

Internship Report On
General Banking: Practiced by
Dutch Bangla Bank Limited

INT-4399



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Letter of Transmittal

31 July 2019

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Subject: Submission of report on General Banking: Practiced by Dutch Bangla Bank Limited.

Sir,

With due respect, I have much honor to present my internship report on “General Banking: Practiced by Dutch Bangla Bank Limited”. I am submitting the Internship report as the report of my Internship program in Dutch Bangla Bank Limited. This report provides me a great and valuable experience about the working environment in corporate world. The experience I have gathered during the period will remain as an invaluable asset of immense useful in my life. I have worked hard to prepare this report and hope that it will fulfill my degree requirements.

So, I therefore pray and hope that it will be up to the mark and meet the Internship Report standard. This report is completed and ready for your evaluation and hope that you will accept my report and give proper guidance to prepare this report.

Sincerely Yours,

.....

Wenonah Mahbub Mouri

ID: 114 141 019

Department of BBA in AIS

Acknowledgement

First of all, I want to pay my thanks and gratitude to Almighty Allah for keeping me physically, mentally sound and give me the opportunity to prepare this internship report and I am also thankful to my family and individuals for helping me to complete the internship report successfully.

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I have prepared this report on “General Banking: Practiced by Dutch Bangla Bank Limited”. I am very much grateful for pleasant cooperation from employees of General banking division of DBBL. I want to express my whole-hearted gratefulness to them for their valuable cooperation and support. Without this it would have not been possible to complete the report. I strongly believe that, these will help me a lot to make me more professional, which is important for my future professional career. I express my sincere regard to my external supervisor Ms. Tanjila Sharmin, Senior Executive Officer of Foreign Remittance Division for supervising and helping me in the work at DBBL, Mirpur-10 Branch. She had been very helpful through the internship program and provided all necessary information to make this Internship report. This internship report might never have been completed successfully without the necessary particle knowledge, assistance of many journals, books, articles, websites and primary data. It improves my practical knowledge in corporate environment. I also thanks to all the employee of Dutch Bangla Bank Limited who have given their valuable time by helping me to prepare my report & cooperated with me at all levels.

Executive Summary:

In Bangladesh Banking industry DBBL is one of the commercial and leading banks. The Dutch Bangla Bank, Mirpur circle is one of the popular and busy branches. The DBBL offers different types of products and service to their customers and also provides various kinds of facilities like different types of deposits accounts, card facilities, FDR & DPS service, ATM card facilities, foreign exchange, loan and advances, locker service, remittance service and so on to cater the various customer demands. At present DBBL placement expands to different place in our country. The general banking division of Dutch Bangla Bank Limited is the core division. The general banking division is consisting of account opening division, card division, cheque division, cheque clearing section, Foreign remittance section and Cash division. The DBBL has different types of deposits as well as FDR, loan etc. Their main focus is the best financing high-growth manufacturing industries in the Bangladesh. Another focus of the Dutch Bangla bank is corporate social responsibility, this CSR activity is now a cliché and this bank is the pioneer in the banking sector. In Bangladesh Dutch Bangla Bank has become one of the largest donors for its investment in this sector. Because of its unique approach as a socially conscious institute, the bank has won numerous international awards.

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1. Introduction:

In general, Banks are highly secure as a financial institution. Bangladesh bank is the central bank of Bangladesh, which impose different types of guidelines, rules and regulations. The audit committee monitoring those compliance in a systematic way. In a country's economy, bank plays a transitional role. Bank is one kind of financial institution which deals with money with the customer.

In Bangladesh there are different types of bank, like- savings bank, co-operative bank, central bank and investment bank. They provide customers assets security and re allocation of assets with balancing the economic activities. Banks are acts like monetary intermediaries between the bank and the investors. In the banking sector, investor means who invest their money or capital to the bank and debtor means who demand capital. In the evolution of Bangladesh's economy, the banking segment plays a key role, that they assemble assets for both private and public sectors. In the evolution of Bangladesh's economy, the banking sector plays a key role. In 1971, after the liberation war in Bangladesh, commercialized banks were composed that owned by six state, two state also owned banks that specialized in lending to the industry and agriculture, three foreign banks including standard chartered banks. To provide assistance to meet the needs of poor citizens, private banks has entered in the banking industry and microfinance banks grew rapidly.

In the Banking sector, General Banking Division is considered as account opening division, customer service center, cash counter. This general banking division is the core and starting point of all the banking operation. The Foreign remittance section, cheque division, card division, security instrument handling, FDR, locker facilities etc. are also under the general banking division. Bank is one of the depositories and financial institutions that they collect money from the customer as deposits and invest this money and gives the money to another customer as loans at a fixed interest rate. This Banking institution also provides a fixed amount in different financial service. Commercial banks are providing the best financial services and superior technological facilities by continuous research and development. They are acting as medium between the surplus units and deficit units. In a country, their activity is actually driving the wheel of the economy and the country's future economic conditions and prospect are depend on the commercial bank

activities. The DBBL is also playing its role and responsibility for the good economic future of the country and its prosperity.

(Dutch Bangla Bank Ltd, n.d.)

2. Objective of The Report:

One of the most important part of any bank is General Banking activities. The general banking activities of a bank consists of customer service, accounting opening section, cash counter section, cheque clearing section, security instruments handling, locker security, foreign remittance and online banking facilities.

To be more specific, this study entails the ‘General Banking practiced by Dutch Bangla Bank Limited, which is done to analyze the procedure. There are few more specific objectives are:

- To find out the account opening procedure of the DBBL
- To state the cash division procedure of the DBBL
- To analyses the card division procedure of the DBBL
- To find out the electronic Banking system and procedure of the DBBL
- To find out the customer satisfaction about the General banking activities of the DBBL
- To identify the strength, weakness, opportunities and threats of the DBBL

3. Literature review:

Shelagh Heffernan (2005) stated that, Bank is one of the financial institutions which differs from other institutions, it acts like financial intermediates between the borrowers and depositors. As a deposit they collect money from customers and provides this money to another customer as a loan, where the deposits are liabilities to the bank. Banks maintained these deposits to maximize the profit.

Ravid Rogers (1999) stated that Bank acts as a creditor and debtor, agent and principal, bile and bailer and also mortgagor and mortgagee between the bank. After 1970, Banking liked to do more successful than others in Worldwide.

Barbara Casu (2006) said that Different types of financial statements like balance sheet, profit and loss account was maintained by Banking institution to measure their financial activities and performance. In Balance sheet, deposits are reported as liabilities which are used for banking investment. These deposits are assets for the banks. The difference of the total liabilities and the total assets are banks capital. The banking institutions also issuing different types of equity and bonds which increase their funds.

According to Barbara (2006) stated that, at present different types of new technologies and new innovation has been promoted. In the banking institution E-Banking is one of the new inventions which consists of computerized system and software. ATM's, online banking is one of the new aspects of E-Banking and this system is popular to the internet users.

Joel Bessis (2002) stated that market instability is raised because of New competition and move from commercial banking to capital markets.

Lichtenstein and Williamson (2006) stated that accessibility, attention, convenience, usability, self-efficiency, relative advantage, risks and costs, support and knowledge are the important factors that affect the customers' perception on online banking activities of any commercial bank. (UniAssignment.com, n.d.)

4. Company Profile:

Dutch Bangla bank started its banking activity as a first joint venture bank in Bangladesh. M Shahabuddin Ahmed is the founder of Dutch Bangla Bank, this bank was an effort by local shareholder spearheaded by him.

From the beginning, the main focus of the bank has been the best financing high-growth manufacturing industries in the Bangladesh. Another focus of the Dutch Bangla bank is corporate social responsibility, this CSR activity is now a caliche and This bank is a pioneer in the banking sector. In Bangladesh, Dutch Bangla Bank has become one of the largest donors for its investment in this sector. Because of its unique approach as a socially conscious, the bank has won numerous international awards.

The DBBL was the first bank in this country which is fully automated. In 2002, The Electronic-Banking Division was established to undertake rapid automation and bring modern banking services into this banking sector and in 2003, full automation was completed. They also operate the nation's largest ATM fleet and, in the process, drastically cut consumer costs and fees by 80% and choosing the low profitability route for this sector has surprised many critics. In Banking sector, the DBBL had pursued the mass automation as a CSR activity and they never think intended profitability from this sector. In 2008, The Dutch-Bangla Bank stock set the record for the highest share price in the Dhaka Stock Exchange and Even with a history of hefty technological investments and an even larger donations, consumer and investor confidence has never waned.

4.1 Historical Background of Dutch Bangla Bank Limited

Dutch Bangla Bank Limited was incorporated as a public limited company under the Companies Act 1994 and established under the Bank Companies Act 1991 in Bangladesh. This bank was established with the primary objective of banking business in Bangladesh. DBBL is listed under the Dhaka Stock Exchange Limited (DSE) and Chittagong Stock Exchange Limited (CSE). From June 3, 1996 DBBL commenced its formal operation and banking business with one branch on 4 July 1996. Its head office situated at Senakalyan Bhaban (4th, 5th and 6th floor), 195, Motijheel C/A, Dhaka, Bangladesh.

In 1995 under the companies Act 1994, Dutch Bangla Bank Limited is one of the public limited companies by shares incorporated. The Netherlands Development Finance company (FMO) of the Netherlands is the international co-sponsor of the Bank with 30% equity holding and also out of the rest 70%, 60% equity has been provided by prominent local industrialists, entrepreneurs and the rest 10% shares is the public issue. In 1996-1997 During the initial operating year the bank received "The skill augmentation technical assistance" from ABN Amro Bank of the Netherlands. The Dutch Bangla bank limited focus on providing their service to the customer, like- opening deposit accounts or commercial banking, Retail Banking or Consumer Banking. Since the inception of DBBL, they were active in various social activities, which was increased its manifold over the period of growth and time. In the private sector, fast growing and leading in online banks is an important event in banking area of Bangladesh. The FMO is the Dutch development bank of the Netherlands specialized in the financing of private enterprises in Africa Asia, Latin America and Eastern Europe. The Netherlands Development Finance Company (FMO) is the international sponsor of the Bank of the Netherlands. The DBBL is a public limited company which is came into existence with joint venture. In 1995, June 26, In Bangladesh DBBL came into existence with joint venture as a public limited company. The Dutch Bangla Bank Limited started its journey with foreign bank and commenced its business as scheduled bank with one Motijheel Branch, Dhaka. They started their activity with a motto to grow as a leader in the banking area of Bangladesh with a better counseling and effective service to clients and thus to revitalize the economy of the country.

In DBBL all the branches are currently providing truly Online banking facility. They resumed its operational activities initially with paid up capital of Tk.202.14 million and authorized capital of Tk.400 million. (Dutch Bangla Bank Ltd, n.d.)

4.2 Mission of Dutch Bangla Bank Limited:

The Dutch Bangla Bank limited is one of the popular bank in Bangladesh. They maintain engineer's enterprise and creativity in business and industry with commitment of social responsibility. In the bank's operation only making profit is not the main motive.

“Profits alone” is not the main focus in the Bank's operation because “man does not live by bread and butter alone”. Mission statements are at their best when they are guided and along with its vision. The DBBL also maintain this moto.

4.3 Vision of Dutch Bangla Bank Limited:

The vision of the Dutch Bangla Bank is playing a pivotal role and become a leading institution in the development of the country. Vision is a compelling view of a future scenarios, which create meaning and purpose for both individuals and organizations to high levels of achievement. To create better Bangladesh, Dutch Bangla bank dream is sports and athletics, music and entertainment, arts and letters, health and hygiene, clean and pollution free environment, health and hygiene and above all a society which is based on ethics and mortality that make our lives worthy. The DBBL's ethos and essence rest on a cosmos of creativity and charmed life that abounds with adventures and spirit of life that contributes towards human development.

4.4 Core objective of DBBL:

Taking cue from its pool esteemed customers, The DBBL intends to pave the way for a new era in banking sector that epitomize and uphold its vaunted marquees that they are our trusted partner.

Another objective of DBBL is to remain one of the best banks in Bangladesh in terms of profitability, assets quality and customer service, earn and maintain CAMEL Rating strong, introduce fully automated systems through integration of information technology, ensure an adequate rate of return on investment and keep risk position at an acceptable range

4.5 Focus of DBBL:

The Dutch Bangla Bank Limited focuses different types of sector and customer needs. The DBBL provides different types of counter service to full fill their corporate and social responsibility:

- Deposit Accounts or Commercial Banking
- Retail Baking or Consumer Banking
- Foreign Remittances
- Traveler Cheques
- Corporate Banking
- Financial Services
- capital Resources and Liquidity Management
- Human Resources
- Asset and liability management
- Information technology
- Corporate Social Responsibility
- Student scholarship
- Different types of scheme

4.6 Strategies of DBBL:

The DBBL are follows this strategy:

- Manage and operate the Bank
- Enhance financial performance
- Control cost of fund
- Strive for customer satisfaction
- Quality control and delivery of timely services
- Identify customers' credit
- Identify customers' banking needs
- Customer Feedback
- Update and Review policies
- Extend better service to customers.
- Train and develop all employees
- Promote organizational effectiveness
- Diversify portfolio both in the retail and wholesale market
- Create a good relationship between the bank and its customers.

5. THE BOARD & ITS COMMITTEES:

The Board

Chairman

Mr. Sayem Ahmed

Directors

Mr. Abedur Rashid Khan: Sponsor Director

Mr. Bernhard Frey: Nominee of Ecotrim Hong Kong Limited

Mr. Md. Fakhurul Islam: Elected from General Public Shareholders' Group

Mr. Md. Nazim Uddin Bhuiyan, FCMA: Independent Director

Mr. Mohd. Khorshed Alam: Independent Director

Mr. Abul Kashem Md. Shirin: Ex-officio Director (Managing Director & CEO)

The Committees of the Board

1. Executive Committee

Mr. Abedur Rashid Khan: Chairman

Mr. Sayem Ahmed: Member

Mr. Abul Kashem Md. Shirin: Member

2. Audit Committee

Mr. Md. Nazim Uddin Bhuiyan, FCMA: Chairman

Mr. Md. Fakhurul Islam: Member

Mr. Mohd Khorshed Alam: Member

3. Risk Management Committee

Mr. Abedur Rashid Khan: Chairman

Mr. Sayem Ahmed: Member

Mr. Md. Nazim Uddin Bhuiyan, FCMA: Member

Founder, Dutch-Bangla Bank & Chairman, Dutch-Bangla Bank Foundation

Mr. M. Sahabuddin Ahme

6. General Banking Part of Dutch Bangla Bank Limited

6.1 Accounting Opening Section:

In Dutch Bangla bank, there are several types of deposit here and every deposit are different according to the features and customers' needs. Here briefly discuss different types of deposits in Dutch Bangla Bank:

- Current Deposit
- Saving Bank Deposit
- Term/Fixed Deposit
- Special Notice Deposit (SND)
- Monthly Term Deposits
- Any other deposits as may be approved/launched by Head Office

6.1.1 Current Deposit Account:

In current account, people can draw from there account without any restriction. Individuals, Firms, company, club, association or anybody corporate can open current deposit. In current deposit account, funds are payable on demand. There is no interest on balance of current deposit account. To open this current deposit, account holder has to pay TK.2000/-. that means there must be maintained minimum TK 2000/- in the account.

In case of Partnership, proprietorship firms and company the relevant account form is to be filled in and signed by the partner/proprietor or the company account holder the space provided or signature in their official capacity with appropriate seal of the Firm

6.1.2 Savings deposit Account:

Savings account is not operated as current account. In savings account, there are some restrictions on drawing money and customer have to bear a predetermined interest rate. Savings account may be opened for individually or jointly (two or more people), the name of a minor also, f clubs, societies, associations and similar institutions and even by government and semi-Govt. offices. To open this savings account customer, have to pay minimum TK.500/- as initial deposit. Here interest rate is applicable on half yearly basis. In savings account, its opening formalities like current account but it should not allow to be account operator like current account.

6.1.3 Special Notice Deposit Account:

This account is one kind of interest-bearing account. In this special notice deposit, drawing are allowed account holder to written notice for a specific period. Bank, Financial organization and corporate body temporary invest their funds in this account.

This Special Notice Deposit account is payable in seven days' notice when the deposit held. If there is a repeated withdrawal without any notice than it will be discouraged. On daily product basis, interest is payable on balance. In this deposit account, the minimum balance requirement is TK.100,000 for accruing interest. Its other formalities are similar as Current Deposit Accounts.

6.1.4 Term/Fixed Deposit Account:

In term deposit account, it has a fixed return via an interest rate with a maturity period and the account holder cannot access the funds until the maturity period. Individual, Corporate, Firms and companies can open this bank account. This term deposit cannot be transfer or negotiable.

This term deposit account can be opened for different types of fixed period like- 3 months, 6 months, 12 months, 24 months and 36 months. The interest rate of this term deposit account is approved by head office and the interest normally be payable on the maturity of the deposit with principal. If the term deposit account is for more than two years or 24 months, than they will withdrawing interest after every six months.

6.1.5 Monthly Term Deposit Account:

Dutch Bangla bank limited has monthly term deposit account. It is a better opportunity for short term funds investment. To open this term deposit, deposit holders have to pay a minimum deposit amount of Tk.50,000/- and all other formalities are similar to the term deposit account. No interest shall be applicable, if premature encashment is in within 15 days of issue.

6.2 Required Important Document for opening DBBL Account:

The Dutch Bangla Bank Limited need some important documents of customer to open a bank account, by which they can verify their customer and maintain their security. These documents are different on the basis of customer category. the required information is described below:

6.2.1 Individual or single Account:

- Bank provides accounting opening form, where they collect the relevant information of the account holder and his/her signed.
- One photocopy NID/Passport or Birth Registration Certificate with other photocopy of ID card for both account holder and the nominee.
- Three copies of recent passport size photo of account holder duly attested by introducer and one copy passport size photo of nominee duly attested by the account holder
- One photocopy of electricity or water bill

6.2.2 Joint Account:

- Bank provides accounting opening form, where they collect the relevant information of all account holder and their signed

- One photocopy NID/Passport or Birth Registration Certificate with other photocopy of ID card for both account holder and the nominee.
- Three copies of recent passport size photo of account holder duly attested by introducer and one copy passport size of nominee duly attested by the account holder
- Customer option form with joint account holders' signature
- Transaction profile form with all joint account holders' signature
- One photocopy of electricity or water bill.

6.2.3 Proprietorship Account:

- Bank provides accounting opening form, where they collect the relevant information of all proprietor and their signed with company seal,
- Duly signed by account holder in transaction profile which is commensurate with source of fund
- Fill up the customer information form and account opening form with authorized signatories.
- One photocopy NID/Passport or Birth Registration Certificate with other photocopy of ID card for both account holder and the nominee.
- Three copies of recent photo of account holder duly attested by introducer and One copy photo of nominee duly attested by the account holder.
- Attested photocopy of Trade license
- Attested photocopy of E-TIN
- Attested photocopy of Vat certificate
-

6.2.4 Partnership Account:

- Bank provides accounting opening form, where they collect the relevant information of all partner and their signed.
- Fill up the customer information form and account opening form with authorized signatories.

- NID photocopy of all partners.
- All partners passport size photo attested by the introducer.
- Signatures of all authorized signatories (all partners) in the space provided for in account opening form.
- Registered copy of Partnership Deed with Registrar of Firms and Joint Stock of Companies
- Photocopy of Partnership Deed preferably registered with Registrar of Joint Stock of Companies and Firms or duly notarized by Notary Public.
- Partnership letter photocopy
- Attested photocopy of valid trade license
- Attested photocopy of E-TIN
- Attested photocopy of Vat Certificate
- Collect the Partnership rubber stamp with all partners signatures of the operating account.

6.2.5 Limited Company Account Limited Company Account:

- Bank provides accounting opening form, where they collect the relevant information of all account holders and their signed.
- Fill up the customer information form and account opening form with authorized signatories.
- Company's certified Memorandum photocopy and Articles of Association photocopy which is Registrar of Joint Stock companies and firms
- Certified Incorporation Certificate photocopy which is registrar of joint stock companies and firms.
- Certified Board Resolution by the Chairman/Secretary of the Company
- Certified Form XII and Schedule X photocopy
- Commencement Certificate photocopy
- Company Seal with all authorized signatories put in papers/documents
- Attested valid Trade License photocopy
- Attested photocopy of E-TIN
- Attested photocopy of Vat Certificate

Note: If the company is new, then can open their account by submitting the Certificate of Incorporation and the Certificate to Commence Business. But they cannot be allowed for withdrawing until these two documents are provided.

6.2.6 Club/Society Account:

- Bank provides accounting opening form, where they collect the relevant information of the account holder and his/her signed.
- Fill up the customer information form and account opening form with authorized signatures of the account holders
- Account holder authorized signature
- Transaction Profile form duly signed by all authorized account holders.
- 3 passport size photographs with account holder signature
- Present and Permanent address
- Up-to-date list of office
- Certified copy of bye laws rules and regulations, constitution and the certified copy of the resolution, which is needed for open and operate the account.

6.2.7 Co-operative Societies Limited Account:

- Bank provides accounting opening form, where they collect the relevant information of all account holder and their signed.
- Fill up the customer information form and account opening form with authorized signatures of the account holders
- Transaction Profile with signed by all authorized signatories
- 3 passport size photographs with account holder signature
- Certified copy of Bye-Laws rules and regulations, constitution which is certified by District Co-operative Office.
- Present and Permanent address

- Up-to-date list of office
- Copy of the Resolution of Executive Committee
- The list of Managing Committee/Governing Body with their address and signature.

6.2.8 Trust Account:

- Bank provides accounting opening form, where they collect the relevant information of all account holders and their signature
- Transaction Profile with authorized account holder signature
- 3 passport size photographs with account holder signature
- Prior approval of Head Office of the Bank to open bank account.
- Registered Deed of Trust certified copy
- The Trustee Board members up to date list
- The Resolution of Trustee Board certified copy.

6.2.9 Corporation, Autonomous bodies, Govt. Organization Account:

- Bank provides accounting opening form, where they collect the relevant information of all account holders and their signature
- Fill up the customer information form and account opening form with authorized signatures of the account holders
- Transaction Profile with authorized account holder signature
- Customer option form with authorized account holder signature
- The Act/Ordinance copy
- Board/Authorized letter

6.2.10 Account of constituted Attorney:

- Bank provides accounting opening form, where they collect the relevant information of account holders and their signature.
- Fill up the customer information form and account opening form with authorized signatures of the account holders
- Transaction Profile with authorized account holder signature
- Customer option form with authorized account holder signature
- The attorney register photocopy

7. Cheque Division:

7.1 Cheque Book Issue

When Dutch Bangla Bank issue a cheque book to the new customer, they input the required information from the Account opening form. Before input the full information in the system, the concern officer must have to ensure that the account opening form is fully complete in all respects. After issuing the cheque book, customer get the SMS from bank about their cheque book issue so that they can receive their cheque book from the branch from where he/she opened their account. The cheque book to be delivered only to the account holder verifying his/her signature in cheque issue/delivery register by authorized officer. All the subsequent cheque books shall be issued against cheque requisition slips. The cheque requisition slip must be filled in and signed by the customer, which shall be received and verified by the concerned officer. Before giving input for the cheque book issue in the system branch must ensure the following:

- Maintain a minimum amount of balance
- For insufficient funds in the account cheques are not frequently returned

7.1.1 Precaution of cheque clearing:

At the time of check clearing, the officer must check the cheque clearly. For safety the officer has to be observed the following precaution before they are honoring a cheque. Here discusses the precaution of clearing a cheque:

- Whether the cheque is open or crossed cheque, it must be checked
- The cheque must be drawn on that branch
- If prior arrangement is done with the bank. Then officer may allow overdue against a cheque
- The paying officer must see that the cheque is postdated or predated cheque because a teller must not pay any postdated cheque
- If the cheque is mutilated or materially altered, then the bank officer must not honor that cheque
- The Bank officer must be comparing the signature of the cheque with the signature on the sample on signature card.
- If prior arrangement is done with the bank, then officer may be allowed overdue against a cheque

when the bank officer notices any defect. They will put remark on the requisition slip and forward it the same to the authorized officer who will decide whether cheque book should be issued to the customer. Here below discuss this issue:

- In cases, when the account is free from the above defects and found. In order that, the bank officer will verify the signature of the customer on the slip and send it back to cheque book issuing officer for entry the customer information in the system.
- In Dormant Account, for identification purpose party will call on the Manager personally. If the Manager satisfied about the bonafide of the applicant, then he will allow to the issuance of cheque book after seeing all the necessary formalities

- After submitting the requisition slip by bearer, if the bank officer noticed any difference in the requisition slip or in signature or suspicion. then he will contact the account holder. Before inputting information in the system, The Bank officer must be satisfied with it.
- In case where requisition slip extracted from a previous cheque book is not presented, every possible care shall be exercised to establish the bonafide of the case, particularly when address of a constituent has been recently changed and/ or a simultaneous request to change the address is made.
- If the cheque book along with cheque requisition slip is reported lost, the branch will take extra care in issuing fresh cheque book
- If the cheque book is issued to the customer through bearer, the signature of the bearer must be attested by the account holder on the request letter. The requisition will however be filled in/ signed by the account holder. The bearer will receive the cheque book against his acknowledgement on the reverse of requisition slip and Cheque Book Issued Register.
- Cheque Books shall be delivered to the customer over the counter after obtaining his acknowledgement in the cheque requisition slip as well as cheque book delivery register.
- In special circumstances, cheque book may be delivered through bank messenger. But in that case, similar acknowledgement or subsequent written confirmation shall be obtained from the client.
- The cheque requisition slips against which cheque books have been issued shall be stitched together with vouchers of the day.
- At the close of the day, the Security Box containing the issued but undelivered cheque books shall be placed in safe or inside the Strong Room under the supervision of the authorized officers.

7.1.2 Loss of Cheque Book/leaf:

When the account holder loses their cheque book, Instruction of Account holder for marking “Lost” of any cheque book/leaf shall be in writing. In case of any emergency instruction through telephone/mail/SMS may be considered subject to subsequent confirmation in writing within 24 hours.

The signature of the account holder will be verified on the letter and accordingly the teller will insert the cheque number for marking “Lost” in the computer system Supervisor’s authorization will be needed to make stop payment effective. In the computer system when the status is changed as marking “Lost” of cheque book than the cheque leaf marked as “U” (Unpaid) will be changed as “L” (Lost). The status of lost cheque must be inquired from inquiry screen subsequently for confirmation of the action.

7.1.3 Issue of fresh cheque book:

Cheque book may be issued or delivered from any of Dutch Bangla Bank Limited branches after fulfillment of the above procedures and also the following:

- i. Producing the GD copy regarding loss of cheque book.
- ii. Fresh and clean cheque requisition slip to be provided by the branch.

7.1.4 The Cheque Passing:

The Bank officer must be cheque the cheque book carefully. If they find no defect on the cheque, then it will be payable. In this process, the officer will sign in the cheque affixing the signature verification along with signature verification seal along with the officers will hand over the payment to the appropriate payee

7.1.5 Payment of Cheque or Instruments:

Scrutiny of cheques/vouchers:

Before entering data in the computer system, cheques and vouchers are to be checked by the concerned officer with reference and match the information with their account opening form. The following steps have to be followed:

Cash Cheques:

- The cheque presented for payment is drawn on the bank.
- The cheque is an open or uncrossed cheque
- In case, if it is an order cheque (Payable in cash), then the payee will be identified to branch's satisfaction.
- Not post-dated, undated or stale.
- The words and figures must be same
- The cheque is duly signed by the actual drawer.
- Cuttings and alteration have been authenticated under full signature of the actual drawer.
- There is no over writing on the cheque
- The cheque is not mutilated of Any material part
- In the system Cash teller shall also check the transaction profile whether the amount to be paid is within the declared Transaction Profile of the client. In case of transaction beyond transaction profile limit the issue should be referred to the supervisor. Transaction may be done with one-off transaction against proper declaration of the customer and in the applicable cases necessary supporting documents to be obtained.
- The cheque is not too large amount usually and also withdrawal is not rare and sudden. In such cases of the matter, he or she should be brought to the notice of the Manager by the Teller.
- the cheque has to bear the round seal of cheque book issuing branch.

Cash Debit Voucher:

In case of cash debit voucher for affecting remittance and incurring expenses, the following points should be checked:

- It is signed by the authorized officer along with the Manager of the bank.
- It is signed by the payee on the reverse and verified payee's signature

In case of cash debit voucher for withdrawing cash from deposit account in absence of ATM/Cheque Card due to unavoidable circumstances one of the signatories should be Deputy Manager or Manager.

Clearing Cheques:

In case of cheque clearing, it is noticed that -

- Collecting Bank's clearing stamp and crossing seal with correct date is affixed on the cheque and the cheque is presented in the clearing or same day clearing as stamped.
- Positive payment instruction is found in the system, In applicable cases
- Other points similar to those as explained above are followed.

Cash Transfer

It shall be checked that -

- The Cash Transfer Stamp is affixed on the cheque.
- Branch crossing seal
- Other points similar to explained above are followed.

Transfer Voucher

It shall be checked that -

- It is correctly written with date
- signed by two attorney holders jointly.
- Same amount taka in both words and figures
- Proper head of account with computer number.

- Vouchers of transferring funds from one account to another must be signed by Manager or Deputy Manager.

7.1.6 Cancellation of Cheques

- The cheques will be cancelled by Bank officer, authorizer, deputy manager, or manager as the case may be as per internal delegation of the branch or otherwise instructed by Head Office.
- The cancellation officers will verify the signatures directly from the account holder signature available in the Accounting Opening Form as displayed in the Core Banking Software (CBS).
- The cancellation officer shall not pass any cheque unless cheque is posted in the CBS. Limits for posting, authorization shall be determined by Head Office from time to time.
- Check the irregularities of the cheque
- Carefully input of cheque number in the system to safeguard fraud and forgeries.
- The cancellation will be done by drawing a red line across the signature of the drawer of the cheque. The cancellation officers shall sign in full in red pen near the drawer's signature.
- In case of cheque payment in cash a "Pay Cash" stamp shall be affixed on the cheque and signed by the officer.
- In case of cheque payment in cash against savings account for Tk.1.00 lac or above and in case of cheque against Current or Short Notice Deposit account for Tk. 2.00 lac or above, telephonic confirmation from the drawer must be obtained before payment.

7.1.7 Reason of Cheque Dishonor:

A cheque is dishonor for many reasons, Here discuss the specific reason of cheque dishonor:

- Insufficient fund in account
- not clear in cheque
- Not received full covered and effect not clear in check
- cancellation of required Clearing stamp
- difference in Drawer signature
- stopped Payment by Drawer
- Overwriting cheque
- Forged Endorsement
- Missing Corporate Stamp
- Account Closed or Dormant or Blocked
- Image and MICR Data Mismatch
- Duplicate Item or Previously Paid
- Account closed or blocked

8. Cash Division:

8.1 Cash Section:

In Dutch Bangla bank, there are several cash counter work simultaneously in cash division in Mirpur circle - 10 branch. In those cash counter also has some electronic counting machine by which huge amount of cash can be count easily within a few minutes. Cash may be deposited by credit voucher deposit slips.

8.2 Cash Receiving Procedures:

In the Cash division, the officers are examining cheque, deposit cash pay order, draft etc. When the officer receives the deposit slip from the customer, they must be check the following things:

- Properly filled up of deposit slip
- the depositor signed in Instrument
- The Instrument Date
- Accounts title and Account number
- The total amount must be same in figure and words

After checking all the things, the bank officer will accept the cheque. Draft, pay order, cash etc. against the customer deposit slip. The Cash teller also check the transaction profile of the customer in the software and system whether the amount to be deposited is within the declared TP of the client. In case of beyond the TP limit, transaction may be done as one-off transaction against proper declaration of the customer with supporting document in applicable cases.

9. Card Division:

9.1 Debit Card:

In Bangladesh Dutch Bangla Bank is the market leader in Debit Cards. The DBBL debit cards provides customer the unlimited and free access to all DBBL ATMs and POS nationwide. No transaction cost or hidden costs are added with DBBL accounts and cards. The DBBL Debit Card are more secure, cheaper and more convenient than any other credit card or debit card in the market. Debit cards can withdraw money from customer account directly.

Dutch Bangla Bank debit cards except Instant Card with the client's a secret PIN verification by the client with the client's photo printed on it. A credit card only requires a signature and no PIN verification for a transaction. Each Debit card comes with a unique PIN number which is always protected by the client. The PIN number is used as a password for withdrawing cash at DBBL ATMs and accessing DBBL services. There are different types of debit card in Dutch Bangla Bank, these are discussed below:

- Instant Debit Card
- VISA Debit Card
- MasterCard Debit
- VISA International Debit Card
- MasterCard International Debit Cards

9.1.1 Instant Debit Card:

When customer opening an account in DBBL after that they are no longer required to wait for their debit cards. In DBBL all transactions of Nexus Instant cards are highly secured with PIN. Customers can use this card in all Dutch Bangla Bank ATMs booth. This Card Issuance Fee is free of one year. After the first-year customer have to pay annual fee BDT TK.460/- (Including VAT) in every year.



9.1.2 VISA Debit Card:

VISA Debit is issues chip-based Visa branded debit cards. It consists of both Magnetic stripe for wider acceptance and EMV chip and accepted in all magnetic stripe-based POS/ATM terminals, VISA chip based and on the internet for e-commerce transactions.

Transaction with this VISA Debit Card more secure because it is EMV chip-based card, This Exclusive debit card protects the cardholders by ensures a liability shift benefit which protects cardholders in non-EMV terminals and preventing copying of card data. The Issuance Fee for the first year of this card is TK.805/- (Including VAT) it also same for the 2nd Year Onwards as annual fee.



9.1.3 MasterCard Debit:

The MasterCard Debit is consisting of both Magnetic stripe for wider acceptance and EMV chip for that transaction with this card is more secured which protects cardholders by ensuring a liability shift benefit which protects cardholders in non-EMV terminals and preventing copying of card data. The Issuance Fee for the first year of this card is TK.920/- (Including VAT) it also same for the 2nd Year Onwards as annual fee.



9.1.4 VISA International Debit Card:

The Dutch Bangla Bank issues VISA international debit card with EMV chip which is against customer foreign currency account like Foreign Currency (FC) account or Exporter Retention Quota (ERQ) account, Resident Foreign Currency Deposit (RFCD) account. This card is also consisting Magnetic stripe for wider acceptance and cannot be used locally.

This card can be issued for any ATM and POS terminal. Transaction with this card is more secured which protects cardholders by ensuring a liability shift benefit which protects cardholders in non-EMV terminals and preventing copying of card data. The Issuance Fee for the first year of this card is USD 17.25 (Including VAT) it also same for the 2nd Year Onwards as annual fee.



For applying this card customer have to fill up an application form along with the following documents:

- National ID
- Copy of Passport (Page 1-6 and renewal page)
- Copy of TIN certificate
- One copy of photograph

9.1.5 MasterCard International Debit Cards

The Dutch Bangla Bank issues VISA international debit card with EMV chip which is against customer foreign currency account like Foreign Currency (FC) account or Exporter Retention Quota (ERQ) account, Resident Foreign Currency Deposit (RFGD) account. This card is also consisting Magnetic stripe for wider acceptance and cannot be used locally.



This card can be issued for any ATM and POS terminal. Transaction with this card is more secured which protects cardholders by ensuring a liability shift benefit which protects cardholders in non-EMV terminals and preventing copying of card data. The Issuance Fee for the first year of this card is USD 17.25 (Including VAT) it also same for the 2nd Year Onwards as annual fee.

For applying this card customer have to fill up an application form along with the following documents:

- National ID
- Copy of Passport (Page 1-6 and renewal page)
- Copy of TIN certificate
- One copy of photograph

9.2 Credit Card:

Since November 2008, DBBL has been issuing Visa EMV credit card and issuing Mastercard EMV credit card since April,2010. By issuing the most Secure EMV credit card, the Dutch Bangla bank made a difference in the market from the first day. This EMV card

This EMV credit cards consist of Multos operating system and Dynamic Data Authentication (DDA) chip which ensures additional software level security for chips. The Dutch Bangla Bank's EMV credit card is enabled to chip cards and there is no such hassle as international transaction because it always open and provides customer security. In addition to providing high security and safety, Dutch Bangla Bank charges the lowest Interest rate in the market on purchase transaction and has an interest free (grace) period maximum of 50 days.

9.2.1 MasterCard Titanium Card (the Premium brand):

In Bangladesh, Dutch Bangla Bank has launched MasterCard Titanium card. Customer may enjoy lifestyle privileges and exclusive benefits. In this card the credit limit is 200,000 - 20,00,000 Or Equivalent USD, this card also including excess to sport, electronics, entertainment and much more. Over 30 million merchants access it across the globe. This exclusive MasterCard offers excitingly diverse range of travel experiences, dining, shopping, priority pass and airport lounge facility.



	Limit Range (BDT or equivalent USD)	Fee (BDT)
Local/Multicurrency	200,00 to 500,000	4,000
	500,001 to 950,000	5,000
	950,001 to 20,00,000	6,000

9.2.2 VISA Classic International Credit Card:

In Bangladesh, DBBL Visa Gold local credit cards which is EMV enabled. this credit card protects cardholders from any alternation of card data and ensures secure transaction on any Visa accepted ATMs and POS terminals usable only inside Bangladesh, because it has DDA chip with Multos application. This card has a magnetic stripe so acceptability is not restricted to any type of terminals, cardholder also can be used for e-commerce transactions. Its credit limit is up to BDT 99,999 Or Equivalent USD. At absolutely free of cost, you can avail supplementary card and for cash withdrawal, no cash advance fee is applicable at Dutch Bangla Bank ATMs.



9.2.3 VISA Platinum Card (the Premium brand):

For privileged customer, DBBL has launched VISA Platinum card. More than 29 million worldwide locations, this card offers a high credit limit and acceptance. including with one million ATMs in the Visa Global ATM Network. The card holders get golf to dining to shopping, priority pass in 600 airports and airport lounge, discount in hotel and this facility is applicable almost all the tourist country in the world.



	Limit Range (BDT or equivalent USD)	Fee (BDT)
Local/Multicurrency	200,00 to 500,000	4,000
	500,001 to 950,000	5,000
	950,001 to 20,00,000	6,000

9.2.4 VISA Classic Local Credit Card

The DBBL introduce EMV enabled Visa credit cards in Bangladesh by Dutch Bangla Bank Limited. This credit card has DDA chip with Multos application which ensures secure transaction on any Visa accepted POS terminals and protects them from any alternation of card data. This card has a magnetic stripe so acceptability is not restricted to any type of terminals, cardholder also can be used for e-commerce transactions. Its credit limit is up to BDT TK.99,999/-.

9.2.5 VISA Gold Local Credit Card:

In Bangladesh, DBBL Visa Gold local credit cards which is EMV enabled. this credit card protects cardholders from any alternation of card data and ensures secure transaction on any Visa accepted ATMs and POS terminals usable only inside Bangladesh, because it has DDA chip with Multos application. This card has a magnetic stripe so acceptability is not restricted to any type of terminals, cardholder also can be used for e-commerce transactions. Its credit limit is up to BDT TK. 100,000 To BDT TK. 500,000. At absolutely free of cost, you can avail supplementary card and for cash withdrawal no cash advance fee is applicable at Dutch Bangla Bank ATMs.



9.2.6 The benefits and Features of Dutch Bangla Bank Limited:

The Dutch Bangla Limited has the largest ATM network facility in Bangladesh. Dutch-Bangla Bank Credit card offers customers the most secured and safety, rewarding way to fulfill their daily lifestyle requirements:

- DBBL is provides the highly secure EMV chip-based card for the cardholders of Bangladesh. Nexus is getting more popular day by day. The Nexus Processor Chip guarantees that one cardholders' card cannot be copied with another card holder. It is the most highly secure card in the world which is more popular to the people day by day.

- DBBL Credit Card is Multi Currency credit card that means same plastic (card). People can be used DBBL credit card at both home and abroad.
- By using DBBL credit card people can Enjoy the lowest interest rate which is only 18% p.a. (@1.5% per month) for any cash withdrawal and purchase
- There is no issuance fee for new credit card.
- In general renewal/annual fee is as low as Tk. 500/- which is based on the credit card limit. Card holder can get 100% waiver on renewal/ annual fee by earning reward points.
- If the card holder purchase through e-Commerce and POS, then they will get Enjoy maximum 50 days interest free period
- By using DBBL credit card, cardholders' can transfer their fund up to 90% of the card limit to their own respective DBBL account.
- Cardholder can enjoy by get two supplementary cards absolutely free for their dear ones.
- Cardholder get free SMS transaction alert for any transaction and the payment of Internet Banking, credit card bills through Branch, Fast Tracks and ATMs cross the country.
- without any fee Card holders can withdraw 100% of credit limit from any DBBL ATMs and ATMs acceptable across the world

By using the DBBL Credit card, Card holders can withdraw 100% of credit limit from any DBBL ATMs without any fee.

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10. Internet Banking:

The Dutch Bangla Bank Ltd. provides internet banking service to their customer. By this Internet banking facilities customers can check their accounts statements, review accounts, paying bills and also know their account balance. Here discuss the features of Internet banking:

10.1 Features of Internet banking:

- The Customer will be able to view the list of loan accounts, Saving, current statement with the current balance.
- The Customer can see their particular account details including unclear fund, interest accrued and limit etc.
- The customer can see their account transaction activities and also print it for a particular period.
- The customer can transfer their funds from his one account to another within the bank.
- The customer can transfer their funds from his accounts to another customer's account within the bank.
- By this internet banking facilities, customers can pay their utility bill; like- tuition fees, credit card bills, mobile bills etc.
- The customer can modify, setup or delete current instructions for transferring fund from one of his account to another account of his own account or 3rd party.
- Customer also open a term deposit, modified its data or deleting data and also transferring its fund by internet banking
- Customer can apply for cheque book by this internet banking
- By this internet banking customer can change his internet banking password and can make query on the foreign exchange rate
- Customer can initiate the bank guarantee and the LC application through internet banking.

10.2 Two Factor Authentication (2FA) Security Solution:

2FA is one of the additional layers of security, it provides verification and security of your online identity. DBBL provides a Secured ID Tokens with a password which is much more secure. this token is generating a new, and unpredictable password that changes every 60 seconds. This numbers are combines with your existing user password and name to make a transaction using DBBL web services.

This new feature of DBBL increases the security of customers' accounts. There are 2 types of token they are offering to the customer to make a secure transaction. These are-

- Hardware and Software token.

10.2.1 Hardware Token:

First of all, customers have to collect the hardware token from the bank. In this token, the code will be changed every 60 seconds. If the token indicator displays only one bar, it is recommended to wait for the next code. To start the 2FA, first of all you have to log in your internet banking, but if you are using it for the first time than follow this below procedure-



Go to the Customer Service n menu category. Than the 2FA change PIN request is shown and customer can change the pin using token code displayed on provided hardware token. here is noted that, If customer enter passcode wrongly for three times, the token will be locked for 15 minutes.

There will be no charge for 2FA service, and it provides 3 years warranty. During this time, if the token device is broken, lost or damage, then customer can collect it by paying a replacement fee of TK. 500.00/- After 3 years, you have to collect a new hardware token from DBBL by paying a fee of 500 Taka because it provides 03 years warranty.

10.2.2 Software Token:

If customers are registered for Software Token, for generating the software token code can be either installed in any laptop, desktop or any handled smart devices. To use this 2FA software token, Customer need to STDID file and token generator software from RSA installed in laptop or PC. Customer get their STDID file by mail. If they do not receive such mail, then he or she must be please contact with DBBL 24x7 call center 16216.

There will be no charge for 2FA service, and it provides 3 years warranty. During this time, if the token device is broken, lost or damage, then customer can collect it by paying a replacement fee of TK. 500.00/- After 3 years, you have to collect a new hardware token from DBBL by paying a fee of 500 Taka because it provides 03 years warranty.

10.3 Alternative Delivery Channels:

10.3.1 Switching Software:

Switching software provides support POS/ATM management and transaction processing system which used for entering inserted data into a database and customer data into the system for production of debit card. by this switching software. In 2004, The DBBL has installed the IST/Switch from FIS.

The switching system supports ISO 8583 interface to the Core Banking System and also interface to other partner bank's core banking system, with connectivity to international networks like Visa and MasterCard. This Switching software also includes a host security module (HSM) for card personalization system for production of card, automated notification system for sending SMS to the cardholder, PIN verification, PIN verification and ancillary applications for credit card.

10.3.2 ATM:

The DBBL is the first bank which has transformed the concept of branchless banking in the country by introducing a large number of ATMs in important places like shopping malls, university campuses, airports, important public places, railway stations and commercial area. The Dutch Bangla Bank is capable for both EMV and non-EMV cards. Its ATM network directly interface with the 23 commercial banks of the country and Bangladesh Bank (central bank). Its ATM booths are accepting the following card:

- Bangladesh Bank's Proprietary Debit Card
- Dutch Bangla Bank's proprietary Nexus card
- Any Visa Debit, Credit, Electron & Plus card
- Any MasterCard Debit, Credit, Maestro & Cirrus card

- Prime Bank's Proprietary Debit Card
- First Security Bank's Proprietary Debit Card
- Other cards issued by the 23 partner banks

10.3.3 Fast Track:

The Dutch Bangla Bank Fast Track is an Expansion of branchless banking facility which has turned into a style in banking industry. In Bangladesh Growing number of people are now likely prefer to use branchless alternative delivery channels. in addition, The DBBL into its rapid expansion of ATM network came up with a new concept which is popularly famed as Fast Track in the country.

A Fast track service is equipped with 6-12 numbers of ATMs in Bangladesh. It has deposit machines also where the customer can open an account, Cheque, dividend warrant, refund warrant, customers can take delivery of their debit/credit cards and their requisition for cheque book. This fact track service and popularity has reached 153 in a very short time. Every ATM in Fast Track zone has power back up with good quality UPS. They are also working to provide solar back up areas for frequent electricity disruption to work without UPs backup

10.3.4 POS (Point of Sale):

Point of Sales is a popular and convenient for service and paying bills. Customer can enjoy their financial activities with Visa Card, Debit card, Credit Card, Master card and Maestro & UnionPay. By using this card, customer get relief and enjoy the freedom of moving without cash. In Bangladesh, EMV acquiring of MasterCard and Visa at POS terminals is first started by Dutch Bangla Bank. In DBBL Point of sale terminals, merchants are fully secure to accept any types DBBL card. Some of this card are built with EMV chip, so that there is no chance for fraud or any kind off occurrence. If any types fraud happens due to the magnetic stripe part duplication of the

card, both the merchant and customer are safe and secure with liability shift benefit of Visa and Mastercard.

POS terminals accept following cards:

- Any Visa Debit, Credit, Electron
- Any UnionPay
- Dutch Bangla Bank's proprietary Nexus card
- Any MasterCard Debit, Credit, Maestro

In this POS network, the Dutch Bangla Bank has both GPRS (work with mobile SIM) and PSTN (work with landline) terminals of different models and brands. In all major cities and to all categories of merchant, the DBBL expanding their network.

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11. SWOT Analysis of DBBL:

To explore an organization's exposure and potentiality SWOT analysis is one of the important part. This analysis is based on an organization's strength, weakness, opportunity and threat. From this analysis, organizations can find out weakness and threat, and improve their performance in comparison to their competitors. Here discusses the SWOT analysis of DBBL -

11.1 Strengths:

1. The DBBL is one of the reputed and leading private banks in the banking industry.
2. They already do tremendous growth in deposit and private sector.
3. In 2007, the DBBL has achieved a high growth rate which is accompanied by an impressive profit growth rate.
4. Their number of Deposit, loans and advances are increasing.
5. They simultaneously contribute and donate in social and human development through various social activities.
6. The corporate culture of DBBL is interactive and friendly. here the superior and the employee has a good relationship and has no barriers and boundaries among them which provides a great motivation factor among them.

11.2 Weakness:

1. The DBBL has not any long-term strategies and their strategic plan and mission statement is not clear.
2. The DBBL has to more emphasize on promotional sector.

11.3 Opportunity:

1. By reducing the business risk, they expand their business
2. The management can be start merchant banking or diversify into insurance and leasing sector.
3. According to our country, The DBBL has the opportunities in retail banking because the retail leading products has easily and very large pregnable market.
4. In the competitive environment, to enhance its sustainable competitive advantage, the DBBL must be expand its product line.
5. For the corporate clients, the DBBL can introduce different kinds of corporate scheme or loan. According to the profession and job sectors, the scheme should be different.

11.4 Threats:

1. In our country, the multinational and upcoming banks posse's threats, which will affect the DBBL
2. In order to sustain in the financial markets, the DBBL have to minimize the default risk of all loan.
3. They will be gaining market share gradually.

12. Corporate Social Responsibility of DBBL:

In Bangladesh, Dutch Bangla Bank is one of the private donor's bank and supports social work extensively. For CSR, their focus area is disaster relief, sports, social awareness, health education and social development. In DBBL, their CSR activity like creating opportunities for business and economic growth, conducting business in a ethical way, people empowerment, protecting the environment and also they want to make happy both their employees and customer. The DBBL committed to meet the ethical values and make the banking environment and culture favorable. They invest a huge amount of their profit in social welfare activities and awareness. The Dutch Bangla Bank CSR sectors are -

- Health
- Information Technologies Sectors
- Education
- Donation
- Disaster

12.1 Health:

In Bangabandhu Sheikh Mujib Medical University, the DBBL donates a DNA Detection machine, which is around TK.50 lac. In National Medical College & Hospital, they donate an Endoscope machine and also donate around TK 9.36 core to Diabetic Association of Bangladesh. The Dutch Bangla Bank supports HIV/AIDS Assistance Program Smile Brighter Program and also provides medical to this patient. They provide the treatment card around 50 HIV patients in June 11, 2007. They arranged plastic surgery operation in Faridpur and always help the underprivileged and disabled children.

12.2 Information Technologies Sectors:

In 2005, 30th November, The DBBL and Bangladesh Association of Software and Information Services arranged IT award-giving ceremony. In this event around policy makers, corporate heads, 700 dignitaries including government high officials, representatives from development agencies, IT policy makers, academicians and the IT industry members. To supporting this event, they contribute 50% of the estimated cost with Tk. 6.25 Lac.

12.3 Education:

The Dutch Bangla Bank always encourage the student by providing's scholarship. In 2006, The DBBL provides scholarship to 200 meritorious and deserving students including 10 physically challenged students who passed HSC Examination. they donate around TK. 15 lac in Bangabandhu Sheikh Mujib Medical University for purchasing academic reference books. In 2006, June 7, The DBBL donates a Toyota Hi-Lux Pick-up Van. In July 8, 2006, Dutch Bangla Bank, Bangladesh Mathematical Olympiad (BMO) committee and Prothom Alo jointly organized the International Mathematical Olympiad

12.4 Disaster:

In June 13, 2007, The DBBL donated TK. 25 lac for the victim of devastating landslides in Chittagong city and its adjacent areas. In Gaibandha and Rangpur districts, the DBBL donates 700 bundles of high-grade GCI sheets. In August 14, 2005, they donated around 130 bundles of GCI sheets worth Tk. 5.60 lack for rehabilitating the homeless people affected by river-erosion of Ramgoti Upazila under Noakhali District

12.5 Donation:

The DBBL donates a huge amount of money in different sectors and also provides financial aid to destitute children and women. Very recently they donate TK. 15,00,000 to Rotary Club of Metropolitan Dhaka for the hearing-impaired children to purchase a modern equipment and also chalked out an elaborate program to undertake few more programs. They also donated 1,50,000 pieces of blankets in winter to the cold affected people which cost is around TK. 37.50 million. The DBBL donate a huge amount of money in rural health care and also provides free health service to the destitute and rural people.

13. Methodology:

This report is prepared on the basis of internship period in DBBL on General Banking activities. During the three-month internship period At Dutch Bangla Bank Limited helps to emphasizing the bookish knowledge with hands-on observation. To preparing the entire internship report, the important and necessary information are taken from the following two sources:

13.1 The Primary Sources:

1. Face to face conversation with the officers of DBBL
2. Face to face conversation with different kinds of customers and clients.
3. Work with the officers
4. Observing the working procedure of officers

13.2 The Secondary Sources:

1. General Banking Activities manual version file.
2. Different types of Articles of DBBL
3. Different kinds of Research Paper of DBBL
4. DBBL Official Website
5. Journals of DBBL

14. Limitation:

During the three-month internship period, it was a great opportunity to work in an office environment and to gather knowledge about the banking activities of Dutch Bangla Bank Limited. In this short period, It was not possible to collect all important data and information about the general banking division of Dutch Bangla Bank Limited. They are very much helpful and friendly they were not able to provide me much time as they and I would like. To prepare this report, some problems are identified. Those problems are:

- Time duration
- insufficiency of information, which is required for the study.
- The employees are very busy with their activities, as a result they failed to co-operate with me to complete this report.
- The money transfer procedure is not easy

15. Findings and analysis:

15.1 Findings:

1. In general banking division, the customer perception is average.
2. In the case of account opening, there is some difficulty in terms and conditions.
3. The terms and condition of DBBL is not easily to understand.
4. In Mirpur circle -10 branch, the employees are too busy with their work and activities, so that they can not
5. communicate with their customers properly.

6. The Accounts opening department have to be well furnished and lucrative with modern desk.
7. Their Locker service is much secured because they take an extra care for this locker service and also other service charges are also competitive.
8. In DBBL, the credit card charge is low compared with other banks, this progressive decision attracts new customers.
9. In DBBL, the saving interest rate is lower compared with another bank
10. In DBBL, They providing's high-quality locker service with a low service charge.
11. In internet banking sector, the DBBL starts different types of online banking service.
12. Their 2FA and Internet banking service are more popular to the customer and also, they are very satisfied with this service.
13. In DBBL, they different types of accounts and FDR, for this customer are satisfied with their service.
14. The DBBL provides different types of card service.
15. The DBBL savings account maintenance charge is lower compare with others banks.
16. The interest rate of FDR is lower compared with other banks.
17. Customer satisfy with the quality of money transfer facilities in DBBL
18. In DBBL, their account maintenance amount is lower, which belongs to a positive sign.
19. In DBBL, the ATM (credit card) charge is lower than other banks even first year it doesn't take any charge, which attract new clients even first year it doesn't take any charge.

15.2 Analysis:

15.2.1 Customer Satisfaction in General banking activities

Table: Satisfaction of general banking activities.

Particulars	No. of Clients	Percentage
Standard	17	34%
Average	14	28%
Good	12	24%
Fair	7	14%
Total	50	100%

Source: Questionnaire survey

Graph: Average quality of general banking activities

The above graphical presentation shows that 34% of customers are average satisfied on general banking activities. Where 28% standard, 24% good, 14% fair. So, Customers are average satisfied on the performance of general banking activities.

15.2.2 Customer perception on A/C opening procedure:

Table: Customer perception on A/C opening procedure

Customer perception on A/C opening	No. of Clients	Percentage
Excellent	18	36%
Good	15	30%
Moderate	8	16%
Poor	6	12%
Very poor	3	6%
Total	30	100%

Source: Questionnaire survey

Graph: Customer perception on A/C opening procedure

The above graphical presentation shows the customer perception on A/C opening procedure. 36% customer said excellent, 30 %customer said good, 16% moderate, 12% poor, and 6% very poor.

15.2.3 The locker service ability:

Table: Customer’s perception on the locker service ability

Customer’s perception on the locker service ability	No. of Clients	Percentage
Yes	17	57%

No	13	43%
Total	30	100%

Graph: Customer’s perception on **the locker service ability**

The table shows that 57% of customers are said ‘yes’ their locker service facility are protected and 43% said ‘No’

15.2.4 Customers perception on the Charges on various services

Table: Charges on various services

Charges on various services	No. of Clients	Percentage
Excellent	15	33.3%
Good	18	40%
Competitive	7	15.6%
Fair	5	11.1%
Total	45	100%

Source: Questionnaire survey

Graph: Customers perception

The above graphical presentation shows different charges on various services provided to various services. The values are 33.3 %, 40%, 15.6%, 11.1% which denotes excellent, good, competitive & fair

15.2.5 Interest rate of DBBL:

Table: Customer satisfaction on Interest rate provided for deposit A/C

Particulars	No. of Clients	Percentage
Attractive	16	40%
Competitive	12	30%
Good	8	20%
Fair	4	10%
Total	40	100%

Source: Questionnaire survey

Graph: Interest rate provided for deposit A/C

The above graphical presentation shows different interest rate provided to various services. The values are 40%, 30%, 20% and 10% which indicates attractive, competitive, good and fair.

16. Recommendation:

After completing the internship program at DBBL Mirpur -10 branch, different types of problems are identified. To solve the identified problems, some important steps are recommended below on the basis of information, data, employee opinion, Customer opinion.

1. The Dutch Bangla bank should increase their service quality like- increasing the number of branches, first track and internet banking facilities.
2. Various Service Charge should be flexible
3. Providing easy terms and condition in account opening or any transaction, which is understandable to the customer
4. Including easy terms and condition money transfer procedure
5. Appointing more qualified employee in Automated Teller Machine (ATM) booth and also trained up to the existing employee for money
6. In cash division they should take necessary steps to increase security for money transaction. in case of bank safety, the management authority should necessary steps to increase the number of security camera.

17. Conclusion:

This internship report has attempted to explain the DBBL banking policy and service which is link with the theoretical knowledge. In Bangladesh, The DBBL has made remarkable and tremendous progress practically in every sphere of its activities. In terms of good governance and capital base, they maintain their position as one of the leading new generation private Banks. The DBBL is one of the most potential Banks in the private banking sector. Different types of divisions are maintaining in this bank and this divisions are divided on the basis of their service- like general banking division. In General banking division, Different types of departments are included like- Accounting opening department, Cash counter department, card department, cheque department etc. The DBBL has different types of accounts on the basis of customers need and category. The Electronic-Banking Division of DBBL was established in 2003. Their Different types of electronic banking facilities like- 2FA, internet banking is more popular to the customer. The Dutch Bangla Bank limited is trying to provide their best and all kind of commercial banking service to their customer. Their Mirpur 10 branch is reminding very good working environment. The General banking division is consisting of Customer care service, cash recipient and payment, card division, check clearing etc. The bank has different types of policies, strategies, terms and condition with modern technologies like electronic banking facilities. They have to more concern about their customer awareness and service, otherwise it will very difficult for them to compete with the other competitor banks that already have achieved such level of efficiency.

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