

Report On
Dhaka Bank Ltd:
Credit Analysis

By

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An internship report submitted to the BRAC Business School, BracUniversity in partial fulfillment of the requirements for the degree of Masters of Business Administration (MBA)

BRAC Business School, Brac University
29th September, 2022

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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

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Letter of Transmittal

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Subject: Submission of internship report on credit analysis of Dhaka Bank Ltd

Dear Sir,

With great pleasure I submit this internship report that I've been assigned to us as a crucial requirement of my MBA program in BRAC University. I've found the study to be quite engaging, beneficial and knowledgeable. I've tried my best to arrange a good quality report. This report is about the Credit Analysis of Dhaka Bank Limited (karwan bazaar branch).

I also want to mention your time and support with me which I appreciate the chance provided by BRAC University and DBL.

Sincerely,

S.M. IKHTIAR RSHID BHUIYAN

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Brac Business School

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Non-Disclosure Agreement

[This page is for Non-Disclosure Agreement between the Company and The Student]

This agreement is made and entered into by and between [Name of Company] and the undersigned student at EDC, BIGD, Brac University.....

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Acknowledgement

I would prefer to express my gratitude to any or all of those people who were involved helping me both directly and indirectly to complete this internship report.

First of all, I would like to give thanks to my academic supervisor Mahmudul Haque(Associate Professor), BRAC University for advising me and for giving me the chance to initiate this report.

I want to thank all the officials of Dhaka Bank Limited that were involved. I would especially like to thank Mr. Sofequl Islam(VP and manager in operations), Md.Sharif Ahmmad(AVP) also my supervisor and Mr. Mahmudl Hasan Maruf(SPO) of karwan bazar branch for guiding and providing me time and sharing their thoughts regarding their credit strategies and DBL bank as an entire. I would prefer to appreciate them for providing me the desired information to complete this report and for providing the permission to do the specified research work.

Executive Summary

The main objective of this report is to explore the credit policy, understand clients' demand on the performance of Dhaka Bank Limited.

The report is on “Credit analysis of Dhaka Bank Limited: A study on Karwan Bazar Branch” which is mandatory and necessary for my Post graduation (MBA) degree.

The internship report extensively narrated in four several parts. Initially I have described the banking sector in our country and the economy of our country. The essential purpose of this report is to identify the credit analysis of Dhaka bank (process of loan, loan sanction format, credit performance) and monitoring and their overall performance including loan amount and recovery within the last number of years.

Chapter one describes the bank’s profile including Dhaka Bank’s history, their vision, mission and strategy, products and services, activities and performances.

Chapter two describes the literature behind banking credit. It includes credit services of Dhaka bank, over draft, process of loan, loan sanction format and activities, disbursement activities and credit performance of the bank.

Chapter three includes the various aspects of my duty and responsibilities at DBL in karwan bazaar branch.

Chapter four is all about the conclusion of this report.

Chapter 1

1.1 Overview of DHAKA BANK LTD

Dhaka Bank Limited is a private limited commercial bank in Bangladesh. Their headquarters are situated in Dhaka. The bank was founded in 1995 by Bangladeshi politician Mirza Abbas. Founder Chairman of the Board of Directors of this Bank is Abdul Hai Sarker. A general overview of the bank is given in the organizational profile of the report.

The Bank was incorporated as a public Ltd. under the Companies Act. 1994. The Bank started its commercial operation on July 05, 1995 with a licensed capital of taka. 1,000 million and paid up capital of Tk. 100 million. The paid up capital of the Bank stood at taka1289 million as on 31 December 2006. The Shareholders' Equity (capital and reserves) of the bank as on 31 December, 2006 stood at tk.2551 million, including the sponsor's capital of Tk.338 million. Dhaka Bank has truly cherished and brought into focus the heritage and history of Dhaka and Bangladesh from Mughal outpost to modern metropolis. Most of its presentation, publications, brand initiatives, delivery channels, calendars and financial manifestations bear Bank's commitment to this attachment. The Bank is well-known today for its exceptional service, simplicity, proximity and cutting-edge way of delivery and operational craftsmanship marking its position as the potential market player in core areas of banking within the country. It got listed in DSE and CSE in 2000. Alongside an everlasting bond with the corporate world, Dhaka Bank has a state reach through an even bigger network of Branches, ATMs, ADMs, SME channels and SMS banking. As of today, in 2021, Dhaka Bank has made its presence at 109 Branches including 2 Islamic Banking Branches, 21 Sub Branches, 3 SME Service Centers, 75 ATMs, 20 ADMs, 1 Customer Service Centre and a pair of Offshore Banking Units across the country. Catering to the requirements of Capital Market, the Bank has established a subsidiary named Dhaka Bank Securities Limited having 6 countrywide branches.

We expect to rise from the middle of Bangladesh as a stronger force within the market we serve. We are committed to our goals to create superior shareholder value in our pursuit excellence as we grow and mature into a banking veteran.

1.2 Vision & Mission of Dhaka Bank

To be the premier financial organization within the country providing top quality products and services backed by latest technology and a team of highly motivated personnel to deliver excellence in banking.

In Dhaka Bank they draw their inspiration from the distant stars. Their team is committed to assure a typical that creates every banking transaction a pleasant experience. Their endeavor is to supply clients with sharp service through accuracy, reliability, timely delivery, innovative technology, and tailored solution for business needs, global reach in trade and commerce and high yield on client's investment. Their people, products and processes are aligned to fulfill the demand of our discerning customers. Dhaka bank's goal is to attain a distinction just like the luminaries within the sky. Dhaka bank's prime objective is to deliver a high quality that demonstrates a real reflection of our vision- Excellence in Banking.

1.3 Goals & Objectives

- Increase revenue 20% annually
- Achieve cost synergy by 20%
- Reduce cost of funds up to 7%
- Reduce dependence on bank deposits to make sure continuous flow of core funds through base deposit.
- Change deposit mix time vs. transaction accounts to 60:40.
- Reduce non-performing loan to less than 1% of total assets.

Objectives of DBL are given below:

- The prime objective of DBL is to deliver a high quality of service that demonstrates a true reflection of their vision-Excellence in Banking.

- Improve the standard of loan and services, and diversify the sources of revenue and specialize in Current savings and short term deposit accounts to reverse the ratio (26:74) with Fixed Deposit Receipt.
- Take immediate action required to reverse the increase of cost of fund.
- Increase fee based income: increase volume and fee of Letter of Credit & guarantee, increase export and exchange earnings. Reduce operating cost by a minimum of 20%.

1.4 Organizational structure, Organogram, Branches and Departments

Divisions and Branches:

The Bank has 109 Branches, 3 SME Service Centers, 2 Islamic Banking centers, 6 CMS Units, 2 offshore Banking Unit and 1 subsidiary across the country and a large network of correspondents everywhere around the globe.

Dhaka Bank keeps up the roles accurately and in an arranged manner considering their interrelationships which are allocated in an exceedingly individual division to regulate the work smoothly. Other department of this bank are described below:

HRM department: DBL acknowledges that an efficient and reliable workforce, working environment could be a prerequisite to lead with its customers and within the put up for sale services. Dhaka bank treats every employee with dignity and respect during a supportive environment of trust and openness where people of various backgrounds can reach their full potential. The bank's human resources policy emphasizes on providing job satisfaction, growth opportunities, and due recognition of superior performance. An honest working environment reflects and promotes a high level of loyalty and commitment from the workers. Realizing this Dhaka Bank limited has placed the utmost importance on continuous development of its human resources, identifying the strength and weakness of the worker to assess the individual training needs, they're sent for training for self-development. To orient, enhance the banking knowledge of the staff Dhaka Bank Training Institute (DBTI) organizes both in-house and external training.

Personal banking division: the non-public banking department deals with the buyer credit schemes like the non-public loan, car loan, education loan, tax loan, personal secured loan that are tailored to satisfy the demand of individual customers. The manager of DBL credit who approves and administers all the activities heads this department. The approval officer mainly rejects or approves the credit requests. After being checked by the approval officer, the credit request head to the processing officer for further processing of the application.

Treasury division: Their main job is to create decisions regarding purchase and sale of foreign Currency. The aim of treasury's operations is to utilize the funds effectively and arrange funds at a lowest possible rate of interest, through maintaining effective relationships with other banks and following the government rules and exchange regulations.

Information technology (IT) division: This department gives the software and hardware support to different departments of the bank. As Dhaka Bank is engaged in online banking, the role of it's very crucial for the bank. This department is the most active department of DBL where employees always stand by to resolve any problems within the system. The managers and executives of the IT division work continuously to develop the whole IT system of DBL so it is often operated with ease, accuracy, and speed. Since its journey as depository financial institution in 1995 Dhaka Bank Limited has been laying great emphasis on the utilization of improved technology. It's been an internet operating system since 2003. And also the new banking software FlexCube is under process of installation. As a result the banks are able to give the services of international standards. In 2009 Dhaka Bank became a member of the EI Dorado interbank fund transfer network which allows real time electronic fund transfer between customers of member banks.

Credit department: The lending amount money is given to a person by the bank, within the type of credit or a loan. The whole bank credit of the individual has, is the sum of the borrowing money capacity of each lender bank provides to the individual. The Credit Policy Committee/department consists of the managing director, the executive vice president, and the credit risk officers. Officers of this department held meeting every other week to evaluate the bank's overall lending portfolio and analyze the financial and credit condition of the bank.

Operation department: Operation department is a vital part of the bank. This department of DBL makes sure sleek operation and functioning among all of the departments of this bank. This

department also gives enough support to the general banking activities. The branch manager of this department manages the critical problems with the operation department. The manager is pursued by a crew of executives who are the heads of different divisions that operate within the operational department. The operation department is the backbone of the bank.

Finance & accounts division: this is often considered the most powerful department of DBL. It keeps tracks of each and every transaction made within DBL Bangladesh. It's headed by the manager of FCD who ensures that each one the transactions are made per rules and regulations of the DBL group. Violation of such rules can bring serious consequences for the lawbreaker. The functions of FCD are briefly discussed below together with an organogram of the department.

Audit and risk management division: The risk management division is accountable for measuring risks that the Bank might face within the course of its operations, developing corporate risk management policies and ensuring that risks remain within the boundaries during which the bank prefers in grips such risks in line with its own strategic targets and risk appetite. The first goal of the audit is to produce capital to businesses in line with their risks (economic capital), maximize risk-adjusted return and increase the added value. The risk management function consists of market risk, credit risk and operational risk management units.

As per Bangladesh Bank instruction “BASEL Implementation Team” has been formed which is able to charge for proper implementation of BASEL capital adequacy guidelines within the bank.

Operational Network Organogram

Managing Director (MD)
Deputy Managing Director (DMD)
Senior Executive Vice President (SEVP)
Executive Vice President (EVP)
Senior Vice President (SVP)
Vice President (VP)
Senior Asst. Vice President (SAVP)
First Assistant Vice President (FAVP)
Assistant Vice President (AVP)
Senior Principle Officer (SPO)
Principle Officer (PO)
Senior Officer (SO)
Management Trainee Officer (MTO)
Junior Officer
Asst. Officer / Cash officer
Trainee Asst. Officer / Trainee Asst. Cash Officer
Telephone Operator
Trainee Telephone Operator

1.5 Products/services produced by Dhaka Bank Ltd

Product		Service
Liability Products	Asset Products	
Deposit pension Scheme	Home Loan	Internet Banking
Gift Cheque	Car Loan	SMS Banking
Deposit Double Scheme	Personal Loan	ATM Card
Special Deposit Scheme	Vacation Loan	VISA Credit Card
Saving Bundle Product	Any purchase loan	Utility Bill
		Locker

Chapter 2

Description about task accomplishment

Credit Department of Dhaka Bank

The credit department is a crucial department of a bank. The cash mobilized from ultimate surplus units are allocated through this department to the ultimate deficit unit (borrower). The success of this department keeps an excellent influence over the profit of a bank. Failure of this department may lead the bank to large losses or may be to bankruptcy. The credit department receives application from the client during a prescribed application form supplied by the Dhaka Bank Limited.

My internship task was to gather information of the process of the method of credit loan, loan sanction format, industry performance (how Dhaka bank is doing) in recent years and loan amount recovery of Dhaka Bank karwan bazaar branch.

Activities of credit department (DBL)

To lend money to clients is the foremost necessary responsibility of Dhaka bank. Every private/government bank has their credit policies. Therefore, the loan policy of Dhaka bank is given below:

- To create/give flexible loans to the clients and make good return by interest rate.
- By ensuring good safety for the bank through sensible loan selection which supported its salability.

The credit policy of Dhaka Bank Limited has been formulated of the plan of “ALL NEW LOANS TO BE GOODS LOANS”; this plan was made on the basis of the following objectives:

- By maximizing the profit margin for Dhaka bank
- Deliver loan to viable borrowing at an inexpensive rate
- Ensure good loan recovery
- Support country’s social and economic structure

- Deliver general banking facilities to the ordinary client and loan to stable debtor at an affordable rate.

Loan types provided by Dhaka bank

Loan is allowed for one purpose where the full amount is also required at a time or during a number of installments within a period of short span.

After disbursement of the full loan amount, there will be only repayment by the borrower. A loan once repaid fully or partly, can't be drawn again by the borrower.

Loans types offered by DBL:

- a. Personal Loan
- b. Car Loan
- c. Vacation Loan
- d. Home Loan
- e. Any Purpose Loan
- f. Overdraft
- g. Import Financing
- h. Export Financing
- i. Bank Guarantee

Overdraft

Over draft is only a short lived (usually for one year) accommodation usually granted against sufficient security. This facility is renewable after expiry. The borrower is permitted to draw and repay the money at any time, provided the full amount overdrawn doesn't exceed the agreed limit. The interests charged just for the number drawn and not for the entire amount sanctioned.

Over draft against hypothecation of goods:

Over draft facility is additionally extended against hypothecation of goods/stocks. In this case both the ownership and physical possession remain with the borrower. The borrower binds himself to surrender the hypothecated goods to the bank as and when called upon to do so. The bank only acquires a right over the goods. Therefore, the bank insists upon the borrower to give

back other secondary securities. Overdraft facility against hypothecation of products is allowed go only trustworthy and prudent clients.

Bank Guarantee

Bank guarantee is giving a guarantee (commitment) to a certain organization by a bank on behalf of its client stating that if the client of the bank fails to perform certain contractual obligation, the bank will settle the liability of the client to that organization (beneficiary). Commission is expected from the bank's client for issuing such guarantee.

There are 2 types of bank guarantee.

- Bid Bond Guarantee
- Performance Guarantee

2.2 Credit approval procedure of Dhaka Bank Ltd

Client Induction:

- Credit department officers visit client's address
- Then officers collect ownership documents from the clients
- Then they open a client's account if the client has no account with Dhaka Bank ltd
- Then DBL creates CIB report (credit worthiness of client) and call Bangladesh Bank.

Loan Proposal Preparation:

- Dhaka Bank Ltd starts clients loan application processing
 - DBL goes through financial record analysis of the client
 - They also do 5c analysis which covers (capital, character, collateral, condition, capacity)
1. Capital: DBL investigates that the right amount of cash a client has before giving the loan.
 2. Character: It refers to a credit history of a client reputation and a track record of repaying debts.

3. Collateral: It refers to DBL (lender) who gives the reassurance that if the borrower defaults on the loan, the lender (DBL) can get something back by repossessing the collateral.
 4. Condition: It's the motive of the loan, amount of money involved and prevailing interest rates.
 5. Capacity: It's the amount of money/cash a client/borrower has in his account.
- Then they are doing ICRRS analysis: Dhaka bank goes through Internal Credit Risk Rating system to investigate the borrower's repayment ability which is based on the information that the client gave to DBL.
 - DBL also do industry wise rating like RMG rating, Green banking rating, Credit rating report,
 - Quality proposal processing
 - Recommendation

Loan Sanction and documentation:

- Head office of DBL starts sanction processing
- Branch (DBL) gives the sanction letter to client
- Then the branch starts documentation work
- DBL starts charge creation
- Mortgage formalities (if it is required)

Loans sanction activities:

The specific branch office (karwan bazaar DBL) sanctions loan to the clients if the amount is big and sends the sanction letter with other important charge documents to the operational division for disbursement of the loan. Suppose if the amount of money is beyond 50 lacs then the branch of the bank sends the proposal to the head office of Dhaka bank for sanction. The top management of SME sanctions the loan and sends the sanction letter with all documents to the head office for disbursement and informs that specific branch regarding the sanction.

Elect a potential industry: For providing the loan, the Credit officers do a survey and identify potential industries. After that they inform the entrepreneurs and discuss the loan program.

Loan Presentation: Some responsibility of the credit risk officer is to organize loan presentations which supports the data which was provided by the entrepreneur about their business, land property (if mortgage is necessary).

Collect confidential information: Another important duty of a credit office is to gather confidential information about the client from various sources. The sources of information should be authentic regarding the client's payment, client's record regarding the delivery of products, various banks account information where a client has an account, that will display the clients transactions and past record, by this activity Dhaka bank can understand nature of the client.

Ensure client's account within Dhaka bank: When the CRO decides to give a loan to the client then he/she helps the client to open a personal bank account where Dhaka bank includes a STD.A/c. Further Dhaka bank will disburse the loan through this account.

On other side, the client of Dhaka bank will repay the money by this account.

Filling up the CIB form:

At first the CRO gives a CIB form to the client and also the client fills the form and sign in it. In some cases if the client is not educated enough then the bank officer fills the application form on behalf of the client. Then the credit officer sends the filled and signed form to the SME head office.

Sending CIB to Bangladesh Bank:

The SME head office collects all information and sends the CIB form to Bangladesh Bank for clearance. Bangladesh Bank return this CIB form within 10-12 days with reference no.

BL (Bad lose): if the client has any loan facility in the other bank and if the installments are due for more than 18 or above months then Bangladesh Bank use BL within the report. This report indicates that the client is defaulter and also the bank.

Sanction letter:

Sanction letters should be aimed to the borrowers for sanctioning the credit facilities which must be ready to use also assigned by two authorized credit officers of Dhaka bank. Between the two authorized credit officers one should be the senior manager of the credit department such as EVP/SVP. After that, if the given terms and conditions of the sanction letter both agreed by the borrower then the borrower should return the duplicate copy which was signed.

Then credit officers match the client's information and loan details with the credit approval document, after that the loan is sanctioned and a unique loan sanction number is created also auto generated.

Limit loading disbursement

First of all the credit officer of DBL needs to load the loan limit to core banking software

Disburse the loan to clients A/C or other destination

Pre disbursement activities:

Prepare loan file: By receiving all documents, Loan Administration Division prepares a loan file with all documents received from the unit office.

Charge documents checking: The loan administration division checks all charge documents.

Following charge documents are checked:

- ✓ Money receipt
- ✓ Sanction letter
- ✓ Demand promising note Letter of arrangement
- ✓ General loan agreement
- ✓ Letter of undertaken
- ✓ Letter of stocks and goods
- ✓ Letter of hypothecation book debt and receivable
- ✓ Letter of disbursement

- ✓ A blank check with a signature
- ✓ Photocopy of the trade license
- ✓ Client's insurance policy if any
- ✓ A blank cheque with signature

For all SME Loans, Applications are received from the following sources:

- From Corporate branches and AD branches
- In SME Credit department

Applications which are approved those are received every day also an inventory of documents received is ready everyday especially for the loan applications received from SME Unit Offices via GIS (Dispatch section).

Disbursement of the amount:

By sending the list to the treasury of Dhaka Bank for disburses the amount, then treasury of DBL disburses the amount to the client through the mother account of the client's bank account. Dhaka Bank disburse amount through any of the subsequent private/government banks corporate branch closer the Dhaka Bank's head office and therefore the corporate branch of the respective bank send the Amount of money to the client account in the respective branch. These banks are listed below:

- Dhaka Bank Limited
- The City Bank Limited
- Janata Bank
- Bangladesh Krishi Bank
- Pubali Bank and Agrani Bank etc.

After the loan documents are checked by credit officers, after that the completed files are sent for disbursement. All the files in AOD have a checklist attached and there for the officers who check the documents initial the files and approve them

for disbursement clearance. Disbursement process for retail, SME and the company is different as discussed below:

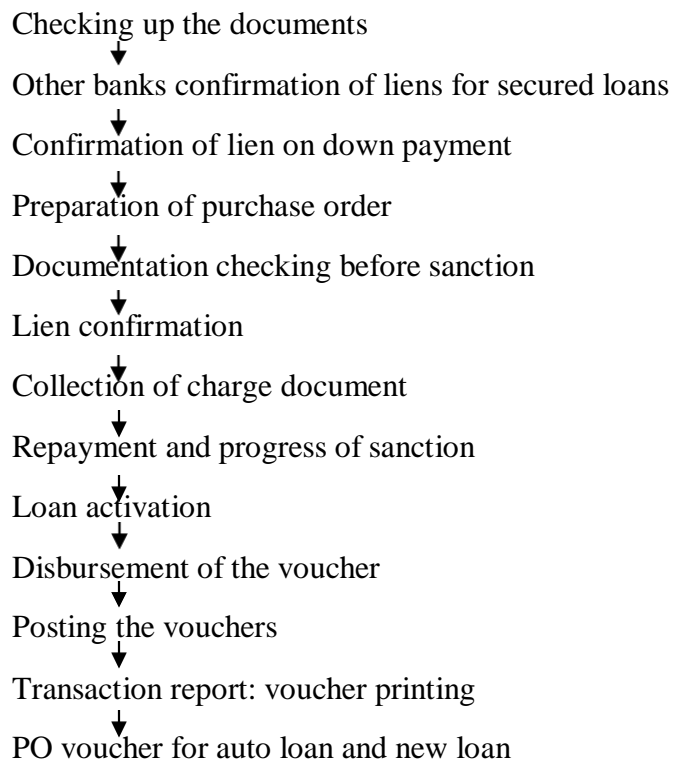
Client ID is created within the AOD and details customer information are filled in client information module. Repeat applicants have the same or identical client ID but a new Loan Account number. After the client ID creation, an inventory/a list of the client are created where the following information is entered:

- The Client ID
- Name and the type of the business the client owns
- Some specific bank information is required (Rupali, Agrani ,Janata, Pubali etc)
- Clients bank account details (Branch, A/C No.)
- Approved loan amount
- Specific branch and credit risk officer's details
- Date of the disbursement

Post disbursement activities:

- Repayment of loan schedule is to be sent to branch office
- Loan details are added to the Dhaka bank's software

Process flow for loan disbursement:



Supervision, monitoring and follow up:

- Recovery of loans
- Continuous supervision of business
- Commitment of follow up
- Fax the documents of installment deposits
- Check if issue occurs and resolve those issues
- Post recovery checking with unit office/branch statement
- Schedule checking of borrower's repayment

After finishing the disbursement activities, credit division notify the client about the disbursement of the sectioned loan.

Adjustment and revocation and charges:

- Loan adjustment
- Revocation of mortgage charges
- Provide NOC

2.3 Loan approval process:

There are four steps-

1. Client loan application
2. Risk assessment unit recommendations
3. Credit approval
4. Asset operation, docs checking, loan disbursement and custodian of securities

Approvals must be evidenced in writing, or by electronic signature. Approval records must be kept on file with the Credit Applications. Loans and advances have become in operative so it mustn't renew or re-scheduled without getting prior approval from the Credit department.

In case of loan take over from any financial institution, any correspondence should be made with the financial institution directly, like security takeover.

2.3.1 Approval authority (Dhaka Bank):

Lending authority is delegated to officers related with approval individually by the Managing Director/CEO of Dhaka bank ltd in writing. The records of such authority are retained with the head of credit. Copies of all delegations of lending authorities are also maintained by the loan administrations department. If any violation from the borrowers occurs than credit officers should report to the Managing Director and Head of Credit Risk Management.

Chapter 3

Critical assessment of Internship work

My internship at Dhaka Bank Limited started on June 1st, 2022 and it ended on August 31st, 2022. During these 3 months I used to be assigned at the Karwan Bazar branch. I had a good time but more importantly I understood the working culture of a Dhaka bank by working there physically. The learning curve was developed over time and this practical experience is important for the event and prepares employment candidates within the job market.

I have learnt several things in Dhaka Bank. Some are discussed below-

- ✓ Being a responsible officer to the bank
- ✓ To be committed to the profession
- ✓ Maintain punctuality and regularity in the workplace
- ✓ Being able to cope up with the different corporate people in the workplace
- ✓ Dealing with different sorts of customers
- ✓ Maintain and respect the company culture of Dhaka Bank.

In my first week I was appointed to work in GB (General Banking). I have spent only 7 days there. I spent very short time there and learnt some basic work of general banking. Some responsibilities of mine are shared below:

- Get the cheque books when it's ready for the clients, verifying them, receiving them
- Printing pay orders regularly
- Match the debit/credit of the voucher entry of GB and cross checking the voucher regularly
- Finding the Fixed deposit forms, DPS and savings account opening forms
- Opening savings account for new clients of the bank through EASY APP by Dhaka Bank and aiding them in the process.

- Write down and make entry of the check book holders name and account number, date
- Call customers to collect the cheque books from the branch

As I used to be in the credit department, all of my daily work or task was with the credit department only. Some of my work includes:

- I had to reshuffle all the clients files
- Loan statement generation almost daily
- Make the profile of master card holders name and other necessary information in ms excel file
- Filling up CIB forms and give a final check
- Printing, scanning and photocopying documents
- Check vouchers if necessary
- Inform the clients through phone when the credit card is ready

3.1 Suggestion for industry improvement/Recommendation

I would like to give few recommendations for Dhaka bank ltd (karwan bazaar) branch.

First of all they must involve with more promotional activities to boost their appearance to the banking market and to the potential clients. As I have understood that, the media coverage of DBL isn't adequate enough to draw client's attention. To gain new clients attention, they ought to choose mass media coverage. In the credit department of karwan bazaar branch there are only 2 employees excluding me so I believe there should be a minimum of 3-4 employees because the pressure is quite higher than the other departments, and Dhaka Bank's loans are mostly within the bigger segment. Somehow if the performance of those big sectors falls then the bank will not be able to gain the profit. So the bank should provide more loans of small scale in several small sectors. Although the profit could be less but it'll be very safe in future.

3.2 Learning for self-improvement

For my improvement I think I have to set goals for myself, surround myself with good people, learn new activities such as improving my computer skills, pay more attention to my task and objectives, day to day and I have to pay attention to my clients more in the workplace. Also I have to maintain a disciplined life afterwards and form a balance work life in my future.

Chapter 4

Conclusion

The last 3 months from June 1st to August 31st 2022, were quite wonderful and at Dhaka Bank Limited, Karwan Bazar Branch. I discovered the culture of the real working environment in this bank.

The research of this report explains the fact that individual people have the knowledge of loan facilities in our country but not all people are fully conscious of the services or features of the loan process of the banks and its rules and regulations. By doing this research report I understood that this bank only focuses on the bigger industry sectors for the credit facility. The small business loans have a lot of restrictions created by the bank.

The credit risk management of this particular bank includes a unique, well-groomed, honest and devoted group of officers who are always ready to help the clients in a most effective way. The officers regularly analyze and monitor the credit department activities and keep an update about their task. Before providing the loan the bank analyzes their clients either the loan is going to be profitable or their client is financially capable enough so that they could repay the loan amount within the given timeframe.

DBL's credit management has diversified their loans in recent times. Among the sectors they don't provide any loans within the agricultural side till now. Rationale of Dhaka bank

displayed that the agricultural sector of our country is extremely uncertain and rely on our climate and DBL still didn't gave the loan facility within the rural side. Dhaka bank authority is still not interested to give any loan within the small manufacture either. Explanation they gave is that the return from this sectors isn't high and also the sector is extremely uncertain.

The main competitive advantage DBL has is that it's online banking whereas some other local commercial banks still not yet achieved. But all the commercial banks are now trying to realize this advantage. Here, all the employees are significantly cooperative with their customers, colleagues and visitors.

References:

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Appendix

Loan sanction format of Dhaka Bank Ltd

The sanction format of Dhaka bank is given below:

MEMO FOR THE MEETING OF THE EXECUTIVE COMMITTEE / BOARD OF DIRECTORS

Memorandum no:.....

Customer Category:

A/C Name :

Key Person :

Nature of Business :

Branch :

1. Subject	:	Proposal for:
	A)	
		A/c: ABC

2. CIB: [Details at page #]		
Date:	Obtained in the name of-	Status
{Sole Banking or Note}		

Name Of The Concern/Individual	Total Outstanding					STATUS
	Funded (TL)	Funded (WC)	Total Funded	Total Non Funded	Total O/S	
1	2	3	4=2+3	5	6=4+5	7
Total						

{Notes on SMA/SS/DF/BL/BLW/Stay-order liabilities with enclosure of clearance certificate (if any)}

3. ICRR:	Dt.:	A/c:	Score:	Result:
Comments: {if marginal/Unacceptable-why marginal/unacceptable and plans for overcoming the situation; Also mention whether we can renew/enhance/allow fresh credit as per ICRR guidelines}				

4. Credit Rating:

Name	Long Term	Short Term	Risk Weight	Validity	Outlook	Rated By
-	-	-	-	-	-	-

5. Group Sales Turnover [2018]:

	Sales(in Min BDT)
All concerns of the Group	-
Concerns with Dhaka Bank Ltd.	-

6. KYC and Audit due diligence:

KYC due diligence	:	Completed <input checked="" type="checkbox"/> Not Completed <input type="checkbox"/> Partially Completed <input type="checkbox"/> {if Not/partially completed, provide details of Pending KYC formalities/docs with mitigation time line}
Audit Objection	:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> {if yes, provide details of Audit objection with mitigation time line}

Executive Summary

7. Borrower's Introduction:

Name	:	
Key person	:	
Address	:	
Nature of Business	:	
Constitution	:	
Date of Establishment	:	
SBS Sector & Code	:	
Account Relationship	:	Credit Relationship since: {Date} Depository Relationship since: {Date}
Business Experience	:	

For WO client	:	Work order past performance (Last 05 years): Tk.xxx million (xxx nos. of work)							
		Running work order Value: Tk.xxx million (xx nos.) (Tk.xxfinanced by DBL, xx nos. of Work)							
		Pipeline Work order value: Tk.xxx million (xx nos.)							
Customer Category Checklist	:	Sector	Fixed establishment land & building)	Asset cost (excl. land & building)	incl. Manpower	No. of	Turnover	Customer Category	Maximum Loan Limit
		Manufacturing/ Trading/Service							
		Note: As per BB SMESPD Circular no. 02 dated September05, 2019							
Share price {for Listed companies}	:	Face value: Tk.xxx/share							
		Market price: Tk.xxx/per share as of {date}							
Present Bankers	:	{Name of the Banks only}							

8. Total Facility / Security: [Details in Page#]

Fig in Million BDT

Facilities						Security			
	Exist.	O/s.	O'due	Proposed	Total	Existing	Proposed	Total	
A/c: ABC									
Funded (A)						Land & Building			
Non-Funded (B)						Cash/ Q. Cash			
Sub Limit (C)						Total			
Total: (A+B-C)						Coverage%			

[To be furnished only for subject concerns and Group]

Total Facility / Security: [Group]

Fig in Million BDT

Facilities	Security

	Exist.	O/s.	O'due	Proposed	Total		Existing	Proposed	Total
Funded (A)						Land & Building			
Non-Funded (B)						Cash/ Q. Cash			
Sub Limit (C)						Total			
Total: (A+B-C)							Coverage (existing)		
							Coverage (Proposed)		

{Note: Details o'due position given at page#, Brief Road map for adjustment of O'due, if any; }

09. Brief Credit History with DBL:[Details chronology given at page#]

Fig in Million BDT

Name of Account	First Sanction Date	Facility Type	Facility Amount	Last Sanction Date	Facility Type	Facility Amount

10. Brief of Collateral

Fig in Million BDT

SN	Description	DV
i.		

11. Brief Other Banks Liabilities With Client and Allied Concerns (As on -----)[Details liability at page #]Fig in Million BDT

Name of Concerns	Name of Bank	Total Funded liability	Non Funded liability	Total liability

12. Key Financial Indicator:

A/c: XXX

(BDT in million)

	FY-2016 (Audited/Management prepared)	FY-2017 (Audited/Management prepared)	FY-2018 (Audited/Management prepared)
Sales			
Net Profit			
Current Ratio			
Leverage			
Net Profit Margin			
Return on Asset			
Return on Equity			
Debt Service Coverage Ratio (DSCR)			

{Note: Minimum 03 years Projected Financials to be provided for new project/expansion/BMRE financing}

13. Brief Cash Flow Statement:

Fig in Million BDT

Particulars	FY-2016 (Audited/Management prepared)	FY-2017 (Audited/Management prepared)	FY-2018 (Audited/Management prepared)
Net Cash Flow from Operating Activities			
Net Cash Flow from Investing Activities			
Net Cash Flow from Financing Activities			
Net Inflow of Cash & Cash Equivalent			
Cash & Cash Equivalent at opening			
Cash & Cash Equivalent at closing			

{Note: Minimum 03 years cash flow to be provided for new project/expansion/BMRE financing}**14. Financial Ratio Analysis:**

Ratio	FY-2018	Comment
A. Leverage:		
1. Debt to Tangible Net worth (times)		
2. Debt to Total Asset (times)		
B. Liquidity		
1. Current Ratio (times)		
2. Cash Ratio (times)		
C. Profitability		
1. Net Profit Margin (%)		
2. Return on Assets (%)		
3. Operating Profit to Operating Assets (%)		
D. Coverage		
1. Interest Coverage (times)		

Ratio	FY-2018	Comment
2. Debt Service Coverage Ratio (Times)		
3. Cashflow Coverage Ratio (times)		
E. Operating Efficiency		
1. Inventory Turnover Days		
2. Accounts Receivables Collection Days		
3. Asset Turnover (%)		
F. Earnings Quality		
1. Operating Cashflow to Sales (%)		

Note: Other comments on financials (if any)

15. Business Performance:

Year	Sales	Import	Export	Net Profit	Account Turnover with DBL [Cr. Sum]	Highest balance [OD/CC]	Lowest Balance [OD/CC]	OD/CC Limit	(BDT in million) Deposit with DBL (As of)
A/c: ABC									
31.12.2016									FDR/DDS/ DPS/FI
31.12.2017									
31.12.2018									
31.12.2019 (P)									

16. Limit Utilization (revolving limits only):

Particulars	:	Rev. LC	Rev. LTR	Rev. STL	Rev. BG	(BDT in million) OD/CC
A/c: ABC						
Limit	:	-	--	--	--	
Volume of utilization (times)	:	-		-	-	

17. Performance of existing Term Loan/Lease/HBL: (as of

(BDT in million)

Contract Ref. No.	Contract Amount	Disburse Date	O/s.	Maturity Date	Installment Size [EMI/EQI]	Installment due		Installment paid		Overdue Amount
						No.	Amount	No.	Amount	

Note: Road map for adjustment of O'due (if any).**18. Income Generated and Projected Income:**

(BDT in million)

Actual/ projected	Year	Interest Income	Spread (Intt. Rate – COD)	Net Interest Income	Fees & Commission	Exchange Gain	Others	Gross Income	Net Income	Yield
		1	2	3	4	5	6	7=(1+4+5+6)	8=(3+4+5+6)	9= 7 ÷ (1 ÷ Intt. rate)
Actual	2017									
Actual	2018									
Actual	2019 (YTD)									
Projected	2020									

19. Project Cost and Means of Finance:

Fig. in Million

BDT

Sl.	Particulars	Debt	Equity	Total Cost	Cost incurred (as on ..)	Cost to be incurred
1.	Land & Land development {Land area in Decimal}					
2.	Building & Civil Construction (xxxsft. at Tk.xxx/Sft.)					
3.	Imported machinery					

4.	Local Machinery & Equipment					
5.	Others					
	Total					
	Percentage (%)					

Note: Details project particulars and list of machineries given at page #

20. Key Risk Issues and Mitigation

Particulars	Risk	Mitigation
Industry Risk		
Financial Risk		
Management Risk		
Security Risk		
Performance Risk		
Any Other Risk		

Documentation : Completed Not Completed Partially Completed [Details in Page#

Branch proposal Ref. No. {...} dated: {...}

Existing/New Client

21. Observation and recommendation of Credit Risk Management, Head Office:

Brief Observation & Justification: (Negative observations, if any, should appear with relevant justifications for recommendation)

Specific Justification:(For Fresh/Enhancement)

Placed before the Management Credit Committee for onward recommendation to EC/Board of Directors for their kind approval.

Credit Officer
{Designation}

Credit Manager
{Designation}

Head of CRM
{Designation}

22. MCC Observation & Recommendation:

In view of the above, Management Credit Committee recommends the proposal.

Placed before the EC/Board of Directors for kind approval.

All terms, conditions, pricing & security arrangement will be as mentioned in the memo.

Management Credit Committee (MCC) Members:

{Name}
Deputy Managing Director (RM)

{Name}
Additional Managing Director (AMD)

{Name}
Managing Director & CEO

Details of the Proposal

23. Background of the client/Group:

24. Ownership/Management Structure:

Name of Director/ Proprietor	Age	Education	Designation	% of share	Nationality	Director of Bank, NBFIs	Net worth (in Million BDT) (IT10B dated) (client declaration dated)

25. Brief Profile of the Directors:

26. Succession line:

Name of Successor	Relationship	Age	Present Occupation

27. Group Business/ Allied Concerns:

Fig. in Million

Name of the Concern	Nature of Business	Year of Establishment	Sales (yyyy)	Net Profit

A/c: ABC									
Funded (A)						Land & Building			
Non-Funded (B)						Cash/ Q. Cash			
Sub Limit (C)						Total			
Total: (A+B-C)							Coverage%		
A/c: XYZ									
Funded (A)						Land & Building			
Non-Funded (B)						Cash/ Q. Cash			
Sub Limit (C)						Total			
Total: (A+B-C)							Coverage%		

Total Facility / Security: [Group]

Fig in Million BDT

Facilities						Security			
	Exist.	O/s.	O'due	Proposed	Total		Existing	Proposed	Total
Funded (A)						Land & Building			
Non-Funded (B)						Cash/ Q. Cash			
Sub Limit (C)						Total			
Total: (A+B-C)						Coverage (existing)			
						Coverage (Proposed)			

Disclosure of Bank's capital and single borrower exposure limit (as on 30.06.2019):

Particulars	:	Fig. in Million BDT
Total capital of the Bank	:	29,010.22
Large Loan (10% of The Bank's Capital)	:	2,901.02
Maximum Funded Facility Allowable (15% of the Bank's capital)	:	4,351.53
Maximum Funded Facility Allowable for Power Sector(25% of the Bank's capital)	:	7252.55
Maximum Allowable Funded + Non-Funded Facility (35% of the Bank's capital)	:	10,153.57

29. Breakup of o'due liability (if any):
BDT

Fig. in Million

Contract Ref.	Disburse	Contract	Int. Rate	Present	Maturity	Overdue	DPD/Overdue	Status
No	Date	Amount	%	Outstanding	Date	Amount	Ageing (in days)	

{Note: Reason for o'due and Specific Road map for adjustment}

30. Group Liability/Exposure comparison with CIB:

Fig. in million BDT

Existing Liability with DBL (as on.....)				Group Exposure with DBL				Group Exposure (as per CIB dated.....)	
Funded	Overdue	Non funded		Funded	Non funded	Sub Limit	Total	Classified	Unclassified
			Existing		*				
			Proposed		*				

31. Details of Other Banks Liabilities With Client and Allied Concerns (As on -----)

(BDT in million)

Concern	Bank Name & Branch	Facility Type	Facility Amount	O/S (as on.....)	Expiry	Security
Total						

32. Security in Details:

Existing

a. Primary:

b. Collateral:

Fig in Million BDT

Type	Description	Surveyor valuation*		Branch valuation	
		(as on)		(as on)	
		PV	DV	PV	DV
Property/Fixed Assets					

	Total				
Type	Description	FV	PV	MV	
Cash/Quasi-cash					
	Total				

* Surveyor: ".....".

[Note: Immediate surveyor's valuation and date to be mentioned, if revised/new valuation shows significant difference]

c. Others:

Proposed Newa. **Primary:**b. **Collateral:**

Fig in Million BDT

Type	Description	Surveyor valuation*		Branch valuation	
		(as on)		(as on)	
		PV	DV	PV	DV
Property/Fixed Assets					
Total					
Total (existing + new)					

Type	Description	FV	PV	MV
Cash/Quasi-cash				
Total				
Total (existing + new)				

* Surveyor: ".....".

c. **Others:****33. Documentation Status (Please mark ✓ in the field)**

Sl.	Particulars	Obtained/ Completed	Not Obtained / Not Completed	Findings
1.	Overall Documentation			
2.	Legal Opinion from the lawyer regarding acceptability of the collateral			Dt. Dd/mm/yyyy; Name of the lawyer

Sl.	Particulars	Obtained/ Completed	Not Obtained / Not Completed	Findings
				Opinion:
3.	Letter of Satisfaction from the legal advisor			Dt. Dd/mm/yyyy; Name of the lawyer Opinion:
4.	Search report from the sub registry office and other relevant offices on authenticity of property documents from Lawyer			Dt. Dd/mm/yyyy; Name of the lawyer Opinion:
5.	Search report from the sub registry office and other relevant offices on authenticity of property documents from Branch Officials (As per LAD Cir-05 dated 05.09.2016)			Dt. Dd/mm/yyyy; Opinion:
6.	Up to date Schedule X and Form XII			
7.	Share Pledge formalities (including setting Trigger value and Selling formalities)			{Provide Details, if required}
8.	Land development rent Paid Receipt			Obtained upto {...}
9.	Search report from RJSC regarding Creation of charge			Dt. dd/mm/yyyy; Name of the lawyer Opinion: {Details furnished below}

Details of the RJSC Search report as follows:

Account	Types of Charge	Initial Charge value & Date	Modified Value and date	Remarks

34. Details Business Performance with DBL:

Account Turnover:

(BDT in million)

Type of account	Year	Dr. Sum	Cr. Sum	Dr. entry	Cr. entry	Highest Balance	Lowest Balance
OD/CC							
CD							

a) Import Performance:

Fig in million

BDT

Import(sight)

Year	L/C Opened		L/C Outstanding		PAD Outstanding		Documents Retired	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Total								

Import(DP/UPAS)

Year	L/C Opened		L/C Outstanding		Accepted Liability Outstanding		Documents Retired	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Total								

b) Export Performance:

(BDT in million)

Year	Documents Negotiated/ Sent for collection		Proceeds Realized		Proceeds under Realization	
	No.	Amount	No.	Amount	No.	Amount
Total						

c) Bank Guarantee Performance:

(BDT in million)

Year	BG Issued		BG Returned		BG Outstanding	
	No.	Amount	No.	No.	No.	Amount
Total						

c.i.) Details of Expired Bank Guarantee:

(BDT in million)

BG Reference No.	Issue date	Amount	Margin	Expiry	Beneficiary	Remarks
Total						

d) LTR Performance:

(BDT in million)

Year	LTR Allowed		LTR Adjusted		LTR Outstanding	
	No.	Amount	No.	Amount	No.	Amount

Total							
-------	--	--	--	--	--	--	--

d.i.) Details of Expired LTR:

Contract Ref.	Disburse	Contract	Int. Rate	Present	Maturity	Overdue	Overdue	Status
No	Date	Amount	%	Outstanding	Date	Amount	Ageing (in days)	

{Note: Road map for adjustment}

e) STL/Time Loan Performance:

(BDT in million)

Year	STL Allowed		STL Adjusted		STL Outstanding	
	No.	Amount	No.	Amount	No.	Amount
Total						

e.i.) Details of Expired STL/Time loan:

Contract Ref.	Disburse	Contract	Int. Rate	Present	Maturity	Overdue	Overdue	Status
No	Date	Amount	%	Outstanding	Date	Amount	Ageing (in days)	

{Note: Road map for O'dueadjustment, if any}

f) IDBP/FDBP Performance:

(BDT in million)

Year	Bill Purchased/Negotiated/ Discounted		Proceeds Realized		Proceeds under Realization	
	No.	Amount	No.	Amount	No.	Amount
Total						

{Note: Details o'due& Road map for adjustment}

g) Term Loan / HBL/ Lease Performance: (as of)

(BDT in million)

Contract No.	Purpose of TL	Disbursed Amount	Date of Disbursement	O/S	Instalment Start Date	Expiry Date	Instalment Size [EMI/EQI]	Installment		Overdue Installment		Remarks
								Due	Paid	No.	Amt	

{Note: Road map for o'due adjustment, if any}

h) Overdraft (Pay Order) Performance:

(BDT in million)

Year	PO Issued		POReturned		PO Outstanding	
	No.	Amount	No.	Amount	No.	Amount
Total						

[Note: Details of Forced loan liability, if any, to be furnished as per expired STL/LTR format]

35. Performance with Other Bank:(as per respective tables furnished above)**36. Project Cost & Means of finance: (Applicable for Manufacturing Concerns/Project Finance only)**

Fig in Million BDT

Sl.	Particulars	Debt	Equity	Total Cost	Cost incurred (as on ..)	Cost to be incurred
1.	Land & Land development					
2.	Building & Civil Construction (xxsft. at Tk.xxx/Sft.)					
3.	Imported machinery					
4.	Local Machinery & Equipment's					
5.	C&F, Carriage, Duty, Insurance, Commission, etc. on Machinery					
6.	Erection & Installation					
7.	Transport					
8.	Other Assets					
9.	Preliminary & Pre-operating Expenses					
10.	Provisions for contingency					
	Total					
	Percentage (%)					
11.	IDCP (Interest during construction period)					

	G. Total (Including IDCP)					
	Percentage (%) [Considering IDCP Debt]					

Particulars		Initial Amount	BMRE Amount	Total
Total Project Cost				
Debt (with DBL)	Term Loan			
	IDCP			
	Total			
Total Equity				
Debt Equity Ratio				

Note: Name of the project financing Bank, if financed by other bank.

Salient Features of the Project:

Total Project Cost	
Net Present Value (NPV)	
Project Life:	
IRR %	
Pay-Back period	
Break Even capacity of operation %	

37. Project particulars:(Applicable for Manufacturing Concerns/Project Finance only)

Name of the project	:	
Product	:	
Brand	:	
Project location	:	
Land area	:	
Description of the building	:	<Floor wise measurement, total cost, total areas in sft. and cost per sft.>
Owner of the land & building	:	
Machinery	:	<origin, brand, value etc.>
Utilities and other infrastructure facility	:	
ETP	:	
Export market/Buyer	:	
No. of employee	:	
Date of commercial production	:	
Details of raw materials	:	
Details of finished goods	:	
Daily production (in hrs.)	:	

Yearly production (in days)	:	
Production capacity (at 100%)	:	
Daily actual production	:	
Selling price per unit	:	
Cost per unit	:	
Firefighting arrangement	:	

38. Details of cost break up of proposed "Project/BMRE/Expansion":

- **Details cost breakup of Building and civil construction (floor wise with cost per sft.)**
- **List of Foreign Machineries (to be imported)**
- **List of local Machineries**

39. Project Implementation Schedule:

Sl.	Particulars	Deadline (Tentative Date)
1	Site Development	
2	Building & Civil Construction	
3	Opening of LC	
4	Arrival of Machinery at Port	
5	Arrival of Machinery at Site	
6	Machinery Installation	
7	Electrification & Sanitation	
8	Trial Production	
9	Commercial Production	

40. Industry Scenario:

Items	Particulars
Number of Companies operating	
Present Industry Growth	
Present Production Capacity (Yearly)	
Local Consumer Market demand	
Demand- Supply Scenario	
Export Scenario	
Total Investment in the Sector	
Sourcing of Raw Materials	
Employment Generation	Direct:
	Indirect:
Major Market Player	
Key Industry Trends	
[Source of info:]	

41. Work Order Position [Financed by DBL]:

Existing Work Order: A/C:.....

(BDT in million)

SN	Name of the WO Issuing Authority	Source of Fund	Description of Work	Work Order Value	Work Validity	Deduction					Net WO Value
						VAT	AIT	Security	APG	Total	
					Initial:						

								Extended:											

Continued to next Table

(BDT in million)

SN	A/C	Bills No. Received	Bills Receivables (b)	OD Allowed	OD Adjusted	Client's Liability (a)	Exposure (%) [a/b]	OD(WO) A/C Expiry	Mode of Payment	Completion of Work (%)	Status of work	Visit conducted on

New Work Order: A/C:.....

Fig in Million BDT

Name of the WO Issuing Authority	Reference	Source of fund	Description of Work	Work Order Value	Amount of APG required	Expiry	Deductions					Net WO Value
							Vat	AIT	Security	APG	Total	

Proposed facility	Coverage (%)	Mode of Payment	Remarks

41.1. Ongoing/Running Work Order Position [Financed by Other Bank/ Own Source]:

(BDT in million)

SN	Work Awarding Authority	Details of Work	Contract Value	% of Completion	Present Status	Financed by
	Total					

41.2. Past Work Order Performance:

(BDT in million)

SN	Work Awarding Authority	Details of Work	Completion Year	Contract Value
			Total (Year wise)	
			G.Total:	
			Total (yyyy)	
	Total (yyyy - yyyy)			

41.3. Work Orders in Pipeline:

(BDT in million)

SN	Work Awarding Authority	Details of Work	Contract Value	Status
	Total			

42. Chronological Facility History:

(BDT in million)

Year	Facility	Total Exposure	Security value

Last 06 months o'due history with adjustment:

Fig. in Million

Month	Total Overdue	Adjustment	Disbursement	CL Status

{Applicable for long O'due history client only}

43. Rationale and recommendation of the Proposal by the Branch:

44. Assessment of Required working capital:

In view of the above, the branch has recommended for the subject facilities.

45. Compliance of existing rules & regulations, By Head Office Credit Committee:

Issues	:	Remarks																																																							
Client request Letter	:	{Ref with Date}																																																							
CIB	:	<table border="1"> <thead> <tr> <th>Date of CIB</th> <th>Reporting Date</th> <th>CIB Obtained in the name of</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p><u>Details of CIB liability:</u></p> <p style="text-align: right;">(BDT in million)</p> <table border="1"> <thead> <tr> <th rowspan="2">Name of Borrower</th> <th colspan="3">Total O/S</th> <th colspan="2">SMA</th> <th colspan="2">SS</th> <th colspan="2">DF</th> <th colspan="2">BL</th> </tr> <tr> <th>Funded</th> <th>Non-Funded</th> <th>Total O/S [F+NF]</th> <th>No. of A/C</th> <th>Amt</th> <th>No. of A/C</th> <th>Amt</th> <th>No. of A/C</th> <th>Amt</th> <th>No. of A/C</th> <th>Amt</th> </tr> </thead> <tbody> <tr> <td></td> <td>Term Loan</td> <td>Working Capital</td> <td>Total</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Date of CIB	Reporting Date	CIB Obtained in the name of	Status					Name of Borrower	Total O/S			SMA		SS		DF		BL		Funded	Non-Funded	Total O/S [F+NF]	No. of A/C	Amt	No. of A/C	Amt	No. of A/C	Amt	No. of A/C	Amt		Term Loan	Working Capital	Total									Total											
Date of CIB	Reporting Date	CIB Obtained in the name of	Status																																																						
Name of Borrower	Total O/S			SMA		SS		DF		BL																																															
	Funded	Non-Funded	Total O/S [F+NF]	No. of A/C	Amt	No. of A/C	Amt	No. of A/C	Amt	No. of A/C	Amt																																														
	Term Loan	Working Capital	Total																																																						
Total																																																									

Issues	:	Remarks					
ICRR	:	Client	Prepared on	Financial as on	Score	Result	
Credit Rating	:	Client	Rating Agency	Long Term	Short Term	Outlook	Validity
Factory/Site/Godown Visit Report	:						
Property visit report	:	New					
		Collateral					
		Existing					
		Collateral					
Stock Report	:						
Receivables	:						
Environmental and Social due diligence	:						
Large loan observations:	:						
[as per BRPD circular 02 dated 16.01.2014]		1.	The proposed Facility falls into Large Loan Criteria.				
		2.	Type of proposed facility.				
		3.	Whether the funded facility would be within 15% of bank's total capital				
		4.	Whether the funded and non-funded facility will be within 35% of bank's capital				
		5.	Whether latest available complete CIB report of the concern is obtained				
		7.	Status of the CIB report.				
		8.	Whether CRG has been prepared.				

Issues	Remarks																														
	<table border="1"> <tr> <td data-bbox="464 271 523 342">9.</td> <td data-bbox="523 271 1286 342">Result of CRG.</td> <td data-bbox="1286 271 1406 342"></td> </tr> <tr> <td data-bbox="464 342 523 414">10.</td> <td data-bbox="523 342 1286 414">Whether within large loan portfolio ceiling (against bank's total loans & advances)</td> <td data-bbox="1286 342 1406 414"></td> </tr> </table>	9.	Result of CRG.		10.	Whether within large loan portfolio ceiling (against bank's total loans & advances)																									
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46. Insurance Details:

(BDT in million)

Sl.	Name of the client	Insured Item	Covering Risks of (fire, RSD etc.)	Date of issuance	Facility type	Facility amount	Sum insured	Validity	Name of the insurance company	Whether cover note has been issued (Yes/No)	Whether premium has been paid (in cash/ by Pay Order)

47. Recommendation of the Proposal by Head Office Credit Committee:

In view of the above and considering the branch recommendation, the MCC has agreed upon allowing the subject facilities as per following terms & conditions:

Brief Observation & Justification: (Negative observations, if any, should appear with relevant justifications for recommendation)

Specific Justification:(For Fresh/Enhancement)

48. Details facility/Debt Structure:**Security Arrangements:**

As furnished in page #

Placed before the Management Credit Committee for onward recommendation to Executive Committee/Board of Directors for their kind approval.

Credit Officer
{Designation}

Credit Manager
{Designation}

Head of CRM
{Designation}

MCC Observation & Recommendation:

In view of the above, Management Credit Committee recommends the proposal.

Placed before the Executive Committee /Board of Directors for kind approval.

All terms, conditions, pricing & security arrangement will be as mentioned in the memo.

Management Credit Committee (MCC) Members:

{Name}
Deputy Managing Director (RM)

{Name}
Additional Managing Director (AMD)

{Name}
Managing Director & CEO
