

## **Executive Summary**

With the focus of providing one counter service to clients, Dutch Bangla Bank Limited (DBBL) has its journey. Dutch-Bangla Bank is a second generation commercial private Bank. The Bank commenced its banking business with one branch on July 4, 1996. As a part of my under graduation program, I have completed my internship in this organization. Throughout the period of my internship, I had been working in several departments. However, I was officially appointed to work in the loan and advancement department. The report will reveal the background of the company, description of the loans, findings and recommendations based on the experience gathered.

One of my major responsibilities was to assist the clients in opening new accounts. Alongside, filling up IPO form, maintaining database, providing relevant information, accepting cash and credit cheque, maintaining OBC register and writing vouchers were some of the core activities during my internship. In one hand, I was assigned to provide account opening related information to the new customers. Everyday, one of my responsibilities was to capture new or existing information related to account opening and then, disseminate those information to the clients who are interested to open accounts in DBBL. On the other hand, I was assigned to keep a database of the information collected. I had been maintaining a database of clearing cheques. Alongside, I prepared and fill up new and existing files for the department.

The project is based on my critical observation while working in the loans and advancement division of DBBL. The project reveals the various types of loan scheme and the criterion to get the loan. Then, I tried to compare the schemes with that of HSBC bank. Based on the analysis, the report made some recommendations.

To sustain in the highly competitive market, DBBL has been endeavoring to come up with new products which are essential for individual and family life. Life line is not an exception. This is a product category specially designed to meet up the need of everyday life. The life line products can be divided into two parts, namely clean credit line- without any security- and secured credit lines-with minimum security. The report analyzes these products with that of HSBC and infers some recommendations.

The success of a bank depends on the quality of the services it offers. All the commercial banks, therefore, try to provide quality services with competitive interest rates. DBBL is not an exception. Life line package has been developed with the same purpose. Although, the comparative analysis shows that DBBL is in better position, but there are some obstacles it faces to sustain the position. However, the continuous improvement of the services will certainly place the bank in the best position in one decade