



BRAC University

**Internship Report on
Corporate Social Responsibility of DBBL**

Submitted to

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30th August, 2015

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Subject: Submission of Internship Report

Dear Madam,

It is to inform you that I am completely contented to submit the internship report on “**Corporate Social Responsibility of DBBL**” as per the supervisor’s instruction. I expect this report to be informative as well as comprehensive though there are some limitations. Dutch Bangla Bank Ltd was totally a challenging experience for me. While working in it I had to compete with other interns to get the appreciations which meant a lot for me. I feel that the vast knowledge and experience I got here will help me in my near future which is all about my career. I have tried my best to prepare the report very worthwhile with my limited knowledge.

Your acceptance and appreciation will surely inspire me a lot. For any further queries about the report, I will be gladly available to clarify the overall information used here.

Yours obediently,

Syeda Anika Anwar
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Acknowledgement

At the beginning, I would like to express my sincere gratitude to the Almighty, the most merciful and beneficial for empowering me to prepare the report within the scheduled time.

I would like to express my profound gratitude and wholehearted respect to my advisor Sania Wadud, Department of BBS, BRAC University for inspiring guidelines, providing procedures and valuable suggestion and helping me to prepare this report.

I am also indebted to the Manager Md. Sirajul Islam, Deputy Manager Md. Abdul Hadi Rafiuddin, General Banking In charge Md. Faezul Hasan Azam, Officer Md. Nazrul Islam, Officer Md. Mahfuzur Rahman, Cash Officer Raihan Md. Al Nayeem and other employees of DBBL's Satmosjid Road Branch for their sincere co-operation, careful supervision, guideline and motivation towards the work.

Finally, I would like to express my profound gratitude to my family members who have given me the opportunity to accomplish the BBA program and making this report in turn.

However, the responsibility of errors and omissions (if any) in this report lies in my account.

Executive Summary

This report is about the Corporate Social Responsibility of Dutch Bangla Bank Limited where the information provided here is based upon my experience of three months internship program in Satmosjid Road Branch of this bank and also by collecting the valuable data related to the bank and its CSR initiatives.

Every bank has their own specific strategy without that the establishment of a bank is impossible. Dutch Bangla Bank Ltd. Also has a specific strategy with the focus of one counter service to the clients. Dutch Bangla Bank Ltd. is a second generation commercial private bank which supports social work extensively and is one of the largest private donors in Bangladesh. This bank has started its journey under the vision of its chairman and founder M Sahabuddin Ahmed, in order to help the people all over Bangladesh. DBBL has its greatest contribution in Corporate Social Responsibilities (CSR). Their focused areas of CSR are mainly education, health, disaster relief, sports, social awareness and social development. To do so they need to make both their employees and customers happy.

This report contains the various job positions and facilities provided by the bank. Furthermore, this report also contains the CSR of the bank. DBBL is not only committed to meet the ethical values but also has its banking culture and environment favorable. As they invest most of their profit in CSR activities thus they need to expand their social welfare activities and awareness a lot so that people may get to know a lot about the facilities. Also they should expand their promotional activities to compete with the competitors. However, the continuous process of services and development will certainly place the bank in the best position within a decade. It will create both long term profitability and sustainability of the bank as well as enhance the reputation of the bank in the society.

The primary data which I collected here is by doing a little survey internally which was answered by the respective General Banking in charge Mr. Md. Faezul Azam Sir. The secondary data has been collected from the websites and the most recently published annual reports of the bank. Also further questions were asked to the officers orally where most of them remained in limit as they need to keep their information confidential.

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Introduction

Internship program is one kind of training session for business background students. It not only helps us to increase our knowledge but also makes us experienced to work in an official environment. Being an intern in Dutch Bangla Bank Limited, I not only gained information and knowledge but also improved my communication skills as well as learned to manage my anger while interacting with the customers. We have learned about the account opening process, amount transaction categories, cheque clearing procedure, cash counting, managing the customers and interacting with the employees depending upon their position of work. However there were some limitations such as we are not able to access on their server. Furthermore, interns are not allowed to work in computers as it is an order from the managerial level. Through the entire internship program I came to understand that we have to be very professional as well as active because working in a bank is full of pressure and also challenging. Due to globalization, technological innovation and deregulation the dimension of banking is changing rapidly all over the world. Thus banking in Bangladesh will also need to keep pace with the global change. So DBBL is trying it's best to make the bank more popular and trustworthy towards the mass people by providing different service and products as well as developing their corporate social responsibilities. Through the internship program we were able to know about such initiatives and changes occurring into a bank. Moreover, we were also able to know what facilities that customers need and also what they think about the bank. In this report I will be focusing on their CSR activities as they always intend to highlight this responsibility both in reality and in their official websites. Overall the tasks were full of risks but interesting. So this will benefit me a lot in my practical education and future career.



Objective of the Report

My long term objective of this report is to meet the partial requirements for the fulfillment of the Bachelor of Business Administration Program by sharing my internship experience.

My specific objectives of the study are given below:

- To share the branch's general banking procedure
- To present an overview of DBBL
- To present a brief overview of CSR activities and expenditure of the Banking industry in Bangladesh.
- To analyze the performance of CSR programs in Dutch-Bangla Bank Limited (DBBL).
- To identify the future planning of their CSR initiatives
- To make recommendations for improving the current status of CSR at DBBL.

Methodology of the Study

Research is a systematic method of finding solutions to problems. It is essentially an investigation, a recording and an analysis of evidence for the purpose of gaining knowledge. Research comprises of defining and redefining problem, formulating hypothesis or suggested solutions, collecting, organizing and evaluating data, reaching conclusions, testing conclusions to determine whether they fit the formulated hypothesis. The study uses two types of methods in case of data collections, one is qualitative method and another is quantitative method.

This methodology includes direct observation, face to face discussion with the employees as well as searching on their websites and studying on their practical work.

- **Selection of the Topic:**

First of all, I took suggestions from the official supervisors (as I have multiple supervisors) and then I communicated with my academic supervisor to help me on selecting the topic.

- **Sources of Data:** In order to make the study more meaningful and presentable, two sources of data and information had been used. The sources of data are:

- **Primary Sources:** I have collected primary data by doing a simple survey where I provided a questionnaire to the GB in charge and the officers which I made by the help of Google Docs. I also had a face to face conversation with the deputy manager and the manager of this branch.

- **Secondary Sources:** To collect the secondary data I have gone through:

- Periodical publications by DBBL.
- Article published by DBBL.
- DBBL Annual report – 2014
- DBBL's official website

- Lastly, to specify the analytical data I used Microsoft excel for preparing graph to understand and represent them clearly.

Limitations of the Study

There are some limitations that I have faced in preparing this report. Basically, I faced difficulties in collecting data from the different sources. To collect primary data some individuals did not show interest while trying for interviewing them. For secondary data, I faced problem of unorganized record of documents keeping by different sources. Preparing the report I also faced some difficulties which are given below:

- Time is the major constraint to gather data about all the information required here.
- Not everyone was willing to share information regarding the project.
- Interns were not allowed to have access in PCs.
- It is difficult to arrange analytical data and theoretical data within a very short time of three months which also did not help me to observe the greater scenario of this bank.
- Hardcopies collected from the branch were actually raw data which were without any kind of sorting and also without final publishing.
- Relevant data collecting was very difficult as the organization remains confidential.
- Load of works was also a great barrier for me to prepare the report in earlier time.
- Also my lack of experience to make such report is also a factor.

Lastly, I have to say that such limitations I cannot ignore though I tried my best to arrange data within a very short period of three months. As an intern taking oral interviews from the officers were too much time consuming as this branch is one of the busiest branches of DBBL and no one can provide sufficient time to discuss broadly.



History of DBBL

Dutch Bangla Bank Limited has started their journey as the first scheduled joint venture and commercial bank of Bangladesh. It was an effort by local shareholders spearheaded by Md. Sahabuddin Ahmed the founder and chairman of DBBL and the Dutch company FMO. It is the largest bank in Bangladesh according to the market capital. The bank was established under the Bank Companies act 1991 and also incorporated as a public limited company under the Companies Act 1994. It commenced its formal operation from 3rd June, 1996.

The primary objective of this bank is to carry all kinds of banking business in Bangladesh. DBBL is also listed with the Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. Dutch-Bangla Bank Limited is the first bank in Bangladesh which is fully automated. It established E-Banking (Electronic Banking) in 2002 to facilitate rapid automation and bring modern services into this field. Full automation was made in 2003. Firstly, it introduced plastic money to Bangladeshi people. It is operating the largest ATM fleet which reduces customer costs and fees by 80%. It is practicing low profitability route for this sector which has surprised many critics. It has brought much automation in banking modern banking facilities to its customers for which most local banks are joining in the infrastructure of banking system of Dutch- Bangla Bank Limited. DBBL believes in its uncompromising commitment to fulfill its customer needs and satisfaction and to become their first choice in banking as spreading their mission statement as “Your Trusted Partner”.

Dutch Bangla Bank has been financing the manufacturing industries of Bangladesh because the manufacturing sectors export their products worldwide so financing in this sector will help Bangladesh to achieve the desired growth. Along with that this bank is also focusing the corporate social responsibility (CSR). Though CSR has become very popular, Dutch Bangla Bank is the pioneer of this sector and termed it as the social responsibility. Because of its investment in this sector, DBBL has become the largest bank donor of Bangladesh. For the unique approach in CSR, DBBL has won numerous international awards.

The head office of DBBL is located in Sena Kalyan Bhaban, 4th Floor 195 Motijheel Commercial Area Dhaka-1000, in Bangladesh. In the 19 years of banking, DBBL has established 146 branches, more than 2700 ATM booths along with 4000000 happy customers. Nowadays the number of customers is increasing.



Visions for The Future

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

Currently their vision is to focus more on the education sector where they had already contributed a lot and further can invest money to increase proper education which will lead to the development of the nation and also they are focusing on investing more on the scholarship programs. Already the bank has planned to increase the scholarship number to an insurmountable level of 30,000 involving an amount of taka 1.02 billion annually from the year 2016. To decrease pollution they are also thinking of investing more money on saving the environment which will eventually make our lives healthier.

Many salary accounts had been opened by the employees and stuffs of Novelta Bestway Pharmaceuticals Limited where most of the stuffs are belonging from poor families or central rural areas. DBBL is thinking of giving them extra facilities to open further accounts though this kind of plans are kept confidential and also did not published it officially.

Moreover, they are also trying to increase the number of their branches in remote areas as well as the number of Fast tracks and ATM booths. They are also focusing on increasing the security of the account holders in the ATM booths and in the branches so that the customers will feel safe. These are their visions for external betterment but internally they are trying to develop their management department and IT sectors so that further problems may not arise. They are thinking of arranging training programs to the newly joined officers so that they can be able to cope up with the working environment. They are also looking for expert officers who can handle the technology related problems properly and also can solve it rapidly.

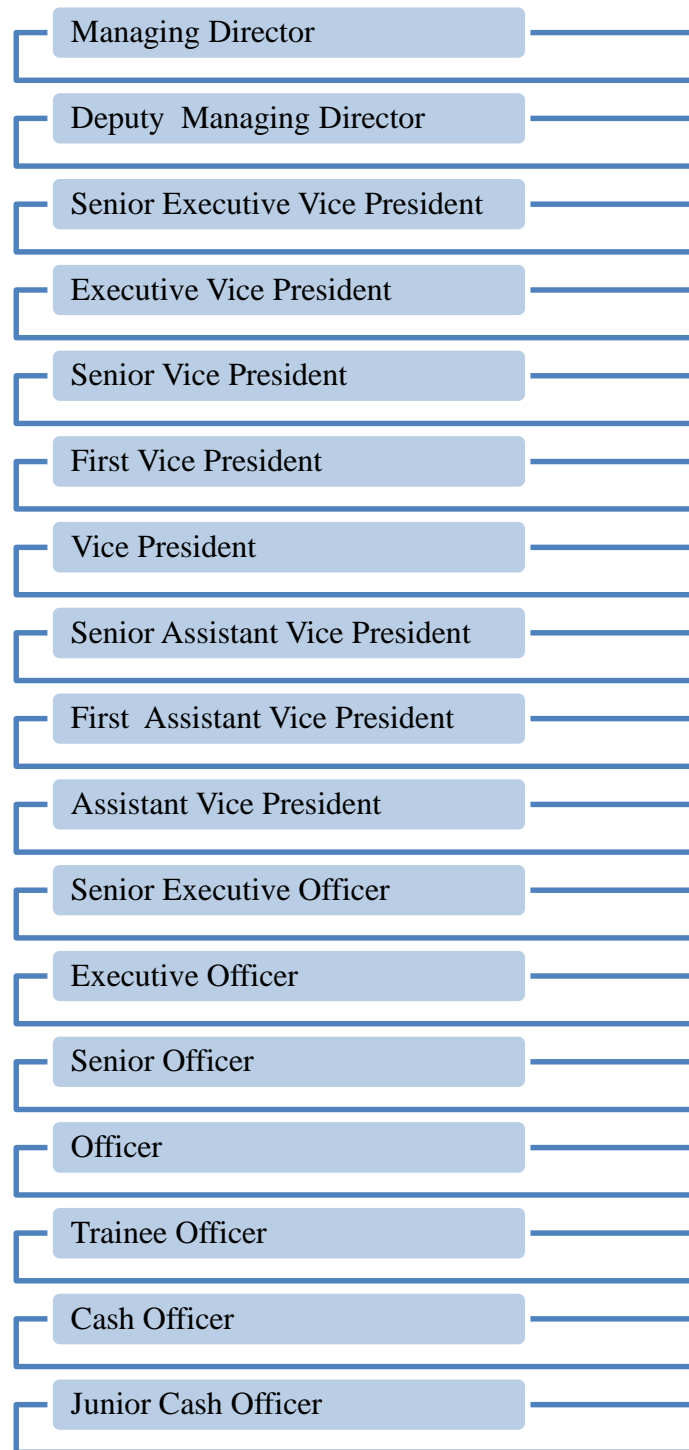


Product and Service offered by DBBL

Products	Services
<ul style="list-style-type: none"> ▪ Consumer Banking ▪ Corporate Banking ▪ Investment Banking ▪ Internet Banking ▪ SMS & Alert Banking ▪ Mobile Banking ▪ Future Line Products ▪ Deposit Plus Scheme (DPS) ▪ Periodic Benefit Scheme (PBS) ▪ Bochoe Dergun Scheme (BDS) ▪ Children Education Savings Scheme (CHESS) ▪ Pension Plus (PP) ▪ Term-Deposit Products ▪ Regular-Deposit Products ▪ Life Line Products- <ul style="list-style-type: none"> ▪ Health line ▪ Education Line ▪ Professional Line ▪ Marriage Line ▪ Travel Line ▪ Festival Line ▪ Home Line ▪ Full Secured Line etc. 	<ul style="list-style-type: none"> ▪ Online Banking Service ▪ ATM Service ▪ Debit/ Credit Card Service ▪ Remittance Service ▪ SMS/ Mobile Service



Operational Network Organogram





Name of The Jobs

Jobs mentioned below are those jobs which are available in the DBBL's branch of Satmosjid Road.

- Branch Manager (Vice President)
- Deputy Manager (Former Auditor)
- Customer Relation Officer (Also known as GB in Charge)
- Senior Officer at Account Opening Department
- Officer at Chequebook and Card issuing department
- Officer at Cheque Clearing
- Officer at Remittance
- Officer at Personal Loan and Internet Banking
- Trainee Officer
- Cash Officer at Cash and Fast Track (FT) department
- Assistant Relation Officer (ARO) assigned for Mobile Banking by the third party agency called "E-Zone".

From the above list the branch manager and the deputy manager are assigned by the head office. Either they are transferred from other branches or get promoted into such posts.

Currently DBBL is offering some jobs with some specific responsibilities such as,

- **Head of Accounts having the responsibilities of:**
 - Overall responsibility for independently managing the Accounts Division
 - All internal financial reporting including periodic MIS
 - Dealing with all Tax and VAT related matters
 - Financial Reporting in compliance with regulatory requirements
 - Preparing Annual Report
 - Conversant with asset-liability management, money market and forex market

- **Executives for Accounts Division having the responsibilities of:**
 - Planning and Budgeting
 - Keeping information and updates on Tax and VAT
 - Finance and Budget Related Analysis
 - Dealing with Bangladesh Bank Audits



DBBL also provides attractive jobs to the freshers. Currently they are offering jobs for the fresh graduates with attractive salary. They are mentioned below:

- **Probationary Officer (Software and ATM) having the responsibilities of:**
 - Writing auxiliary programs for Core Banking
 - ATM switching and monitoring
 - Credit and Debit card management
 - Internet banking related works
 - Bank's day to day activities and support services
 - ATM cash reconciliation
 - ATM dispute management
 - Installation and configuration

- **Probationary Officer(Card Operations) having the responsibilities of:**
 - Configuration and maintenance of POS terminals

 - Maintenance of debit card and credit card management

- **Probationary Officer(Hardware and Networking) having the responsibilities of:**
 - Repairing and maintaining the servers, UPS, PCs, Laptops, Devices, Communication links, Generators, Fast Tracks etc.

Job Responsibility of an Intern:

Usually, interns are assigned to the works of general banking. As an Intern, I had to work in different departments such as,

- Accounts Opening Department
- Clearing Department
- Cash department



Jobs of an intern in general banking:

- Verifying the signatures of the customers
- Maintaining customer record manually
- Helping customer at FDR opening
- Helping customer at DPS opening
- Filing the personal account forms in sequence
- Communicating with the customer by given order
- Taking signatures from the managers
- Preparing deposit slips for the customers
- Preparing contact lists for SMS alerts
- Any other duty as and when assigned by the authority

Jobs of an intern in Cash department:

- Checking and authorizing FT(Fast Track) cash transaction
- Checking cash via cash counter machines
- Voucher checking and submitting for authorization
- Sorting out of issue and non issue notes in orderly manner
- Sorting out the envelopes

Jobs of an intern in Cheque Clearing Department:

- Sorting the cheques from low value to high value
- Sealing them with the clearing dates
- Preparing them from clearing
- Verifying the information provided in the vouchers and cheques
- Rechecking the amounts and account numbers manually



Different Aspect of The Job Performances

The aspect of job performances in DBBL actually varies from one position to another position. For the manager and deputy managers working actively in the bank is a very good opportunity which makes thyself more skilled and knowledgeable. If one of the employees stops working actively, the entire working process will lag behind. For them working after the working hours as well as coming in time means a good thing as it shows one's dedication towards the job as well as punctuality.

On the other hand, though the officers and trainee officers are working as dedicated employees they are not happy with their jobs as they have to work a lot even after the time exceeds which makes them bored and exhausted. No appreciation and sometimes being partial towards another employee is also a big issue here. For the employees, working within the working hours is fine but it should not turn into overtime daily. Thus eventually employees try to leave this bank.

As I was an intern for three months I had to work on different departments, what I faced was so many workloads at a certain time and no appreciation. Though it helps us a lot to become skilled and active but still people will become demotivated if they see partiality and no appreciation. However, such situations actually vary from branch to branch. I contacted with some of my fellow mates working in the other branches of DBBL, their opinion towards that respective branches were quite different. Also I did a little survey in Satmosjid Road Branch, where all the questions were answered by our respective GB (General Banking) in charge Md. Fayezul Azam and Officer Md. Mahafuzur Rahman.

Working in different position within an environment makes people more and more professional. Different aspects of job performance easily clarify the differences between a dedicated employee and a successful employee. A successful employee is usually happy with what he has whereas a dedicated employee is loyal to the organization as well as continues their work as they need it to be done for their income, promotions and bonus. Thus it simply defines that job aspects vary from senior positions to junior positions as well as from branch to branch.



Description of Corporate Social Responsibility

This report is based on the corporate social responsibilities of DBBL. The report contains information related to the CSR activities done by the bank. Here, investments and contribution towards the educational sector and the society are elaborately described with graphical representation where it is needed. Furthermore, the background, visions and offered jobs are also described here. However, this project report has some limitations but things are specifically mentioned following the requirements of the report.

Description of the Project (CSR)

The project is all about CSR of Dutch Bangla Bank Limited. CSR means the corporate social responsibility which means encompassing the economic, legal, ethical and discretionary expectations that society has of organizations at a given point in time. In a simple way it can be said that CSR is a business's concern for the welfare of the society. It is based upon some basic principles as integrity, fairness and respect.

For DBBL, a business is always based upon goodwill and trust of the customers and stakeholders. DBBL always mention themselves as the trusted partner of the customers. So, to expand this trust they take the initiatives of doing CSR programs which help them strengthen the trust.

Many organizations do it for establishing their brand name or to increase their popularity or to decrease their turnover rate. DBBL is thinking not only to expand their popularity but also to develop and change the society of our country because developed nation will achieve success earlier than any other nation.

They take such initiatives which remain sustainable and also help people to develop their lifestyle.

Firstly, I made a very short and simple questionnaire to get their time and attention to fulfill my requirements. Then I collected the answers not only from the GB in charge but also from the senior officers who are still working in this bank since last seven years. They did not have sufficient time to write down the information so they gave away their information orally and suggested me to take data from their most recent annual reports and half yearly financial statement up to 30th June, 2015.



Analysis on CSR at Dutch Bangla Bank Limited

Through my analysis on primary and secondary data and getting feedback from the questionnaire I have got some information such as,

- DBBL is the pioneer of CSR initiatives in our country.
- DBBL is donating millions of taka in their CSR activities.
- DBBL has different sectors where their CSR activities are being done.
- Among all the sectors they have contributed the most in educational sector
- In last five years their amount of contribution has only increased and expanded in many areas.
- Dutch-Bangla Bank Foundation or DBBF has been created in 2001 which is rendering its services to different sectors.
- They not only helped the environment and the people, but also contributed in creating social awareness.
- They keep their CSR activities long term and sustainable and so they are focusing on maximizing shareholders' value as well as fulfilling commitments to customers and society.
- DBBL has further strengthened all core risk management systems for decreasing the overall risks and strengthening their capital base.
- Information related to their future initiatives are kept confidential as competitors are increasing day by day. For example, "Dutch Bangla Mobile Banking" system has already got the strongest competitor called "Bkash" which is more popular and won the people's heart.
- However, they are fully aware of their responsibility as they need to confirm whether they are conducting their business in an ethical manner or not.



DBBL is doing its corporate social responsibilities where they find it necessary and they have categorized it as different sectors such as,

- Education
- Educational Infrastructural Development
- Health
- Health Infrastructural Development
- Sports
- Social Welfare
- Creating Awareness
- Contributing on Natural calamities as well as Man-made Disasters

According to the annual report of 2014, I got the data of their contribution. In educational sector they have contributed 46%, in health 37%, in social development 4%, in disaster management 10% and rest are contributed in other sectors. To specify them a graph is given below:

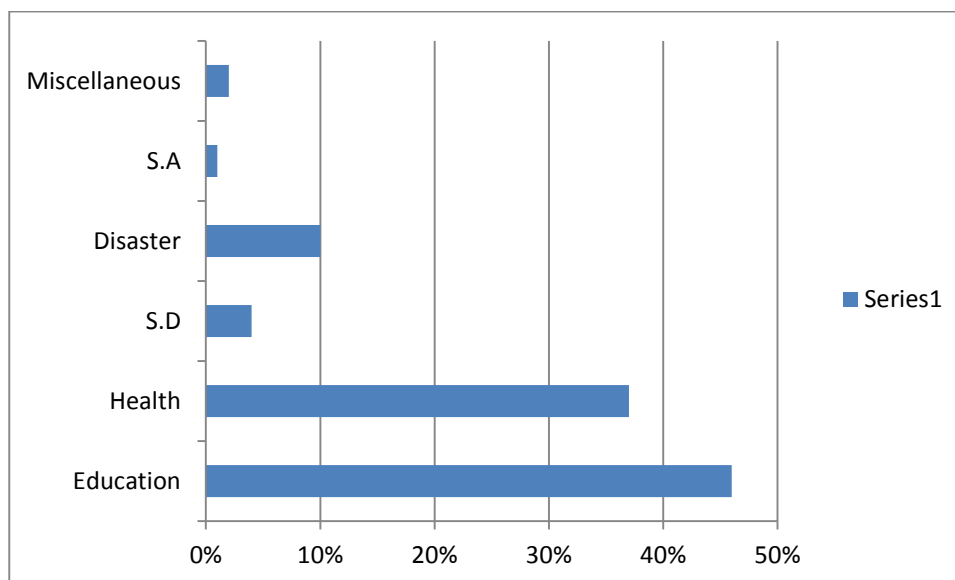


Figure: 1. Contribution of DBBL in different sectors in 2014

Source: DBBL Annual Report 2014

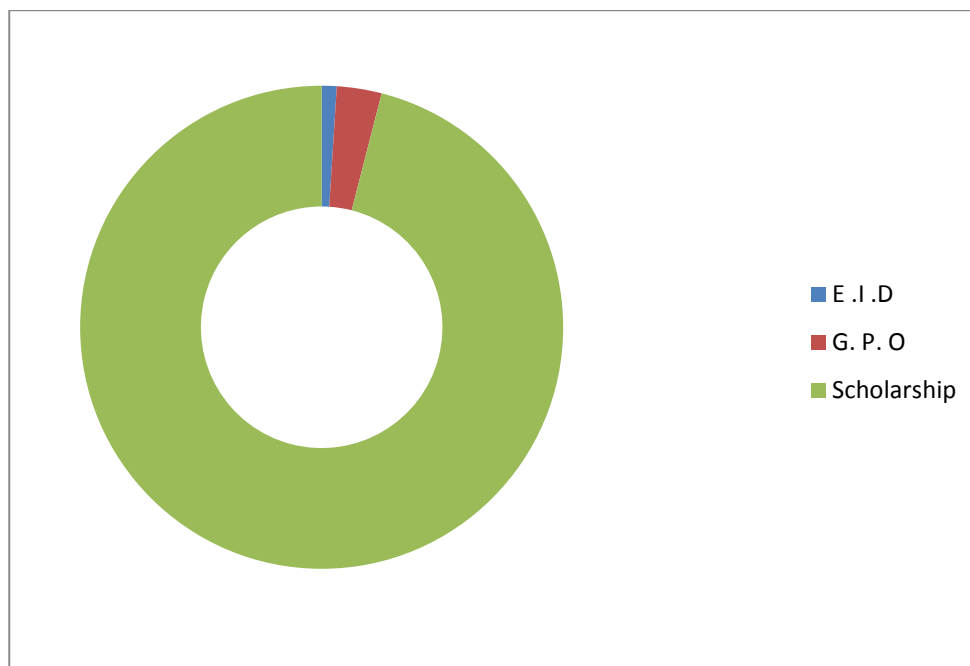
Contribution to Educational Sector in 2014

As I previously mentioned that DBBL has mostly contributed in the educational sector it means they have done numerous activities for improving the quality of education as well as increasing the number of educated people. For example they have been contributing in the infrastructural development of education, they supported financially in Ganit and physics Olympiad. Furthermore, they have arranged awarding scholarships to the meritorious students. They have categorized in three different levels such as,

- HSC level
- Graduation level
- M.phil/PhD/Post Doctoral level

In educational sector about 96% of contribution was given in the scholarship, in gait-physics Olympiad it was about 3% only and in educational sector infrastructural development it is only 1%. However, they have contributed a small percentage on the infrastructural development, they are thinking of expanding it in the best possible ways.

A chart of contribution to education sector at a glance is given below:



Figure, 2: Contribution to Educational Sector in 2014

Source: DBBL Annual Report 2014



In HSC level, they have already awarded 19,151 scholarships of which 5,050 new scholarships were awarded in 2014. In graduation level they have awarded 7,288 scholarships of which 2,518 were new and given in 2014. DBBL also awards 50 fellowships of tk. 5,000 per month every year. These are for the students of master's level specifically those who are studying at different public universities at M.phil, PhD or Post-doctoral level. So far they have awarded about 129 fellowships.

As part of their CSR activities they have also donated an amount of Taka 9,73,00,000 to Dhaka University for constructing a research centre for higher studies which is known as "Centre for Advanced Research in arts & Social Science Bhaban". They have also donated for establishing a modern Braille printing press which will later on help the blind people who are willing to study further.

In last five years their financial growth in scholarship sector has only increased and not decreased.

level of study	Duration of scholarship	amount per month in taka	for reading materials	For clothing	total amount in taka
HSC	2years	2,000	2,500	1,000	27,500
Graduation	3-5years	2,500	5,000	1,000	36,000

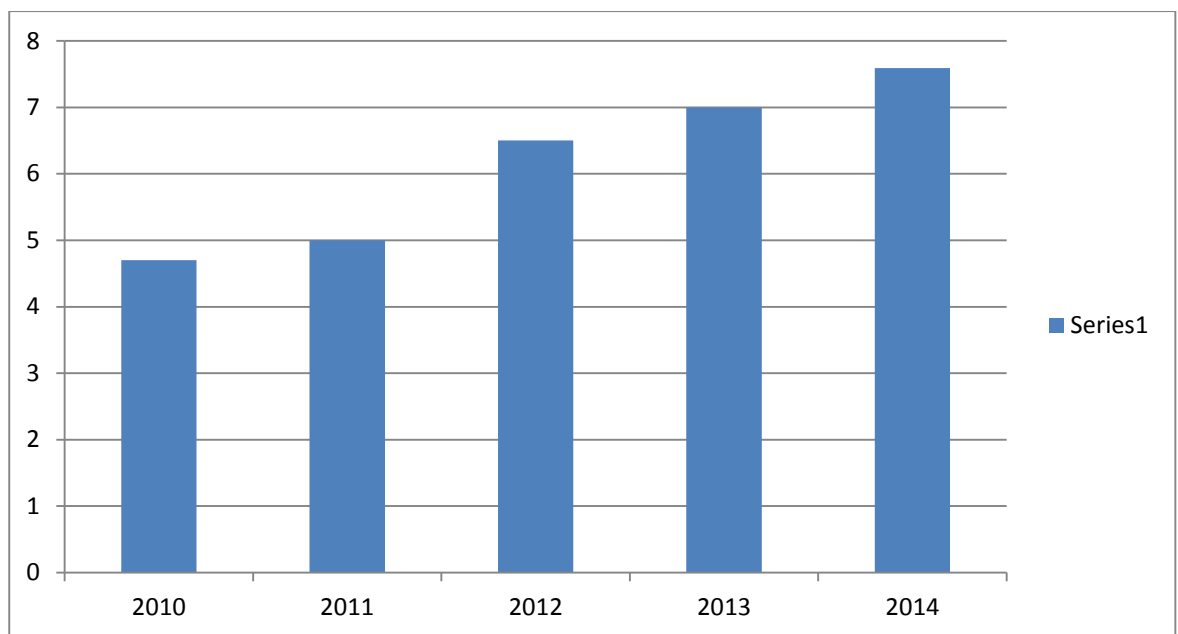
Realizing the fact that every year many students in rural areas are stopping their study due to poverty though they have potentials, DBBL has increased the number of scholarships massively. Thus, 26,439 students of both HSC and graduation levels were awarded scholarship under this program in 9 different phases up to December 2014 as detailed below:

Students awarded in 9 different phases			
Passing Batch	Educational level	Date of Award	no. of awardees
ssc-2010	higher secondary	May 14,2011	3021
hsc-2010	graduation	June 25,2011	1883
ssc-2011	higher secondary	October 22,2011	3008
hsc-2011	graduation	April 28,2012	857
ssc-2012	higher secondary	September 22,2012	4015
hsc-2012	graduation	December 22,2012	2030
ssc2013	higher secondary	September 21,2013	4057
hsc2013	graduation	February 1,2014	2518
ssc2014	higher secondary	September 6,2014	5050
		total	26439

Figure, 3: The scholarship awardees are provided with benefits



The Math Olympiad which was known as Dutch-Bangla Bank-Prothom Alo Ganit Utsab was held in 22 different regions of Bangladesh in the year of 2014 which were Rangpur , Thakurgaon, Dinajpur, Bogra, Rajshahi, Jhenidah, Jessore, Khulna, Faridpur, Barisal, Bhola, Patuakhali, Comilla, Brahmanbaria, Fen, Mymensingh, Rangamati, Chittagong, Cox's Bazar, Sylhet, Narayangonj and lastly Dhaka. About 25,000 students has participated on the programs where among them 800 students got qualified for the national round. From 2010 to 2014, 5 consecutive years the amount of contribution has only increased. In 2010 the amount of taka was 4.7 million, in 2011, 5 million, in 2012 it was 6.5 million, in 2013 7 million and lastly in 2014 it was 7.59 million taka. A graph is shown below to specify the growth.

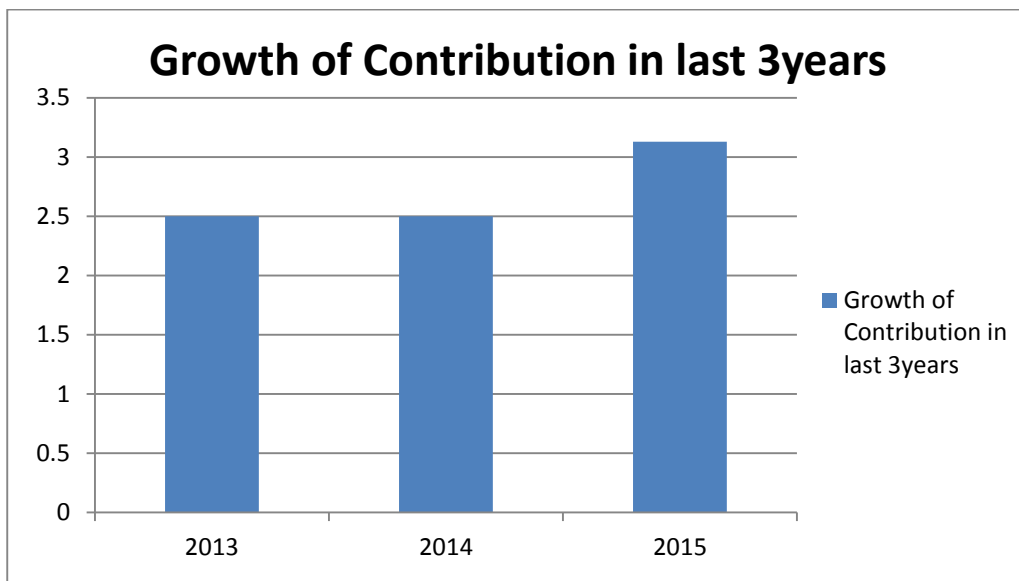


Figure, 4: Contribution to arrange Bangladesh Physics Olympiad in 5years

Source: DBBL Annual Report 2014



Bangladesh Physics Olympiad Committee has been arranging Bangladesh Physics Olympiad for last four years where DBBL is organizing it by giving financial support at the rate of tk. 2,500,000/- in 2013 and tk.2,500,000/- in 2014. Later on in 2015, it has increased into tk, 3,130,000/- which is a positive sign for both the bank and the participants. The 4th physics Olympiad was held in 10 regions where about 7,000 students had participated in the program.



In educational infrastructural development DBBL has contributed in very few sector but those were remarkable. To see those contributions a table is given below:

Place of Donation	Amount of Donation	Year
Sholakuri College, Modhupur, Tangail	Tk. 10,000,000/- in two phases of which tk7,000,000/- and tk,3,000,000/- was paid respectively	2012 and 2014
Faujdarhat Cadet College, Chittagong	Tk, 2,000,000/- for repairing the dormitory and modernization	2014



Contribution to Health Sector

Health is one of the prime parameters to achieve Millennium Development Goal (MDG). The need for health care is increasing everyday due to rapid growth of population. Dutch-Bangla Bank has identified health care as a priority sector and helped create better health care facilities at a cheaper cost for the disadvantaged population. In this connection Dutch-Bangla Bank extended its support for the following programs in 2014

The biggest boost came in 2004 when Dutch-Bangla Bank donated Tk. 4 crore to the cause i.e., for construction of the entire ground floor (39,230 sft) of the hospital building. This early donation of DBBL inspired other organizations to come forward for donating to Ahsania Mission to build up the today's most modern 15 storied Ahsania Mission Cancer Hospital building.

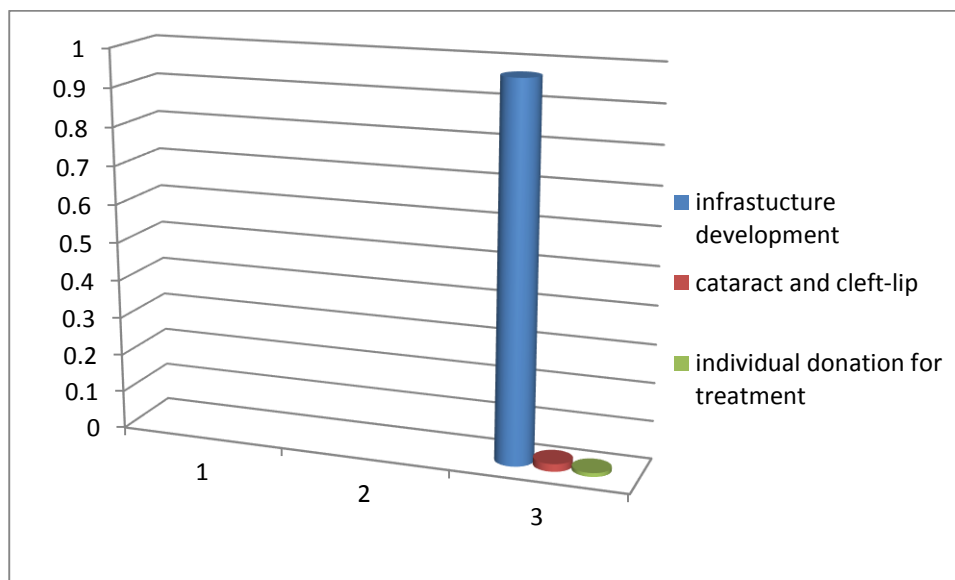
The 15 storied building has already been completed and started functioning at ground floor from the 1 week of April 2014, with Out Patient Department, 30 in-patient beds, Operation Theater, Radiation Therapy Unit, Day Care Centre, Diagnostic Facilities etc.

In order to complete the remaining works of the hospital and to make it fully operational, Dhaka Ahsania Mission still needs to mobilize a huge amount of fund from the donors. Dutch-Bangla Bank in response to the same spontaneously announced additional financial assistance of Tk. 15 crore to complete the rest 3 floors and to that end handed over a cheque for Tk. 15 crore to the Honorable Prime Minister at the inauguration ceremony held in April 09, 2014.

Health sector contribution has most of the focus on Infrastructural development and little bit of contribution at cataract and cleft-lip operation & individual donation purpose. More specifically it is showed below:

contribution to the health sector in 2014	PERCENTAGE
infrastructure development	97%
cataract and cleft-lip	2%
individual donation for treatment	1%

A graph chart is also shown below:



Figure, 5: Contribution to Health Sector in 2014

Source: DBBL Annual Report 2014

DBBL has donated in other areas for further development of the mass people's health.

- In 2004, DBBL took initiative to donate in Dhaka Ahsania Mission Cancer and General Hospital where there will be establishing a full-fledged 500 bed Cancer Hospital at Uttara which will run on "no loss no profit basis" where minimum of 30% of services will be available for the poor patients.
- DBBL has also contributed of all about 23 crore of tk to CMH , The Combined Military Hospital with a view to provide modern facilities as well as meeting up the cost of medical services which have been increasing day by day.
- DBBL also provided in SHEBA health centre as they were requested by them to give donations. So, DBBL has been donating an amount of tk one hundred thousand on a monthly basis for a period of 3 years effective from May 2014 to present.
- DBBL has spent taka 49.43 million for cleft-lip and cleft-palate operation under "Smile Brighter" program since 2003.
- DBBL also started helping 12,000 blind people by providing sophisticated cataract surgery (intra Ocular Lens) throughout the country in phases since 2008.

Other contributions of DBBL at a Glance

Sector	Specific Name	Amount of Taka	Year
Sports	Olympic Association for organizing the 8th Bangladesh Games 2013	5 million	2013
Sports	5th DBBL Golf Tournament 2015	2 million	2015
Social Welfare	PROYASH	50 million	2014
Social Welfare	Lakho Konthe Shonar bangla tohobil	20 million	2014
Social Welfare	Constructing a 5-storeyed mosque in Mirpur DOHS	20 million	2014
Social Welfare	Police Lines Jame Masjid	Tk.3,12,000	2014
Social Welfare	Central kachi kanchar mela	7 million	2014
Social Welfare	City Beautification from Kakrail Crossing to Hotel Ruposi Bangla	1 million & 1,31,000 tk only	2013



Contribution to Disaster Management

Bangladesh faces various kinds of natural calamities like cold, flood, storm, cyclone, tidal bore etc. in every year. Considering the sufferings of common people DBBL has introduced following special programs for the people of the affected areas:

- Dutch-Bangla Bank donated 10,000 blankets to earthquake-victims of Nepal
- Donation to 350 homeless families of Brahmanbaria district affected by Tornado.
- Financial support for rehabilitation of land slide victims of Chittagong.
- Rehabilitation of devastating flood victims.
- Rehabilitation of cyclone 'Sidr'-hit people.
- Water purifying tablets, oral saline & Cholera saline for the Flood victims.
- To ensure hygienic sanitation system DBBL provided 460 numbers of sanitary latrines for the inhabitants of Angorpota and Dahagram enclave.
- DBBL also provided support for ensuring pure drinking water by providing 50 hand tube wells for them.

DBBL not only contributes in welfare and development but also runs mass awareness programs to make people aware. These are the burning issues about which people need to be conscious and concerned so DBBL took the help of print and electronic media here. Some of them are as follows:

- Save the nation from curse of Dowry
- Stop acid violence
- Right of disable children
- Prevent drug abuse
- Financial support to the road accident victims
- City beautification and preserving the environment
- Developing eco-friendly society for healthy human life
- Tree plantation program



For creating awareness and grabbing the attention of the public, DBBL uses slogans which are really motivational. Some of them are given below:

- Hope and love make us lovely
- Stop Acid Violence
- Willpower is enough to do a good job
- Stop Demand for Dowry
- Uphold Justice
- Good Behavior with mentally retarded persons, a moral duty
- Human for humanity
- Combat Aids
- Drug addiction- a Menace to Destroy life
- Plant tree, save environment



A financial Highlight in CSR initiatives is given below:

Sector	2014	2013	2012	2011	2010
Education	5133600 0	13567275 0	32715540 0	211934600	84700176
Health	41292000 0	21104650	36936900	27346400	11144455
Social	44640000	6029900	52767000	—	—
Development disaster	1116000 0	7838700	58043700	58111100	21107500
Social awareness	11160000 0	27134550	42213600	23928100	—
Sports	—	3014950	5276700	8443000	-
Miscellaneous	22320000	3014950	5276700	34183000 0	16886000

Considering, all the previous investments and current investments, DBBL actually took decision to further provide in the CSR activities. Moreover, they arrange board meeting about discussing them in brief. However such things are just only be told by the other employees to interns or else we do not have access to enter any board meeting.



Critical Observation

Different banks have different rules and regulations which they intend to follow every day. Being an intern in DBBL it was a great opportunity for me to critically observe the internal environment and the aspects of the employees here.

Though my experience shared here is based upon the Satmosjid Road Branch, the information and behavior I got and observed here are almost similar to the other branches of DBBL. For example, in this branch, lobbyism is often done in case of recruiting senior employees as well as freshers. Salary is paid according to the level of position not the level of performance.

High levels of employees often get paid earlier due to their position whereas juniors do not even expect a leave for a single day. Each and every employee has to contribute in other departments' works due to complete it earlier. These are only visible to the person who works internally no matter the person is a trainee officer or a guard here.

Working on the bank and also searching more and more on CSR activities gave me many ideas about that. So, it is better to show them through SWOT analysis chart where all the observation will come out.

Strengths of DBBL,

- 24 hours banking service all over the country via ATM booths and Fast tracks
- Overall computer based banking system
- Developed risk management systems
- Uses modern software named FLEXCUBE provided by Oracle international ltd. to provide best banking service to the customers
- Sustainable CSR initiatives
- Net profit after tax increased by 20.14% from taka 928.60 million to taka 1,115.64 million.



Weaknesses of DBBL,

- Lack of manpower in different work areas and branch
- Customer dissatisfaction due to insufficient fund for withdrawing money.
- Tremendous workload leads to recheck or reevaluate every single tasks
- Lack of promotional activities
- Lack of sustainability of services

Opportunity of DBBL,

- To reduce business risk, DBBL can expand their business portfolio by starting merchant banking, or by diversifying into leasing and insurance sector.
- They can target customers for example the middle class people as most of the population are middle class nowadays
- They can expand product line to compete with the competitors
- They can launch special scheme for their special customers or account holders
- They can start different promotional activities to grab the attention of the people

Threats to DBBL,

- All the multinationals and other corporate banks are threats to DBBL
- The default risk of the bank should be minimized due to sustain in the financial market
- Their low compensation process for the mid level and low level employees lead to unwillingness to work on the organization or monotonous life which eventually increases the turnover rate. So these things should be brought under control.



Result and Discussion

Overall study about the CSR of Dutch Bangla Bank Limited signifies that the contribution towards the social welfare by this bank is increasing day by day. It is not only helping the bank to decrease its employee turnover rates but also helping to increase its brand value as well as to build trust among the people as they already claim themselves as trusted partners.

They have some other initiatives for the future on this CSR projects which they kept confidential. If those are done according to the plan then the mass people will be more benefitted and also it will help the bank to reach its destination.

As an intern I tried all the best possible ways to come up with the newer information of this busy bank always having load of works and rush over the cash counters. Three months is not enough to get every information briefly but it is more than enough to understand the inside official environment and the current condition of the bank.

Recommendation

- Each and every employee's contribution towards the bank must be well valued and appreciated.
- Lobbyism and partiality towards the employee must be avoided or if not possible then must be decreased.
- Junior Officers and Interns should be guided and trained properly.
- Facilities like leave, bonus, and promotion should be liberal.
- Behavior towards the account holders should be improved.
- Every employee must have the equal right to complete work within the given hours and leave the bank after that.
- There must be sufficient employees in the accounts opening department so those customers will not get bored or dissatisfied.
- They should reduce the problems in the ATM booths which are often faced by the customers
- Promotions and bonus must be performance based.
- Promotional activities should be increased
- Management department along with the IT department must be active and developed so that no one can complain.



Conclusion

As a third world country Bangladesh has lots of problems. Government often finds them helpless when it comes to the issue of solving these problems. As business owners of this country are considered as a part of the affluent section of the society they can contribute more meaningfully towards the betterment of the society. If more company come forward to contribute to the society like DBBL, it will help to create their social branding as well as helping the society. So we can say DBBL is a pioneer in Corporate Social Responsibility because the idea of CSR is vastly expanded by DBBL at first. Moreover, DBBL is establishing goodwill through the CSR.

DBBL's risk management system is really very productive. The bank plays a considerable role in the portfolio of development. During my internship one thing I observed here is that DBBL follows the Bangladesh Bank rules very efficiently and also tell customers to follow and appreciate it. Privacy is also maintained strictly in to the locker room and the server room.

Finally, DBBL has been established with a view to conduct prompt banking through technology where they already succeeded and also they were able to establish participatory banking instead of debtor-creditor relationship and lastly to establish welfare oriented banking through corporate social responsibility that would lead to just society.



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Appendix

Appendix A

A Survey on Dutch Bangla Bank Limited

This survey was done only in the Satmosjid Road Branch. This will only take few minutes and also will be kept confidential. The information provided here will be only used for academic purpose. Thanks for sharing your most valuable time.

* Required

To which area does DBBL focus a lot?

- General Banking
- Corporate Social Responsibility
- Customer Service

In which sector DBBL invested the most?

- Education
- Health
- Social Welfare

Scholarship offered from?

- Primary Level
- Secondary Level
- Higher Secondary Level

Amount of donations start with:

- Hundred
- Thousand
- Million



What responsibilities are allowed to perform as an intern?

- General Banking
- Working on hypothetical project
- Others

Facilities for the employees vary from:

- Person to person
- Branch to branch
- Both

Bonuses are offered mostly based upon

- Performance
- Position
- None of the above

Why interns are not allowed to access in PCs?

- To avoid risk
- To work manually
- All of the above

What makes DBBL unique?

- Fast track & ATM services
- CSR
- All of the above

What is the major threat to the CSR? *

- Strong Competitors
- Employee turnover
- Lack of promotional activities

Appendix B

Contribution to Ganit Utsab in Taka Million

2010	4.7
2011	5
2012	6.5
2013	7
2014	7.59

Contribution to different sectors by DBBL

Education	46%
Health	37%
Social Development	4%
Disaster	10%
Social Awareness	1%
Miscellaneous	2%

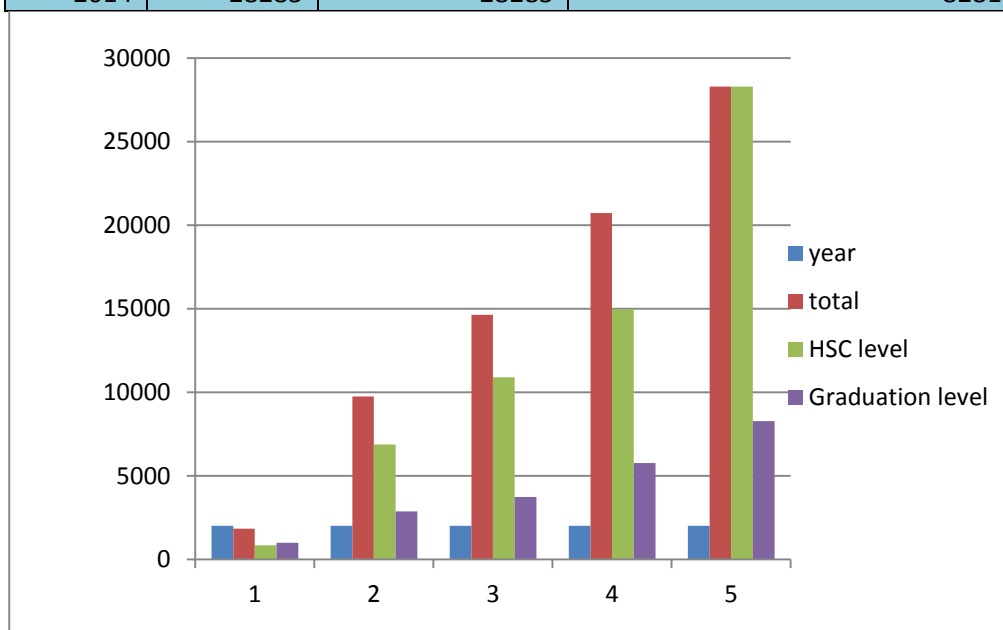
Total contribution to the educational sector,



Contribution to Education Sector in 2014	PERCENTAGE
E .I .D	1%
G. P. O	3%
Scholarship	96%

Total scholarship given away in different level

Status of Scholarship in different level			
year	total	HSC level	Graduation level
2010	1846	853	993
2011	9758	6882	2876
2012	14630	10897	3733
2013	20717	14954	5763
2014	28285	28285	8281



Appendix C

<p>9</p> <p>General Banking Officer</p>	<ul style="list-style-type: none"> -Shall do all types of general banking works. -Scanning of signature, photograph of new account. -Cheque book issue. -Maintaining Customer record. -Advance related works including proposal, documentation and disbursement. - Regularization of a/c opening form and compliance of due formalities thereof. -FDR opening, encashment and doing all types of works related to that. -All types of collection (inward & outward). -All types of remittances like Western Union, Money Express etc. -All types of correspondence related to his assigned job. -Development works, A/C opening, deposit and other target related works in line with individual target and branch target. -Regularization of a/c opening form and compliance of due formalities thereof. -Any other duty as and when assigned by the authority.
<p>Assistant Officer & Cash In-charge.</p>	<p>Cash received, Cash payment, Posting of deposit slip Cheque posting & payment Sort out of issue & non issue Notes in orderly manner Electric Bill received Marketing of prospective Clients and Deposit mobilization Do all duties as assigned as cash In-charge. All types of correspondence related to his assigned job. Development works, A/C opening, deposit and other target related works in line with individual target and branch target. Regularization of a/c opening form and compliance of due formalities thereof. Regular follow up the volt of ATM and ensure the sufficient cash in ATM in regular basis for smooth services of the clients. As Cash In -Charge He will ensure the insurance coverage if the volt limit of the branch exceed. In absence of him Mr. Khalilul Ullah will do the same before the close of the day. Any other duty as and when assigned by the authority.</p>
<p>TO (cash)</p>	<p>Cash received, Cash payment, Posting of deposit slip Cheque posting & payment Sort out of issue & non issue Notes in orderly manner Do all duties as assigned as cash officer. All types of correspondence related to his assigned job. Development works, A/C opening, deposit and other target related works in line with individual target and branch target. Regularization of a/c opening form and compliance of due formalities thereof. Any other duty as and when assigned by the authority.</p>

Appendix D

from the desk of the managing director

I am pleased to present herewith the Half-Yearly Financial Statements (Audited) of Dutch-Bangla Bank Limited as of June 30, 2015, in pursuance of Rule 13 of the Securities and Exchange Rules, 1987. We have stepped into 20th year of banking services in Bangladesh on last June 03, 2015. DBBL has been the most visible brand in the banking sector of Bangladesh since long. From the very beginning, over the years, DBBL has differentiated itself from other banks and it is well ahead of others in using latest banking technology, providing online banking with multiple delivery channels, having strongest IT platform, establishing largest ATM network and having earned the confidence of more than 4.1 million retail deposit customers.

DBBL has been using the world renowned Core Banking Solution named Flexcube Universal Banking Solution (UBS 11.2) of Oracle Corporation since August 2012 along with hardware to enhance capacity and accommodate more customers, transactions, and services with convenience for our increasing customer network. DBBL has been a customer focused, need based and solution driven Bank. In line with our strategy and in addition to 146 full service branches, we have already installed 2707 ATMs for 24-hour banking service all over the country along with 370 Fast Tracks each of which contains a deposit machine along with multiple ATMs supported by a full time staff to facilitate transactions and services to our customers on each day of the week.

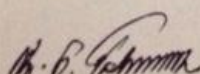
We had launched 'Dutch-Bangla Bank Mobile Banking' for the first time in the country in 2011. Ours is a bank-led model of mobile banking where customers are treated just like customers of the Bank where they can avail other banking outlets, such as Branch, ATM, Fast Track etc. for their banking needs through their mobile account. This is an innovative idea of financial inclusion of the low income un-banked people particularly from rural area of the country. More than 5.0 million un-banked people have already been included in the banking system through our mobile banking network and the number is increasing day by day. DBBL is proud to be the first to bring this revolutionary banking solution to the common people who have been deprived of the opportunity to be included in the conventional banking for a long time.

DBBL is pioneer in discharging social cause related programs in the Country. In addition to other programs, DBBL took up a massive and expanded scholarship program in 2011 for providing scholarships to poor & meritorious students in the country studying in HSC and Graduation levels enabling them to turn their aspirations into achievements.

Corporate Governance is crucial for long term sustainable development of an organization for maximizing shareholders' value and fulfilling commitments to customers and society. Our corporate governance system is designed to ensure transparency and accountability at all levels of business operations. DBBL has further strengthened all core risk management systems for improving quality of assets, strengthening capital base, and minimizing credit risk, asset liability risk, operational risk and market risk management systems.

At the end of June 2015, total deposits of the Bank stood at Taka 170,642.45 million against Taka 152,138.45 million as of June 30, 2014 with a growth of 12.16%. Total loans and advances of the Bank stood at Taka 138,479.20 million as of 30 June 2015 as against Taka 108,899.05 million as of June 30, 2014 registering a growth of 27.16%. During the period under review, operating profit increased by 29.80% and net profit after tax increased by 20.14% from Taka 928.60 million to Taka 1,115.64 million.

We take this opportunity to express our sincere thanks and gratitude to the hon'ble shareholders, valued customers, patrons and well wishers for their continued support and guidance without which the Bank could not command so much trust and commitment from all of our stakeholders. We are indebted to the Government of the People's Republic of Bangladesh, Bangladesh Bank, Bangladesh Securities and Exchange Commission, Office of the Registrar of Joint Stock Companies and Firms and Stock Exchanges for their continued support and cooperation. The management is expressing its sincere thanks and gratitude to the members of the Board of Directors for extending their guidance and wisdom in achieving the business and social objectives of the Bank.



K. Shamshi Tabrez
Managing Director