

2010

BBA



Dutch-Bangla Bank Limited
YOUR TRUSTED PARTNER

The Overall Products & Services of Dutch-Bangla Bank Limited

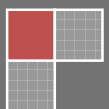
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Session: 2004-05

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July 2010

Letter of Transmittal

July 20, 2010

Md. Saiful Islam
Head of the Department
Department of Business Administration
Bangladesh Institute of Science & Technology

Subject: Submission of the Internship Report.

Dear Sir,

Assalamu Alaikum

I am delighted to submit my Internship Report on “The overall products and services of DBBL”, as a part of my Bachelor of Business Administration (BBA) program. The report has contained nine chapters. Each chapter contains about DBBL’s products and services.

I feel that this knowledge will be helpful in future work terms, and in my career. Therefore, I would like to thank you for assigning me this report and help me to make this report. This report has been learning bender for me.

I sincerely hope that it will come up to your expectations.

Sincerely Yours,

Saima Tahsin
Roll: 100353
Registration no: 888020
Session: 2004-05
Major: Finance
Bangladesh Institute of Science & Technology

Declaration

Miss Saima Tahsin is a student of Bachelor of Business Administration (BBA) major in Finance of Bangladesh Institute of Science & Technology does hereby declare that the internship report on **“The overall products and services of DBBL”** which main discussion matter is DBBL’s products and services. This is my original work and has not been submitted by me before for any degree, diploma title or recognition. It is persuade under the supervision of Md. Saiful Islam, Head of the Department of Business Administration, Bangladesh Institute of Science & Technology.

Saima Tahsin

Roll: 100353

Registration no: 888020

Session: 2004-05

Major: Finance

Bangladesh Institute of Science & Technology

Certification of Supervisor

This is certify that Miss Saima Tahsin, student of Bachelor of Business Administration (BBA) bearing ROLL- 100353(National University), registration no: 888020,major in Finance under the faculty of Business Administration has successfully completed Internship Report Program on **“The overall products and services of DBBL”**. I have gone through the report and found in to be a well written report. She has completed the report by herself under my supervision.

I wish her every success in life.

Md. Saiful Islam
Supervisor
HOD
Department of Business Administration
Bangladesh Institute of Science & Technology [BIST]

Acknowledgement

At first, I convey my gratitude to the Almighty for giving me the ability to work hard for preparing this report. This work is a synopsis of my recent study on **“The overall products and services of DBBL”** as a part of internship program.

This report would not have been possible without the dedications and contribution of a number of individuals as it involved diverse field of knowledge and experience. But it will be unfair to ignore acknowledging some of them as they contributed so much to my effort of writing a worthy report.

I am conveying my sincere gratitude to my honorable teacher Md. Saiful Islam, HOD (faculty of Business administration) who is my supervisor for giving me the inspiration and continuous assistance in all possible ways enabling me to complete this report.

In addition I must acknowledge the debt that I greatly owe to BIST, for giving me the easy access to use their libraries last but not least, I would like to thank my parents and my friends for their continuous support, which gave me the energy to finish this project.

Executive Summary

Dutch-Bangla Bank Ltd. is a leading and outstanding commercial bank in the arrear of banking business. To gain the precious faith from the customers and to maintain faithfully in the future period time with all the competitors around the market, DBBL offers different products and services for different kinds of customer. Making the banking activities easy and acceptable for the customers is DBBL's main target and goal. DBBL has sufficient brand elements which are actually needed to build a brand of banding services. It is continuously changing its branding strategies to keep it at desirable product life cycle stage that is, at growth stage. To retain its popularity and to gain the highest popularity it tries to manage its brand crisis as effectively as possible. And DBBL is able to take the future challenge to gain more customers and promised to make their products more appreciable and to maintain their excellent services.

The report will give a clear understanding about **“The overall products and services of DBBL”**.

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1. Introduction

1.1 Abstract

Dutch-Bangla Bank is a leading and outstanding commercial bank in the arrear of banking business. To all intents and purposes its own time delivered service to the customers as demand is considerably better than others. By mean of day to day customer are increasing. The customers are being DBBL informed concerned with its contemporary and up-to-the minute invested products easily. It also think that product of services brings perfection to a bank and believes that effective customer care strengthens. The product knowledge into customers minds more positively and precisely. The report is about products and service that Dutch-Bangla Bank offers to its customers.

1.2 Background of the Report

Dutch-Bangla Bank Ltd. is a leading and outstanding commercial bank in the arrear of banking business. To gain the precious faith from the customers and to maintain faithfully in the future period time with all the competitors around the market, DBBL offers different products and services for different kinds of customer. Making the banking activities easy and acceptable for the customers is DBBL's main target and goal. DBBL has sufficient brand elements which are actually needed to build a brand of banding services. It is continuously changing its branding strategies to keep it at desirable product life cycle stage that is, at growth stage. To retain its popularity and to gain the highest popularity it tries to manage its brand crisis as effectively as possible. And DBBL is able to take the future challenge to gain more customers and promised to make their products more appreciable and to maintain their excellent services.

The report will give a clear understanding about **“The overall products and services of DBBL”**.



1.3 Objectives of the Report

The purpose of the report on “Overall Banking of Dutch-Bangla Bank”. That is, about the importance of General Banking, retail Banking, Foreign Exchange L\C, Banking product, customer services and also the HRD.

For a firm, importance of General Banking is knows no bound. The purpose of creating General Banking is direct interaction with customers. Moreover it is include with Savings account, Current Account, Excel Account (Student account), DBBL’s (salary Account) confirm higher customer satisfaction and needs. Act as a competitive advantages create greater value for shareholders, up grade the goodwill or popularity. All of these are important for confirming the durability of firm without customer satisfaction which is hardly possible

1.4 Data Collection Procedures

Sources of Information

Primary and secondary both sources of data are used to complete this study.

Primary sources:

- ❖ Face to Face discussion with the officials of DBBL, Shantinagar Br. Dhaka.
- ❖ Direct observation.
- ❖ Expert opinion.

Secondary sources:

- ❖ Annual report of DBBL
- ❖ Desk report of General Banking, Investment & Foreign exchange Department
- ❖ Various manual on Foreign mechanism,
- ❖ Prospectus, Different journals of DBBL,
- ❖ Newspaper and internet,
- ❖ Relevant books.
- ❖ Newsletters of DBBL,
- ❖ Various brochures on the product and services offered by DBBL.



1.5 Scope of the Study

The scope of this paper is limited to organizational structure, background, and objectives, functions, and investment schemes, modes, mechanism, investment proposal appraisal procedures, monitoring and documentation of DBBL, General banking aspects and foreign exchange operations.

1.6 Limitations

I could not collect some information required at the time study. So this study is not free from some limitation, like:

❖ **Data Confidentiality:**

Information in the bank is confidential & critical. The main barrier in preparing this report was data confidentiality. Though I saw the Bank's internal procedure that is being used in processing and evaluating any documentary operation, I was advised not to disclose that in my internship report.

❖ **Time Limitation**

Very limited time was one of the most faced obstacles while preparing this report. The duration of internship is only three month, which is very insufficient to understand a broad sector like banking. Due to time shortage, details of many aspects of the services of DBBL have to ignore in this report.

❖ **Place Limitation**

Since I was placed as an intern of Shantinagor Branch, I was not able to venture into many departments which are conducted to other branch.

❖ **Information Validity:**

Data was collected through observation and discussion with bank personnel. Statistical analysis of the data has not been done. That's why the findings are not statistically validated. The report is based on data of the previous year and the beginning of the current fiscal year as the latest data was not available immediately.



1.7 SWOT analysis

Strength of DBBL:

- ❖ DBBL is the first Bangladeshi-European joint venture Bank in Bangladesh.
- ❖ Deep-relation with customer and employee.
- ❖ DBBL's Capital Adequacy Ratio (CAR) as on December 31, 2006 stood at 10.13% as against Bangladesh Bank's minimum requirement of 9.00%.
- ❖ The largest issuer of bonds and guarantee and advising in the country.
- ❖ DBBL promotes different socio-cultural and sports activities.
- ❖ DBBL's objective is not only to make profit, but also simultaneously contribute towards social and human development through various altruistic activities.
- ❖ DBBL's allows all local remittances such as TT, DD, PO etc. on the DBBL's cost.

Weakness of DBBL:

- ❖ Low interest on DPS & CHES
- ❖ Branches are not covered in whole country.
- ❖ A very few credit card facilities

Opportunity of this bank:

- ❖ Focus online banking
- ❖ Wide range of ATM, SMS and alert banking.
- ❖ Focus on remittance service.
- ❖ Credit lines and soft term credit facilities.
- ❖ DBBL pricing, product parameters and service can be the most attractive in the market.
- ❖ DBBL will be gaining market share gradually.

Threats of DBBL:

- ❖ New and entrants- HSBC, Standard Chartered, EBL, BRAC Bank.
- ❖ Local banks actively focusing on Do's and remittance business.
- ❖ SCB still has the largest market share and still our main competitor.



2. Definition of Bank

A general word “Bank” means commercial Bank only. The main purpose of the bank is to accept money as deposit from the people and to provide loan for the development of the business, agriculture and industry out of the deposit money. Normally Bank provides two-rate interest of the deposit money and takes high rate of interest from the loan money. Thus the Bank makes it profit.

According to section 5(Five) of the Bank company act 1991 – “Banking means offering loan or to take deposits of money from the public to encourage investment payable on demand or otherwise and deserves withdrawal through cheque, draft order or otherwise.

2.1 Definition of Commercial Bank

A commercial bank is a type of financial intermediary and a type of bank. Commercial banking is also known as business banking. It is a bank that provides checking accounts, savings accounts, and money market accounts and that accepts time deposits.[1] After the implementation of the Glass-Steagall Act, the U.S. Congress required that banks engage only in banking activities, whereas investment DBBL limited to capital market activities. As the two no longer have to be under separate ownership under U.S. law, some use the term "commercial bank" to refer to a bank or a division of a bank primarily dealing with deposits and loans from corporations or large businesses. In some other jurisdictions, the strict separation of investment and commercial banking never applied. Commercial banking may also be seen as distinct from retail banking, which involves the provision of financial services direct to consumers. Many banks offer both commercial and retail banking services.

2.2 History of DBBL

Dutch-Bangla Bank started operation is Bangladesh's first joint venture bank. The bank was an effort by local shareholders spearheaded by M Sahabuddin Ahmed (founder chairman) and the Dutch company FMO.

From the onset, the focus of the bank has been financing high-growth manufacturing industries in Bangladesh. The rationale being that the manufacturing sector exports Bangladeshi products worldwide. Thereby financing and concentrating on this sector allows Bangladesh to achieve the desired growth. DBBL's other focus is Corporate Social Responsibility (CSR). Even though CSR is now a cliché, DBBL is the pioneer in this sector and termed the contribution simply as 'social responsibility'. Due to its investment in this sector, DBBL has become one of the largest donors and the largest bank donor in Bangladesh. The



bank has won numerous international awards because of its unique approach as a socially conscious bank.

DBBL was the first bank in Bangladesh to be fully automated. The Electronic-Banking Division was established in 2002 to undertake rapid automation and bring modern banking services into this field. Full automation was completed in 2003 and hereby introduced plastic money to the Bangladeshi masses. DBBL also operates the nation's largest ATM fleet and in the process drastically cut consumer costs and fees by 80%. Moreover, DBBL choosing the low profitability route for this sector has surprised many critics.

DBBL had pursued the mass automation in Banking as a CSR activity and never intended profitability from this sector. As a result it now provides unrivaled banking technology offerings to all its customers. Because of this mindset, most local banks have joined DBBL's banking infrastructure instead of pursuing their own.

Dutch-Bangla Bank Limited is also a scheduled commercial bank. The Bank was established under the Bank Companies Act 1991 and incorporated as a public limited company under the Companies Act 1994 in Bangladesh with the primary objective to carry on all kinds of banking business in Bangladesh. The Bank is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

DBBL- a Bangladesh European private joint venture scheduled commercial bank commenced formal operation from June 3, 1996. The head office of the Bank is located at Senakalyan Bhaban (4th floor),195, Motijheel C/A, Dhaka, Bangladesh. The Bank commenced its banking business with one branch on 4 July 1996.

Even with a history of hefty technological investments and even larger donations, consumer and investor confidence has never waned. Dutch-Bangla Bank stock set the record for the highest share price in the Dhaka Stock Exchange in 2008.

This paper is an attempt to represent the overall products and services of DBBL.



2.3 Mission, Vision and Objectives of DBBL

❖ **Mission:-**

Dutch-Bangla Bank engineers enterprise and creativity in business and industry with a commitment to social responsibility. "Profits alone" do not hold a central focus in the Bank's operation; because "man does not live by bread and butter alone".

❖ **Vision:-**

Dutch-Bangla Bank dreams of better Bangladesh, where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics make all our lives worth living. DBBL's essence and ethos rest on a cosmos of creativity and the marvel-magic of a charmed life that abounds with spirit of life and adventures that contributes towards human development.

❖ **Core Objectives:-**

Dutch-Bangla Bank believes in its uncompromising commitment to fulfill its customer needs and satisfaction and to become their first choice in banking. Taking cue from its pool esteemed clientele, Dutch-Bangla Bank intends to give the way for a new era in banking that upholds and epitomizes its vaunted marques "Your Trusted Partner"



Products and Services of DBBL

3.0 Electronic Banking

Dutch-Bangla Bank is the first bank in Bangladesh to be fully automated and introduce Electronic Banking. The automation was completed in 2003, but further additions and features are continuously being added and upgraded. DBBL has adopted the same exact automation solution used by many international banking giants. Although this was significantly more expensive than other solutions, it is a small price to pay for a client's peace of mind.

A DBBL client now has unrivaled access to banking from any DBBL branch, ATM and POS. All of these services are free-of-charge and are surprisingly affordable for everyone. Even though DBBL has invested more in Electronic Banking more than any other bank, the division was never intended to be profitable. It was undertaken with the same mindset DBBL undertakes its Corporate Social Responsibility tasks. This is why pay barely nothing even though these same services would cost much more in other countries and other banks. Never has any bank given so much for free.

DBBL also has the largest ATM network in Bangladesh. This gives DBBL clients full access to 'anytime anywhere' banking nationwide. All international and many local banks use the DBBL ATM network for their own clients. DBBL has installed over 800 ATMs nationwide. As with most things, ATM access to all DBBL ATMs is unlimited and free for all DBBL clients. If a client of a member bank (not DBBL) uses a DBBL ATM, the member bank may add a transaction charge.

DBBL has the largest IT budget in Bangladesh. DBBL maintains the state-of-the-art Electronic-Banking Division. The Electronic-Banking Division oversees and maintains DBBL's investment as DBBL as implementing upcoming projects.

DBBL is the only local bank to have a off-site Data Recovery Site (DRS). DRS ensures that customer records are safe, backed-up, and up to date in the event of a major catastrophe at the Electronic-Banking Division headquarters.

Since 2004, DBBL has introduced mobile and SMS banking. With a mobile phone, customers can perform many banking operations with their phone.

DBBL is a primary license holder for both VISA and Mastercard. It is authorized to issue and accept payments from both organizations. DBBL also works closely with both organizations to bring the latest in card technology. DBBL also offer Visa and Mastercard Debit Cards. Please take a look around the Electronic-Banking section to discover what DBBL has to offer.



3.1 ATM Booths of DBBL

Dutch-Bangla Bank operates the largest ATM network, more than 849 ATM Booths. DBBL clients have unlimited and free access to all DBBL ATMs nationwide. Clients of member banks (not DBBL), may be charged a transaction fee as determined by the member bank.

3.2 Card Products

3.2.1 Nexus Pro Cards

NexusPRO-Cards (processor Debit & Credit)

NexusPRO is a revolutionary card first and only offered by DBBL in Bangladesh. It is the most advanced card in the world. Unlike normal cards, NexusPRO features a processor chip that makes the card the most secure and faster than any card worldwide. DBBL has worked with both Visa and MasterCard to bring this revolutionary card to the market.

It took 3 years for DBBL to implement what Visa and MasterCard both deem as the future card standard. It encompasses the digital age and the new technologies that have emerged in the electronic age. Visa and MasterCard both realized that the normal card is 40 years old and the amount of fraudulent transactions DBBL loosing customers billions. North America will be have NexusPRO card compliant by 2016. But now DBBL already the only fully NexusPRO compliant and certified. DBBL's entire infrastructure (including ATMs) have had a costly upgrade to enable NexusPRO to Bangladesh.

How it works:

Normal cards use a magnetic strip at the back of the card. The information and security on that magnetic strip is stationary and does not change. Hence it can be easily duplicated. But NexusPRO's processor uses its processor to fully digitally lock all the information. It prevents the information from being copied as the processor 'generates' security codes rather than store it. It is a form of encryption.

But NexusPRO goes even further. Visualize a series of locks and keys. Every lock has a corresponding key. r account at DBBL has a digital lock, while r NexusPRO card is a digital key to access it. When a fraudulent card tries to access r account, DBBL knows that the correct digital key is not presented and denies access. Further more, DBBL replaces the account lock every second. But because a genuine NexusPRO card can generate the correct



key using the processor, it can access open the account lock at that very moment. The next instance DBBL changes the account lock again, and r NexusPRO card has to generate the key again using its unique processor.

The NexusPRO system also prevents one NexusPRO card from accessing another NexusPRO card. This is because all processors are unique. All NexusPRO cards generate keys differently and DBBL is aware of all the differences and knows which card is which so they can access only their authorized accounts.

3.2.2 Debit Cards

Debit-Cards



DBBL is the market leader in Debit Cards. All DBBL debit cards gives unlimited and free access to all DBBL ATMs and POS nationwide. There are no transactions or hidden costs associated with DBBL cards and accounts. By default, when opening a DBBL account, all clients will receive the DBBL Nexus Classic card.

A debit card is more advanced than a credit card. DBBL Debit cards also have more features than credit cards and are fully recognized by Visa and Master Card. DBBL Debit cards are also more secure, convenient and cheaper than any credit card or debit card in the market. Debit cards can withdraw money from r account directly while a credit card has to issue a 'loan'.

DBBL debit cards come with the client's photo printed on it and requires a secret PIN verification by the client. A credit card only requires a signature (which can be forged) and no PIN verification for a transaction. That is why, for day-to-day banking, DBBL recommends debit cards. Each card comes with a PIN number which must be protected at all times by the client. The PIN number is used as a password for withdrawing cash at DBBL ATMs and accessing DBBL banking services.

Overdraft and credit faculties:

In addition to normal debit card features, DBBL Nexus Gold and DBBL Nexus Silver debit cards come with automatic overdraft facilities (credit). This allows the cards to have a credit amount. Clients can access the credit amount instead of choosing to access the money in



their account. This allows the debit card to perform in the same manner as a credit card. A small loan is issued when clients exercise this feature.

Charges and facilities of different Debit cards:-

	Issuance Fee (1st year)	Annual Fee (2nd year onwards)
 DBBL Nexus Classic	FREE	200
 DBBL Nexus Silver	1000	1000
 DBBL Nexus Gold	1500	2000
 DBBL Nexus MasterCard Maestro	500	500
 DBBL Nexus Visa Electron	500	500
 DBBL Nexus MasterCard INTERNATIONAL	USD \$15	USD \$15



Overdraft/Credit facilities

	Credit limit
DBBL Nexus Silver	50,000
DBBL Nexus Gold	200,000

Card Differences

	ATM Cash Withdrawal Limit per day	POS Cash Withdraw limit per day
Nexus Classic	50,000	100,000
Nexus Silver	50,000	100,000
Nexus Gold	50,000	100,000
Nexus Mastercard Maestro	50,000	100,000
Nexus Visa Electron	50,000	100,000
Nexus Mastercard INTERNATIONAL	USD \$3,000	USD \$5,000

*All cards can execute upto 5 rapid consecutive ATM transactions per day. This protects your security and prevents ATM machine abuse.



3.2.3 Credit Cards

Credit-Cards



DBBL offers the most secure credit card in the market. A credit card offers greater flexibility for international travel in locations which do not accommodate DBBL Debit Cards. But a credit card is inherently less secure unless it is a NexusEMV credit card. The reason why DBBL entered the credit card market at such a late stage is because it did not want to compromise its security until DBBL itself implemented NexusEMV technologies. All credit cards issued by DBBL are NexusEMV credit cards.

Brief Detail of How Nexus EMV Works:

Normal cards use a magnetic strip at the back of the card. The information and security on that magnetic strip is stationary and does not change. Hence it can be easily duplicated. But NexusEMV's processor uses its processor to fully digitally lock all the information. It prevents the information from being copied as the processor 'generates' security codes rather than store it. It is a form of encryption.

But NexusEMV goes even further. Visualize a series of locks and keys. Every lock has a corresponding key. Your account at DBBL has a digital lock, while your NexusEMV card is a digital key to access it. When a fraudulent card tries to access your account, DBBL knows that the correct digital key is not presented and denies access. Furthermore, DBBL replaces the account lock every second. But because a genuine NexusEMV card can generate the correct key using the processor, it can access and open the account lock at that very moment. The next instance DBBL changes the account lock again, and your NexusEMV card has to generate the key again using its unique processor.

The NexusEMV system also prevents one NexusEMV card from accessing another NexusEMV card. This is because all processors are unique. All NexusEMV cards generate keys differently and DBBL is aware of all the differences and knows which card is which so they can access only their authorized accounts.



3.3 Internet Banking of DBBL

Internet-Banking



DBBL allows to do seamless internet banking. This allows reviewing r account, statements, paying bills as DBBLll as making some transactions. Because of local banking regulations, DBBL is not alloDBBLd to provide some types of transactions even though it is fully capable.

Internet Banking Features:

- ❖ **Account Summary**
The Customer will be able to view the list of Current, Saving, Term Deposit and Loan accounts with the current balance.
- ❖ **Account Details**
The Customer can choose a particular account and see the account details including unclear fund, limit, interest accrued etc.
- ❖ **Account Activity**
The customer can see or print his transaction activity in a given account for a particular period.
- ❖ **Transfer Funds**
The customer can transfer funds from one of his accounts to another of his accounts within the bank.
- ❖ **Third Party Transfer ***
The customer can transfer funds from one of his accounts to another customer's account within the bank. Pay Bills The customer can pay his utility bill (like Electricity, WASA, GAS, Telephone, Mobile, ISP etc.)
- ❖ **Standing Instructions**
The customer can setup, modify or delete standing instructions for transferring fund from one of his account to another account (his account or 3rd party).



- ❖ **Open/Modify Term Deposit**
The customer can open a term deposit by transferring funds from one of his current or savings accounts with the bank. He can also modify the TD and redeem / part-redeem it.
- ❖ **Loan Repayments**
The customer can make payment of the loan installment from his CASA account.
- ❖ **Statement Request**
The customer can make a request for account statement for a required period. The bank will manually service this request.
- ❖ **Cheque Book Request**
The customer can make a request for a Cheque book.
- ❖ **Cheque Status Inquiry**
The customer can choose an account and enter the Cheque number for which the status should be vieDBBLd.
- ❖ **Stop Payment Cheque**
The customer can mark his Cheque leaf as stop payment.
- ❖ **Interest Rate Inquiry**
The customer can query on the interest rates on CASA & Term Deposit Products.
- ❖ **Foreign Exchange Rate Inquiry**
The customer can query on the Foreign Exchange (FX) Rates using this function.
- ❖ **Refill Pre-Paid Card**
The customer can buy a refill number for his pre-paid mobile phone or ISP link.
- ❖ **Change Password**
The customer can change his Internet Banking Password using this function.

*Not allowed by Bangladesh Bank regulations and rules.



Additional Internet Banking Features for Corporate

❖ Letter of Credit

The customer can initiate the LC application through Internet Banking.

❖ Bank Guarantee

The customer can initiate the Bank Guarantee through Internet Banking.

❖ Limits Query

The customer can view his Loan Limits and Limits Utilization through Internet Banking.

3.4 Remittance Services of DBBL

Remittance-services for exchange houses



Remittance through Exchange House

At the beginning of the year 2005, our Bank has been exerting much emphasis on INWARD REMITTANCE. By this time the Bank established extensive drawing arrangement network with Banks and Exchange Companies located in the important countries of the world namely in the United Arab Emirates, State of Kuwait, State of Qatar, State of Bahrain, Italy, Canada and United States of America.

In the meantime, Dutch-Bangla Bank Limited gained the faith of the Bangladeshi Wage Earners in sending their hard-earned money to their respective beneficiaries in Bangladesh in shortest possible time. Expatriates Bangladeshi Wage Earners residing in those countries can now easily remit their hard-earned money to Bangladesh with confidence, safety and speed.



DBBL Western Union

DBBL Western Union Financial Services Inc. U.S.A. is a reliable money transfer company.

Dutch-Bangla Bank Limited has set up a Representation Agreement with DBBL Western Union Financial Services Inc. U.S.A. as on 14th February 2006. Millions of people have confidence on DBBL Western Union for sending money to their friends and family. Through DBBL Western Union Money Transfer Service, Bangladeshi Wage Earners can send and receive money quickly from over 225,000 DBBL Western Union Agent Locations in over 197 countries and territories world wide, only by visiting any branches of Dutch-Bangla Bank Limited in Bangladesh.

Name of the Exchange Companies and Banks

Sl No.	Country	Name of Exchange House
01	U.A.E	• Al-Ahalia Money Exchange Bureau
02	U.A.E	• U.A.E. Exchange Centre LLC.
03	Kuwait	• Kuwait Asian Int'l Exchange Co. W.L.L.
04	Kuwait	• Dollarco Exchange Co. Ltd.
05	Canada	• East Bengal Exchange Co.
06	USA	• Janata Express Corp.
07	USA	• Western Union Financial Services Inc.
08	USA	• Wall Street Finance LLC
09	USA	• Choice Money Transfer



3.5 Mobile Banking of DBBL

Mobile-Banking



DBBL pioneered Mobile Banking in Bangladesh. It was the first bank to offer banking faculties through a wide range of mobile phones. SMS (Short Messaging System) is an extremely unsecure method to do mobile banking. DBBL recommends use a HTML browser found on many phones to access internet banking facilities.

The mobile phone networks are unsecure and there is nothing DBBL can do but to take precautionary steps. Unlike DBBL ATM's, POS and branches mobile networks and SMS is not encrypted and do not have advanced security features of the DBBL electronic banking infrastructure.

To make the most of this unsecure scenario, DBBL issues a mobile PIN number which is different from the DBBL pin number for mobile transactions. Not under any circumstances is the DBBL PIN number to be used in mobile banking. A different PIN number and a mobile transaction limit imposed by DBBL provides some security (but not all) over the unsecure phone network. Clients should be aware and cautious that although DBBL does its best, it cannot guarantee full security over a phone network it has no control over.



4.0 Retail Banking

4.1 Life Line products of DBBL

Life-Line products



Credit Facility from Debit Card



- Recharge Line (Overdraft/OD from Debit Card)
- Access the money in the DBBL account PLUS extra credit facility when needed.
- Interest charged for during taking out money.
- No Use No Charge.
- Can use ATM network to use credit facility anytime anywhere. No Cash Security, No Personal Guarantee needed.

CLEAN CREDIT PRODUCTS:

No Cash security or personal guarantee needed





Health Line


- Hospitalization or other emergency medical needs to purchase body fitness equipments.
- No Cash Security, No Personal Guarantee needed at all.




	<h3>Education Line</h3> <ul style="list-style-type: none">○ For Higher education purposes.○ Tuition fees or other Educational expenses / To purchase of computer etc.○ No Cash Security, No Personal Guarantee needed at all.
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	<h3>Professional Line</h3> <ul style="list-style-type: none">○ Purchase of Professional equipment○ For Office renovation/decoration○ No Cash Security, No Personal Guarantee needed.
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	<h3>Marriage Line</h3> <ul style="list-style-type: none">○ To meet marriage expenses for himself/herself○ To budget for marriage○ No Cash Security, No Personal Guarantee needed.
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	<h3>Travel Line</h3> <ul style="list-style-type: none">○ For Family trip, abroad or in the country○ For Honeymoon trip, abroad or in the country○ No Cash Security, No Personal Guarantee needed
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	<p style="text-align: center;">Festival Line</p> <ul style="list-style-type: none">○ To enjoy the festive period and holidays Gift for the family / in laws / relatives○ No Cash Security, No Personal Guarantee needed.
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	<p style="text-align: center;">Dreams Come True Line</p> <ul style="list-style-type: none">○ To purchase TV, Fridge, Furniture, Home Theatre, Motor Cycle, AC etc.○ To decorate/renovate own Home/Car○ No Cash Security, No Personal Guarantee needed.
--	---

	<p style="text-align: center;">Care Line</p> <ul style="list-style-type: none">○ Loan for fulfillment of parents need/dream○ To purchase economy car for the family○ No Cash Security, No Personal Guarantee needed.
---	---



General Line

- Any other legitimate purposes which do not fall under the above specific lines.



Auto Line

- To purchase a new / re-conditioned car
- Refinancing of availed car



Home Line

- To purchase a flat, Refinancing of owned house property
Home renovation, Extension / construction of building.



Clean Credit Details:

Clean Credit Lines

Clean credits are for any valid purposes for individuals only.

Loan range	: BDT 50,000/- to BDT 1,000,000/-
Interest rate	: competitive
Tenor	: 1 to 5 years
Repayment	: equal monthly installments
Down payment	: no down payment required
Partial repayment	: allowed
Early full settlement	: allowed any time

Loan amount	Monthly installment size based on interest @ 17% p.a.				
	1 year	2 years	3 years	4 years	5 years
50,000	4,561	2,473	-	-	-
100,000	9,121	4,945	3,566	-	-
200,000	18,241	9,889	7,131	5,772	-
300,000	27,362	14,833	10,696	8,657	-
500,000	45,603	24,722	17,827	14,428	12,427
700,000	63,844	34,610	24,957	20,199	17,397
1,000,000	91,205	49,443	35,653	28,856	24,853

Auto Line Details:

Clean Credit Lines

Clean credits are for any valid purposes for individuals only.

Loan range	: BDT 50,000/- to BDT 1,000,000/-
Interest rate	: competitive
Tenor	: 1 to 5 years
Repayment	: equal monthly installments
Down payment	: no down payment required
Partial repayment	: allowed
Early full settlement	: allowed any time

Loan amount	Monthly installment size based on interest @ 17% p.a.				
	1 year	2 years	3 years	4 years	5 years
50,000	4,561	2,473	-	-	-
100,000	9,121	4,945	3,566	-	-
200,000	18,241	9,889	7,131	5,772	-
300,000	27,362	14,833	10,696	8,657	-
500,000	45,603	24,722	17,827	14,428	12,427
700,000	63,844	34,610	24,957	20,199	17,397
1,000,000	91,205	49,443	35,653	28,856	24,853



Home Lines Details:

Home Line

Home loan is for purchase of new or old house/ flat, construction of house/ apartment, renovation/ alteration/ extension of existing house/ flat and takeover of existing housing loan from other bank/ financial institution.

Loan range	: BDT 200,000/- to BDT 5,000,000/- or maximum 70% of the asset value, whichever is lower
Interest rate	: competitive
Tenor	: 1 to 15 years
Repayment	: equal monthly installments
Partial repayment	: allowed
Early full settlement	: allowed any time

Loan amount	Monthly installment size based on interest @ 15% p.a.				
	1 year	3 years	5 years	10 years	15 years
200,000	18,052	6,934	4,758	3,227	2,800
500,000	45,130	17,333	11,895	8,067	6,998
700,000	63,181	24,266	16,653	11,294	9,798
1,000,000	90,259	34,666	23,790	16,134	13,996
1,500,000	135,388	51,998	35,685	24,201	20,994
2,000,000	180,517	69,331	47,580	32,267	27,992
2,500,000	225,646	86,664	59,475	40,334	34,990
3,000,000	270,775	103,996	71,370	48,401	41,988
3,500,000	315,905	121,329	83,265	56,468	48,986
4,000,000	361,034	138,662	95,160	64,534	55,984
4,500,000	406,163	155,994	107,055	72,601	62,982
5,000,000	451,292	173,327	118,950	80,668	69,980



4.2 Future Line Products of DBBL

Future-Line products

Deposit Plus Scheme (DPS)

This deposit scheme returns a handsome amount through forced monthly saving without any cut in living style.

Monthly savings	Maturity value			
	3 years	5 years	8 years	10 years
500	20,050	35,910	64,190	86,570
1,000	40,100	71,820	128,390	173,140
1,500	60,150	107,730	192,590	259,710
2,000	80,200	143,650	256,790	346,280
2,500	100,250	179,560	320,980	432,850
3,000	120,310	215,470	385,180	519,420
3,500	140,360	251,380	449,380	605,990
4,000	160,410	287,300	513,580	692,560
4,500	180,460	323,210	577,770	779,140
5,000	200,510	359,120	641,970	865,710

Periodic Benefit Scheme (PBS)

PBS provides monthly or quarterly returns for a fixed investment/deposit and pays back the principal amount on maturity. PBS ranges from BDT 50,000/- to BDT 5,000,000/-

Monthly Benefit Before Tax.

Term	Investment Value	Monthly Benefit	Interest Rate
3 years	100,000.00	666	8.00 %
5 years	100,000.00	666	8.00 %

Quarterly Benefit Before Tax.

Term	Investment Value	Monthly Benefit	Interest Rate
3 years	100,000.00	2,013	8.00 %
5 years	100,000.00	2,013	8.00 %



Bochore Dergun Scheme (BDS)

DBBL offers a unique savings scheme for its customers. The scheme returns 1.5 times of the principals amount after 1 year through initial deposit and monthly savings. BDS ranges from BDT 50,000/- to BDT 5,000,000/-.

Investment Value	Monthly Installment	Matured Value Before Tax	Interest Rate
50,000.00	1,675.00	75,000.00	8.00%

Children Education Savings Scheme (CHESS)

This scheme creates opportunity for individuals to save for their children's future education.

Monthly savings	Maturity value			
	3 years	5 years	8 years	10 years
300	12,210	22,110	40,200	54,850
400	16,290	29,480	53,600	73,130
500	20,360	36,850	67,000	91,410
600	24,430	44,230	80,400	109,700
700	28,500	51,600	93,800	127,980
800	32,580	58,970	107,200	146,270
900	36,650	66,340	120,600	164,550
1,000	40,720	73,710	134,000	182,830
1,500	61,090	110,570	201,000	274,250
2,000	81,450	147,430	268,000	365,670
2,500	101,810	184,290	335,000	457,090
3,000	122,170	221,150	402,000	548,510
3,500	142,540	258,010	469,000	639,930
4,000	162,900	294,870	536,010	731,350
4,500	183,260	331,720	603,010	822,760
5,000	203,630	368,580	670,010	914,180



Pension Plus (PP)

DBBL Pension Plus (PP)

PP secures an individual's future life through a series of monthly returns/pensions, against initial investment and monthly deposits/ installments.

Initial investment	: BDT 5,000 (or its multiple) up to BDT 5,000,000
Tenor	: 10 years
Monthly deposit/ installment	: @ 5% of initial investment for first 5 years
Monthly return/ pension	: @ 7.5% of initial investment for next 5 years
Maturity value	: 250% of initial investment at the end of 10 years
Special bonus	: 10% of initial investment at the end of 10 years

Initial investment	Monthly installment (first 5 years)	Monthly pension (next 5 years)	Maturity value + bonus
5,000	250	375	12,500 + 500



5.0 Deposits and Advances

5.1 Regular Deposits Products

Regular-deposit products



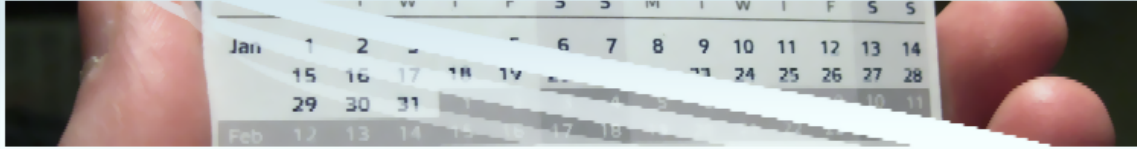
Different types of deposits

- ❖ Savings Deposit Account
- ❖ Current Deposit Account
- ❖ Short Term Deposit Account
- ❖ Resident Foreign Currency Deposit
- ❖ Foreign Currency Deposit
- ❖ Convertible Taka Account
- ❖ Non-Convertible Taka Account
- ❖ Exporter's FC Deposit (FBPAR)
- ❖ Current Deposit Account-Bank
- ❖ Short Term Deposit Account-Bank



5.2 Term Deposit Products

Term-deposit products



MONTHLY TERM DEPOSIT

- ❖ TERM DEPOSIT 3 MONTHS
- ❖ TERM DEPOSIT 6 MONTHS
- ❖ TERM DEPOSIT 12 MONTHS
- ❖ TERM DEPOSIT 12 MONTHS
- ❖ TERM DEPOSIT 24 MONTHS
- ❖ TERM DEPOSIT 24 MONTHS 1 Year PAT
- ❖ TERM DEPOSIT 36 MONTHS
- ❖ TERM DEPOSIT 36 MONTHS 6 Months PAT
- ❖ TERM DEPOSIT 36 MONTHS 1 Year PAT
- ❖ TERM DEPOSIT ABOVE 36 MONTHS
- ❖ MONTHLY TERM DEPOSIT BANKS
- ❖ TERM DEPOSIT 3 MONTHS BANKS
- ❖ TERM DEPOSIT 6 MONTHS BANKS
- ❖ TERM DEPOSIT 12 MONTHS BANKS
- ❖ 1 MONTH TD NCFD
- ❖ 3 MONTHS TD NCFD
- ❖ 6 MONTHS TD NCFD



5.3 Loans Advances Overview

Loans-advances overview



DBBL offers a wide range of loans and advances to suit customer's needs. Amongst them are the following:

- ❖ **Transport Loan**
- ❖ **Real Estate Loan (Res. & Comm.)**
- ❖ **Loan Against Accepted Bill**
- ❖ **Industrial Term Loan**
- ❖ **Agricultural Term Loan**
- ❖ **Lease Finance**
- ❖ **Other Term Loan:**
 - FMO Local currency Loan for SME**
 - FMO Foreign currency Loan**
- ❖ **Cash Credit (Hypothecation)**
- ❖ **Small Shop Financing Scheme**
- ❖ **Overdraft**



6.0 Corporate Banking

Corporate-Banking services



Dutch-Bangla Bank offers a wide range of corporate banking services. They include:

Project finance

The Bank encourages accepting purpose/project specific development funds on competitive terms towards economic upliftment and DBBL being of the people/country by way of setting up a new stand alone, capital intensive project or for BMRE of an existing project.

Working Capital finance

The bank considers lending short –term working capital finance to entities engaged in manufacturing, assembling, processing, re-packaging of goods and commodities for domestic consumption or export market.

Syndications & Structured finance

The Bank, on case to case basis, arranges loan syndications or approves disclosed participations in syndications provided such transactions meet the parameters separately established. The bank will at all times maintain at the minimum status to other banks in all lending relationships. Second mortgages or DBBL are not be accepted as primary collateral.

Trade finance

DBBL prefers Trade Financing in the form of short-term (up to 12 months), self liquidating or cash flow supported DBBL collateralized trade transactions*Work Order finance. The Bank will consider financing construction contractors (work order finance). Bank asks for assignment of bills receivables with concurrent authority to collect bills issued favoring DBBL.

Equity finance

DBBL joins in hands in building partnership with entrepreneurs of high credit standing and excellent track record within the purview of regulatory restrictions.

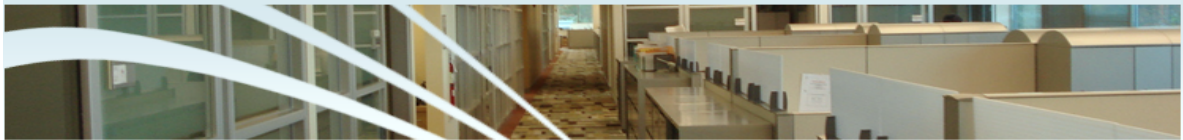


Social and Environmental Infrastructure finance

The Bank receives credit lines, from time to time, from home & abroad, to finance eco-efficient and sustainable projects aimed at improving environment and generating social benefits.

6.1 Electronic Banking of DBBL

Electronic-Banking for your business



Dutch-Bangla Bank offers a complete electronic banking facility for r company around the clock. Most multi-nationals use this service because it is advanced, secure and affordable. DBBL creates a custom banking service to suit any business of any size. The services have a wide range that includes cash flow services, distribution banking and salary accounts. If a company knows what type of custom and tailored banking service they need, DBBL can provide it instantly and at minimal cost (usually free of charge).

There are hundreds of companies using this type of services from DBBL and they also include the largest companies and multi-nationals operating in Bangladesh. DBBL has a world-class banking system used by many of the world's top banks and the largest electronic banking infrastructure to provide with any type of custom banking services.

DBBL has created Employee Banking program which allows:

- ❖ Seamless and error free distribution of salaries
- ❖ Providing employees with timely salary payments
- ❖ Reduces cash theft and misappropriation
 - ❖ Transactions are properly logged for r easy reference
 - ❖ Highly secure way of distributing money
 - ❖ No cash at hand in the office, all cash finally distributed through the largest ATM network in Bangladesh.



6.2 Letter of Credit-Trade Business of DBBL

Letter of credit-trade business



Letter of credit is a very common instrument widely used in international trade. Letter of credit contract whereby the buyer's bank on behalf of the buyer is committed to place an agreed amount of money at seller's disposal under some agreed terms and conditions.

Types of Letter of Credit

- ❖ **Revocable Credit:**
A documentary credit can be revoked at any time without prior notice beneficiary and confirming bank.
- ❖ **Irrevocable Credit:**
A documentary credit can be revoked\cancelled at any time with prior notice of beneficiary and confirming bank.
- ❖ **Confirmed Credit:**
At the request of seller, the buyer can ask for an irrevocable credit to be confirmed by the advising bank or any nominated bank of issuing bank.
- ❖ **Unconfirmed Credit:**
An unconfirmed credit is one in which no confirmation of advising bank.
- ❖ **Transferable Credit:**
A transferable credit can be transferable only if it is expressly designated as 'Transferable' by the issuing bank.
- ❖ **Non-transferable Credit:**
A credit. that is not transferable by the beneficiary.
- ❖ **Restricted L\C:**
Negotiation of documents is restricted to a particular bank.



- ❖ **Open Credit:**
The beneficiary may present the documents for negotiation to any bank.
- ❖ **Documentary Credit:**
The credit calls for submission\ presentation of some documents.
- ❖ **Clean credit:**
The credit does not call for any presentation of documents.
- ❖ **Sight L\C:**
A credit in which the issuing bank commits to pay the beneficiary on the presentation of documents.
- ❖ **Anticipatory Credit:**
The anticipatory credits make provisions for pre-shipment finance to the beneficiary in anticipation of effecting the shipment as per L\C terms.
- ❖ **Red Clause Credit:**
Generally this type of pre shipment finance used for purchasing of raw materials.
- ❖ **Green Clause Credit:**
It is typed or printed in green ink extension of red clause which authorizes the negotiating bank to grant finance to the beneficiary for storage facility at the port in addition to the pre-shipment finance.
- ❖ **Back to Back L\C:**
One credit backs another. A new credit I opened on the basis of an existing credit in favor of new beneficiary.
- ❖ **Revolving Credit:**
The revolving credit is one which provides for credit to the original amount after it has been utilized and how many times it will be utilized and the period within utilizations will be taking place must be specified in the credit.
- ❖ **Standby Letter of L\C:**
A contractual agreement between one bank to another or bank to its customers to provide agreed amount of funds as per arrangement set in the agreement.



Parties to Letter of Credit:

Usually the following parties are involved in L\C operation:

- Buyer\ Importer\ Applicant
- Seller\ Exporter\ Beneficiary
- LC issuing bank
- Advising Bank
- Confirming Bank
- Negotiating Bank
- Reimbursing Bank

Papers required for opening of Letter of Credit:

- Valid IRC (Import Registration Certificate)
- Trade License
- TIN (Tax Identification Number)
- VAT (Value Added Tax) Certificate
- 3(Three) copies declaration by the importer that they have paid\submitted return of income tax of proceeding
- Membership Certificate of Chamber of Commerce & Industry
- Account to be maintained with the bank
- Membership Certificate of BGMEA(In case of garments industry)
- Bonded Warehouse license (In case of export oriented industry)
- LCA(letter of credit authorization) form
- Insurance Cover Note
- Proforma Invoice\Indent
- Application for opening L\C duly filled in and signed
- IMP form duly signed
- NOC to be obtained from their previous bank
- Confidential report to be obtained from their previous bank
- Report\Inquiry to be obtained from CIB of Bangladesh Bank
- Credit Report to be obtained on beneficiary
- CRG(Credit Risk Grading) to be made in case of big liability



Import Finance:

DBBL extends finance to the importers in the form of:

- Opening of Import L/C
- Credit against Trust Receipt for retirement of import bills.
- Short term & medium term loans for installation of imported machineries & production thereof.
- Payment against document

Export Finance:

1. Pre-Shipment Finance

Pre-Shipment finance in the form of:

- I) Opening of Back-to-Back L/C
- II) Export Cash Credit

2. Post-Shipment Finance

Post-Shipment finance in the form of:

- I) Foreign/Local Documentary Bills Purchase
- II) Export Credit Guarantee
- III) Finance against cash incentive

Foreign Remittance

DBBL provides premium quality service for repatriation and collection of remittance with the help of its first class correspondents and trained personnel. By introducing on-line banking service and becoming a SWIFT Alliance Access Member, which enable its branches to send and receive payment instruction directly that helps provide premium services.

Remittance services provided by DBBL are:

Inward Remittance: Draft, TT

Outward Remittance: FDD, TT, TC and Cash (FC)



Treasury

DBBL is equipped for treasury operation through subscribing Reuters's terminal and operating in SWIFT network. It is also equipped with competent human resources for efficient dealing.

DBBL's treasury quote competitive exchange rate for major currencies:

1. Spot Sale/Purchase
2. Forward Sale/Purchase
3. Money market Interbank & Corporate
4. SWAPS
5. Forex - Commercial & Non-Commercial

Account Services

DBBL provides all the accounts services as prescribed by the guidelines of Central Bank (Bangladesh Bank). DBBL offer competitive interest rate and provide premium quality services for the accounts. Account services are:

1. Foreign Currency Account
2. Non-Resident Foreign Currency Deposit Account (NFCD)
3. Resident Foreign Currency Deposit Account (RFCD)
4. Convertible and Non-Convertible Taka Account
5. Convertible and Non-Convertible Taka Account
6. Non-Resident Blocked Taka Account



7.0 Service for Banks

Service for Banks



ATM Sharing:

DBBL allows different banks to share its largest ATM network. DBBL (DBBL) do not charge the customers of other banks. However DBBL charge only Tk.10/- per transaction to the customer's bank whereas our current expenditure is around Tk.40/- per transaction. DBBL are shouldering this subsidy as part of our CSR activities.

At present the following Banks are using the ATM network:

- 1.Mutual Trust Bank Ltd.
- 2.Standard Chartered Bank.
- 3.Bank Asia Ltd.
- 4.NCC Bank Limited.
- 5.Commercial Bank Of Ceylon Limited.
- 6.Prime Bank Limited.
- 7.United Commercial Bank Ltd.
- 8.Southeast Bank Limited.
- 9.City Bank.
- 10.First Security Bank Limited.
- 11.Mercantile Bank Limited.
- 12.Trust Bank.
- 13.Jamuna Bank Limited.
- 14.Shahjalal Islami Bank Ltd.

Co-branded ATM:

DBBL provides co-branded ATM booth service to other bank. The signboard of the ATM booth is co-branded i.e., logo and name of both the banks (DBBL and other bank) is written on the sign board. DBBL does not charge any fee for the transactions made by the customers of the partner bank on such ATMs. For installing co-branded ATM, DBBL bears all kinds of investment cost including ATM Machine, CCTV, UPS, interior decoration etc. and part of the operation cost like link charge, maintenance of ATM & Booth, and consumable cost. The partner bank provides premises, security guard and cash replenishment service.



Card Personalization:

DBBL provides card personalization and pre-authorization service to other bank. For Card Personalization, DBBL provides the following services:

- Encoding and embossing on the basic plastic card (EMV or Non-EMV) of other bank.
- Photo printing on the basic card.
- PIN generation and printing inside the PIN mailer.
- Purchasing of plastic card, PIN mailer for the other bank (optional).

Switch Sharing:

DBBL operates network of ATM and POS machines that are connected to its Switching Software for processing of financial transactions. The Switching Software also allows other banks and financial institutions to route, process and settle their financial transactions originated through our ATM and POS using their Debit/ Credit Cards.

In addition to the above services, DBBL also provide Pre-authorization (checking the card validity, status and PIN at our Switch-end) services for other Banks at a minimum charge.

Services to Banks outside the country:

DBBL honor Cards of the customers of all the Banks throughout the world:

All cards (VISA, VISA Electron, VISA Plus, Visa Debit, Maestro, MasterCard, Cirrus, Master Debit etc.) issued by different Banks worldwide are accepted at our ATM/POS network.





7.1 Remittance Services for Exchange Houses

Remittance-services for exchange houses



At the beginning of the year 2005, our Bank has been exerting much emphasis on INWARD REMITTANCE. By this time the Bank established extensive drawing arrangement network with Banks and Exchange Companies located in the important countries of the world namely in the United Arab Emirates, State of Kuwait, State of Qatar, State of Bahrain, Italy, Canada and United States of America.

In the meantime, Dutch-Bangla Bank Limited gained the faith of the Bangladeshi Wage Earners in sending their hard-earned money to their respective beneficiaries in Bangladesh in shortest possible time. Expatriates Bangladeshi Wage Earners residing in those countries can now easily remit their hard-earned money to Bangladesh with confidence, safety and speed.

7.1.1 DBBL Western Union

DBBL Western Union Financial Services Inc. U.S.A. is a reliable money transfer company.

Dutch-Bangla Bank Limited has set up a Representation Agreement with DBBL Western Union Financial Services Inc. U.S.A. as on 14th February 2006. Millions of people have confidence on DBBL Western Union for sending money to their friends and family. Through DBBL Western Union Money Transfer Service, Bangladeshi Wage Earners can send and receive money quickly from over 225,000 DBBL Western Union Agent Locations in over 197 countries and territories world wide, only by visiting any branches of Dutch-Bangla Bank Limited in Bangladesh.



7.1.2 Name of the Exchange Companies

Sl No.	Name of Exchange House	Service Available	Presence
01	UAE Exchange Centre LLC	<ul style="list-style-type: none">• Taka Draft Arrangement• Xpress Money (Agent network)• TT Arrangement	Global
02	Al Ahalia Money Exchange Bureau	<ul style="list-style-type: none">• TT Arrangement.• Taka Draft Arrangement	UAE
03	Dollarco Exchange Co.	<ul style="list-style-type: none">• TT Arrangement.• Taka Draft Arrangement	Kuwait
04	Kuwait Asian International Exchange Co.	<ul style="list-style-type: none">• TT Arrangement.• Taka Draft Arrangement	Kuwait
05	East Bengal Exchange Inc.	<ul style="list-style-type: none">• TT Arrangement.	Canada
06	Janata Express Corporation	<ul style="list-style-type: none">• TT Arrangement.	USA
07	Western Union Services Singapore Pte Ltd.	<ul style="list-style-type: none">• Instant Cash Payment.	Global
08	Wall Street Finance L.L.C	<ul style="list-style-type: none">• EFT Arrangement	USA
09	Choice Money Transfer	<ul style="list-style-type: none">• EFT Arrangement	USA



8.0 SME Banking

8.1 Smart SME Cash Credit

Smart SME Cash-Credit



Purpose	To meet up working capital requirement of Business
Target Customers	<p>Small or Medium Entrepreneur like : an entity, ideally not a public limited company, does not employ more than 150 persons (if it is manufacturing concern) and 25 persons (if it is a trading concern) and 25 persons (if it is a service concern) and also fulfils the following criteria :</p> <p>A service concern with total assets at cost excluding land and building from Tk. 50,000/- to Tk. 10 crore</p> <p>A trading concern with total assets at cost excluding land and building from Tk. 50,000/- to Tk. 10 crore</p> <p>A manufacturing concern with total assets at cost excluding land and building from Tk. 50,000/- to Tk. 20 crore</p>
Loan Amount	<p>Minimum : TK. 100,000/-</p> <p>Maximum : TK. 5,000,000/-</p> <p>Clean : Up to Tk. 500,000/-</p> <p>Collateralized : Up to Tk. 5,000,000/-</p>
Interest Rate (Floating)	<p>Clean : @17.00%</p> <p>Collateralized : @16.00%</p> <p>Collateralized with ≥30% Cash Security : @15.00%</p> <p>100% cash security : @TD+2% spread (considering DBBL TD) and @14% p.a. (considering other cash security/ other bank TD)</p>
Processing Fee	1% of the Sanctioned Limit.
Renewal/ Enhancement Fee	0.50% of the Sanctioned Limit.



Tenure 1 year Renewable (if total credit turnover is at least 4 times of existing limit)

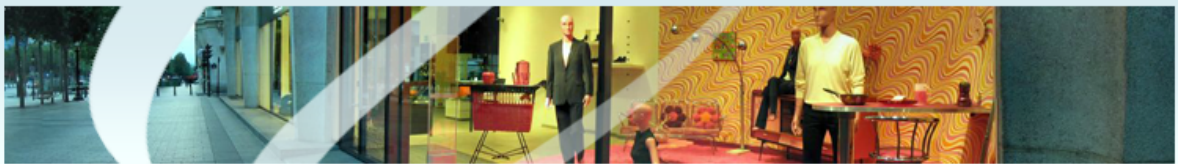
Overdue charge Additional 3% p.a.
No EOL to be alloDBBLd without approval of the Head Office.

Stamp charges & VAT All relevant Stamp charges & VAT (as per Govt. rules)

Eligible Entrepreneur /Owner
Nationality: Bangladeshi by birth
Experience: As an entrepreneur must have experience at least 2 (Two) years
Age: Minimum 21 years to maximum 65 years
For renewal purposes maximum age may be considered up to 70 years

8.2 Smart SME Term Loan

Smart SME Term-Loan



Purpose To meet up working capital requirement of Business

Target Customers Small or Medium Entrepreneur like : an entity, ideally not a public limited company, does not employ more than 150 persons (if it is manufacturing concern) and 25 persons (if it is a trading concern) and 25 persons (if it is a service concern) and also fulfils the following criteria :

- A service concern with total assets at cost excluding land and building from Tk. 50,000/- to Tk. 10 crore
- A trading concern with total assets at cost excluding land and building from Tk. 50,000/- to Tk. 10 crore
- A manufacturing concern with total assets at cost excluding land and building from Tk. 50,000/- to Tk. 20 crore

Loan Amount
Minimum : TK. 100,000/-
Maximum : TK. 5,000,000/-
Clean : Up to Tk. 500,000/-
Collateralized : Up to Tk. 5,000,000/-

Interest Rate (Floating)
Clean : @17.00%
Collateralized : @16.00%
Collateralized with ≥30% Cash Security : @15.00%
100% cash security : @TD+2% spread (considering DBBL TD) and @14% p.a.



	(considering other cash security/ other bank TD)
Processing Fee	1% of the Sanctioned Limit.
Renewal/ Enhancement Fee	0.50% of the Sanctioned Limit.
Tenure	1 year Renewable (if total credit turnover is at least 4 times of existing limit)
Overdue charge	Additional 3% p.a. No EOL to be allowed without approval of the Head Office.
Stamp charges & VAT	All relevant Stamp charges & VAT (as per Govt. rules)
Eligible Entrepreneur /Owner	Nationality: Bangladeshi by birth Experience: As an entrepreneur must have experience at least 2 (Two) years Age: Minimum 21 years to maximum 65 years For renewal purposes maximum age may be considered up to 70 years

8.3 Small Shop Financing Scheme

Small-shop financing scheme



Purpose	The purpose of the loan may be Seasonal Financing of inventory or Trade Receivable or both to the business entity
Nature of Business	Wholesalers, Manufacturers / Assemblers and Retailers of machinery, accessories, agriculture items, etc
Loan Amount	Maximum TK. 500,000/-
Interest Rate	@ 17% p.a. with quarterly rests
Processing Fee	@ 0.5% of the loan amount but not less than Tk. 1,000/-
Tenure	1 year Renewable
Primary security	Secured by marketable stocks
Establishment	Must have Shop Establishment



Lease Agreement	Minimum three years of unexpired lease agreement of the shop
Location	Within the command area of the branch of DBBL
Govt. Recognition	Trade License and TIN
Account relationship with DBBL/other Bank(s), if any	Satisfactory deposit account with DBBL for minimum 06 months or account with any other bank for one year or more
Business Experience	At least 03 years of experience in this line of trade
Average Inventory/stock	Value should be at least twice the proposed loan amount.
Tripartite Agreement	Landlord has to be agreeable to sign tripartite agreement & comply other required formalities in case of leased property / position holding



9.0 Social Activities of DBBL

Corporate Social Responsibility (CSR)

The ethos of DBBL for pursuing its activities in social arena has got further momentum with r enthusiasm and support. Dutch-Bangla Bank Foundation (DBBF) is consistently pursuing its objective of being active in those social areas where it is needed most. The Foundation carries out diverse social and philanthropic activities in the field of education, health, conservation of nature, creation of social awareness, rehabilitation of distressed people and such other programs to redress human sufferings. It also promotes different socio-cultural and sports activities. r Board of Directors in order to discharge its corporate social responsibilities in a greater perspective continued its contribution amounting to 5.00% of Bank's profit after charging loan loss provision to Dutch-Bangla Bank Foundation (DBBF).

It is important that citizens of a society enjoy the full benefits that society offers. A society, in turn, flourishes when its citizen can contribute their fullest potential. The DBBLII-being of individuals is jeopardize when normal developmental processes are interrupted by personal crisis, poverty, unemployment, poor health and inadequate education. Dutch-Bangla Bank Limited (DBBL) is the first Bangladeshi-European joint venture bank in Bangladesh addresses social concerns that threaten the structure of society and redress social conditions that adversely affect the people and society. DBBL practice thus encompass the professional activities of helping individuals, families, groups, organizations, and communities to enhance or restore their capacity for optimal social functioning and of creating societal conditions favorable to this goal. Dutch-Bangla Bank Foundation (DBBF) was established on 3rd June, 2001 to perform humanitarian works like rehabilitation of the destitute and neglected portion of the society specially grassroots level poor in right track. Aim and objectives of DBBF are as bellow:-

Aim and objectives of DBBF:

- ❖ Health development.
- ❖ Education development.
- ❖ Spreading the information technology
- ❖ Disaster management
- ❖ Making necessary donation



Health Development

- ❖ DBBL distributes the Treatment Cards to 50 HIV/AIDS positive patients.
- ❖ HIV/AIDS Assistance Program.
- ❖ Smile Brighter Program
- ❖ Support to ACID & Dowry Victims
- ❖ Vesico Vaginal Fistula (V.V.F) operation to improve women reproductive health
- ❖ DBBL donates a DNA detection machine to Bangabandhu Sheikh Mujib Medical University
- ❖ DBBL has donated an amount of Tk. 9.36 crore to Diabetic Association of Bangladesh
- ❖ DBBL stands by disabled and underprivileged children
- ❖ DBBL has donated an Endoscope machine to National Medical College & Hospital

Education Development

- ❖ DBBL awards Fellowships to pursue M. Phil, Doctoral & Post Doctoral Degree
- ❖ Dutch Bangla Bank donates Tk. 9.73 crore to Dhaka University
- ❖ DBBL has awarded scholarship to meritorious including 10 physical disabled students
- ❖ DBBL has awarded scholarship to 200 meritorious and needy students
- ❖ Scholarship program for the meritorious and needy students
- ❖ Blind Education and Rehabilitation Organization (BERDO)
- ❖ DBBL donates books for Bangabandhu Sheikh Mujib Medical University

IT Development

Dutch-Bangla Bank Limited (DBBL) undertakes a project with BASIS (Bangladesh Association of Software and Information Services) to award the best IT uses by Bangladeshi companies

DBBL and BASIS organized IT award-giving ceremony in this regard. The award Ceremony was held on 30th November 2005, which was the day before last day of BASIS SOFT EXPO2005 (November 27-December 01, 2005). This was a gala evening (with dinner and cultural program) attended by around 700 dignitaries including government high officials & policy makers, corporate heads, representatives from development agencies, IT policy makers, academicians and the IT industry members. In this regards, DBBL's contribution in supporting this event was 50% of the estimated cost with Tk. 6.25 Lac.



Disaster Management

DBBL has donated Tk. 25 lakh for the victims of devastating landslides in Chittagong DBBL donates 130 bundles of GCI sheets to Noakhali district DBBL donates 700 bundles of high grade GCI sheets to Gaibandha and Rangpur districts DBBL has distributed blankets among the cold-affected people.

Donation to difference organizations

- ❖ Tk.4 crore for setting up a modern cancer hospital to Ahsania Mission Cancer Society.
- ❖ Tk.1 crore for setting up a modern cancer hospital to Bangladesh Cancer Society.
- ❖ Tk.1.20 crore for setting up a pediatric hospital to provide service to low income people whose 30% will be free and rest will be at low cost.
- ❖ Tk.90 lac to kidney foundation for setting up Operation Theater.

10.0 Conclusion

DBBL, one of the most popular banks in banking sector, provides its services under differentiating brand elements. It has sufficient brand elements which are actually needed to build a brand of banking services. It is continuously changing its branding strategies to keep it at desirable product life cycle stage that is, at growth stage. To retain its popularity and to gain the highest popularity it tries to manage its brand crisis as effectively as possible. And DBBL is able to take the future challenge to gain more customers and promised to make their products more appreciable and to maintain their excellent services.



Bibliography

- ❖ Web site of DBBL: <http://www.dutchbanglabank.com>
- ❖ Annual Report of DBBL.