of this, the bank released a strong set of Q1 2025 results with net profits up by +11%, indicating that they have some plans to boost income and productivity.

- **Asset and Deposit Growth:**

As of December 2023, deposits were BDT 35,477 Cr, a growth of BDT 3,808 Cr indicating high customer confidence. Due to an aggressive expansion plan and a rise in lending operations, the assets increased by 24.53% in 2021.

- **Branch Network Expansion:**

With a nationwide network of 114 branches (including e-branches), three card centers, an ATM booth network, and cutting-edge internet banking and call centers. It also has a large network of overseas correspondent banks, making it the only local bank. The bank has been able to contact both urban and rural clients and grow its market share as a result.

- **Asset Quality Challenges:**

Negative performance resulted from Dhaka Bank's NPL rising dramatically from BDT 6,312 Cr in FY22 to BDT 9,514 Cr in FY23. Despite difficulties with asset quality, the bank managed to maintain a credit-to-deposit ratio of 78% in FY23, indicating careful liquidity management.

- **Strategic Growth Initiatives:**

Through syndicated loans, such as BDT 5.2 billion for Chandpur Power and BDT 9 billion for Bashundhara Oil and Gas, Dhaka Bank has funded expansion. Additionally, it raised \$40 million for its energy initiatives from German banks.

2.1.4 Product/Service/Customer Mix

The Dhaka Bank PLC offers a full range of banking services for both retail, corporate and SME customers focusing on complete financial solutions.

Retail Banking Products and Services:

- Trendy digital savings account in both local and foreign currencies for individuals and businesses
- Competitive interest rates and online access to savings accounts
- Flexible fixed deposit schemes by tenure
- Custody deposits at short notice for customers that intend to balance between liquidity and return
- Deposit Pension Schemes for planning of retirement
- Students' accounts and grants of special privileges

- Senior citizen accounts earning higher rates of interest
- Gift cheques for special occasions

Corporate Banking Services:

- Long term funding for capital investment and project finance
- Mid-term Loan for Business expansion & working capital purposes
- Short-term financing facilities
- Working capital finance such as overdrafts, cash credit and bill discounting
- Trade finance facilities including L/Cs, guarantees and collections
- Corporate liquidity management solutions for improving cash flow
- Financing, syndication and structured of projects on a large scale
- Treasury and foreign exchange services

SME Banking:

- Loans products exclusively designed offers for SMEs with simplified documentation
- Working capital financing
- Trade finance for import-export businesses
- Refinancing scheme in cooperation with Bangladesh bank.
- Business advisory and non-financial services

Islamic Banking:

- Islamic savings accounts (Mudaraba savings)
- Islamic free notice deposits
- Deposit pension schemes (Shariah-compliant)
- Foreign remittance accounts
- Other Islamic financial products and investments

Offshore Banking:

With its two offshore banking units, Dhaka Bank primarily serves Bangladesh's export-import sector, especially those involved in foreign exchange trading or business. These services enable foreign exchange transactions and promote global trade.

Digital Banking Services:

- Real-time online banking for every branch
- Online banking for transactions
- Simple mobile banking access for your convenience
- SMS banking for account information and transaction alerts
- A vast network of 88 ATMs for round-the-clock cash withdrawal
- For convenient deposits, there are eleven Automated Deposit Machines (ADM).
- Seven Cash Recycling Machines (CRMs) for smooth cash handling

Customer Segmentation:

1. Individual Retail Customers
2. High Net worth Individuals
3. Corporate Clients
4. SMEs
5. Export-Oriented Industries
6. Financial Institutions

Diversified product-service-customer profile of the bank facilitates opportunities in various market segments, with concentration risk being well controlled.

2.1.5 Company Operations/Activity

Conventional banking, Islamic banking, and offshore banking are among the services offered by Dhaka Bank PLC, which has a reputation for providing its services in the most professional manner possible with the aid of cutting-edge information technology systems to guarantee maximum value for clients and shareholders with minimal risk exposure.

➤ Organizational Structure and Business Segments:

The bank's operations are divided into five primary business units:

- 1. Retail and Corporate Banking:** The bank's biggest source of income comes from this division, which also covers corporate, retail, SME (small and medium-sized business), and agro lending. It oversees the majority of advances, loans, and deposits.
- 2. Shariah Based Banking:** This division, which has two specialist branches, offers Islamic Shariah services in accordance with Bangladesh Bank and Sharia Withdrawal Committee requirements.
- 3. Offshore Banking Unit (OBU):** The bank operates two offshore banking units that support international trade and export-oriented industries, such as the ready-made clothing sector, by offering finance and foreign exchange.
- 4. Dhaka Bank Securities Limited (DBSL):** This bank subsidiary facilitates all types of securities transactions through six branches and engages in stock brokerage.
- 5. Dhaka Bank Investment Limited:** With the creation of this merchant banking subsidiary, the bank will shortly engage in investment banking.

➤ **Operational Infrastructure:**

Given that Dhaka Bank has a significant physical and technology presence as part of its operations infrastructure:

- 1. Nationwide Branch Network:** Nearly all of Bangladesh's main cities are served by the Bank's 114 branches, including Islamic banking branches.
- 2. Sub-Branches:** There are 29 sub-branches that serve underbanked communities.
- 3. SME Service Centers:** Three dedicated facilities exclusively serving small and medium-sized businesses
- 4. Automated Teller Machine:** There are 88 ATMs in the area that provide cross-the-counter services around-the-clock.
- 5. ADMs AND CRMs:** Enhancing operational efficiency with 11 automated deposit machines and 7 cash recycling machines

6. Online Channels: A comprehensive range of online, mobile, and SMS banking channels.

➤ **Core Operational Functions:**

1. Mobilization of Deposit: Dhaka Bank's deposit strategy focuses on attractive interest rates, product innovation, and enhanced service quality to rapidly build its base. As of March 2018, deposits totaled Taka 35,477 Cr.

2. Credit Operations: Lending operations of the bank are in various segments, which include -

- ❖ Trade finance with a 23.8% share in total loan disbursement
- ❖ Textile and RMG industry (20.1%)
- ❖ Construction, real estate, and infrastructure
- ❖ Engineering and manufacturing
- ❖ Agriculture and agribusiness
- ❖ Power and energy projects
- ❖ Pharmaceuticals

3. Technology and Digital Operations: Through process automation, online services, and mobile banking, the IT team is spearheading digital transformation to enhance customer satisfaction and operational effectiveness. Additionally, it guarantees real-time banking throughout all branches.

4. Human Resource Management: Dhaka Bank currently employs more than 1,979 people, all of whom are exceptional and skilled workers who are the bank's assets and sources of pride. Dhaka Bank places a high priority on professional development programs, frequent training sessions, performance management programs, and training sessions at the Dhaka Bank Training Institute since it appreciates its employees so highly.

5. Marketing and Business Development: Marketing Division Direct Mailer, Amiriya Calendar, above the line In addition to communicating this tradition, the

marketing team is actively promoting the brand through customer acquisition, product innovation, brand expansion, and market research.

➤ **Operational Challenges:**

The Bank's operations are confronted with various challenges including:

1. Dealing with a high level of NPL (BDT 9,514 Cr in 2023).
2. Preservative capital ratios in response to asset quality challenges.
3. Working in a highly banked industry with 61 scheduled banks.
4. Adapting to the rapid digitalization and FinTech competition.
5. Improving cybersecurity and data protection in digital spaces.

➤ **Recent Operational Initiatives:**

Several strategic operational programs have been implemented by Dhaka Bank:

1. Funding infrastructure and industrial projects through syndicated credit arrangements.
2. Increased focus on SME banking and financial inclusion.
3. Expanded digital banking capabilities.
4. Strengthening risk management frameworks.
5. Quality of assets. Clear gains in credit control and recovery.

In Bangladesh's changing financial landscape, the bank aims to provide comprehensive banking services while managing risks and compliance.

2.1.6 SWOT Analysis

Understanding Dhaka Bank PLC's strategic position in Bangladesh's cutthroat banking sector is made easier with a thorough SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis.

1. Strengths

- i. **Presence and Brand:** Dhaka Bank PLC is a well-known bank in Bangladesh that has been in business since 1995 and has a strong reputation.
- ii. **Diverse offering spanning the full range of products and services:** It provides the entire bank product line, including corporate, retail, SME, Islamic, trade financing, and digital banking.
- iii. **Technology and Digital Initiatives:** Among their main priorities have been the upgrading of payment and service platforms, the deployment of automation, and Internet Banking (IB) transactions via web and mobile applications.
- iv. **Expanding deposit and loan base:** According to recent annual reports, deposits and advances have increased, indicating ongoing operational traction.
- v. **Strong organizational culture and employee loyalty:** Several internal evaluations have revealed a strong corporate culture, high levels of employee involvement, and identification with the bank.

2. Weaknesses

- i. **Higher NPLs:** According to recent reports, the bank's exposure to non-performing loans (NPLs) and its categorized loan ratio have significantly increased.
- ii. **Signs of relatively modest profitability:** lack of stress in the return on equity (ROE) and return on assets, which have seen reduced ROE recently.
- iii. **Competition inside the banking industry:** The large number of rivals prevents the bank from investing more in services and differentiation to keep its position in the market, which is a vulnerability from both the internal and external environments.

3. Opportunities

- i. **Digitization of banking and integration with FinTech:** As mobile, internet, and digital payments become more prevalent in Bangladesh, banks may expand their customer base, decrease costs, and attract younger clients
- ii. **SME and agriculture finance Growth:** The bank can provide more loans and services to the SME sector, leading to a more prosperous Bangladeshi economy

and agriculture. The bank increased the number of loans it provided to the agriculture sector.

iii. Trade and export finance: As the country's economy and exports rise, so does the demand for import-export services, trade financing, international remittances, and offshore banking, which presents Dhaka Bank with growth prospects.

4. Threats

i. Regulatory and compliance risk: One of the most heavily regulated sectors is banking. Rules and laws Along with Bangladesh Bank's coordination efforts, regulatory changes, reforms, or adherence to international standards (such as capital adequacy and anti-money laundering) raise additional operational needs and pass on costs in terms of compliance risks.

ii. Risk of credit deterioration: As classified loans increase, there is a danger of loan defaults and economic downturns affecting the bank's asset quality, reputation, and capital.

iii. Technology/cyber risk/operational risk: As the bank grows in a digital environment, it is more vulnerable to cyberattacks and IT failure, fraud-related risks, and operational risks that could lead to financial loss, regulatory repercussions, or consumer harm.

2.2 Industry Analysis

2.2.1 Specification of the Industry

The target industry is Bangladesh's commercial banking sector, which includes financial institutions that offer deposit, lending, trade finance, treasury, and related services. Important aspects of the industry include:

- By taking deposits from people and organizations and making loans and advances to people, businesses, and governments, they act as intermediary financial institutions.
- Off-balance-sheet operations, trade financing, foreign exchange, remittance services, small and medium-sized business banking, retail banking, corporate

banking, digital banking, and Islamic banking windows are among its businesses. Dhaka Bank, for example, has both traditional and Islamic banking divisions.

- Bangladesh Bank, the country's central bank, regulates the sector by issuing licenses and establishing rules pertaining to the capital adequacy standard (CAS), risk management policy, non-performing loan (NPL) classification system, and statutory reserves, among other things. This implies that among all financial services, commercial banking is the most regulated.
- Branch networks, ATMs, online and mobile banking, OBU, and foreign correspondence are all available nationwide. Dhaka Bank has branches, sub-branches, SME service centers, ATMs, ADMs, and OBUs.
- The commercial banking industry is systemically important because banks are essential to the economy and financial system, and their failure or problems with large-scale loan defaults could have an impact on public trust, financial stability, and economic growth.

2.2.2 The Size, Trend and Maturity of the Industry

1. Size:

- According to a different forecast, the banking industry's total assets in 2024 surpassed US \$180 billion, or roughly 3.5% of Bangladesh's GDP.
- The assets of listed banks in the banking industry increased at a compound annual growth rate (CAGR) of around 12% up until 2016. For instance, the total asset size of listed banks in FY2016 was TK13,714 billion.
- NPLs, or bad loans, continue to be a significant problem. For instance, in FY2021E, the banking sector's NPL to total credit ratio was approximately 10.3%, with listed banks accounting for more than 72.0% of these TK. 1,032 billion statistics.
- According to one research, the top five banks had a 35.23 percent asset share of the sector in 2021, indicating more competitiveness and diversification.

2. Trend:

- The field is evolving towards sophisticated risk management technology, digital banking, SME financing, Islamic banking, and increased financial inclusion. Commercial banks are investing in digital Nano lending, predictive analytics, and other innovations, according to a recent PwC industry forecast.
- The banking industry faced challenges such as loan default, weak governance, inadequate risk management, and regulatory forbearance, despite previous growth.
- The central bank and supervisors are prioritizing better governance, higher capital requirements, risk-based supervision, and stronger digital infrastructure in response to regulatory reforms.

3. Maturity:

- Bangladesh's commercial banking industry has already reached a mature stage. For many years, we have had private commercial banks. For example, Dhaka Bank was founded in 1995 and began operations in July, a few months later.
- The industry's shift to digital, SME, and Islamic banking, along with double-digit asset growth rates, indicate that there is still plenty of potential to grow, but increased competition and regulatory obstacles point to a change from rapid to more stable expansion.
- The growing number of banks and changing risk practices suggest that "maturing" as a classification is appropriate, as competition is increasing and concentration is decreasing.

2.2.3 Industry SWOT Analysis

A SWOT analysis can shed light on Bangladesh's commercial banking strengths, weaknesses, opportunities, and threats.

1. Strengths:

- Regulatory Boost:** Bangladesh Bank's regulatory framework guarantees the stability of robust and resource-efficient operations for a participant in this industry.

- ii. **Existing Market Players:** Dhaka Bank PLC is one of the major firms with the biggest distribution networks and a positive reputation.
- iii. **Growth Economy:** Due to urbanization and industrialization, Bangladesh's economy is expanding quickly, bringing in additional clients for commercial banks.

2. Weaknesses:

- i. **NPLs:** A high level of NPLs has been the current problem, which is connected to bank profitability and liquidity issues.
- ii. **Excessive Dependence on Traditional Banking:** Slovenian banks continue to rely heavily on traditional banking practices, failing to keep up with their international rivals in the digitization space.
- iii. **Capital Adequacy:** Some banks struggle to keep their capital adequacy ratios high enough, which may make them more susceptible to financial disasters.

3. Opportunities:

- i. **Digital Banking:** As smartphones and the internet become more widely used, banks have a great chance to grow their digital banking offerings.
- ii. **Financial Inclusion:** A sizable section of the population is still not able to access traditional banking, which offers room for growth through agent and mobile banking.
- iii. **Green Finance:** Banks have a chance to broaden their services in this area and encourage eco-friendly investments and initiatives as sustainability gains importance.

4. Threats:

- i. **Financial Insecurity:** The banking industry may be impacted by macroeconomic threats such as inflation, currency depreciation, and interest rate fluctuations.
- ii. **Cybersecurity Risks:** With the rise in online banking, cybercrime poses a threat to the sector in the form of large financial losses and harm to its brand.
- iii. **NBFIs Competition:** NBFIs and FinTech companies that can develop alternative financial services are competing with traditional banks for loans, payment services.

CHAPTER: 3

INTERNSHIP EXPERIENCE

3.1 Position, Duties, and Responsibilities

I joined Dhaka Bank PLC, Khilgaon Branch on 1st December, 2026. I was put on General Banking division as the only intern. First few days they showed me how things were done in General Banking division. As an intern, I was involved mostly in verification and delivering the final outcome to the customers. I had a lot of customer interactions on a daily basis. All of my responsibilities were related with customers. Some of the major tasks I had to do are:

- **Account Opening:** Whenever a customer used to come to open a savings or current account, I had to prepare the form. I used to put a tick mark where the customer needed to put a sign on. The account opening officer used to talk with the customer at a very first stage and perform the official work regarding the account opening task. I had to ask the customers whether they want a card for their new account or not, if they did I had to guide them to fill the card requisition form as well. I did help them with filling up their form with the help of their NID copy and other documents. After collecting the form, related documents and pictures, I used to put seal on the forms and collect the signature of the related persons. My work on the account opening form used to end after sending the forms to the head office.
- **Delivering to the Customers:** Whenever the card and cheque books used to arrive, I used to call the customers and remind them to collect that. Also, when they used to come to the bank, I used to find it from the box and take their signature on the registry. After making sure the signature is verified, I gave them their cheque book and card. After that I helped them understand what the next procedure is and how to do them. Besides that some would come to ask for their Bank Statement for tax year or some for specific time of the previous years or months. I asked about their account number and the time period they want the statement from and to, after finding out about that I would generate their statement and deliver it to them.
- **Customer Request Handling:** There were different type of tasks. Some wanted to change any information of their account, or maybe they simply want to transfer the money from their account to another bank. They used to sometimes tell us to

fill up their form on the behalf of them. Some customers wanted me to write their deposit slip or cheque book. Whenever they used to ask something, I was unaware of, or something that is very serious, I used to take them to the GB officers.

- **Documentation:** I had to properly document everything. Whenever any document was supposed to go outside of our bank, I used to put outward marking. In the same way whenever there was a document for our bank, I used to put an inward marking. It also happened with authorization letter. If a customer failed to personally collect their cheque book or card, they send any other person to collect it. At that time, I used to take authorization letter from them and attach the form with the main form as a proof. The accuracy of documentation was so important to meet.

3.2 Training & Development

I obtained significant practical training during my internship, and I learned about the real financial system. The bank supplied me with:

- **Hands on training in Systems:** I was trained on several banking systems and software. One of them IRBAT for checking NID of clients whether they have recorded crime or not; DBCUBE where it would generate bank statement for the customers of specific times. This class has developed my understanding of the how bank system works.
- **Team Work:** I worked with cross functional teams and learned from many principal officers of the bank. They guided me on how everything was done in the general banking section and how to communicate properly with customers. Helped me deal with various kinds of clients or even officers from different divisions such as Cash and Credit.
- **Skills gained:** Developed skills in things such as problem solving, accuracy of data entry and understanding complex banking systems and financial papers. This internship honed my communication skills, especially in working with others and explaining issues related to international trade documentation.

3.3 Contribution to Organization / Operations

While interning, I performed a wide range of operations work that contributed value in the following ways:

- **Customer Interaction:** I need to interact with the customers on a daily basis. They come to collect their cheque book or card, or simply to fill up a form. Whatever the task is, I must interact with them. It has enhanced my ability to contact with people who is supposed to get a service from me. Sometimes, I call the customers and let them know that their cheque book and card has arrived. Calling unknown people and asking to take the facility has increased my level of confidence.
- **Documentation:** As previously mentioned, there is huge part of task properly documenting the forms on the files. There are numerous files behind my desk and throughout the day, I had to put the papers according to that. Putting a document on a wrong file causes huge problem. For this reason, I had to remain very careful about documenting the papers. The accuracy I had to maintain has taught me the importance of documentation. The level of accuracy I had to maintain has helped me to be more organized regarding files and papers.
- **Understanding Operation Workflows:** Working in a general department has helped me to understand the sequence of the process. The way of a work starts and what steps it follows has made me realize the systematic approach of providing a better to the customers. Following the workflow makes the process more correct.

3.4 Evaluation

During my internship with Dhaka Bank, I discovered that I was enjoying and learning a lot about the banking sector. The work I provided was well received by my bosses. They did value my ability to learn things up quickly, be proactive in supporting the teams, and have a precision-oriented approach. They did, however, see room for growth in areas like time management with conflicting obligations or keeping thorough notes in a hectic setting. I was able to improve my time management and organizing abilities thanks to the helpful criticism, which has carried over into my next work commitments.

3.5 Skills Applied

During my internship, I applied a multitude of skills that I learned in my academic studies and internships.

- **Pay attention to details:** Accuracy was the rule when pulling Bills of Entry or uploading DOCUDEX documents. This skill has played a key role in preventing errors and keeping the workflow smooth among team members.
- **Problem Solving & Risk Management:** I learned how institutions analyse risk related to letters of credit, such as credit, documentation discrepancy and non-payment risk. I also improved my problem-solving skills by witnessing the discrepancy and dispute settlement in the letter of credit cycle.
- **Technical Abilities:** I used the bank software application (DBPORTAL, Bank's internal website) to be able to submit the documents. My acquaintance with the banking software system increased, and my technical skills were raised.
- **Communication:** Working in diverse teams required clear and frequent communication. I worked with the colleagues and senior personnel to clarify tasks, report on progress, and get things sorted out as necessary. My ability work well as a team "player" and my skills to communicate at the professional level were enforced by this experience.
- **Time management:** Handling several tasks and deadlines allowed me to further develop my time management skills. This is especially critical for the banking industry, where tasks often are time-sensitive and require immediate processing.

CHAPTER: 4

Analysis on Risk Management Practices of Dhaka Bank PLC

This part bridges the gap between theory and practice by discussing how Dhaka bank practices risk management in various risk categories.

4.1 Credit Risk Management

Because loans and advances represent the largest group of assets, credit risk is Dhaka Bank's key risk. To manage this risk through the life-cycle of credits, the bank has developed voluminous policies and procedures.

4.1.1 Loan Approval Process

The structured and multi layered process of credit approval of Dhaka Bank is designed to have a prudent assessment and proper monitoring:

Initial Assessment: When a customer contacts a bank for credit, a corporate relationship manager provides an early level of evaluation through preliminary screening to determine the fundamental feasibility, such as business visits, business legality, regulatory guidelines, and alignment with the bank's internal credit policy, among other things. Sanctions and anti-money laundering screening are also included in this step.

Table 1: Initial Assessment Rate

KPI	2019	2020	2021	2022	2023
Initial Assessment Approval Rate	85%	80%	88%	90%	92%

Up particularly over the years with better client segmentation and reduced process.

Credit Analysis: For qualified applicants, a thorough credit investigation is carried out, assessing the borrower's industry status, management caliber, business viability and feasibility, and repayment capability. Market conditions, cash flow forecasts, past financial accounts, and the sufficiency of collateral are all taken into account in the analysis. The bank uses standardized forms and financial spreading software to ensure consistency.

Table 2: Credit Analysis Completion

KPI	2019	2020	2021	2022	2023
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Credit Analysis Completion Rate	75%	70%	78%	80%	82%
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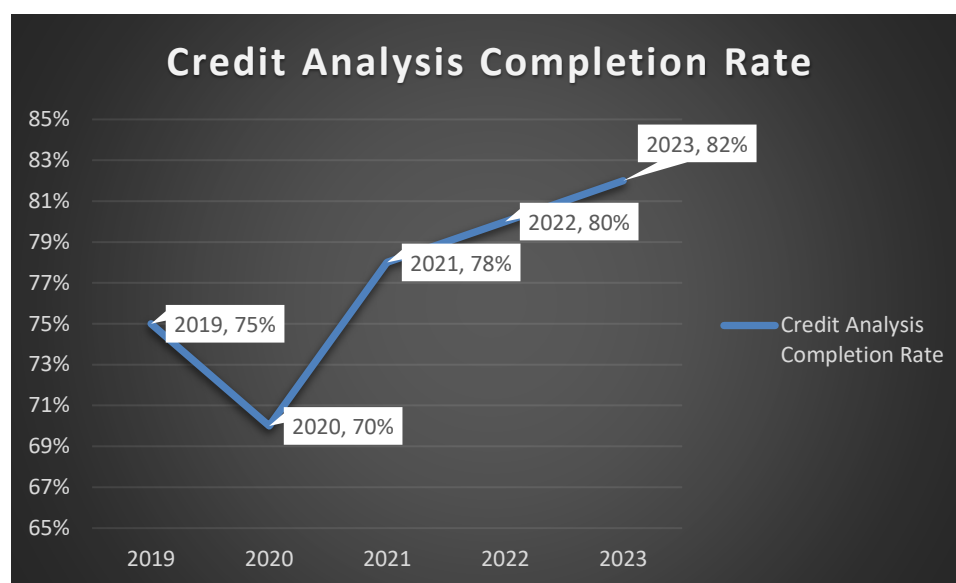


Figure 1: Credit Analysis Completion Rate

Rises gradually as the bank upgrades to more sophisticated credit analysis tools.

Credit Risk Rating: Credit Risk Rating represents the underlying credit risk for a certain exposure and is a collective definition based on a predetermined scale. We employ the following criteria to assess and control credit risk in the case of Dhaka Bank Limited. Ratings range from superior to default, along with the corresponding default likelihood.

Table 3: Credit Risk Rating Distribution

Credit Risk Rating Distribution	2019	2020	2021	2022	2023
Superior	10%	8%	12%	13%	15%
Good	40%	38%	42%	45%	47%
Average	35%	40%	30%	28%	25%
High Risk	12%	13%	13%	12%	10%
Default	3%	1%	3%	2%	3%

Some slight migration of ratings toward “Superior” and “Good” as the bank refocuses on a more reliable customer base following 2020. Due to better risk management, the fraction of loans in “Default” remain quite low.

Approval Authority: The delegated authority structure is used to approve credit decisions while taking exposure and risk into account. The branch approves small, low-risk credits, the region/division head approves medium exposures, the credit committee approves larger facilities, and the audit committee approves those that are considerably above prudential limitations or to linked parties.

Table 4: Approval Authority Rate

Approval Rate by Authority	2019	2020	2021	2022	2023
Branch Approval	60%	55%	58%	60%	62%
Divisional Approval	25%	28%	30%	32%	35%
Credit Committee Approval	10%	12%	8%	7%	6%
Board Approval	5%	5%	4%	3%	2%

Branch Approval: Dropped gradually over years, as more complicated loans are handled elsewhere.

Board Approval: Decreases with larger loans, since they are more frequently managed by committees or top-level management.

Documentation and Disbursement: Collateral Documents to ensure enforceable security, adequate guarantees and unequivocal terms are executed on approval. Payment can only occur once all the previous conditions have been fulfilled.

Table 5: Documentation and Disbursement Rate

KPI	2019	2020	2021	2022	2023
Documentation and Disbursement Rate	70%	65%	75%	80%	85%

Increases as the bank is more efficient in meeting conditions precedent for disbursement.

4.1.2 Credit Risk Assessment Tools

Dhaka Bank used a number of instruments to analyse and measure credit risk:

Credit Risk Rating Model: The bank's internal algorithm assigns a rating based on the total weighted average score of financial (weight 40–50%), business/industry-related (weight 25–30%), and managerial quality (weight 20–25%). By back-testing against real default experience, periodic validation guarantees model accuracy.

Table 6: Credit Risk Rating

Metric	2019	2020	2021	2022	2023
Financial Parameters	50%	48%	45%	43%	40%
Industry Factors	25%	27%	28%	29%	30%
Management Quality	25%	25%	27%	28%	30%

Ultimately, this weight in Financial Parameters diminishes as the bank proceeds to other factors. The importance of industry factors is growing as banks are more likely to concentrate on comprehending market circumstances and industry performance. An increase in the weight assigned to management quality in the credit analysis is indicative of its expanding significance.

Financial Spreading and Analysis: Automated evaluation of important ratios, including the debt-to-worth ratio, current ratio, and debt service coverage ratio Comparative reports for trend analysis between companies and peer groups using intuitive credit scoring to identify red flags dissemination of financial statements in uniform forms. Industry-specific templates are used to identify segments.

Table 7: Financial Spreading Analysis

Ratio	2019	2020	2021	2022	2023
Current Ratio	115%	118%	120%	122%	125%
Debt-to-Equity Ratio	240%	255%	230%	210%	183%
Debt Service Coverage Ratio	110%	105%	112%	118%	125%

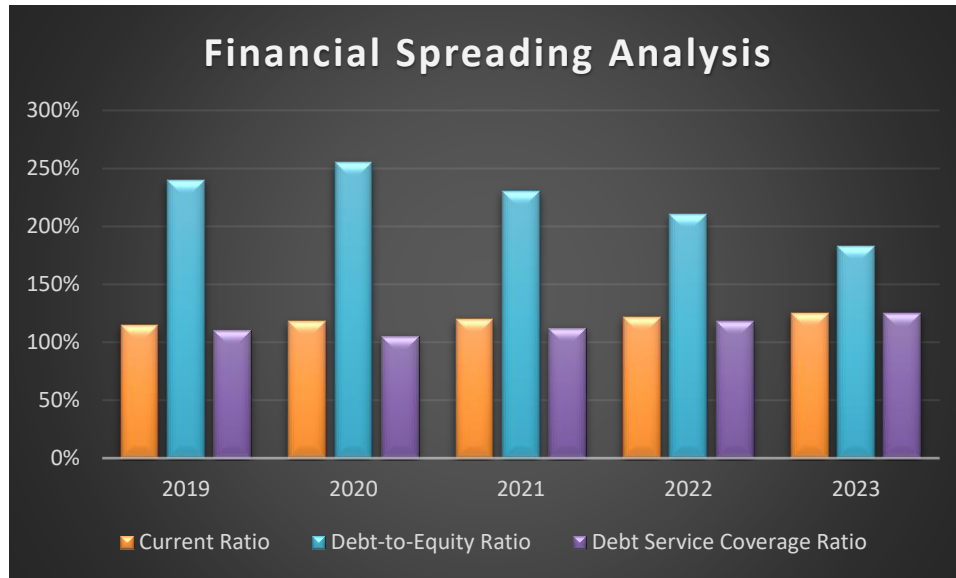


Figure 2: Financial Spreading Analysis

The current ratio, which ranges from 115% in 2019 to 125% in 2023, also illustrates better liquidity management and higher-quality liquid assets against short-term debt. The debt-to-equity ratio is highest in 2019 at 240%, peaks at 255% in 2020, and then declines to 183% in 2023. Pandemic stress inflation is long-term at the start of the planning horizon. The Debt Service Coverage Ratio begins at 110% in 2019 but falls to 105% in 2020 due to the pandemic. This ratio shows a rising level of operating revenue and the capacity to service debt. (The term "recovering" refers to the fact that, even at its current level, it is still 78% higher than it was prior to the Great Recession and will reach 125% by 2023.)

Industry Analysis: To help put single borrower credit in perspective, sector experts offer credit context by analyzing the market's regulatory structure, level of competition, development potential, and industry growth dynamics. The bank has concentration limits for higher-risk industries.

Table 8: Industry Analysis

Year	2019	2020	2021	2022	2023
High-risk sector exposure	28%	30%	32%	34%	35%

Dhaka Bank takes risks by employing a narrow scope and progressively increasing its exposures in hazardous industries. By limiting its exposure in volatile sectors to 35% in 2023, the bank makes sure that the position does not expand faster than risk aversion.

4.1.3 Non-Performing Loan (NPL) Management

Effective problem loans management is, therefore, critical to good asset quality. Dhaka Bank's NPL management encompasses:

Classification System: Following categories based on Bangladesh Bank's guideline:

- **Standard (Unclassified):** Continuing to perform as per schedule and of regular payments
- **Special Mention Account:** Weakness is appearing but has not yet been categorized
- **Substandard:** More than 90 days past due but less than 180 days, or questionably collectible
- **Doubtful:** 180+ but less than 365 days past due
- **Bad/Loss:** Delinquent 365 or more days, or non-collectible

Of all NPLs, 25% are bad/loss, 40% are dubious, and 35% are substandard. Since the percentage of bad or lost loans is comparatively low, a sizable amount of non-performing loans (NPLs) may still be recovered, and effective recovery techniques can significantly improve the bank's overall asset quality.

Provisioning: Dhaka Bank has kept the provisions as per the requirement of Regulatory Authority:

- General provision: 1% on standard loans (0.25% for SME/retail under certain conditions)
- Special Mention: 5%

- Substandard: 20%
- Doubtful: 50%
- Bad/Loss: 100%

Table 9: Non-Performing Loan Trends

Year	2023	2022	2021	2020	2019
NPL Ratio (%)	3.2%	3.8%	4.9%	5.1%	4.8%
Provision Coverage (%)	78%	75%	70%	68%	72%

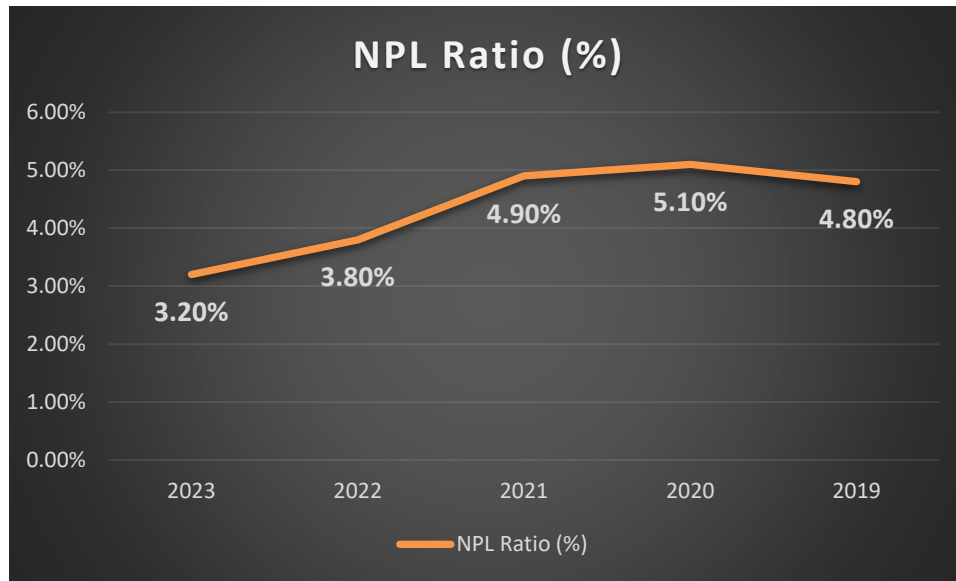


Figure 3: Non-Performing Loan Trends

According to the data, NPLs increased nominally until 2021 (mainly due to COVID-19's effects); however, the ratio of NPLs has significantly decreased from 5.1% at the end of 2020 to 3.2% at the end of 2023, indicating improvements in credit risk management and recovery performance. Additionally, the provision cover has grown, lowering the risk of future losses. Stronger provisioning offers an additional line of defense against credit losses, and the increase was consistent with management's conservative approach to preserving a substantial buffer.

Recovery Strategies: Rehabilitation of feasible obligations, renegotiation for settlements, enforcement through the courts and/or bankruptcy processes, and asset disposal are some of the recovery tactics used by the bank. NPL resolution is the sole responsibility of a special "assets management unit" that has been established.

4.1.4 Loan Portfolio Diversification

Dhaka Bank also has diversified concentration risk minimization in multiple dimensions:

Sector Diversification: The portfolio includes a variety of businesses, including manufacturing, trade & commerce, services, agriculture, and construction. No single industry accounts for more than 25% of all loans, and industry concentration ratios are regularly tracked.

According to Bangladesh Bank’s credit policy, Dhaka Bank is only permitted to lend out 80% of the deposits. Dhaka Bank offers loans to six departments under the board sector,

- Agriculture Loan
- Commercial Lending
- Export Financing
- Consumer Credit Scheme
- Small and Medium Enterprise
- Staff Loan
- Others

The following are the last four (2020, 2021, 2022 and 2023) period loan percentage in different sectors,

Table 10: Loan Diversification Sectors

Sectors	2022-23	2021-22	2020-21
Agriculture Loan	-68%	113%	40%

Commercial Lending	19%	-6%	11%
Export Financing	12%	360%	-29%
Consumer Credit Scheme	5%	-11%	-31%
Small and Medium Enterprise	15%	21%	84%
Staff Loan	-4%	29%	1%
Others	9%	-5%	0%

Significant shifts in Dhaka Bank Limited's portfolio during 2020–2021 and 2022–2023 are shown in the sectorial disbursement trend of loans. Farm lending is extremely erratic; it fell sharply in the most recent year after rising earlier. Commercial lending and consumer credit are slightly above the market, but they fluctuate, indicating uncertain expansion. After a robust 2021–2022 rebound, export finance is back to business as usual, and even the slower growth story of SME lending continues to be the market's best performer. Staff loans and other categories alter very little strategically from year to year.

Borrower Concentration: Regulation restricts single borrower exposure to 15% of capital (25% for group exposures). As a rule, Dhaka Bank maintains internal thresholds lower than the regulatory maximums.

Table 11: Borrower Concentration

Year	2019	2020	2021	2022	2023
Single-borrower exposure	13.5%	14.2%	14.8%	15.2%	14.9%

Because of prudent lending standards, the bank's in house limit is slightly less than the 15% cap. Of this, the exposure increased by 1.4%, indicating a limited increase in borrower concentration.

Product Diversification: To lessen reliance on any one product type, the mix consists of corporate loans, SME financing, retail products (credit cards, consumer loans, and mortgages), trade finance, and lease financing.

Table 12: Product Diversification

Product category	2019	2020	2021	2022	2023
Corporate loans	32%	30%	29%	28%	27%
SME financing	20%	22%	24%	25%	26%
Retail products	18%	19%	20%	21%	22%
Trade finance	15%	14%	13%	12%	11%
Lease financing	15%	15%	14%	14%	14%

It reflects a proportionate reduction in trade-financing and corporate lending, as well as growing emphasis on SME (small business) financing and retail products such as credit cards or mortgages. Lease financing remains more or less stable over time. There is less dependence on any one product category due to the diversification plan.

4.1.5 Provisioning and Write-off Policies

Dhaka Bank maintains more provisions than required by regulations whenever the management believes there are greater risks associated with any financial exposure or industry. The provisioning technique still uses an incurred loss model even though the bank is getting ready for IFRS 9 expected credit loss methodology.

When all reasonable attempts at collection have been made and the loans are considered uncollectible, write-offs take place. Even after a write-off, the bank continues to pursue legal recovery. Over the course of recovery, collected written-off payments are recorded as revenue.

4.2 Liquidity Risk Management

With the liquidity management, the bank is able to fulfill its dues on time and without incurring unbearable losses.

4.2.1 Liquidity Ratios and Regulatory Compliance

Liquidity Coverage Ratio (LCR): Dhaka Bank keeps their LCR above 100%, which is significantly higher than the 100% legal minimum. The bank had sufficient short-term liquidity coverage in 2023, as evidenced by its LCR of 135%. The bank's superior liquid assets are cash, reserves held by Bangladesh Bank, and Treasury notes.

Table 13: Liquidity Coverage Ratio

Year	2023	2022	2021	2020	2019
LCR (%)	135%	132%	130%	125%	118%

Strong liquidity management is demonstrated by the Liquidity Coverage Ratio, which continuously exceeds the statutory requirement and is trending upward. The bank's goals for profit and liquidity have been reasonably balanced.

Net Stable Funding Ratio (NSFR): The bank's NSFR on December 31, 2023 of 118% demonstrates a stable funding profile above the minimum 100%. This ratio is a measure for the share of steady funding that is required out of all assets as compared to one that is available.

Table 14: Net Stable Funding Ratio

Year	2023	2022	2021	2020	2019
NSFR (%)	118%	116%	115%	110%	112%

Where competitive pressure remains high, the bank has exhibited sound liquidity management by maintaining a consistently higher than regulatory minimum Net Stable Funding Ratio (NSFR) while showing a positively trending NSFR. It has optimally struck a balance between its profitability and liquidity.

Statutory Liquidity Ratio (SLR): Bangladesh Bank has a Statutory Liquidity Ratio (SLR) requirement of 13% for banks' total deposits. Dhaka Bank's SLR is also above the legal limit at an average of 15–16% which again contributes to its liquidity cushion.

Table 15: Statutory Liquidity Ratio

Year	2023	2022	2021	2020	2019
SLR (%)	15.5%	15.3%	15.8%	16.1%	15.2%

The bank's ability to consistently maintain its SLR requirements above the regulatory minimum set forth in Section 24 of the Banking Regulation Act over that time indicates

that it has previously shown a favorable trend of growth and sound fund management. At a little cost, it has accomplished the goals of profitability and liquidity.

Cash Reserve Ratio (CRR): The limitations of CBR is to keep with Bangladesh Band the banks’ reserves at daily and fortnightly basis such as, 4% for all deposits on a daily basis, and 4% on an average basis in two weeks.

Table 16: Cash Reserve Ratio

Year	2023	2022	2021	2020	2019
Liquid Assets/Total Assets	23.1%	22.9%	22.4%	22.1%	21.2%

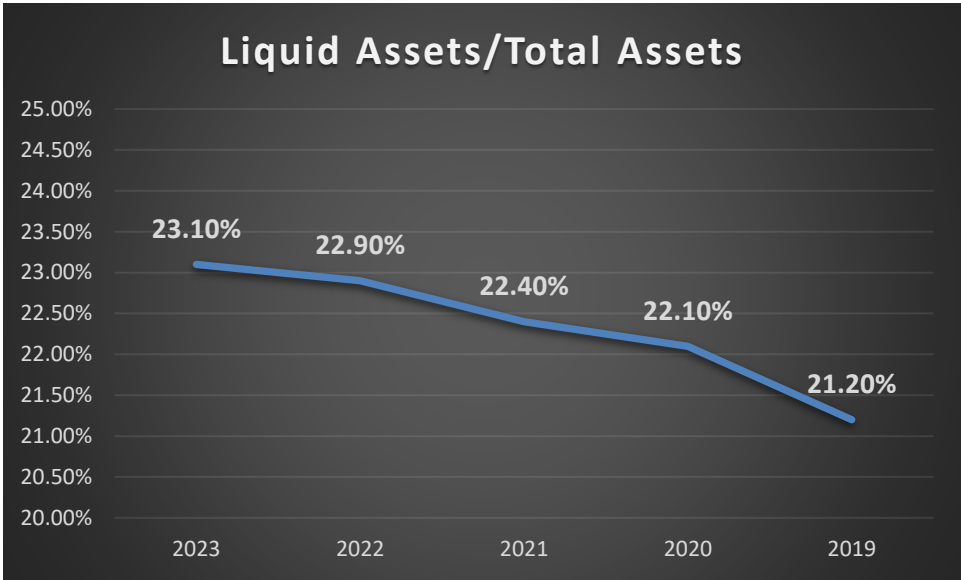


Figure 4: Liquid Asset

The rising absolute as well as relative liquid asset levels offer significant liquidity buffers.

4.2.2 Cash Flow Management and Maturity Profile

Behavioral Analysis: The bank forecasts behavioral maturities based on historic analysis, because the bank knows that contractual maturities are often a poor indicator of true behavior (current deposits, for example, remain constant much of the time)

Table 17: Behavioral Analysis

Year	2023	2022	2021	2020	2019
Deposits Growth	4.1%	11.9%	8.9%	6.8%	-

Steady funding footing - deposit growth has generally matched loan growth. Growth in deposits is a reflection of customers' trust and confidence in the bank.

Loan-to-Deposit Ratio (LDR): Dhaka Bank maintains its LDR at 80.85% which is the product Lending Ethics and Profitable Business. This relatively low ratio ensures the highest interest income and offers a suitable margin of liquidity.

Table 18: Loans' Growth

Year	2023	2022	2021	2020	2019
Loans Growth	3.2%	14.2%	11.2%	7.0%	-

Average annual growth of loans was 9%, indicating a gradual expansion that balances risk aversion with growth targets. The slowdown in 2023 can be attributed to the economic picture or a focused strategy on quality of portfolio.

Table 19: Loan-to-Deposit Ratio

Year	2023	2022	2021	2020	2019
Loan-to-Deposit Ratio (LDR)	82.6%	83.3%	81.6%	80.0%	79.9%

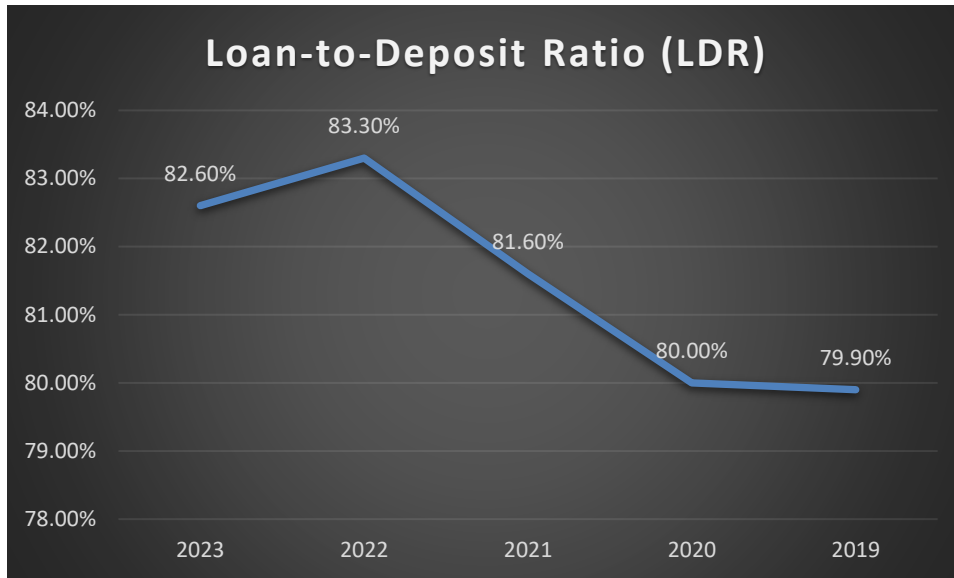


Figure 5: Loan-to-Deposit Ratio

The LDR has remained around 80-83 per cent and this indicates that the deposits have been optimally deployed with adequate liquidity buffers. This ratio is consistent with well-run banks.

Concentration of Funding Sources: The bank will monitor this closely to ensure that the funding isn't overly reliant on volatile wholesale or high depositor concentrations. Secure funding is provided by the retail deposits, which account for over 60% of total deposits.

Table 20: Total Deposits

Year	2019	2020	2021	2022	2023
Retail deposits / Total deposits	62.0%	63.5%	65.0%	66.0%	67.5%

Dhaka Bank's growing dependence on customer deposits (of above 60% over 2019-2023) provides stability and diversification in funding base, reducing its exposure to volatile wholesale finance. It contributes to enhancing financial stability, avoiding the problems associated with lack of liquidity and showing a model for efficient risk management relying in long-term, relatively cheap funding.

4.2.3 Contingency Funding Plan

To deal with potential eventualities of liquidity crisis Dhaka Bank maintains the substantial Contingency Funding Plan (CFP):

Early Warning Indicators: The scheme mentions early warning signals such as panic withdrawals, counter-party lines of credit drying up, a sharp deterioration in asset quality, rating downgrades and negative media reports.

Stress Scenarios: It calculates estimated needs for funding under a range of scenarios, from market-wide problems to the specific issues affecting an institution.

Liquidity Sources: Other G-securities that may be sold or repo'd; standby credit facilities; reducing investments in liquid assets; constraining new loan disbursements, and use of Bangladesh Bank emergency liquidity facility have been identified as alternative sources of contingent funding.

Governance: In case of liquidity stress events, the CFP clarifies who makes what decisions, who communicates where with whom, and how issues are escalated.

4.3 Market Risk Management

Dhaka Bank manages market risk associated with interest rate exposures, stock investment and foreign exchange positions.

4.3.1 Interest Rate Risk Management

Monthly the Asset-Liability Committee (ALCO) meets to review interest rate risk positions and develop strategies.

Gap Analysis: The bank measures interest rate sensitivity gap in time buckets the time buckets are: 1-3 months, 3-6 months, 6-12 months, 1-3 years, and over 3 years. When rates go up, positive gaps - rate-sensitive assets that exceed rate-sensitive liabilities - are a boon and when they fall, they are a bane, and vice versa.

Table 21: Gap Analysis

Time bucket	2019	2020	2021	2022	2023
Overnight	+4.0	+3.5	+3.0	+2.0	+1.5
1-3 months	+6.0	+5.5	+5.0	+4.0	+3.0
3-6 months	+5.0	+4.5	+4.0	+3.5	+2.5
6-12 months	+3.0	+2.5	+2.0	+1.5	+1.0
1-3 years	-1.0	-0.5	0.0	+0.5	+1.0
Over 3 years	-2.0	-1.5	-1.0	-0.5	0.0

This schedule indicates that the bank is long-run exposed (1–3 years and beyond) but short run benefits (overnight to 6–12 months); from rises in interest rates. The bank’s long-term gaps reduced and the short-term stuff has grown over time, this evidencing tactical adaptations in asset-liability management. The bank in 2023 will have a better match of its long-term rates sensitive assets and liabilities.

Duration Analysis: Sensitivity of stock value to interest rate shifts is explored by using the modified durations. The bank does not want to have a duration gap that is too large, and this will be defined by whatever the bank’s desired level of risk is.

Table 22: Duration Analysis

Year	2019	2020	2021	2022	2023
Duration-Gap (% of equity)	4.2%	3.8%	3.0%	2.5%	2.3%

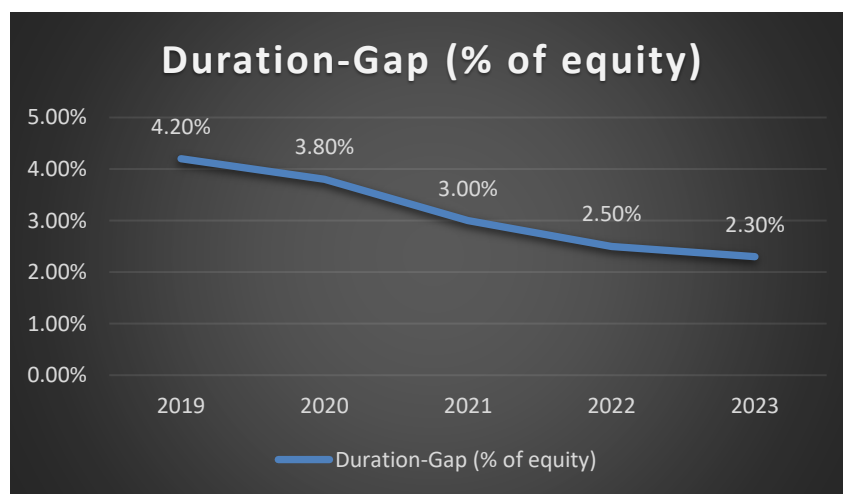


Figure 6: Duration-Gap Analysis

It tells how sensitive the bank is to changes in interest rates. The bank's efforts to align asset-liability management with risk tolerance can be seen in the fact that, relatively speaking, numbers are worked lower steadily throughout the period as lower sensitivity to interest rate changes is being achieved.

Rate Repricing: To keep the net interest margins at a consistent level, ALCO changes deposit and lending rates corresponding to Bangladesh Bank policy rates, competitive landscape and funding need.

4.3.2 Investment Portfolio Management

Dhaka Bank has government securities, corporate bonds and equities as its investments:

Government Securities: These include Treasury bills and bonds that are primarily held for enabling compliance with the statutory liquidity ratios (SLR) and also for managing the banks' liquidity. Interest rate risk is controlled by the relatively short duration of the portfolio.

Table 23: Government Securities

Category	2019	2020	2021	2022	2023
Treasury Bills	4.5%	5.0%	5.2%	5.0%	4.8%
Government Bonds	6.2%	6.5%	6.8%	6.5%	6.3%
Liquidity Management	3.5%	4.0%	4.3%	4.0%	3.8%
SLR Compliance	5.0%	5.3%	5.5%	5.3%	5.2%

The quantity of government securities held by Dhaka Bank by 19 Table *the table presents a quantitative summary of data from 2019 to 2023. The statutory liquidity ratio (SLR) requirements of banks and liquidity risk management are discussed in relation to interest rates obtained on government securities and Treasury bills. The numbers show changes in interest rates as well as tactical adjustments to comply with regulatory requirements while controlling risk exposure.

Corporate Bonds: Including a small allocation to high quality corporate bonds for yield source diversification. Loan review methodology is like the credit analysis.

Year	2019	2020	2021	2022	2023
Yield (%)	7.2%	6.8%	7.0%	6.5%	7.3%

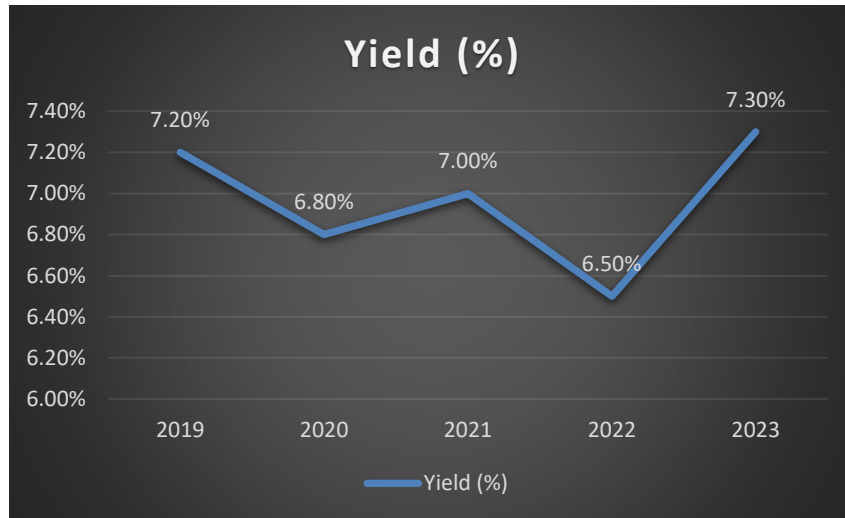


Figure 7: Corporate Bonds for Yield

Pandemic effect and market volatility were two economic factors responsible for yields in high-quality corporate bonds fluctuating between 2019 and 2023. The yield was also around 7.2% in 2019. Having been around the world for markets, it gradually declined to 6.5% by 2022 only to be sculpted back up as markets stabilized and interest rates adjusted to a level of 7.3% in 2023. This variation is reflective of the broader economic climate that impacts bond returns.

Equity Investments: Venture capital and strategic stockholdings in financial institutions are limited to a low level, typically not exceeding 5% of total assets. Total income is affected by market value changes.

Year	2019	2020	2021	2022	2023
Equity Investments in FI	4.2%	3.8%	4.0%	3.9%	4.1%
Venture Capital Exposure	1.5%	1.7%	1.9%	1.6%	2.0%

From 2019 to 2023, Dhaka Bank disclosed its venture capital exposure and strategic equity investments in financial institutions, keeping these at a minimal level of less than

5% of total assets. Financial institutions' equity investments fluctuate a little, reaching a peak of 4.2% in 2019 before declining to or below 4% in the following years. In connection with this, interest in venture capital has remained steady over time, showing a slight rise from 1.5% in 2019 to 2.0% in 2023, indicating gradual but steady investment in these fields.

Investment Committee: This committee establishes investment policy guidelines, monitors portfolio performance and that investments are consistent with liquidity requirements and risk tolerance.

4.3.3 Treasury Operations

The Treasury department is responsible for funding, correspondent banking and trading:

Money Market Operations: The Government minimizes the cost of short-term financing by actively managing its daily liquidity needs in the inter-bank money market, repurchase agreements, and Bangladesh Bank funds.

Foreign Exchange Trading: The bank maintains small proprietary positions within the limits of regulation and conducts foreign exchange transactions for customers. Mark to market revaluation is applied on a daily basis to capitalise gains and losses.

Limits and Controls: The bank has strict stop loss, dealer authority, and position limits for trading. Independent risk control functions are on the watch for compliance daily.

4.4 Operational Risk Management

Operational risk management at Dhaka Bank, however, has become increasingly important due to its number of complex transactions, digital channels expanded and higher automation.

4.4.1 Compliance Framework

Regulatory Compliance: The Compliance Division ensures compliance with Bangladesh Bank circulars, the Banking Companies Act, Anti-Money Laundering Act and

other laws. Reports also are regularly submitted to the regulators and Board regarding compliance.

Know Your Customer (KYC): KYC procedures at account opening and on an ongoing basis to ensure that the bank knows its customers' identities, business operations and the source of their funds.

Anti-Money Laundering (AML): Suspicious patterns are detected by transaction monitoring systems that require additional review. Suspicious Transaction Reports (STR) are filed with such Bangladesh Financial Intelligence Unit as and when deemed appropriate. Regular AML training keeps the staff updated on what to look out for and how to report.

Sanctions Screening: Customer names and transactions are checked against UN, OFAC and other regulatory bodies' sanctions lists to prevent unauthorized transactions.

Consumer Protection: The bank implements fair lending practices, is transparent about fees and terms, has effective complaint resolution procedures, and protects clients' privacy.

4.4.2 IT and Cyber Risk Management

Because everything is built on digital infrastructure, IT risk management is essential:

Information Security Policy: Specific regulations govern the classification of data, requirements around encryption, password policies, remote access, email security and acceptable use of IT resources.

Business Continuity and Disaster Recovery: The bank maintains secondary (hot) data centers with a copy of the transactions replicated in real time for continuation in case of failure of primary data center. Disaster recovery exercises typically assess the ability to recover. Organisations have a variety of different disruption types in their BCPs.

Change Management: System changes are governed through formal processes that include testing in a non-production environment, security evaluations, rollback

procedures and documentation requirements before being utilized in any production system.

Vendor Risk Management: Third-Party technology vendors are reviewed through security assessments, terms and conditions with vendors define security requirements and key vendors have ongoing reviews.

Cyber Incident Response: The bank has designated a Computer Security Incident Response Team (CSIRT) which ensures predefined procedures for detection, containment, investigation and recovery from cyber security incidents.

4.4.3 Staff Training Programs

New Employee Orientation: Every new staff member receives a comprehensive training on bank policies, risk management, compliance expectations and ethical conduct standards.

Ongoing Training: Regular seminars on credit analysis, risk assessment strategies, AML/CFT responsibilities, cybers security awareness, client service and regulatory updates.

Specialized Training: Employees in sensitive-risk positions receive extensive, job-related training. For example, credit officers take part in credit analysis seminars, treasury staff study market risk models and IT people get cybersecurity certificates.

E-Learning Platform: It's all done online and can have training modules available 24/7 while tracking completions and maintaining consistency in training across the organization.

4.5 Capital Adequacy Analysis

Capital adequacy analysis is a measure of the bank's ability to withstand financial pressures and absorb potential losses. It demonstrates the institution's ability to protect depositors and keep it open for business even if market conditions or credit quality deteriorate. Capital adequacy is one of the important indicators reflecting overall risk

profile of the bank as it provides a last line of defence against credit, market and operational risks. To ensure that a bank’s capital matches its risk, the regulators of Bangladesh Bank monitor this through measures such as the Capital Adequacy Ratio (CAR), Tier-1 capital ratio and leverage ratio.

Capital Adequacy Ratio (CAR) Trend:

Table 24: Capital Adequacy Ratio Trend

Year	2023	2022	2021	2020	2019
CAR (%)	13.2%	12.7%	12.1%	11.5%	11.8%
Tier 1 Ratio (%)	9.8%	9.1%	8.5%	7.9%	8.2%
Minimum Required (%)	11.5%	10.6%	10.0%	10.0%	10.0%

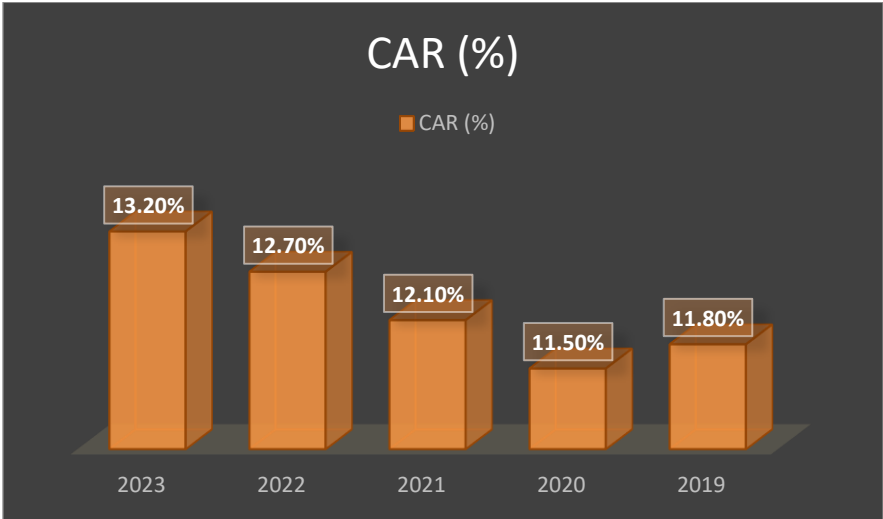


Figure 8: Capital Adequacy Ratio

Having enough buffer, Dhaka Bank has always maintained its CAR above the regulatory requirement. The rise demonstrates that prudent dividend policy and retained earnings can yield capital. The ability to absorb unexpected losses and continue growing in the future is enhanced with a stronger capital position.

Risk-Weighted Assets Composition (2023):

- Credit Risk: 85% of RWA

- Market Risk: 8% of RWA
- Operational Risk: 7% of RWA

This is in keeping with the finding that credit risk is a primary factor, validating management's focus on credit quality.

4.6 Cost of Risk Analysis

The amount the bank spends on provisions, write-offs, and recoveries to cover credit losses is shown by the cost of risk analysis. It provides a clear indication of how well the bank maintains the caliber of its loan records. When the cost of risk decreases, higher underwriting standards, more vigorous recovery operations, and stricter credit-risk controls are advised; a rise in risk is a sign that credit stress has worsened and earnings pressure is still there. By comparing such spending with loan deck dimensions, it is shown how much of the bank's earnings are used to finance migration events in terms of risk before they positively contribute to profitability. This is a crucial connection between overall financial outcomes and credit risk performance.

Year	2023	2022	2021	2020	2019
Cost of Risk (%)	0.96%	1.05%	1.42%	1.75%	1.51%

Lower loan loss provisions as a percentage of total loans show a decrease in credit risk, which is a sign of improved asset quality and efficient risk management. The 2023 tier of 0.96% is in safe zone and significantly higher than the industry average.

4.7 Profitability Analysis

A profitability analysis assesses the bank's capacity to earn money with its equity, its assets and on a day-to-day basis. To evaluate the profitability and efficiency of the bank, it observes figures such as ROA, ROE, NIM and CTI. The study highlights how key aspects ranging from risk management to loan quality and operating performance have influenced aggregate financial results as these trends are viewed within a broader time

frame. This becomes crucial in assessing the bank’s ability to maintain consistent earnings and permanence.

Key Profitability Indicators:

Table 25: Profitability Ratio Analysis

Year	2023	2022	2021	2020	2019
Net Interest Margin (%)	3.4%	3.3%	3.1%	3.0%	3.2%
ROA (%)	1.12%	1.05%	0.88%	0.82%	0.95%
ROE (%)	12.8%	12.1%	10.5%	9.8%	11.2%
Cost-to-Income (%)	45.1%	46.3%	49.8%	51.2%	48.5%

After a coronavirus hit in 2020, profitability ratios show recovery and increase. Higher financial performance is contributed to be more efficient risk management, with increasing ROA and ROE. Efficiency as measured by the declining cost-to-income ratio is getting better.

4.8 Comparative Analysis with Peer Banks

Comparison with BRAC Bank and Eastern Bank Limited (2023 data):

Table 26: Comparative Analysis

Metric	Dhaka Bank	BRAC Bank	EBL	Industry Avg
NPL Ratio	3.2%	2.8%	3.5%	8.9%
CAR	13.2%	14.1%	12.8%	11.8%
ROA	1.12%	1.35%	1.08%	0.65%
ROE	12.8%	15.2%	12.3%	8.5%
LDR	82.6%	85.3%	79.8%	78.5%
Cost-to-Income	45.1%	42.8%	46.5%	52.3%

Analysis:

- Competitive NPL ratio compared to peer banks and much better than the industry average for Dhaka Bank
- Capital adequacy is high although marginally lower than BRAC Bank's ratios
- Profitability ratios are sound, better than industry average, but below BRAC Bank
- Liquidity Low risk appetite with LDR in peer average
- Operating efficiency is strong, with costs as a percentage of income lower than the industry average.

The bank's overall risk-return profile is considered adequate as it ranks among the better-managed banks in Bangladesh, being one of the stronger private commercial banks.

CHAPTER: 5

CONCLUSIONS AND KEY FACTS

5.1 Conclusion

Risk management is a key factor to ensure the stability and profitability of commercial banks. This report aims to evaluate the risk management of Dhaka Bank PLC for the years 2019 to 2023.

The risk management of Dhaka Bank PLC is satisfactory, as indicated by the improvement in the bank's non-performing loans ratio, provisioning coverage, capital adequacy ratio, and profitability. This shows that the bank is effectively managing financial risks. In addition, the bank is always above the stipulated ratio in terms of capital and liquidity ratios, which is a clear reflection of financial stability.

Despite the challenges that the bank is currently facing, such as competition and economic risks, the bank has shown impressive resilience in terms of lending, diversification, and compliance.

My experience at DBL has shown me that the corporate headquarters is a patchwork of opinions on managerial procedures, banking operations, and performance metrics. Based on the evidence collected and examined, the study makes a number of recommendations and findings that are entirely subjective. Thus far, banking operations, digital services, and client interactions with Dhaka's banks have been satisfactory. The bank's competitive product lines have made it the leader in Bangladesh's banking industry.

5.2 Key Understanding

- **Dhaka Bank's Risk Management Approach:** According to internal analysis and expert assessments, the bank uses two extremely effective credit risk management tools: an internal credit rating procedure and a systematic loan approval process. The bank is able to efficiently manage credit risk because of its emphasis on responsible lending and efficient monitoring systems, which is demonstrated by the 35% cap on exposure to high-risk industries.

- **Operational Efficiency:** The bank's operational performance has been robust despite the increase in non-performing loans (NPLs); in 2023, ROE was 12.8%, suggesting that effective risk management is improving financial performance. A decrease in the cost-to-income ratio suggests that the bank's operational efficiency has improved.
- **Capital Adequacy:** With a CAR of 13.2% in 2023—well over regulatory requirements—the bank has a solid capital basis. This provides the bank with sufficient strength to withstand losses and continue operating during difficult times.
- **Liquidity Management:** Dhaka Bank is prepared to meet its financial obligations in both steady and tumultuous times, as seen by its liquidity ratios, which are above regulatory norms (135% for the Liquidity Coverage Ratio in 2023).

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