

Internship Report
on
“General Banking, Cash Handling and Credit Management Procedures of
Dutch-Bangla Bank Limited”



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Letter of Transmittal

20 December 2015

Mr. Mohammad Noman Hossain Chowdhury

Senior Lecturer

BRAC Business School

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Subject: To accept internship report on “General Banking, Cash Handling and Credit Management Procedures of Dutch-Bangla Bank Limited”

Dear Sir,

I am pleased to inform you that I have completed the project report as per your instruction, on the theme of overview, business operations, and procedures of Dutch-Bangla Bank Limited.

I would like to thank you for giving me the opportunity to work on this project report as it has helped me to gain competencies and skills of banking.

Please feel free to contact me if you have any queries. It will be my pleasure to provide you with any clarification regarding the project report. Would you please kindly accept my project report and oblige me thereby. Thank you.

Sincerely yours,

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Signature by

Supervisor's Certificate

This is to certify that an Internship Report on **“General Banking, Cash Handling and Credit Management Procedures of Dutch-Bangla Bank Limited”** has been prepared by Shabnam Shirin, ID-13164014, Dual Major in Finance and Marketing, MBA Program, BRAC Business School, BRAC University. During the period of her internship, she acquired practical knowledge and her overall performance was quite satisfactory.

The report has been prepared under my guidance and I wish her bright future.

Mr. Mohammad Noman Hossain Chowdhury

Senior Lecturer

Date: _____

Internship Supervisor

BRAC Business School

BRAC University

Approval

This internship report is prepared by using the relevant information and documents related to the assigned topic **“General Banking, Cash Handling and Credit Management Procedures of Dutch-Bangla Bank Limited”** which has been written by Shabnam Shirin, ID-13164014, Dual Major in Finance and Marketing, MBA Program, BRAC Business School, BRAC University. She has done her internship at Dutch-Bangla Bank Limited, Bashundhara Branch for 3 (three) months. The assigned topic for her internship report has been acknowledged as it acceptable.

Approved by

Mr. Abdul Azim

First Assistant Vice President and Manager

Dutch-Bangla Bank Limited

Bashundhara Branch

Dhaka, Bangladesh

Acknowledgement

The title of my project report is “**General Banking, Cash Handling and Credit Management Procedures of Dutch-Bangla Bank Limited**” and I would like to be grateful to the Almighty Allah for allowing me to complete this project report as a part of my MBA Program of BRAC Business School, BRAC University.

I am also thankful to my parents who have given me full encouragement to complete this project report with my full sincerity.

I am highly obliged to my Internship Supervisor, **Mr. Mohammad Noman Hossain Chowdhury**, Senior Lecturer, BRAC Business School, BRAC University. Without his guidance, encouragement, suggestions, instruction, and supervision, I could not be able to complete this project report in an efficient manner.

In addition, I would like to express my cordial thanks to Mr. Abdul Azim (First Assistant Vice President and Manager) and Mr. Kazi Aminur Rahman (Senior Executive Officer and Deputy Manager), Dutch-Bangla Bank Limited, Bashundhara Branch for giving me important information and permission to use all required documents. Moreover, I am indebted to all the employees of Dutch-Bangla Bank Limited, Bashundhara Branch, especially, Md. Monjil Hossain (Officer), Muhammad Musarraf Hossain (Officer), Sanjoy Kumar Paul (Officer), Sharmin Akter (Cash Officer Grade-I), Loknath Basak (Cash Officer Grade-II), Md. Nazmul Haque (Assistant Relationship Officer), Md. Kamrul Hasan (Assistant Relationship Officer), and Imran Hossain (Assistant Relationship Officer) who have helped me by giving their valuable time, energy and support and by providing necessary data and information during the internship period.

I would like to express thanks to advanced technology for making valuable information available with reliable sources as by using modern technology a lot of effort and study has been involved in preparing this project report.

Executive Summary

Dutch-Bangla Bank Limited is a pioneer in the banking sector of Bangladesh for its innovative and technologically advanced steps especially Internet Banking, Mobile Banking, ATMs and Fast Tracks with all core banking activities. It focuses on its Alternative Delivery Channels (Internet Banking, SMS/Alert Banking, ATMs and Fast Tracks, POS Terminals and Call Center) as well as CSR, Green Banking, Agricultural Credit etc. which bring it a different image among the competitors.

In this report, I have tried to introduce with the procedures of General Banking, Cash Handling and Credit Management of DBBL in details to have a clear idea as well as have an outlook of competencies and skills required in banking. This report will be helpful for finding out the internal actions executed daily in a bank and to realize how these actions lead to growth and profitability.

DBBL has a wide range of opportunities for customers in its overall banking process with smart, energetic and sincere staff and fully automated software system to ensure quick and better service. After reading this report the current position of DBBL in the banking arena will be clarified.

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1.0. Introduction

As a student of Master of Business Administration (MBA) in BRAC University, every student has to conduct a practical orientation in any organization for fulfilling the requirement of the 12 weeks Internship Program after the completion of course works. The main purpose of the program is allowing the students to get an experience of professional life and enhancing their theoretical knowledge with a blend of practical experience. So, after completion of 12-week organizational attachment at Dutch-Bangla Bank Limited (DBBL) this report has been prepared.

1.1. Objectives

In this project report, my main objective is to find out – **“General Banking, Cash Handling and Credit Management Procedures of Dutch-Bangla Bank Limited”**. Through detailed description it will be easy to have a clear idea about Dutch-Bangla Bank’s overall procedures. This would allow me to have a thorough knowledge and experience of how a bank works. Also, the study would enable me to learn the competencies and skills of banking sector as an MBA Intern.

1.2. Report Format

I have furnished my project report with overview of Dutch-Bangla Bank Limited which represents mission, vision, management, organizational structure, products and services, social cause, and about DBBL Bashundhara Branch. Then I have presented a detailed description of general banking, cash handling and credit management procedures of Dutch-Bangla Bank Limited. At last, I have added some recommendations and a conclusion.

1.3. Methodology

To write down the overview of Dutch-Bangla Bank Limited I have used Dutch-Bangla Bank website and annual reports. General banking and cash handling procedures are described from my direct observations during the internship period. Credit management procedures are collected through informal discussions with the employees and senior officers of DBBL and annual reports.

1.4. Limitations

Some of general banking and cash handling tasks did not happen in my presence. So, I had to ask questions to the employees. Credit management tasks happen rarely only when a customer comes. Most of the credit management tasks are done in head office but my internship area was Bashundhara Branch only.

2.0. Overview of DBBL

Dutch-Bangla Bank Limited is a scheduled joint venture commercial private bank between local Bangladeshi parties and the Dutch Company FMO. The slogan of this bank is 'Your Trusted Partner'. It has 148 branches, more than 2700 ATMs, 153 Fast Tracks, 1600 employees, and more than 4000000 customers. The head office is situated at Sena Kalyan Bhaban, Motijheel Road, Dhaka-1000, Bangladesh.

2.1. Background

DBBL was established under the Bank Companies Act 1991 and incorporated as a Public Limited Company under the Companies Act 1994 in Bangladesh with the primary objective to carry on all kinds of banking business in Bangladesh. DBBL commenced formal operation from June 3, 1996. DBBL is most widely recognized for its donations to social causes and its largest ATM network.

2.2. Mission

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

2.3. Vision

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

2.4. Core Objectives

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

2.5. Board of Directors

Sl. No.	Name of the Directors	Designation
1	Mr. Sayem Ahmed	Chairman
2	Mr. Abedur Rashid Khan	Director
3	Mr. Bernhard Frey	Nominee Director
4	Mr. Md. Fakhru Islam	Director
5	Mr. Md. Nazim Uddin Bhuiyan, FCMA	Independent Director
6	Mr. Mohd. Khorshed Alam	Independent Director
7	Mr. K. Shamshi Tabrez	Managing Director, Director (Ex-officio)

Table 1: Board of Directors at DBBL

2.6. Management

Name	Designation	Division
K. Shamshi Tabrez	Managing Director	Head Office
Abul Kashem Md. Shirin	Deputy Managing Director	Head Office
Md. Sayedul Hasan	Deputy Managing Director	Head Office
Khan Tariqul Islam	Deputy Managing Director	Head Office
Khan Tariqul Islam	Chief Financial Officer	Head Office
Feroze Alam	Executive Vice President	CAMLCO
Shamsul Azam	Executive Vice President	Human Resources Division
Shamsul Azam	Executive Vice President	General Service Division
Mohd. Rafat Ullah Khan	Executive Vice President	Credit Division
Md. Abul Kashem Khan	Executive Vice President	Financial Inclusion Division
Engr. Shamsur Rahman Chowdhury	Executive Vice President	Information Technology Operation Division
Abdul Hadi Gholam Sanjari	Executive Vice President	Credit Administration Division
Mohammad Harun Azad	Senior Vice President	Vigilance Cell
Md. Shamsuddin Yousuf Khaled	Senior Vice President	Internal Control and Compliance Division
Jalal Uddin Ahmed	Senior Vice President	Treasury Division (Front Office)
Masud Hossain	Senior Vice President	Centralized Trade Service (CTS)
Md. Monirul Alam	Senior Vice President	Board Secretariat
Md. Kamruzzaman	Senior Vice President	Retail Banking Division
Md. Kamruzzaman	Senior Vice President	e-Banking Business Division
Mahbub Jan Chowdhury	First Vice President	Corporate Banking Division
Mir Mominul Huq	First Vice President	SME Division

Md. Iftekhar Uddin	First Vice President	Credit Monitoring and Recovery Division
Abdul Monem	Vice President	International Division (Treasury Back Office)
IqbalHossain	Vice President	Alternative Delivery Channel Division
Md. Sharif Al Kashem	Vice President	Cards Operation Division
Md. Moazzem Hossain Khan	Senior Assistant Vice President	Information Technology Development Division
A.B.M. Mahfuzur Rahman	Senior Assistant Vice President	Central Customer Services and Complaint Management Cell
PronabKumar Roy	First Assistant Vice President	Risk Management Division

Table 2: Management of DBBL

2.7. Other Department/Section/Wing

Name	Designation	Division
A.H.M. Zahurul Islam	Executive Vice President	Training Wing
Feroze Alam	Executive Vice President	Office of the CAMLCO
Kazi Riaz Hossain	Assistant Vice President	Call Center

Table 3: Other Department/Section/Wing at DBBL

2.8. Organizational Structure

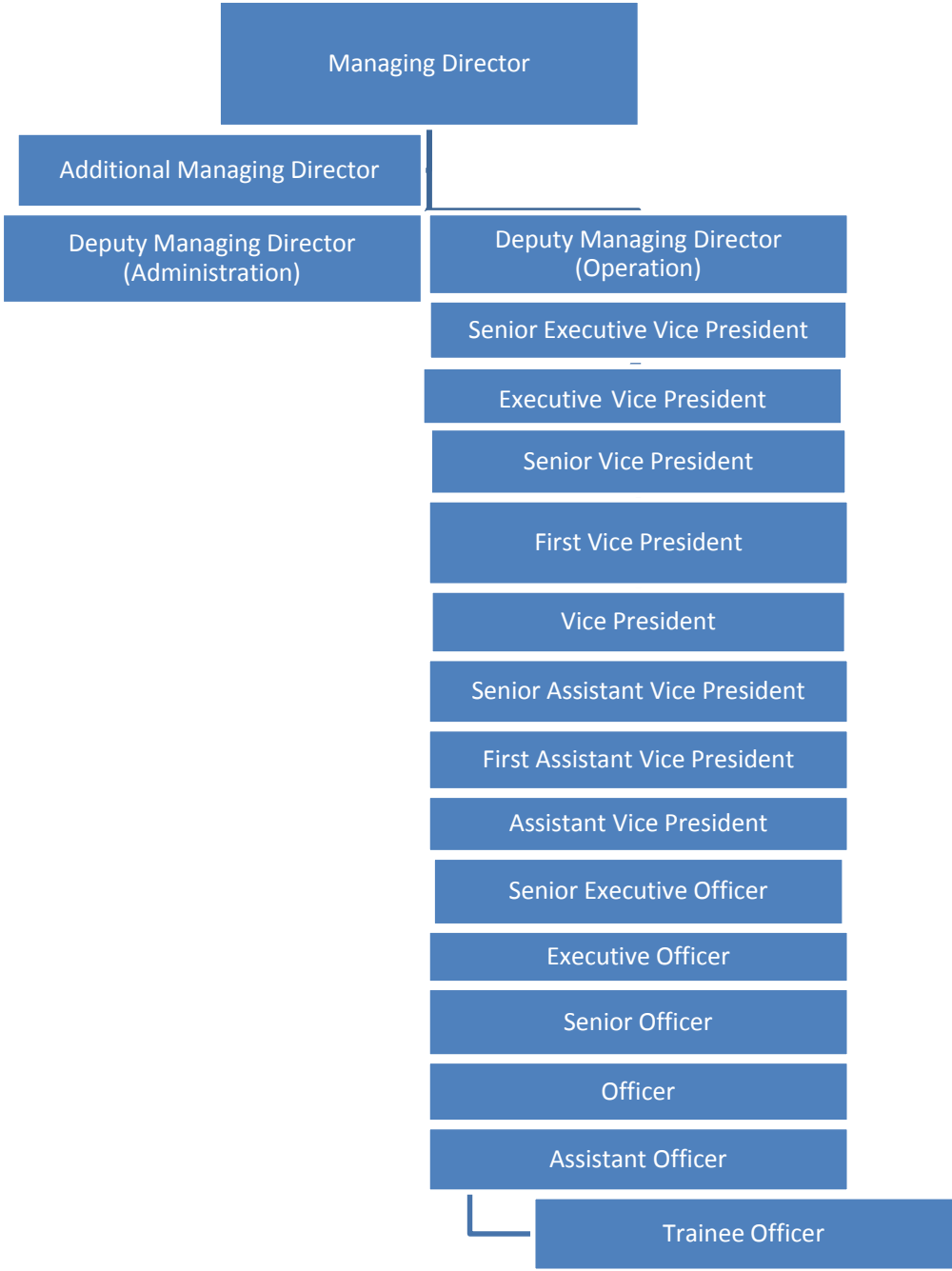


Figure 1: Corporate Hierarchy of DBBL

2.9. Products and Services

- Retail Banking
- Internet Banking
- SMS Banking
- Corporate Banking
- Investment Banking
- Real Time Any Branch Banking
- 24 Hours Banking through ATM
- Online Banking through All Branches
- LC Trade
- Deposits and Term Deposits
- Project Finance
- Consumer Credit
- Agriculture Loan
- Remittance and Collection
- Import and Export Handling and Financing
- SME Banking
- Western Union
- DBBL Debit Cards
 - Instant Debit Card
 - VISA Debit Card
 - MasterCard Debit Card
 - VISA International Debit Card
 - MasterCard International Debit Card
- DBBL Credit Cards
 - VISA Platinum Card (the premium brand)
 - MasterCard Titanium Card (the premium brand)
 - VISA Classic Local Credit Card
 - VISA Gold Local Credit Card
 - VISA Classic International Credit Card
 - VISA Gold International Credit Card
 - MasterCard Classic Local Credit Card
 - MasterCard Gold Local Credit Card
 - MasterCard Classic International Credit Card
 - MasterCard Gold International Credit Card

2.10. Social Cause

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. Dutch-Bangla Bank supports social work extensively and is one of the largest private donors in Bangladesh.

Under the vision of M. Sahabuddin Ahmed, the bank contributes extensively through its foundation, Dutch-Bangla Bank Foundation. This has been one of the biggest priority for the bank since its inception. As a result, the organization has been granted numerous national and international awards for its role in the development of Bangladesh. The Dutch-Bangla Bank Foundation was established under the vision of its founder chairman, M. Sahabuddin Ahmed, in order to help the people of Bangladesh. However, the continuous improvement of the services will certainly place the bank in the best position in one decade.

DBBL recently achieved “The Asian Banker’s Award” for the Strongest Bank Balance Sheet in Bangladesh, 2013 by The Asian Banker, a Singapore based provider of strategic intelligence on the financial services industry. Also, DBBL is awarded as “Best Digital Bank of Bangladesh” by Digital World 2015.

DBBL provides “Dutch-Bangla Bank Foundation Scholarship” for HSC, Graduate and Postgraduate students who are meritorious and not well-off financially. Each student gets monthly Tk. 2000.00 and yearly Tk. 2500.00 for study materials and Tk. 1000.00 for clothing. 90% of the total scholarship is given to students passed from rural educational institutions and 50% of the total scholarship is given to female students.

2.11. About DBBL Bashundhara Branch

Dutch-Bangla Bank Limited Bashundhara Branch is situated at Ka-3/1-C, Bashundhara Road, Jagannathpur, Dhaka-1229. A list of officials with their designation, working area and responsibilities is given below:

Sl. No.	Name of the Officials	Designation	Working Area	Responsibilities
1	Abdul Azim	First Assistant Vice President and Manager	Own room	<ul style="list-style-type: none">• Meeting with customers and resolving any problems or complaints• Ensuring there is a high level customer service• Monitoring sales targets• Reporting to head office• Carry out risk based internal audit of branch• Conduct IT audit as per IT policy of the bank• Preparation of audit report

				<ul style="list-style-type: none"> individually and meet the deadline Taking steps to follow different types of circular of Bangladesh Bank and the compliance of the circulars accordingly
2	Kazi Aminur Rahman	Senior Executive Officer and Deputy Manager	Own desk	<ul style="list-style-type: none"> Ensuring smooth flow of financial and non-financial transactions at the branch level Profit and cost management, controlling cost and budgeting Handle administrative duties and implementing business procedures Perform human resource tasks such as recruiting and assessing staff performance, motivate staff and training employees Assisting the manager Maintaining quality standards Preparing reports Attending meetings Approve branch transactions and documents in accordance with policies on approving authority (payments, withdrawals, fund transfers, cheque encashment, sale and purchase of foreign currencies, acceptance of second endorsed cheques, etc.) Customer acquisition and retention, promote and sustain responsive customer service and manage customer complaints Enforce control over cash in vaults, dormant accounts etc. and conduct random spot checking of the cash-in-vault Ensure proper balancing of all transactions at end of each day and approve all periodic reports of the branch Attend to internal audit and other internal/external regulators and prepare audit reply reports in coordination with the Officer and the Branch Head and ensure that rectification and audit findings are implemented
3	Md. Monjil Hossain	Officer	SME Help Desk, Customer	<ul style="list-style-type: none"> Corporate loan SME loan

			Services and Complaint Management Desk	<ul style="list-style-type: none"> • Foreign exchange • Sending remittance • Pay order signing • Transfer cheque signing • Savings certificates • Mortgage • Refill money to Virtual Card • Providing information, brochure and opening FDR accounts
4	Muhammad Musarraf Hossain	Officer	Women Entrepreneur Help Desk	<ul style="list-style-type: none"> • Personal loan • Receiving remittance • Sending remittance • Keeping Cash Debit Vouchers • Western Union Money Transfer • Authorizing and issuing Balance Confirmation Certificates
5	Sanjoy Kumar Paul	Officer	Front Desk	<ul style="list-style-type: none"> • General banking • Authorizing and posting different parts of general banking • Making phone calls to verify transfer cheques
6	A.Z.M. Shahinul Karim	Officer	Customer Service Desk	<ul style="list-style-type: none"> • Providing statement of transactions in an account • Card issuing • Changing damaged cards for new ones • Return cards blocked in ATMs • Checking whether the card is active or not • Keeping records of issued cards • Issuing new PIN numbers replacing lost ones • Providing information, brochure and opening DPS accounts • Verifying, posting and authorizing listed clearing cheques of Jamuna Group • Maintaining salary accounts of PLATOON's employees
7	Sharmin Akter	Cash Officer Grade-I	Front Desk	<ul style="list-style-type: none"> • General banking
8	Loknath Basak	Cash Officer Grade-II	Cash Desk	<ul style="list-style-type: none"> • Authorizing and posting cash ins and cash outs • Making phone calls to verify clearing cheques

9	Md. Altamas	Cash Officer Grade-II	Counter-01	<ul style="list-style-type: none"> Cash receipt and payment
10	Rabin Ahmmed	Cash Officer Grade-II	Counter-02	<ul style="list-style-type: none"> Cash payment
11	Rezaul Karim	Junior Cash Officer	Counter-03	<ul style="list-style-type: none"> Cash receipt
12	Hasibul Hasan	Cash Officer Grade-II	Counter-03	<ul style="list-style-type: none"> Cash receipt
13	Ms. Shahinur	Trainee Cash Officer	Counter-04	<ul style="list-style-type: none"> Mobile banking cash receipt and payment DESCO electricity bill receipt
14	Md. Kuddus Ali Parvez	Junior Cash Officer	Counter-05	<ul style="list-style-type: none"> Clearing Cheque Receipt
15	Asif Rahman	Cash Officer Grade-II	Dutch-Bangla Bank Fast Track, Kuril, Dhaka	<ul style="list-style-type: none"> Fast Track Operations
16	Md. Nazmul Haque	Assistant Relationship Officer	All over the branch except cash and credit	<ul style="list-style-type: none"> General banking Marketing
17	Md. Kamrul Hasan	Assistant Relationship Officer	All over the branch except cash and credit	<ul style="list-style-type: none"> General banking Marketing
18	Imran Hossain	Assistant Relationship Officer	All over the branch except cash and credit	<ul style="list-style-type: none"> General banking Marketing
19	Md. Rakibul Islam	Assistant Relationship Officer	All over the branch except cash and credit	<ul style="list-style-type: none"> General banking Marketing
20	Md. Obaidul Islam	Assistant Relationship Officer	All over the branch except cash and credit	<ul style="list-style-type: none"> General banking Marketing
21	Md. Sarower Hossain	Assistant Relationship Officer	All over the branch except cash and credit	<ul style="list-style-type: none"> General banking Marketing
22	Md. Shariful Islam	Assistant Relationship Officer	All over the branch except cash and credit	<ul style="list-style-type: none"> General banking Marketing

Table 4: List of Officials of DBBL Bashundhara Branch

N. B. In case of cash, working areas and responsibilities are changeable time to time.

Sl. No.	Name	Designation	Working Area
1	Md. Alam	Messenger	Inside and outside the branch including head office
2	Md. Rustam	Chief Guard (Elite Force)	Front door
3	Md. Monir	Guard	Inside the branch
4	Md. Malek	Guard	Front door
5	Md. Hafiz	Guard	Cash counter
6	Md. Ruhul Amin	Office Cleaner	Inside the branch

Table 5: List of other Employees at DBBL Bashundhara Branch

3.0. General Banking Procedures of DBBL

Definition of General Banking (GB)

General Banking Department is considered as the direct customer service center. It is the starting point of all banking operations. It opens new accounts, remits funds, honor cheques, takes deposits, issues pay orders, etc.

All activities in a bank except foreign trade, credit, and cash done in front desk including every tasks from account opening to account closing are General Banking. It includes account opening, sending thanks letters to customers, cheque book requisition and giving, card issuing, changing damaged cards for new ones, returning blocked cards in ATMs, checking whether the card is active or not, issuing new PIN numbers for cards replacing lost ones, mobile banking account opening, providing information, brochure and opening Deposit Plus Scheme (DPS) and Fixed Deposit Receipt (FDR) accounts, fund transfer, preparing, signing, delivering and keeping records of pay orders, setting up and changing (increasing/decreasing) Transaction Profile (TP), account balance checking on request of account holder only, linking customer mobile numbers with account numbers (SMS alert), changing customer profile (signature, photo, mobile number and nominee information) if necessary, transfer cheque receipt and signing, making phone calls to verify transfer cheques, providing statement of transactions in an account, authorizing and issuing Balance Confirmation Certificates, checking whether the account is active or not, receiving and sending remittances, Western Union Money Transfer, keeping cash debit vouchers, sealing and maintaining cheque books, keeping and supplying deposit slips of educational institutions, account closing, and authorizing and posting all general banking tasks.

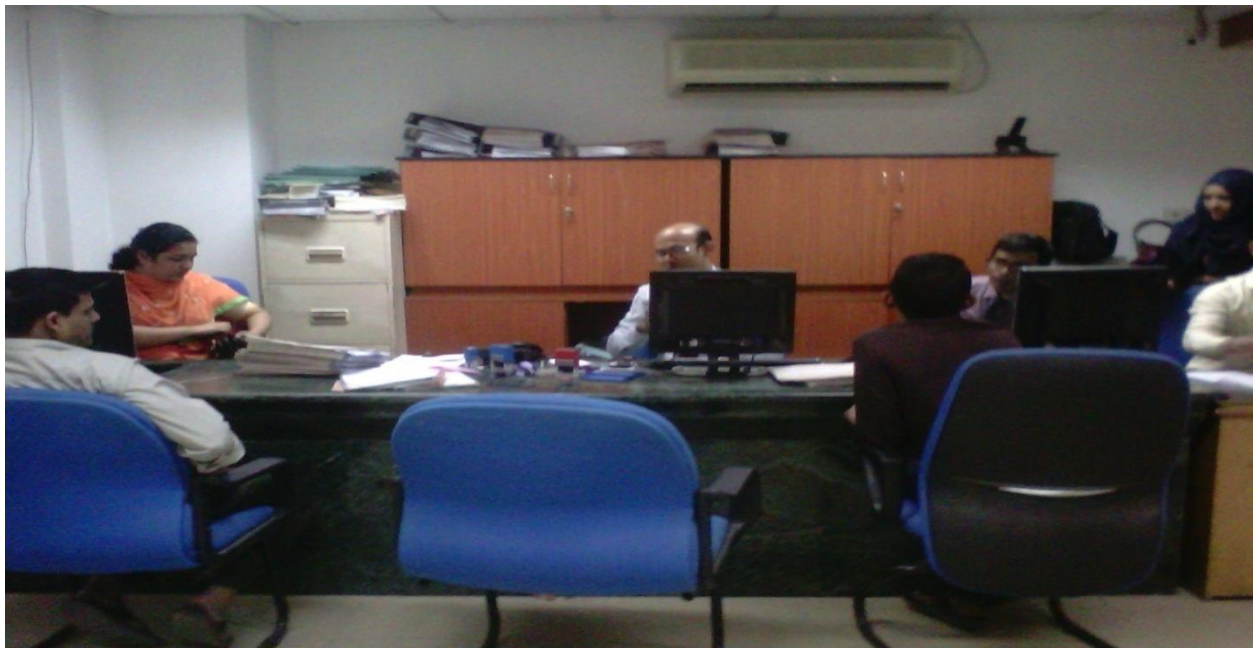


Figure 2: Front Desk, DBBL Bashundhara Branch



Figure 3: Customer Service Desk, DBBL Bashundhara Branch

3.0.1. Account Opening

To open an account customers have to fill up forms for different accounts. Account opening forms are of two types – individual account and non-individual account. Individual accounts can be opened jointly. Non-individual account is for organizations. To open joint individual accounts application to the manager is needed. While opening any type of account Tk. 500.00 must be deposited. It will remain always in the account as balance. To take cheque book Tk. 100.00 must be deposited. Requirements for opening an account are two copies of passport size photo of account holder, one copy of passport size photo of nominee, photocopy of National ID card/Passport/Driving License of both account holder and nominee, photocopy of

Electricity/Water/Gas bill. Accounts cannot be opened with Birth Registration Certificate. But it can be opened with Job ID cards/SSC or HSC registration cards/certificates with photo. In the account opening form customers need to fill up account title, introducer information, nominee information, specimen signature and personal information and bank fills up transaction profile, KYC (know your customer) profile form, authorized signature, account number and customer ID number. Introducer and nominee can be same person. Account opening forms are kept in serial according to account numbers. Documents are stapled with account opening form. There are code numbers for each type of accounts. Savings account 101 and 151, Salary account 103, Current account 110 and STD account 120. Interest is given for savings account and interest is not given for current account. The maintenance charge of savings account is Tk. 115.00 and if more than Tk. 20000.00 is in the account then maintenance charge is Tk. 345.00. An account of a branch cannot be transferred to another branch. If a customer has an account in one branch he/she can deposit or withdraw cash and cheque in another branch.

3.0.2. Sending Thanks Letters to Customers

Bank sends thanks letters to the account holders after opening an account by courier service. Thanks letters are generated from 'DBBL Report Portal'. Sending each thanks letter costs Tk. 10.00.

3.0.3. Cheque Book Requisition and Giving

To take cheque books customer has to write down his/her name, account number and signature in the register book. After receiving a cheque book and finishing it customers can make further requisition filling up sealed Cheque Request Slip remaining in the cheque book. From the cheque requisition register book posting is given into the system called 'Cheque Book Maintenance'. At the time of delivering cheque book it can be traced that when the requisition was made with account number. After delivering the cheque book it is posted in the system called 'Cheque Book Summary'. Cheque books are delivered after four working days. Cheque books are of 20 pages. Two cheque books can be taken if necessary.

3.0.4. Card Issuing

To take card customer fills up Cardholder's Request Form. This form is signed and kept for further processing. Issuing of cards is posted into the system called 'Instant Customer Registration' and all data regarding issued card is kept in 'Webstar Cardman Card Issuance Software' as well as MS-Excel file. Before issuing card it is activated by 'Webstar Cardman Card Issuance Software'. While issuing a new card Acceptance of Obtaining Card Form is filled up by customer. In the register book card numbers are already remaining and customer account number, name and signature is taken. New card will be activated in the next night. Charge is Tk. 460.00 to issue new card.



Figure 4: Cards Provided by DBBL

3.0.5. Changing Damaged Cards for New Ones

For changing a damaged card customer fills up Cardholder’s Request Form. Then customer signature in the form is verified with the signature saved in the system. Replacement of cards is posted and the system generates new CHN (Card Holder Number). The old card is destroyed and new card with new PIN is delivered to customer keeping a record and customer signature in register book. If any card is lost with account number other information regarding the card can be seen in the system and the card is closed.

3.0.6. Returning Blocked Cards in ATMs

Cards are blocked in ATMs due to inputting wrong PIN 3 times. Inputting wrong PIN first time does not provide money. If any card is blocked in ATM it is forwarded to the branch from where it was issued and it can be traced with account number and blocking date.

3.0.7. Checking whether the Card is Active or Not

From ‘Webstar Cardman Card Issuance Software’ it can be seen that whether the card is active or not searching with account number.

3.0.8. Issuing New PIN Numbers for Cards Replacing Lost Ones

Each card has a CHN (Card Holder Number) and a PIN (Personal Identification Number). Customer has to remember the PIN, not to say it anyone and use it in ATM to withdraw money. If he/she forget or lose the PIN then he/she can take new PIN or card. Reissuing PIN needs 10 to 12 days. To take new PIN a form has to be filled up called Cardholder's Request Form. Charge is Tk. 230.00 to issue new PIN.

3.0.9. Mobile Banking Account Opening

Mobile banking accounts are to be opened with any account. Those who did not open mobile banking account with their any other account if they want to open it they should go DBBL Fast Track/Agent/Branch. For this customers need to submit a copy of passport size photo and photocopy of National ID card/Passport/Driving License. Mobile account number is generated by adding a digit at the last of customer's mobile number. At the time of opening mobile account customer needs to provide a 4 digit PIN code which is taken as his/her password.

3.0.10. Providing Information, Brochure and Opening Deposit Plus Scheme (DPS) and Fixed Deposit Receipt (FDR) Accounts

Deposit Plus Scheme is a monthly savings scheme. To open DPS account customers need to fill up DBBL Deposit Plus Scheme Application Form. DPS account is to be opened between the 1st to 10th days of every month. Requirements are passport size photo and photocopy of National ID card of account holder and nominee. Customer information is posted to the system called 'Deposit Account Booking'. Amount to be deposited is posted in the system called 'Term Deposit Payout Details'. The form is checked and authorized by officer. Information and brochure about DPS and FDR account is available in Customer Service Desk.

Rate of Interest on Deposit

	Present Prescribed Rate	Proposed Prescribed Rate
1. Current Deposit	Nil	Nil
2. Savings Deposit (interest will be calculated on monthly minimum balance)		
(a) Savings General Power Account-Stall Power Account (Salary)		
i) Below Tk. 5.00 lac	3.50%	3.00%
ii) Tk. 5.00 lac to below Tk. 15.00 lac	4.00%	3.50%
iii) Tk. 15.00 lac and above	4.50%	4.00%
(b) Savings Interest Free	Nil	Nil
(c) Savings-Silver (Minimum Balance Tk. 5.00 Crore and above)	9.00%	6.00%
(d) Savings-Gold (Minimum Balance Tk. 10.00 Crore and above)	10.00%	6.50%

(e) Savings-Platinum (Minimum Balance Tk. 15.00 Crore and above)	11.00%	7.00%
3. Special Notice Deposit	4.00%	4.50%

Table 6: Rate of Interest on Deposit

FDR Interest Rate

	Present Prescribed Rate	Proposed Prescribed Rate
1 Month (MTD)	5.00%	3.00%
3 Months	7.00%	6.00%
6 Months	7.00%	6.00%
12 Months and Above	7.00%	6.00%

Table 7: FDR Interest Rate

3.0.11. Fund Transfer

The customer can transfer funds from one of his/her accounts to another of his/her accounts within the bank. The customer can also transfer funds from one of his/her accounts to another customer's account within the bank. Pay order also can be sent for transferring fund to any organization.

3.0.12. Preparing, Signing, Delivering and Keeping Records of Pay Orders

Pay order can be made by cash and cheque. To make pay order customer fills up Pay Order Form and deposits the amount through cash or cheque on self. Pay order is signed by Deputy Manager and Officer. Then pay order is issued to customer. Per pay order is charged Tk. 58.00.

3.0.13. Setting Up and Changing (Increasing/Decreasing) Transaction Profile (TP)

Transaction profile is the limit of monthly cash deposits and withdrawals of an account holder. In the TP form bank mentions the account holder's potential number of transactions (monthly), maximum transaction amount (each transaction), total amount (monthly), deposit by instruments, deposit of foreign remittance, cash withdrawal, transfer by instruments, foreign remittance withdrawal and sources of transacted fund. For example, if a customer's TP is monthly Tk. 200000.00 he/she can deposit and withdraw Tk. 200000.00. But if he/she saves money and want to withdraw Tk. 1000000.00 at a time a declaration letter is needed. TP is not a matter if money comes through remittance. TP is sated 3-4 times of salary and 2-3 times of income. TP can be changed by filling up TP update form. If the transaction amount exceed Tk. 500000.00 customer has to submit photocopy of trade license in case of business. In case of service he/she has to submit photocopy of TIN (Tax Payer's Identification Number) Certificate.

3.0.14. Account Balance Checking on Request of Account Holder Only

Account balance cannot be said to any person other than account holder. All information about the account holder can be seen using the account number by the system called 'Customer Account Balance Query'. Account balance can be seen by 'DBBL Report Portal' using 'Oracle FLEXCUBE UBS Universal Banking Software'. Statement is viewed while entering account number.

3.0.15. Linking Customer Mobile Numbers with Account Numbers (SMS Alert)

Customer mobile numbers are linked with account numbers at the time of account opening referring mobile number given on account opening form. If any mobile number is not linked to account number and customer complains that he/she does not get SMS when cash is deposited or withdrawn then by his/her account number it is seen that is there any record. If not he/she has to write down his/her name, account number and mobile number in register book and it is linked. SMS alert linkage is done through 'Internet Banking Portal-Mozilla Firefox'.

3.0.16. Changing Customer Profile (Signature, Photo, Mobile Number and Nominee Information) if Necessary

If necessary customers can change their signature, photo and nominee information by filling up forms - signature and photo change form, nominee change form, mobile number change form, address change form and name change form. If signature, photo and nominee information is changed input is given to the system. In case of changing nominee information it is required to apply on plain paper, one copy photo of nominee and photocopy of his/her National ID card. Mobile number changing is done through 'Internet Banking Portal-Mozilla Firefox'.

3.0.17. Transfer Cheque Receipt and Signing (DBBL to DBBL Cheques)

If any person has account in DBBL and he/she gives a cheque to other person in his/her DBBL account then it is called transfer cheque. Transfer cheque can also be on self. Transfer cheques are received in the front desk by officer and then forwarded to deputy manager for passing and authorizing.

3.0.18. Making Phone Calls to Verify Transfer Cheques

If the transfer cheque on self is sent to bank through any other person except account holder then a phone call is made by officer to the account holder to verify the amount. Also, when someone gives cheque to another person and the owner of cheque is absent then a phone call is made.

3.0.19. Providing Statements of Transactions in an Account

Customers can get statements from Customer Service Desk filling up Bank Statement Form. They have to mention in the form the dates between which they want statement. Statement is also required when customer wants to know how much is deposited in a date to his/her account as it cannot be known from balance checking. Statements are copied in notepad from 'Account Statement Portal' and then printed.

3.0.20. Authorizing and Issuing Balance Confirmation Certificates

The company has to submit an application for Balance Confirmation Certificate. Then this certificate is printed and provided to the company signed by Senior Executive Officer and Deputy Manager stating that the company has been maintaining an account with branch, the transaction of the account is satisfactory and account credit balance is mentioned.

3.0.21. Checking whether the Account is Active or Not

Whether the account is active or not is checked through 'Oracle FLEXCUBE UBS Universal Banking Software' entering the account number.

3.0.22. Receiving and Sending Remittances

To receive remittance customer (receiver) has to fill up a form called Payment against PIN X-press Money Transfer. Then the filled form is checked and verified with National ID card. Then 'Google National Exchange Company S.R.L.' is opened and a page is printed. The amount is written down in cash debit voucher. At last, customer is sent to cash counter with all documents for withdrawing remittance. To send remittance customer (sender) has to fill up a form. Then 'Google Prabhu Money Transfer' is opened and branch name and PIN code are entered in it. Then payment voucher (customer copy) is printed. The amount is written down in cash debit voucher. Customer's photocopy of National ID card and customer's signature is required. The printed customer copy is given to customer and submitted documents are signed by officer and deputy manager.

3.0.23. Western Union Money Transfer

A form called To Send/Receive Money, Western Union is filled up by customer. After some inputs a page is printed. The amount is written down in cash debit voucher. Customer signature in the documents is required. Carbon copy of the form is given to the customer. At last, customer is sent to cash counter for depositing/withdrawing money after checking all documents by officer.

3.0.24. Sealing and Maintaining Cheque Books

Cheque books are sealed and maintained carefully. If cheque book is not collected within 3 months from the date of issue it will be destroyed. If customer loses cheque book he/she has to make a General Diary (GD).

3.0.25. Keeping and Supplying Deposit Slips of Ebenezer International School (EIS), Bashundhara, Dhaka and International School Dhaka (ISD), Bashundhara R/A

Deposit slips of Ebenezer International School and International School Dhaka (Bashundhara sections) are kept in front desk with the opportunity to pay fees in cash section.

3.0.26. Keeping Various Types of Forms and Using those in Different Purposes

Various types of forms are kept and used in different purposes in the front desk. They are-

- Account Opening Form (Individual Account)
- Account Opening Form (Non-individual)
- DBBL Deposit Plus Scheme (DPS) Application Form
- Signature and photo change form
- Nominee change form
- Mobile number change form
- Address change form
- Name change form
- CIF form
- Fund transfer form
- Credit Card's fund transfer form
- Cheque book authorization letter form
- TP Update form
- Account + DPS close form
- Mobile Banking account linkage form
- Card close form
- Bank Statement form
- SMS alert + Internet Banking form
- Acceptance of obtaining card form
- Internet Banking reset password form
- Non-dispense form
- Cardholder's request form
- Declaration Letter form
- Stop cheque form
- Cheque Return Memo form

- US-Bangla deposit form
- Credit Card's limit change, replacement, reissue of PIN, cancellation form

3.0.27. Keeping Envelopes for Statements and Cards

Envelopes with Dutch-Bangla Bank Limited name, address and logo is kept and supplied to customers for statements and cards.

3.0.28. Maintaining Salary Accounts of PLATOON's and G4S's Employees

DBBL opens and maintains salary accounts of PLATOON and G4S employees. Salary accounts are given to organizations after opening.

3.0.29. Verifying, Posting and Authorizing Listed Clearing Cheques of Jamuna Group

Jamuna Group of Industries often has more than 100 pieces of clearing cheques (cheques from other banks given to Jamuna Group). So, it does not give vouchers and sends list of clearing cheques to DBBL mentioning details of daily cheque deposit (name of party, cheque number, cheque date, name of bank, name of branch and cheque amount (Tk.)). Phone calls are made to verify and pass these cheques. Then these are posted and authorized.

3.0.30. Refill Money to Virtual Card

Students pursuing higher education and/or scholarships abroad are often required to pay the fees and charges online using a credit card. Students are also required to take various examinations such as IELTS, TOEFL, GMAT, GRE – all of which require them to register online for paying fees and charges with a credit card. Most students and their guardians however are not eligible to have a credit card from a bank and thus do not have one. To help them, DBBL introduced Virtual Card for the first time in Bangladesh in 2011. This is not a plastic card – it is a piece of paper inside a closed envelope which carries valid card number, expiry date and CVV/CVC which can be used for some specific internet merchants related to educational/certifications authorities. The virtual card is distributed from DBBL branches and the value is fixed as per the requirement of the students. To take this product customer has to come any branch of DBBL with required documents and equivalent amount of Taka for US\$.

3.0.31. Activating Dormant Accounts

When a customer does not deposit any amount after opening account and his closing balance is Tk. 0.00 or if his/her balance is finished because of deducting charges and he/she did not make any deposit for many years that is called dormant account. To activate this account he/she has to apply for activating account, deposit Tk. 1000.00 and submit documents which were required for account opening.

3.0.32. Procedures in ATM (Automated Teller Machine), POS (Point of Sales) and Fast Track

The DBBL ATM network has direct interface with the Bangladesh Bank and 23 commercial banks of the country. Thus DBBL ATMs accept DBBL's Nexus card, Bangladesh Bank's Proprietary Debit Card, any MasterCard Debit, Credit, Maestro and Cirrus card, any Visa Debit, Credit, Electron and Plus card, Diners, UnionPay and all proprietary cards issued by partner banks.

POS is a convenient and popular means of paying bills and services. DBBL is the first to start EMV acquisition of MasterCard and Visa at POS terminals in Bangladesh. DBBL POS terminals accept DBBL's Nexus card, any MasterCard Debit, Credit, Maestro and Cirrus card and any Visa Debit, Credit, Electron and Plus card.

A Fast Track is equipped with 6-12 ATMs. It has deposit machines where customers can deposit cash, cheque, refund warrant, dividend warrant etc. fast Track is equipped to offer personalized customer service including requisition for cheque book and take delivery of their debit/credit cards. The officials present at the fast tracks also offer assistance in opening an account with DBBL.

3.0.33. Account Closing

Account can be closed by filling up form. DPS account can be closed any time but it affects in providing interest. Customer him/herself cannot close salary account and withdraw the whole amount without forwarding of his/her organization. It charges Tk. 15.00.

3.0.34. Marketing

This segment is done by Assistant Relationship Officers. It includes achieving targets to increase delivery of products and services, various types of account opening, card issuing, mobile banking and DPS and FDR account opening.

3.0.35. Authorizing and Posting All General Banking Tasks

Officer at front desk posts and authorizes account opening, card issuing and changing, mobile banking account opening, fund transfer, pay order, setting up and changing transaction profile, linking SMS alert, changing customer profile, transfer cheque receipt, etc.

3.1. Cash Handling Procedures of DBBL

Definition of Cash Handling

Cash department is an important department of any bank. Cash amount is the main source of all banking activities. So, everyday bank has to remain certain amount in cash in accordance with the rules and regulations of Bangladesh Bank. Cash section is a very sensitive organ of the branch and handled with extra care.

All activities done in cash section including cash receipt and payment, buying and selling prize bonds, selling lottery tickets and savings certificates, mobile banking receipt and payment, receiving tuition fees and admission fees of universities through mobile banking using a code number, receiving fees of educational institutions, keeping and supplying university admission forms, bill receipt (electricity, water and gas), clearing cheque receipt, making phone calls to verify clearing cheques, cash receipt for pay orders, Fixed Deposit Receipt (FDR) account opening cash or cheque receipt, FDR account principal and interest amount receipt, sending and receiving remittance, sorting and stitching slips and bundling up money and authorizing and posting all these tasks are cash handling.



Figure 5: Cash Counters of DBBL Bashundhara Branch



Figure 6: Employees Working in Cash Counter at DBBL Bashundhara Branch

3.1.1. Cash Receipt and Payment

Cash is received in different purposes such as cash deposit, account opening, deposit amount in DPS account, principal and interest amount of FDR account, fund transfer, pay order, sending remittance, receiving fees and bills etc. cash is paid in different purposes like cash withdrawal, receiving remittance, salary etc. customer comes to cash receipt and payment counter and deposit slip and money is taken from him/her. Money is counted. Account number is entered to the system. Account description (customer name) is seen in the system. Customer name written in the deposit slip and in the system must match. Transaction amount is inputted and saved. Deposit slip is signed and sealed as 'Cash Received' or 'Cash Paid'. Bank copy of deposit slip is kept and customer copy is given to customer. Cash receipt and payment is done in counter-01. To meet the necessity of increasing customers there is one more counter for cash payment at counter-02 and for cash receipt at counter-03.

3.1.2. Buying and Selling Prize Bonds

Prize bond is issued by Government of Bangladesh and bought and sold through DBBL as per Bangladesh Bank order.

3.1.3. Selling Lottery Tickets and Savings Certificates

Lottery tickets of different bodies are sold as per Bangladesh Bank order. Savings certificate is a government product. It is issued by government. Government sells it through banks. DBBL sells different savings certificates as per Bangladesh Bank order.

3.1.4. Mobile Banking Receipt and Payment

DBBL mobile banking account holders can deposit and withdraw money in Mobile Banking Receipt and Payment counter. In case of mobile banking receipt deposit slip and money is taken from customer. Money is counted. Amount is written on deposit slip with red ink pen. Account number is entered to the system called 'Cash In'. Transaction amount is inputted and confirmed to the system. Deposit slip is signed and sealed as 'Cash Received'. Bank copy of deposit slip is kept and customer copy is given to customer. In case of mobile banking payment DBBL Mobile Banking Payment Slip is filled up by customer and he/she has to sign two times behind the deposit slip. While withdrawing money from mobile banking customer provides a PIN code in his own mobile. Account number is entered to the system called 'Cash Out'. Account description (customer name) is seen in the system. Customer name written in the payment slip and in the system must match. Transaction amount is inputted and confirmed to the system. A curved line is drawn and amount is written on the deposit slip with red ink pen. Customer is given the amount in cash he/she wanted to withdraw. Mobile banking account is generated with adding an extra digit after customer mobile number. Tk. 10.00 is deducted for depositing and withdrawing money in mobile banking.

3.1.5. Receiving Tuition Fees and Admission Fees of Sher-E-Bangla Agricultural University, Sher-E-Bangla Nagar, Dhaka through Mobile Banking using a Code Number

This is a new service of DBBL. It needs a code number (888).

3.1.6. Receiving Fees of Ebenezer International School (EIS), Bashundhara, Dhaka and International School Dhaka (ISD), Bashundhara R/A

Fees of Ebenezer International School and International School Dhaka (Bashundhara sections) are received in cash receipt counter.

3.1.7. Keeping and Supplying North South University Admission Forms

North South University admission forms are available in cash receipt and payment counter at the beginning of semesters when NSU intakes.

3.1.8. Receiving Tuition Fees and Admission Fees of North South University

NSU tuition fees and admission fees are received in the same way as cash receipt. But in Narration box student name and ID is typed so that in time of posting it can be recognized that it is NSU tuition fee. Normally, 'Cash Deposit' is typed in Narration box.

3.1.9. Bill Receipt (Only DESCO Bill)

DBBL takes only Dhaka Electric Supply Company Limited (DESCO) bill and does not take water and gas bills. Bill and money is taken from customer. A customer may have more than one bill. Each bill has an LT number and bills are sorted according to LT number. Tick mark is given with red ink pen to total bill amount of each bill. All bill amounts are added by a calculator. Money is counted. Customer is asked how much his total bill is. Total amount is written on the bill with red ink pen. Stamps are attached to customer copies. 'Cash Received' seal is given to the bills. Signature with red ink pen is given on the stamps. Customer copies are torn to separate from bank copies and stapled together and given to customer. Bank copies are stapled together and kept. Records are kept in system. Signature is given on 'Cash Received' seal. Tk. 10.00 revenue stamp is attached when bill amount is above Tk. 400.00.

3.1.10. Clearing Cheque Receipt (Other Banks to DBBL Cheques)

Cheque which is sent to DBBL issued by other banks is called clearing cheque. Customer comes with a clearing cheque. Behind the clearing cheque account number and mobile number has to be written by customer. Account Branch and Account Number is typed in 'Cash Deposit Branch Date.....'. In Account Description box customer name is seen in the system. In Narrative box 'Cash Deposit' is typed. The cheque is sealed and signed and stapled with bank copy of deposit slip and kept. Transaction amount is inputted in the system. Clearing cheques are bounced if signature on cheque does not match signature in system. Clearing cheque is cashed on the next day after 8:00 PM.

3.1.11. Cheque Scanning

Scanned copies of clearing cheques are kept for sending clearing house in Bangladesh Bank. After verification by Bangladesh Bank customers get money in their accounts. A scanner is attached with PC and clearing cheques are scanned by giving command.

3.1.12. Making Phone Calls to Verify Clearing Cheques

Phone calls are made by Cash Officer to verify clearing cheques.

3.1.13. Cash Receipt for Pay Orders

Pay order is received in cash receipt counter. To whom and for what amount the pay order is issued are inputted into the system.

3.1.14. FDR Account Opening Cash or Cheque, Principal and Interest Amount Receipt

Transactions regarding FDR are also done here.

3.1.15. Receiving and Sending Remittances

While receiving remittance customer withdraws money and while sending remittance customer may deposit money. If he has enough money in his account he/she can send it to the receiver as remittance.

3.1.16. Sorting and Stitching Slips and Bundling Up Money

Each type of deposit slips are sorted and stitched together based on date. Money is bundled up based on types of notes (1000, 500, 100 etc.) and in each bundle there should be 100 pieces of notes.

3.1.17. Authorizing and Posting All Cash Handling Tasks

Cash officer at desk posts and authorizes cash receipt and payment, mobile banking receipt and payment, bill receipt, clearing cheque receipt, pay order, FDR, receiving and sending remittances etc.

3.2. Credit Management Procedures of DBBL

Definition of Credit

Credit is a contractual agreement in which a borrower receives something of value now and agrees to repay the lender at some date in the future, generally with interest.

The amount of money available to be borrowed by an individual or a company is referred to as credit because it must be paid back to the lender at some point in the future. For example, when someone makes a purchase at his/her local mall with his/her VISA card it is considered a form of credit because he/she is buying goods with the understanding that he/she will need to pay for them later.

Definition of Credit Management

Generally, credit management is the process of controlling and collecting payments from customers. This is the function within a bank or company to control credit policies that will improve revenues and reduce financial risks.

Comprehensively, credit management is a strategy employed by manufacturers and retailers to promote good credit among the creditworthy and deny it to delinquent borrowers. This will both increase sales and decrease bad debts, thus improving a company's cash flow. Credit management is an important component in the overall profitability of many firms. It is also known as 'Credit Control'.

3.2.1. In the Branch Procedures – Providing Loans

In DBBL credit management proceeds in two parts-

1. Credit Administration
2. Credit Recovery and Risk Management

These are executed in DBBL Head Office. Branches only provide loans to customers and conduct documentation according to instructions given by Credit and Corporate Division in order to provide loans to potential customers. DBBL mainly offers-

1. Personal Loan
2. Corporate and SME Loan

3.2.1.1. Personal Loan

Personal loan is also called Retail Loan (Personal/Auto/Home).

Features:

Purpose:

- To purchase various consumer durables
- To meet medical, education, marriage, travelling, festival etc. expenses
- To decorate or renovate own house
- To purchase low cost car
- Financing to professionals for purchasing small scale equipment, tools, small machineries, office decoration items etc.

Borrower's Eligibility:

- **Age:** Minimum 22 years and maximum 65 years or retirement age at the end of loan tenors.
- **Service Length:** Permanent employee. Minimum one (01) year of experience and at least six (06) months employment with the present employer (permanent status only)
- **Minimum Monthly Income:** for Retail Loan (Personal) BDT 20,000.00 and for Retail Loan (Auto/Home) BDT 30,000.00 credited to DBBL account

Matters to Verify while Issuing Personal Loan:

- Borrower has to have an account in DBBL
- His/her salary range should be minimum BDT 20,000.00
- His/her job status should be permanent
- Type of the organization of his/her employment

Repayment of Personal Loan:

Period: Minimum 12 months (1 year) and maximum 60 months (5 years)

Interest Rate: Interest rate varies on company/institute of employment of borrower.

Necessary Documents for Personal/Auto/Home Loan:

- Voter ID
- Bill copy of T&T/mobile phone/electricity to verify current address
- Photo 1 copy

- Office ID
- TIN certificate (if loan amount above Tk. 3 Lac)
- Bank statement of last 06 months
- Salary certificate (as per DBBL's format)
- Additional references, 2 persons (Relative but not living with applicant)
- 2 (two) guarantors – Spouse and Office Colleague with Voter ID and photo 1 copy
- 3 UDC (Undated cheque)
- Sanction letter and loan statement (if any existing loan)
- Quotation

Having an account with DBBL is mandatory for borrowing from DBBL because account number is used in processing. Repayment of loan is done through installment which is fixed always. For example, Mr. 'X' borrowed Tk. 400,000.00 and monthly installment is Tk. 10,000.00. If he repays in 60 months he has to pay Tk. $(60 * 10,000) =$ Tk. 600,000.00 to DBBL. Personal loan is issued against borrower's salary. Loan will be 8 times of his/her salary. Guarantee from two persons is needed – spouse and office colleague. Loan is issued within 15 days. There is an application form for Personal Loan.

Procedures of issuing Personal Loan are executed in Women Entrepreneur Help Desk at DBBL Bashundhara Branch. Also, procedures of Local and International Credit Cards are done here.



Figure 7: Women Entrepreneur Help Desk, DBBL Bashundhara Branch

3.2.1.2. Corporate and SME Loan

Matters to Verify while Issuing Corporate/SME Loan:

- Borrower must be a business person
- Site visit including physical visit to the business organization
- Evaluating all managerial, financial and technological matters
- Taking CIB of borrower

Repayment of Corporate/SME Loan:

Period: Minimum 12 months and maximum 60 months.

Interest Rate: Repayment of Corporate and SME Loan should be made at the time to time existing rate of the bank.

Having an account with DBBL is mandatory for taking Corporate/SME Loan from DBBL because account number is used in processing. Repayment of Corporate/SME Loan is done through fixed installment. Loan is issued within 15 days. Applying for Corporate Loan is conducted with company's documents. There is no application form for it. SME Loan requires organization's/company's documents to apply.

Procedures of issuing Corporate and SME Loan are executed in SME Help Desk at DBBL Bashundhara Branch. Also, procedures of LC, foreign exchange, savings certificates and Mortgage are done here.



Figure 8: SME Help Desk and Customer Services and Complaint Management Desk

Revised rates of interest on lending (other than Consumer/Retail/SME)

Particulars	Mid Rate	Interest Band
Export cash credit (Packing credit)	7.00%	Fixed
Agriculture		
a) Loan to primary producers	11.00%	Fixed
b) Agro based industry (Term loan)	11.00%	Fixed
Small and cottage industries (Term loan)	13.50%	12.00% - 15.00%
Other commercial lending		
LTR/STL	13.50%	12.00% - 15.00%
Others		
i) Overdraft/ cash credit	13.50%	12.00% - 15.00%
Bills		
i) LAAB	14.50%	13.00% - 14.00%
PAD	13.50%	12.00% - 15.00%
Industrial term loan (Large and medium)		
a) Export oriented	13.50%	12.00% - 15.00%
b) Other than export oriented	13.50%	12.00% - 15.00%
Working capital for large and medium industries (OD, CC, LTR, LAAB, PAD)		
a) Export oriented	13.50%	12.00% - 15.00%
b) Other than export oriented	13.50%	12.00% - 15.00%
Working capital for small industries	13.50%	12.00% - 15.00%
Loan general		
Housing finance	13.50%	12.00% - 15.00%
Other term loan	13.50%	12.00% - 15.00%
Other special loan	12.00%	12.00% - 15.00%

Table 8: Revised rates of interest on lending (other than Consumer/Retail/SME)

Re-fixation of SME lending rate for new sanction/renewal of existing cash credit facility only

Name of Product	Present Rate	Proposed Rate
DBBL SMART cash credit		
Clear	20.00%	Unchanged
Collateralized with land property	17.00%	16.00%
Collateralized:		
(i) with >= 30% cash security	17.00%	16.00%
(ii) with 100% security	@ TD+3% spread (if DBBL TD)	@ TD 3% spread (if DBBL TD)
	@ 17.00% p.a. considering other cash security/other bank TD	Unchanged
DBBL SMART term loan		
Clear	20.00%	Unchanged
Collateralized with land property	17.00%	16.00%
Collateralized:		
(i) with >= 30% cash security	17.00%	16.00%
(ii) with 100% security	@ TD+3% spread (if DBBL TD)	@ TD 3% spread (if DBBL TD)
	@ 17.00% p.a. considering other cash security/other bank TD	Unchanged
DBBL SMART festival loan		
Clear	20.00%	Unchanged
Collateralized with land property	17.00%	16.00%
Collateralized:		
(i) with >= 30% cash security	17.00%	16.00%
(ii) with 100% security	@ TD+3% spread (if DBBL TD)	@ TD+3% spread (if DBBL TD)
	@ 17.00% p.a. considering other cash security/other bank TD	Unchanged
Cash credit (Hypo) limit under small shop financing scheme	20.00%	Unchanged

DBBL SMART women entrepreneurs financing (cash credit and term loan)		
Clear	10.00%	Unchanged
Collateralized with land property	10.00%	Unchanged
Collateralized:		
(i) with >= 30% cash security	10.00%	Unchanged
(ii) with 100% security	@ TD+2% spread (if DBBL TD)	Unchanged
	@ 10% p.a. considering other cash security/other bank TD	unchanged

Table 9: Re-fixation of SME lending rate for new sanction/renewal of existing cash credit facility only

Revised sanctioning authority of SME loans

Approving Authority	Existing Limit	Proposed Limit
Head of SME Division	Up-to Tk. 1,000,000	Unchanged
Concerned DMD	More than Tk. 1,000,000, Up-to Tk. 5,000,000	Unchanged
Managing Director	None	More than Tk. 5,000,000, Up-to Tk. 7,500,000
The Executive Committee of the Board of Directors	More than Tk. 5,000,000, Up-to Tk. 10,000,000 (SME loans)	More than Tk. 7,500,000, Up-to Tk. 10,000,000 (SME loans)
	More than Tk. 5,000,000, Up-to Tk. 50,000,000 (SME project loans)	More than Tk. 7,500,000, Up-to Tk. 50,000,000 (SME project loans)

Table 10: Revised sanctioning authority of SME loans

3.2.2. Procedures in Head Office

Credit management procedures in head office include-

1. Credit Administration
2. Credit Recovery and Risk Management

3.2.2.1. Credit Administration

By evaluating the creditworthiness of applicants for loans and other types of credit, the credit administration plays a crucial role in increasing revenue and minimizing losses for the bank. Credit administration in DBBL has-

- Well defined credit culture established and supported by an effective loan policy
- Highly effective risk assessment and credit underwriting system by choosing the right personnel to be credit analysts, lenders or loan administrators, knowing how to balance risk and rewards through proper credit, ratio and cash flow analysis, and knowing how to report risk assessment by writing effective credit memoranda
- Highly effective credit committee that considers all pertinent information, allows members to express their opinion "freely", and records minutes that matter
- Utilize credit risk rating to identify risk in the loan portfolio by clearly defining credit grades and applying them to various types of borrowers and utilizing a clear, objective and measurable loan grading system
- Loan documentation procedures that will identify the borrower's legal structure, identify, value and properly classify the collateral, evidence the debt outstanding, attach the bank's security interest in the collateral, and perfect the bank's lien position in the collateral
- Effective loan portfolio management by defining the expectations of loan officers in the management of their loan portfolio, and using loan agreements, covenant compliance reports and other monitoring tools to manage the loan portfolio
- Calculating and maintaining an adequate allowance for loans and lease losses reviewing and documenting the all methodology

Directors, Senior Credit Officers, Senior Loan Officers, Bank Accountants, Branch Managers, Consumer Loan Officers, Loan Review Personnel attend in credit administration.

3.2.2.2. Credit Recovery and Risk Management

Risk management procedures are approved, monitored, and mitigated at various stages of the bank with a combination of board, its committees, management committees, management units and internal control and compliance division as detailed below:

- **Board of Directors:** Board oversees and approves all major risk management policies and parameters taking into account market condition, regulatory requirement and lessons learned in the past. While setting policies and parameters for credit, operational and market risks, a balance is maintained for ensuring smooth banking operations while protecting against down side risk from potential loss or foregone income and to protect interest of shareholders and depositors.
- **Executive Committee of the Board:** Executive committee is responsible to oversee that the management and its committees are operating within approved limits and

authorities and that all major risks are managed and mitigated effectively, and potential and actual losses arising from risks are within the acceptable limits. Executive Committee also approves all credit proposals, administrative proposals and major purchases as recommended by the credit committee, management committee and purchase committee respectively.

- **Audit Committee of the Board:** Audit committee independently monitors all activities of banking operations involving credit risks, operational risks, and market risks through internal control and compliance division of the bank. Risk based audit plan for IC and CD is approved by the committee and its implementation is monitored on a regular basis to ensure that all risk factors are adequately addressed and any deviation is quickly corrected to ensure sustainable operation of banking activities.
- **Management Committees:** Committees like credit committee, asset and liability management committee, purchase committee, management committee comprising of senior executives and heads of divisions ensure compliance with all relevant risk management policies and strategies. On top of these, now there is a high level Risk Management Unit (RMU) overseeing and mitigating all the major existing and potential risks facing the bank in carrying out its business and operational activities.
- **Management Units:** Management units like Credit Risk Management Division, Treasury Division, Credit Administration Division, Credit Monitoring and Recovery Division etc. ensure and monitor risk management system and compliance with all approved limits and procedure at operational level on a daily basis.
- **Internal Control and Compliance Division directly reporting to Audit Committees of the Board:** Internal Control and Compliance Division on a regular basis independently verifies compliance with all approved risk management and internal control policies. Deviations are identified, reported and corrected to mitigate risk on a continuous basis and to ensure that the bank is operating in compliance with all approved and established policies. Internal Control and Compliance Division directly reports to the Audit Committee of the Board.
- **Independent Credit Monitoring and Recovery Division:** An independent and fully dedicated Credit Monitoring and Recovery Division monitors the performance and recovery of loans, identify early signs of delinquencies in portfolio and take corrective measures including legal actions to mitigate risks, improve loan quality and to ensure recovery of loans on time. This division also monitors risk status of loan portfolio and ensures adequate loan loss provision.

4.0. Recommendations

Management can consider the following matters as improvement area:

- Application of machines in ATM Booths should be more effective.
- System software should be stronger.
- The network needs supervision of IT Section to be recovered from slowness.
- Card products and operations should be improved.
- Number of counters in cash should be increased to meet increasing customer needs.
- Seating arrangement for waiting customers should be increased.
- Improve accommodation especially some new air condition can be bought.
- Dutch-Bangla Bank website should be updated.

5.0. Conclusion

Dutch-Bangla Bank Limited is one of the leading private commercial banks in Bangladesh with highly qualified staff, updated equipments and software systems. These things ensure providing high quality services to customers as well as customer satisfaction. It is seen that banking is getting automated day by day. DBBL also focus on automation in its day to day actions to get better results in serving customers. It is a difficult task to find out the drawbacks of DBBL as it is in better position. Although there are some obstacles it faces to sustain the position it can be said with confidence that DBBL can meet sustainable growth if it continues to apply its present skills and competencies.

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16. Dutch-Bangla Bank Limited, Annual Report-2011



Account Opening Form

Individual Account

Date DDMMYYYY

(For Bank use only)

The Manager Dutch-Bangla Bank Limited

A/C No.

Customer ID Number

Branch

Customer IC

Dear Sir,

I/We request you to open an account in your branch. My / Our full particulars are given below :

1. Title of Account i. ii.

2. Type of Account-please Tick (v) Excel Power Power Plus Savings Current SND Fixed FC RFCN NFCN Others

3. Currency-please Tick (v) Taka Dollar Euro GBP Others

4. Operating Instruction-please Tick (v) Individual Joint Any one Others

5. Particulars of accounts of allied or sister concern of the customer (if any):

Table with 5 columns: Sl. No., Account Number(s), Type, Title the account, Relationship. Rows 01, 02.

6. Other Bank Accounts of the Customer (If any)

Table with 3 columns: Name of the Bank(s), Branch(es), Type of Account - please Tick (v). Rows a, b.

7. Introducer's declaration and information:

I hereby declare that I personally know the account holder thoroughly. The particulars given in the account opening form are correct to the best of my knowledge.

Name, Account Number, Signature with date

8. Initial Deposit Currency: Amount:

9. Particulars of FDR/ Term Deposit (if any) Amount: Currency: Period: Rate of Interest: Date of maturity:

Renewal /Redemption instructions Renew Principal & Redeem Interest Renew Principal with Interest Redeem Principal & interest No instructions

Renewal / Redemption payout mode

By cash By Banker's Cheque Transfer to Account

Interest Transfer Account No. Redemption Transfer Account No.

Unless instruction to the contrary is received, the Bank will renew principal plus interest at the interest rate prevailing on maturity date.

Pay in Mode: Cash Transfer from DBBL Account

Cheque No. Drawn on Bank Branch

10. Particulars of Deposit Under Special Scheme

Name of Scheme

Tenure	One time Deposit (If any)	No. of Installments	Installment Type	Installment Amount	Payable on maturity
			<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly		

11. Sources of Fund

12. Cheque Book Request (Charge applicable for each leaf)

Please issue cheque book containing 20 leaves (SB/CD) 50 leaves (CD only) 100 leaves (CD only) Cheque Book (Not required)

13. Details of Nominee(s):

I/we do hereby nominate the following person(s) to receive the entire amount deposited in the above account in the event of my/our death. I/we do hereby reserve the right to cancel or change the nominee(s) at any time. I/we do hereby also declare that the bank will not be held responsible for any transaction done as per instruction given by me/us.

Photograph of Nominee(s) with Signature duly attested by the A/C Holder

Particulars	Nominee - 1	Nominee - 2
Name		
Date of Birth		
Percent of Share		
Father's Name (with prefix*)		
Mother's Name (with prefix*)		
Spouse Name (with prefix*)		
Permanent Address		
Profession		
Relationship with the A/C Holder		
National ID Card Number, if not minor		
Signature of Nominee(s), if not minor		

In the event that the nominee remain(s) a minor at the time of account holder's death following person is authorized to receive / draw the amount of deposits held by the bank on behalf of the minor.

Name	Date of Birth
National ID Card Number	Relationship with the A/c Holder
Address	
Signature of Authorized Person	

*(If any Non-resident is appointed Nominee in such case Foreign Exchange Regulation act shall be applicable for remitting the proceeds outside the country)

*Prefix such as Mr./Mrs./Dr./Haji/Alhaj/Moulavi/Engineer/Barrister/Advocate etc.

14. In case of Account Holder(s) being minor :

As a duly appointed guardian(s) of the account holder, I/we hereby declare that the account holder is a minor. His/Her particulars are given in a separate CIF. The account will be operated under my/our signature(s) as a legal guardian(s) until the account holder becomes a major or I/we declare otherwise.

Name of Account Holder (Minor): Date of birth:

Name of Guardian(s) 1. Relationship with Minor 1.
 2. Relationship with Minor 2.

Note : For Minor and Guardian - "Two Personal Information Forms" are to be filled up and Guardian must sign both the forms

15. Declaration and Signature of account Holder(s):

I/We hereby confirm that I/we have read and understood all the terms & conditions related to opening account and agree to abide by the same. I /We solemnly declare that the information given above including nominee particulars is correct. I/We shall also submit any additional information/documents as and when required

Signature : 1. _____ 2. _____
 Date : ___/___/___ Applicant's Name : 1. _____ 2. _____

For Bank's Use only

Comments (If any)

_____ _____ (Signature with date) Account Opening Officer (Seal with name & designation)	_____ _____ (Signature with date) Authorized officer (Seal with name & designation)	_____ _____ (Signature with date) Approved by Manager/Branch Incharge (Seal with name & designation)
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Account No.	<table border="1" style="width:100%; height: 20px;"> <tr> <td style="width:10%;"></td><td style="width:10%;"></td><td style="width:10%;"></td><td style="width:10%;"></td><td style="width:10%;"></td><td style="width:10%;"></td><td style="width:10%;"></td><td style="width:10%;"></td><td style="width:10%;"></td><td style="width:10%;"></td><td style="width:10%;"></td> </tr> </table>																				
1st Applicant	ID	<input type="text"/>	IC	<input type="text"/>																	
2nd Applicant	ID	<input type="text"/>	IC	<input type="text"/>																	
Mandatee	ID	<input type="text"/>	IC	<input type="text"/>																	
Authorised Signatory-1	ID	<input type="text"/>	IC	<input type="text"/>																	
Authorised Signatory-2	ID	<input type="text"/>	IC	<input type="text"/>																	
Chairman	ID	<input type="text"/>	IC	<input type="text"/>																	
Managing Director	ID	<input type="text"/>	IC	<input type="text"/>																	
Director-1	ID	<input type="text"/>	IC	<input type="text"/>																	
Director-2	ID	<input type="text"/>	IC	<input type="text"/>																	
Sector Code for SBS -1		<input type="text"/>		<input type="text"/>																	
Initial Deposit		<input type="text"/>		<input type="text"/>																	

Cheque No toboth number Inclusive issued.

If the account is used as settlement account for loan, please fill-in the following :

Loan/Contract No.	Loan Type	Guarantor ID	Guarantor Amount	Economic purpose code	SecurityCode

input byChecked and authorized by

Branch Manager / Authorized Officer



Photograph
(Attested by the
Introducer)

Personal Information

(CIF - Customer Information Form)

(For Bank use only)

Date

D	D	M	M	Y	Y	Y	Y

A/C No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Customer ID Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Customer IC

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

The information is given below for :

- First Applicant / Co. Second Applicant Third Applicant Fourth Applicant
- Authorised Signatory Mandatee Chairman Managing Director
- Director Guarantor Minor Guardian Others

Short Name	<table border="1"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																		
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Address

* Present Address (Residence)

House No. :	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									
Road No. :	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									
Village :	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									
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Country :	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									
Phone (Residence):	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									
Phone (Office) :	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									
Mobile :	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									
Fax :	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									
E-mail :	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									

* Permanent Address

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Other Information

Birth / Reg. Date

--	--	--	--	--	--	--	--

Reg. No.

--	--	--	--	--	--	--	--

Sex Male Female

Marital Status Single Married Divorced Widowed

Race	<input type="checkbox"/> Muslim	<input type="checkbox"/> Hindu	<input type="checkbox"/> Buddhist	<input type="checkbox"/> Christian	<input type="checkbox"/> Tribal	<input type="checkbox"/> Others
Profession (for individual only)	<input type="checkbox"/> Self employed	<input type="checkbox"/> Service holder	<input type="checkbox"/> Business Persons			
	<input type="checkbox"/> Others (Please specify) _____					

* Designation with Office Address													
Nationality													

* Resident Status Resident Non-Resident
 (Note : If a Bangladeshi live abroad for more than 6 months, he will be considered as non-resident)

National ID Card No.														
Driving License No. (If any)														
Passport No (If any)														
Credit Card Information	Issuing Organization	Credit Card Number												
	1.													
	2.													
TIN (If any)														
Father's Name (with prefix*)														
Mother's Name (with prefix')														
Spouse Name (with prefix')														

* Mailing Address : Present (Residence) Address Permanent Address Office Address

Applicant's Signature
Date

Photo and Specimen Signature

RECENT PHOTOGRAPH (2 COPIES)

SPECIMEN SIGNATURE

(Attested by the Introducer)

For Bank use only

Customer IC														
Account No.														
Customer ID														
Sector Code (for CIB & SBS-2)														
	SBS-2												CIB	

Customer's Signature Admitted by Introducer's signature verified by

input by Checked & Authorized by

Branch Manager /Authorized Officer

* Prefix such as Mr. / Mrs. / Dr. / Haji / Alhaj / Moulavi / Engineer / Barrister / Advocate etc.



Transaction Profile

1. Title of Account

2. Type of Account

3. Account or Reference No.

Deposit	Particulars	No. of Transactions (Monthly)	Maximum Transaction amount (each Transaction)	Total amount (Monthly)
	Cash Deposit (inclusive of Online Transactions)			
	Deposit by Transfer / Instruments			
	Deposit of Foreign Remittance			
	Export Revenue			
	Others (specify)			
Total Deposit (approx.)				

Withdrawal	Particulars	No. of Transactions (Monthly)	Maximum Transaction amount (each Transaction)	Total amount (Monthly)
	Cash withdrawal (inclusive of Online Transactions and ATM)			
	Transfer by Instruments			
	Foreign Remittance withdrawal			
	Settlement of Import expenses			
	Others (specify).....			
Total withdrawal (approx.)				

4. Sources of Transacted Funds

I/We the undersigned hereby confirm that the projected transactions volume is my/our (organization's) normal transactions, I/We do hereby assure that if necessary, I/we will change/update the transaction profile.

Signature

Name

Designation

Date

Signature

Name

Designation

Date

** Transaction Profile with Source of Fund Justified by..... Authorized Officer



KYC Profile Form

For Individual and Non-Individual Accounts

(For Bank use only)

1. Title of Account

2. Type of Account

3. Account or Reference No.

4. Name of A/C Opening Officer Designation

5. Nature of Business and sources of Fund

6. Describe how the sources of Funds have been verified. It should be clearly stated whether the transactions are in keeping with volume and nature of business.

7. Information about Beneficial Owner of Account (in case of Company, detail information of regulatory Shareholder and 20% or above single shareholder)

8. Passport Number Photocopy obtained? Yes No

9. National ID Number Photocopy obtained? Yes No

10. TIN Photocopy obtained? Yes No

11. VAT Registration Number Photocopy obtained? Yes No

12. Driving License Number Photocopy obtained? Yes No

13. In case of non-resident / Foreigner a) Reasons for opening the Account

b) Type of Visa Resident Work Valid upto

14. Occupation / Nature of Business of the Individual / Organization. (Please tick)

Sl.	Category/Nature of business	Risk Level	Score
01.	Jewellery/Gold Traders	High	5
02.	Money Exchange /Courier Service Agent	High	5
03.	Real Estate Agent	High	5
04.	Construction Project Promoter	High	5
05.	Offshore Corporation	High	5
06.	Art/ Antique Dealers	High	5
07.	Restaurant/Bar/Night Club/Hotel & Motel owner	High	5
08.	Import/Export Agent	High	5
09.	Cash money Lender (of taka 250.000 monthly)	High	5
10.	Share/Stock Dealer	High	5
11.	Manpower Export Business	High	5
12.	Operations in Multiple Locations	High	5
13.	Film Producer/Distributor	High	5
14.	Arms Dealer	High	5
15.	Mobile Phone Operator	High	5
16.	Money lender (of more than taka one crore yearly)	High	4
17.	Travel Agent	High	4

Sl.	Category/Nature of business	Risk Level	Score
18.	Transport Operator	Medium	3
19.	Auto Dealer (Reconditioned Cars)	Medium	3
20.	Non-banking financial Institution (NBFI)	Medium	3
21.	Freight/Shipping/Cargo Agent	Medium	3
22.	Insurance/Brokerage Agencies	Medium	3
23.	Religious Institutions/Organizations	Medium	3
24.	Entertainment Organization/Amusement Park	Medium	3
25.	Motor Parts Business	Medium	3
26.	Tobacco & Cigarette Business	Medium	3
27.	Auto Primary (New Car)	Low	2
28.	Shop Owner (Retail)	Low	2
29.	Business -Agent	Low	2
30.	Small Trader (Turnover less than Tk. 50.00 lac per annum)	Low	2
31.	Self Employed Professional	Low	2
32.	Corporate Customer	Low	2
33.	Construction Material Business	Low	2
34.	Computer/Mobile Phone Dealer	Low	2
35.	Software Business	Low	1
36.	Manufactures (other than Arms)	Low	1
37.	Retired Persons	Low	0
38.	Service	Low	0
39.	Student	Low	0
40.	Housewife	Low	0
41.	Farmer	Low	0
42.	Others (Bank will rate the risk according to nature)		

For table 16 to 21 upper limit will be considered as same category. Example: 50 lac will be under the category of 0-50 class

15. Net worth of the Customer (Please tick)

Amount (Taka)	Risk Level	Risk Rating
1-50 lac	Low	0
50 lac to 2 crore	Medium	1
Above 2 Crore	High	3

16. Procurement of accounts (Please tick)

Procurements	Risk Level	Risk Rating
Relationship Manager/Branch	Low	0
Direct Sales Agent	Medium	1
Internet	High	3
Walk-in/Self motivated	High	3

17. Estimated monthly transactions (Please tick)

Transactions in Current Account (figure in Lac)	Transactions in Savings Account (figure in Lac)	Risk Level	Risk Rating
0-10	0-5	Low	0
10-50	5-20	Medium	1
Above 50	Above 20	High	3

18. Estimated number of monthly transactions (Please tick)

No. of transactions in Current Account	No. of transactions in Savings Account	Risk Level	Risk Rating
0-100	0-20	Low	0
100 - 250	20-50	Medium	1
Above 250	Above 50	High	3

19. Estimated monthly Cash Transactions (Please tick)

Transactions in Current Account (amount in Lac)	Transactions in Savings Account (amount in Lac)	Risk Level	Risk Rating
1 -10	1-2	Low	0
10-25	2-7	Medium	1
Above 25	Above 7	High	3

20. Estimated number of monthly Cash Transactions (Please tick)

No. of transactions in Current Account	No. of transactions in Savings Account	Risk Level	Risk Rating
0- 15	0-5	Low	0
15-30	5-10	Medium	1
Above 30	Above 10	High	3

21. Overall Risk Grading (Please tick)

Total Risk Rating	Risk Assessment
Above/Equal 14	High
Below 14	Low

Remarks

(*Customer may also be graded in high risk category according to subjective consideration with reason when the risk grading is below 14.

22. Address(es) of Account Holder(s) verified or not? Yes No

23. If yes, How !

24. Politically Exposed Person(s) (PEPs): (According to A.M.L. Circular -14)

a) Approval obtained from Senior Management Yes No

b) Sources of Wealth

c) Customer(s) interviewed personally Yes No

Prepared by (Account Opening Officer/Relationship Manager)	
Signature with date	
Name	
Name Seal	

Verified by (Head of Branch/Operation Manager)	
Signature with date	
Name	
Name Seal	

25. When the account related information is reviewed and updated last Date

Compliance Officer		
Name		
Designation		Signature and date



KYC Profile Form

Applicable for Special Scheme/Term Deposit

1. Title of Account

2. Type of Account

3. Account or Reference No.

4. Name of A/C Opening Officer

5. Sources of fund & how it was verified.

6. Information about Beneficial Owner of Account
(in case of Company, detail information of regulatory Shareholder and 20% or above single shareholder)

7. Passport Number

Photocopy obtained? Yes No

8. National ID Number

Photocopy obtained? Yes No

9. TIN

Photocopy obtained? Yes No

10. VAT Registration Number

Photocopy obtained? Yes No

11. Driving License Number

Photocopy obtained? Yes No

12. Customer's Occupation.

Comments (if any)

Comments (if any) on Customer risk by subjective consideration

(Account Opening Officer / Relationship Manager)

Authorized Officer

Signature with date	<input type="text"/>
Name	<input type="text"/>
Name Seal	<input type="text"/>

Signature with date	<input type="text"/>
Name	<input type="text"/>
Name Seal	<input type="text"/>

TERMS AND CONDITION

1. The law, rules, regulations of Bangladesh Bank, customs and procedures applicable to the scheduled bank in Bangladesh shall apply to and govern the conduct of accounts opened with the Bank.
2. Any person opening an account shall be deemed to have been read, understood and accepted the rules governing the account.
3. Each account will be given one account number. This number is to be properly quoted on all letters and/or documents addressed to the Bank and on all deposit slips. The bank will not be responsible for any loss or damage occurring as result of wrong quotation to account number.
4. Interest /Commissions / Service or Maintenance of account charges shall be levied by the Bank from time to time and as per Bangladesh Bank Regulations. Bank shall also have the right to fully recovered all costs and expenses (Including legal fees) arising in any way in connection with the above accounts. These terms and conditions or in enforcing these terms and conditions and in recovering of any amount due to the bank or incurred by the bank in any legal proceedings of whatever nature.
5. The funds available in any of the account holder's account (the customer) with the Bank will be considered by the bank to be a security for any commitment(s), and or obligation(s) present and or future of the customer to the Bank, in the event of dishonor or non-fulfillment of such obligation(s) and or commitment(s), the Bank is entitled without giving prior notice to the customer to utilize such funds against the obligation(s) and or commitment(s) of the customer to the Bank.
6. Whilst the Bank maintains strict confidentiality in all relating to accounts and business, Bank shall always be entitled to disclose any information concerning customers business and accounts held with the bank to any of the following :
 - a) Any regulatory, supervisory, governmental or quasi governmental authority with the jurisdiction over the bank.
 - b) Any person to whom the bank is required or authorized by law or court order to make disclosure.
7. Account holders must provide maximum security to the Cheque Books in their possession and the bank is not responsible for any loss occurring due to inadequacy of security, any cheque book loss of misuse must be immediately reported to the Bank with subsequent confirmation in writing without any delay.
8. The Bank reserves the right to close any account without giving prior notice if the conduct of the account is unsatisfactory in the opinion of the Bank or for any other reason(s) whatsoever. The opinion passed by the Bank in the regard shall be final and conclusive and binding upon the customer.
9. The balance in the account(s) is payable solely at Dutch -Bangle Bank Limited and shall be governed by and subject to Laws with effect in Bangladesh. As used herein 'Laws' will include Bank Circulars, Modifications, Regulations and Orders of the Government and Bangladesh Bank including Practices of Banking.
10. The Bank reserves the right to amend the present rules at any time in any manner with or without giving prior notice to the account holder(s) separately or to the public. The cheque book will not be issued unless and until all the required formalities are completed.

ACKNOWLEDGEMENT

I / we hereby acknowledge that I / we have read and understood the terms and conditions stated above and agree to comply with them.

Signature(s) of Applicant(s) :

1.

[Signature box 1]

2.

[Signature box 2]

I/We have enclosed the following documents with the application form ; (Please tick)

- Account Opening Form : To be filled in and signed by each account holder
- Latest passport size photograph (2 copies) for each account holder attested by the Introducer
- Account payee cheque in favour of the Account holder or cash deposit
- Copy of passport / National identity card / Motor driving license/Office ID/Ward Commissioner certificate with Photo/Gazetted officer certificate with Photo/Other ID with Photo acceptable to the bank
- Introduction of account holder (Mandatory): To be signed by Introducer with ID and account number
- 1 copy of nominee's photograph (attested by the account holder)
- Minor account additionally require : 1 copy passport size photograph
- Foreign citizens in Bangladesh additionally require Photocopy of passport with valid visa and work permit

In case of Proprietorship Account :

- Attested copy of valid Trade license
- Attested copy of passport of the proprietor / National ID Card / Motor driving license
- Company seal & TIN Certificate

In case of Partnership Account :

- Partnership Letter
- Copy of notarized Partnership Deed certified by all the Partners or Registered Partnership Deed (registered with the register of Joint Stock Companies and firms) duly certified by the Register of Joint Stock Companies and Firms
- Partnership Resolution signed by all the Partners to open account with DBBL indicating type of account and mode of operation

In case of Private / Public Limited Company Account :

- Memorandum and Articles of Association -duly certified by the Register of Joint Stock Companies and Firms
- Certificate of Incorporation - duly certified by the Register of Joint Stock Companies and Firms
- Board Resolution - duly certified by the Chairman / Secretary of the Company
- FORM XII and Schedule X - duly certified by the Register of Joint Stock Companies and Firms
- Certificate of Commencement of Business - duly certified by the Register of Joint Stock Companies and Firms (only In case of Public Limited Company)

In case of Club / Society :

- Certified copy of Registration Certificate
- Certified copy of Charter /Bye-Laws and Regulations / Constitution of the relevant organization
- Copy of Resolution of Managing Committee /Executive Committee for opening Account with DBBL and operation of account - duly certified by the Chairman / Secretary
- List of Members of Managing Committee /Executive Committee - duly certified by the Chairman /Secretary

In case of Non-Government School / College/ University / Madrasa / Muktab :

- Certified copy of Registration Certificate
- Copy of Resolution of Managing Committee / Governing Body authorizing opening and operation of account with DBBL -duly certified by President /Secretary of management committee
- List of Members of Managing Committee /governing Body-duly certified by a Gazetted Officer

In case of Sector Corporations :

- Certified copy of the relevant Presidential Order /Act of Parliament establishing the Corporation
- Resolution of Board of Directors /Competent Authority to open Account with DBBL
- Certified list of Board of Directors (If any)

In case of Local Authorities, City Corporation etc :

- Certified copy of the Statute /any other Law by which the body is created and governed
- Resolution of Municipal Committee / Managing Body (if any) to open Account with DBBL - duly certified by Chairman /Mayor / Competent Authority
- List of Members of such Committee / Body - duly certified by Chairman / Mayor /Competent Authority

Please bring all the originals' documents for verification at the time of opening the Account.



Dutch-Bangla Bank Limited

Customer Options Form

Account No

Account Title

DBBL Cards

Features : DBBL has the largest ATM Network in all over Bangladesh, which is growing rapidly. A customer can withdraw highest Tk.50,000 lowest Tk.100 in a day and make 5 transactions in a day. DBBL has a POS network of 4,500+POS terminals which is also growing rapidly. In all the ATM & POS terminals, the DBBL cards can be used.

Charges/Renewal Fee : There is no issuance fee for the DBBL NEXUS Classic Card for the 1st year, however from 2nd year onward a renewal fee of Tk.400/- only and ATM network fee of Tk. 200/- only is payable per year. The account holders have also option to ask for a branded maestro/Cirrus and/or Visa Electron/Plus Debit Card for which we charge the customer only Tk. 500/- per year. The branded cards can also be used in other Bank's ATM and POS networks.

Options : I want to get the following Card (s) :
 DBBL-NEXUS Maestro/Cirrus Visa Electron/Plus card

Internet Banking

Features : DBBL Internet banking enables customer to access his/her personal or business accounts anytime anywhere from home, office or abroad. It can save time, money and effort. It's fast, easy, secure and best of all.

Customer can enjoy following services through internet banking:

- Account Balance
- Open Term Deposit (FDR)
- Utility Bills Payment
- Account Statement
- Redeem (encash) Term Deposit (FDR)
- Refill Pre-Paid Card
- Fund Transfer
- Cheque Status Enquiry
- Standing Instructions
- Stop Payment Cheque

Charges/Renewal Fee : Annual Fee of Tk.200 only.

Options : I want to get DBBL Internet ID & Password Yes No.

SMS & Alert Banking

Features : DBBL SMS Banking enables customer to check his/her account balance, make statement enquiry and pay mobile bill just sending a SMS.
DBBL Alert Banking enables customer to get message for each debit or credit transaction in his/her account and also to get month end account balance.

Charges/Renewal Fee : Free of charges

Options : I want to get DBBL SMS & Alert Banking Password Yes No.

My mobile number is

Date _____

Customer Signature

For Bank use only

The Customer request is communicated to:

i) Card Division (for DBBL cards) on vide letter #

i) IT Division (for IB & SMS/Alert) on vide letter #



Dutch-Bangla Bank Limited

DBBL Deposit Plus Scheme (DPS)

Photograph of the Applicant

Photograph of Nominee attested by the Applicant

Application Form

DBBL Customer ID

DPS Account No.

Opening Date

To The Manager

Branch

I request you to open a monthly Deposit Plus Scheme (DPS) account in your bank in my name with the following details. I agree to deposit monthly installment as mentioned below and under the Terms and Conditions mentioned overleaf.

Monthly installment : Tk. (in words)

Tenure : 3 yrs. 5 yrs. 8 yrs. 10 yrs.

Terms & Conditions : As mentioned overleaf.

APPLICANT DETAILS

Full Name: Sex Male Female

Father's Name: Mother's Name:

Date of Birth: Occupation: Nationality:

Mailing Address:

Permanent Address:

Mobile No: Telephone No. (Res.): Office:

STANDING INSTRUCTION

Please Debit my Account No. For Tk. (in words) being the monthly installment of DBBL Deposit Plus Scheme (DPS).

NOMINEE DETAILS

I hereby declare that in the event of my death the following person will be the recipient of the proceeds of my DBBL Deposit Plus Scheme (DPS):

Nominee	Address & Tel No.	Date of birth	Relation with the customer	Signature/Thumb impression

I do, hereby declare that all the information furnished by me in this application is true, complete and accurate and I have not withheld any material details. I also declare that I have read and understood all the Terms and Conditions written on the overleaf of this Application Form. I will abide by all these Terms and Conditions.

Signature Verified (by bank Official)

Signature of the account holder

BANK USE ONLY

Input by Checked by Authorized by



Dutch-Bangla Bank Limited DBBL Deposit Plus Scheme (DPS)

DPS Account No. Customer Copy

DBBL Customer ID

Customer Name:

Mailing Address & Contact No.:

Monthly Deposit Tk: Tenure yrs. Start Date Maturity Date

Authorized Signature

Issuing Branch & Seal

Authorized Signature

DBBL Deposit Plus Scheme (DPS)
(Terms & Conditions)

The name of this Scheme is DBBL Deposit Plus Scheme (DPS).

1. Eligibility for opening the account:

- a) Only individual customers (not institution) of 18 years old and above can open the account.
- b) A person can open more than one DPS but maximum 05 (five) DPS at any branch of the bank. But in such cases separate form should be filled in.
- c) Customer would require to open a parallel Current Account/ Savings Account, through which installment may be paid through hassle free standing instruction or through ATM or internet banking. No charges would apply for such standing instruction.
- d) Monthly installment should be available in the account within 10th of each month. Delay in paying the installment would prompt the bank to charge BDT 50/- per month.

2. Nomination:

- a) Only 1(one) person can be nominated by the account holder for each account.
- b) The nomination will be cancelled if the nominee dies in the life time of the account holder. The account holder in such case will advise in writing a new nominee. The account holder, with an instruction, may change the nominee any time before the maturity of the DPS.
- c) New nominee shall supersede the previous one by the account holder.
- d) In the event of the account holder's death, his/her nominee will not be allowed to continue the account and the amount deposited prior to the death of the account holder shall be paid to the nominee after proper identification and on the sole discretion of the bank.

Name Date of birth.....
Address Relationship with the customer

Photograph
attested by the
Applicant

3. Minimum Amount:

- a) The minimum monthly deposit will be BDT 500/-. The applicant will have the option of depositing any amount in multiples of BDT 500/- subject to maximum BDT 5,000/-.
- b) Initial deposit amount chosen by the applicant at the time of opening of the account can not be changed.

4. Tenure of the Product:

- a) The tenure of the Deposit Plus Scheme (DPS) would be 3/5/8/10 years at the discretion of the applicant.
- b) Initial tenure chosen by the applicant at the time of opening of the account can not be changed.

5. Amount payable on maturity:

On maturity of regular DPS the Bank will pay the principal amount along with interest to the applicant's account maintained with DBBL on the following month.

6. Premature closure of the account.

- a) An account holder may close the account at any time (prior to maturity) by a written application and duly signed by the applicant. In such cases BDT 100/- will be realized as Closing Charge from this account.
- b) If the account is closed within 6 (six) months, the account holder will get back the self-deposited principal amount only and no interest will be allowed on such account.
- c) If the account is closed after 6 (six) months but before 3 (three) years the account holder will get back the self deposited amount along with the prevailing savings interest rate at the time of closure.
- d) If the account is closed after 3 (three) years, the account holder will get back the self deposited amount along with the prevailing interest rate of the product at the time of closure.

7. Inactive account and Automatic closure of the account.

- a) Account shall be treated as inactive if 3 consecutive installments remain unpaid and the balance will cease to accrue any interest until the account brings to live.
- b) An inactive account may revive to life within 6 (six) months of its inactiveness and after settlement of outstanding dues including delayed charges.
- c) If an account remains inactive for more than 6 (six) months, the account shall be closed and balance amount will be transferred to his/her current/savings account.

8. Other Conditions:

- a) If any tax is payable (as per government rules) under this scheme the same shall be deducted from the account.
- b) No cheque book / pass book will be issued to the account holder.
- c) Client can avail loan facility upto 90% of the principal amount and the tenure of the loan should be maximum 05(five) years or the maturity of the product whichever comes earlier.
- d) If there is any loan in the name of depositor with DBBL then DBBL shall have the right to adjust the loan amount from the deposit which has been deposited by the account holder under DBBL Deposit Plus scheme (DPS).
- e) A passport size photograph is required to open the account and a passport size photograph of the nominee attested by the DPS account holder must be attached with the application form.

The Terms and Conditions of this Application Form shall be governed by the laws of Bangladesh and DBBL reserves the rights to amend/modify the Terms and Conditions written above or insert any new condition(s) at its sole discretion whenever it deems necessary without assigning any reason.

The Bank reserves the right to close any account without showing any reason if the transaction of the account is unsatisfactory in view of the bank or for any other reason(s) whatsoever.

Having understood the legal impact of the above Terms and Conditions I, hereby put signature.

.....
Signature of the Applicant

DPS Payment and Benefit Table before Tax

Figures are in BDT

EMI/Tenor	3 Years	5 Years	8 Years	10 Years
500	20,660	38,000	70,660	97,830
1,000	41,330	76,000	141,330	195,660
1,500	62,000	114,000	212,000	293,500
2,000	82,660	152,000	282,660	391,330
2,500	103,330	190,000	353,330	489,160
3,000	124,000	228,000	424,000	587,000
3,500	144,660	266,000	494,660	684,830
4,000	165,330	304,000	565,330	782,660
4,500	186,000	342,000	636,000	880,500
5,000	206,660	380,000	706,660	978,330

Auto Line

flexible facility with minimum security

Customer Name : _____

Customer ID : _____ Customer IC : _____

Customer A/C No. : _____

Loan A/C No. : _____

Loan Application No. : _____

Customer Type : General Power Line Power Plus Line



Dutch-Bangla Bank Limited
YOUR TRUSTED PARTNER



Terms and Conditions

General Conditions

- a. The borrower(s) is to ensure that the banking facility granted to the borrower(s) is used only for the purpose for which the facility purportedly obtained.
- b. The bank reserves the right without any further reference to the borrower(s) to:
 1. Review the basis on which the facility has been provided including interest rates, fees and the timing of the charging thereof at any time during the time of such facilities.
 2. Withdraw the facilities and thereby terminate the agreement if, in the option of the Bank, there has been any material adverse change in the borrower's financial condition,
 3. Call for cash cover on demand for existing, prospective and contingent liabilities.
 4. Prohibit the borrower(s) from using the vehicle and depute a bank representative to ensure the suspension of the vehicle's in case of default,
 5. Repossess the vehicle in the event of default and for this purpose enter into any premises of the borrower (s) shall be liable for all expenses incurred in the repossession process.
- c. The facility will be repayable on demand but unless and until demanded shall be repayable in accordance with the term and repayment arrangements applicable to the facility. A demand constitutes any formal notice addressed to the borrower(s) at their correspondence address registered with the Bank and may be delivered to the borrower, personally by leaving it at such address or on the second day following the day of posting or on the day of dispatch, if sent by facsimile transmission or telex, and to the Bank on the day of actual receipt.
- d. Any correspondence relating to the loan facility will be sent by the bank to the mailing address as instructed by the borrower from time to time.

Security Documentation

The following security documentation will remain lodged with the Bank and will be enforceable by the Bank against the borrower(s) in the event of breach of agreement by the borrower(s):

- a. Facility Offer Letter signed and accepted by the borrower(s)
- b. Demand Promissory Note
- c. Letter of Revival
- d. Letter of Set-off
- e. Letter of Hypothecation
- f. Irrevocable Letter of Authority and Authorisation to repossess the vehicle
- g. Undated Cheques
- h. Irrevocable letter of Authority
- i. Charge over securities (if applicable)

All loan security documentation will automatically be deemed to be null and void once the loan is fully liquidated.

Condition Precedent

The Bank shall not be obliged to make the facility or any part available until it has received each of the following:

- a. Formal written acknowledgement from the borrower(s) accepting the facility on the basis outlined and subject to the terms and conditions specified in this application,
- b. Completion of the security documentation as specified above in a form and substance satisfactory to the bank.

Fees, Costs, Expenses and Liabilities

The following fees, costs, expenses and liabilities are to be borne by the borrower(s):

- a. Fees for any valuation or verifications required by the Bank,
- b. Vehicle registration and comprehensive insurance cost (including yearly insurance renewal premiums for the period of the loan)
- c. All stamp duties, registration fees, and other governmental charges incurred or assessed on in respect of the facility, and security documentation,
- d. All reasonable costs, charges, expenses and legal cost incurred in relation to the facility and in:
 1. The preparation and execution of this letter and securities, or,
 2. The enforcement of the bank thereof.
- e. During the period of the loan all maintenance costs incurred in relation to the facility are to be borne by the borrower(s)
- f. In the event of default any cost incurred as a result of the collections and repossession process will be charged to the borrower (s) and the proceeds from selling the vehicle will be used to liquidate and/or offset the outstanding amount together with the cost involved in repossession. Any shortfall will have to be borne by the borrower(s).
- g. Full liability is to be borne by the borrower(s) should the vehicle be damaged, stolen or adversely effected in any way, shape or form irrespective of the cause of the loss or damage, including acts of God. Any shortfall in proceeds received from insurance claims made in the event of loss or damage of the vehicle will have to be borne by the borrower.
- h. In the event that the vehicle is totally destroyed or irreparably damaged, the loan agreement will be deemed as terminated and the borrower will be required to liquidate the entire outstanding amount the loan.
- i. In the event that the borrower(s) dies the entire outstanding amount of the loan shall become due and payable at once and the borrower(s) or the legal heirs shall be liable to pay the same to the Bank forthwith.
- j. The loan facility may be liquidated prior to the end of the tenure of the facility and partial repayment is also permitted, however, fees will be charged for both full and partial settlements as applicable at the time of application.
- k. All fees, costs and charges for the loan facility are applicable at the time of application but may be subject to change.

Representations and Warranties

In accepting this offer the following representation and warranties are made by the borrower(s):

- a. The acceptance of the terms and conditions of this application by the borrower(s) constitute a legal and binding obligation upon the borrower(s),
- b. The borrower(s) shall exercise due and reasonable care as a bonafide custodian in taking custody and using of the vehicle and will cause the vehicle to be used with due care and vigilance complying with all laws, regulations, ordinances and instructions of governmental authorities. The borrower(s) will also ensure that all insurance premiums, road taxes, fines, payments for licenses and all the charges made in respect of the said vehicle are made on time.
- c. Upon the occurrence of an event for which an insurance claim may be lodged the borrower shall immediately notify the Bank and shall deliver to the Bank without delay all documents necessary for receipt of the insurance proceeds by the Bank. The Bank will use the proceeds in any order at its sole discretion towards:
 1. the payment of either repairing or replacing the vehicle,
 2. the payment of any obligations or debts of the borrower to the Bank.
 3. the compensation of damages incurred to any third party due to the occurrence of the insured events.
- d. Any loss of damage to third parties arising from the borrower's use, operation and maintenance of the vehicle shall be borne solely by the borrower(s)
- e. The borrower(s) will maintain the vehicle in good operating condition and working order during the entire term of the loan.
- f. The borrower(s) shall not modify the features, performance and specifications of the vehicle without due consent of the Bank. Any cost towards modifications made will be at the borrower's own responsibility and expenses.
- g. The borrower(s) shall not assign, transfer, pledge, or otherwise dispose of the vehicle or any part thereof or lend the vehicle to a third party.
- h. At any time upon the bank's request, the borrower(s) shall report on the condition of the use and possession of the vehicle, its condition and the situation of compliance with all regulations and laws connecting the usage of the vehicle.
- i. For the purpose of inspecting the status, operations and custody of the vehicle, the Bank or its representatives have the right at all reasonable times to enter into the residence, office, or premises where the vehicle is located.
- j. The borrower is not in default under any agreement, undertaking or instrument to which it is a party or by which it may be bound, such default being material in the context of this letter, and no event has occurred which with giving of notice, lapse of time, or both, or other conditions would constitute such default under or in respect of any such agreement, undertaking or instrument.
- k. Except as notified to the Bank in writing prior to acceptance of the terms and conditions of this applications, no litigation, arbitration or administrative proceedings are at present current or pending or, to the borrower(s) knowledge, which would have a material adverse effect on the borrower(s) assets or financial condition,
- l. Except as notified to the Bank in writing prior to acceptance of the terms of this application the borrower(s) is not entering into the facility as a trustee for any trust,
- m. The bank's statements and records shall be binding on the borrower(s) and constitute evidence of debt for all purposes,
- n. Where the declaration below is signed by more than one person as borrower, the liability of such person there under shall be joint and several as per the terms and conditions,
- o. The terms and conditions shall be governed by the laws of Bangladesh and the borrower(s) and the bank hereby irrevocably submit to the non-exclusively jurisdiction of the Courts of the country. Such submission shall not, however, prejudice the rights of the Bank to take legal measures against the borrower(s) in any other jurisdiction of Courts of Law elsewhere.
- p. The borrower(s) shall indemnify the Bank against all claims, legal proceedings, losses, damages, costs and expenses arising out of or in consequence of any accident, theft, crime, death etc. relating to the vehicle.

Reserve Requirement

In the event that any reserve requirement, statutory reserved deposit, special deposit, borrowing limitation, gearing constraint, capital adequacy requirement, supplementary tax or other similar restriction, tax (other than a tax on net income in the normal course of the Bank's business) or control applicable to borrowings/facilities of the nature contemplated herein, in addition to those currently applying, is imposed by Bangladesh Bank, any government or Governmental authority in Bangladesh (or equivalent bodies in overseas countries) the effect of which is directly or indirectly to increase the cost of the bank of providing or maintaining the facility, or providing funds under them, or to reduce the effective rate of return to the bank (whether on capital, assets, deposits or otherwise) on the facility then the borrower(s) shall pay to the Bank such additional amount on demand and as when demanded, the amount by which that cost is so increased or reduction has been incurred. In each instance, the amount payable by the borrower(s) will be calculated from the date on which the Bank first incurred the additional cost or reduction, as the case may be.

Declaration

I/we have applied for the credit facility detailed in this application. I/we have read, accepted and fully understood the above terms and conditions including the assignment therein mentioned and its application to the facility granted to me/us by the Bank. I/We hereby declare that all terms and conditions mentioned above shall be binding on me/us or on my/our legal heirs.

First Applicant's Signature

Second Applicant's Signature

Dutch- Bangla Bank Limited
Retail & SME Division
Checklist of Documents of Auto Line

Documentation Check List (Bank Use only)

Client Name : _____

A/C No. _____

Date: _____ (dd)/ _____ (mm)/ _____ (yy)

Source : Sales Branch : _____

Documentation Check List				
Sl.	Documents	Document Obtained		Remarks
		Yes	No	
1.	Application Form duly completed and signed			
2.	Letter of Introduction as per format (Salaried Employee)			
3.	Bank Statement for last 12 months			
4.	Copy of TIN / Income Tax Return (If available)			
5.	Copy of Valid Passport / Voter ID/ Driving License /Other Identity			
6.	Business Card/ Office ID			
7.	Salary Slip /Account payee salary account statement executives			
8.	Bill Copy of T&T/Mobile Phone/Utility Bill etc. Phone			
9.	Trade License/ Summary of Share Capital (Form X & XII and Schedule-X) if applicable			
10.	Memorandum and Article of Association/ Partnership Deed of Partnership Firm (if applicable)			
11.	Rent Agreement / Ownership Document (if applicable)			
12.	Other Income Proof (if any)			
13.	Car quotation alongwith acceptance of the client			
14.	CIB of borrower inquiry form dated _____ & is in file			
15.	Loan sanction letter and loan statement (If any)			
16.	Four Undated cheques			
17.	Customer IC and ID written on top of the application Form			

Branch Credit Officer/Ro:

Name: _____

Designation _____

DBBL Loan Application Form

The Manager

....., Branch

Dutch-Bangla Bank Limited.

Applicant's
Photograph
duly signed

I / We hereby apply for a loan of BDT (in number) for months

(in words)

for the purpose of

I/we are providing, in full, the following information as desired by your bank in the prescribed form.

PERSONAL INFORMATION (Principal Applicant)

Full Name

Nick Name Date of Birth / /
DD MM YYYY

Education level SSC HSC Graduate Post Graduate Others

Marital Status Single Married Others

Number of Children (if any) 1 2 3 3+

Car Ownership Own Hire/purchase Parents N/A

Residential details Own Parents Rented Mortgaged

Present Address

P.S. District No. of years there.....

Permanent Address

P.S. District No. of years there.....

Present Res.Tel No. Permanent Res. Tel No.

Mobile No. E-mail

EMPLOYMENT DETAILS OF PRINCIPAL APPLICANT

Service Holder(s) Self Employed Businessman

Name of company/firm

Name of the group (if any)

Nature of Business

Designation No. of years. in present business/service

Address

Tel No. Ext.

E-mail

Previous organization/s name

1. No. of year there

2. No. of year there

Applicant's official visiting card
duly signed

Mother's Name Profession
Designation Company Name
Office Tel No. Mobile No.

Father's Name Profession
Designation Company Name
Office Tel No. Mobile No.

Parents' Residence Address (if not reside with the applicant)
.....
.....

P.S. District Res. Tel No.

SPOUSE DETAILS (if applicable)

Spouse Name
Employment details Profession Designation
Company Name No. of years in service/business
Office Tel No. Mobile No.

Mother's Name Profession
Designation Company Name
Office Tel No. Mobile No.

Father's Name Profession
Designation Company Name
Office Tel No. Mobile No.

Parents' Residence Address
P.S. District Res. Tel No.

REFERENCES

Relatives but not with same address of Res. /Office of the applicants/parents

1) Name Relationship
Residential Address & Status Own Rented
Company Name Designation
Address
Phone (Res.) (Off) (Mobile)

2) Name Relationship
Residential Address & Status Own Rented
Company Name Designation
Address
Phone (Res.) (Off) (Mobile)

First Applicant's Signature

Second Applicant's signature

SECOND APPLICANT DETAILS

Name Relationship

Designation Company Name No. of year there.....

Phone (Res).....(Off) (Mobile)

Education level Marital Status.....

Number of Children (if any) Car Ownership..... Residential details Own Rented

Present Address

P.S. District No. of years there.....

Existing Credit Exposure of the Applicant(s), if any

Facility Type	Name of Bank/FI	Facility Date (DD/MM/YY)	Sanctioned Limit/Amount	Monthly Installment	Present Outstanding	Expiry Date (DD/MM/YY)
Credit Card-1						
Credit Card-2						
Personal Loan-1						
Personal Loan-2						
Car Loan						
Home Loan						
OD Facility						
Others (please specify)						

Monthly Income & Expenditure of the Applicant(s)

Monthly Income	Amount (BDT)	Bank use	Monthly Expenditure	Amount (BDT)	Bank use
First Applicant's Gross Salary			Existing Loan Repayment		
Business Income			Living Expenses (food, Clothings etc.)		
Monthly Avg. Incentive, if any			Children's Education		
Rental Income			House Rent		
Spouse Income			Govt. Taxes		
Second Applicant Income			Utility Bills (T&T/Mobile /Gas/ Electricity etc.)		
Other Income (please specify)			Other Expenses (please specify)		
Total Income			Total Expenditure		

I/We hereby declare that all the information furnished by me/us in this application is true, complete and accurate and that I/we have not withheld any material details.

Preferred A/C No. for installment deduction, Preferred EMI date

First Applicant's Signature

Date

Second Applicant's Signature

Date

CHECKLIST FOR GENERAL / POWER LINE / POWER PLUS CUSTOMER

Verification Criteria	Borrower Eligibility	Status	Verification Status
Age	Minimum Age- 22 Years (General/Power Line) Minimum Age- 20 Years (Power Plus)		
Maximum	Age- 60 years (PP/PL) or retirement age whichever is earlier		
Minimum Monthly Income	Salaried: TK. 10,000/- (General, PL, PPL) Self-employed/Businessman: TK. 30,000/- (General)		
Loan Amount	Minimum TK. 25,000/- Maximum TK. 1,000,000/- or 12 times of gross monthly Income, whichever is lower (Condition Applied)		
Repayment Tenor	12 to 24 months upto TK. 74,999 12 to 36 months from TK. 75,000/- to Tk 199,999/- 12 to 48 months from TK. 200,000/- to 4,99,000/- 12 to 60 months above TK. 5,00,000/- (PL/PP)		
Debt Burden Ratio	Gross Monthly Income: 10,000-24,999---- DBR 30% 25,000-74,999---- DBR 40% 75,000+ ----- DBR 50%		
Length of service/Business / professional practice	Minimum 2 years of experience and at least 6 months permanent employment with present employer for "General" Permanent employee for PP and PL Minimum 3 years of business establishment (supporting documents required)for Businessman Minimum 1 year of Practice for Professional		

BANK USE ONLY

Comments: Walk in Customer Known by the Introducer Relative Under Sales Effort

Introducer Name: Signature & Date:

Designation: Staff ID:

Branch Manager's Recommendation :

Name: Signature & Date:

Designation: Staff ID:

Additional Recommendation (if any):

Name: Signature & Date:

Designation: Staff ID:

Retail Credit Unit

Particulars	Status		Remarks
Customer interviewed over telephone	Y	N	
Letter of Introduction/Statement verified	Y	N	
Repayment Behavior checked	Y	N	
CIB Status	Y	N	
Strengths:		Weakness:	
<ul style="list-style-type: none"> 		<ul style="list-style-type: none"> 	

BANK USE ONLY

Overall Assessment Comment(s):

Existing Facility(s): with Bank

Current Outstanding: 1. 2. Total:

Proposed Limit: BDT **Interest Rate:**% **Tenure:**..... Months

EPI/IPI: BDT DB Ratio:% LTV:%

Special Instruction (if any) :

Assessed by:
(Full Name) (Signature & Date)

Designation: Staff ID :

BANK USE ONLY

Comment(s):

Supported by: (Name) (Designation) (Signature & Date)

Comment(s):

Recommended by: (Name) (Designation) (Signature & Date)

Approved

- As proposed
- Approved with following amendment

Sanctioned Limit: BDT Interest Rate:..... % Tenor:.....Months

Comment(s)/ Instruction(s), if any:

Disapproved

Approved/Disapproved by: (Name) (Designation) (Signature & Date)

RBD OPERATIONS ONLY

Customer Details	Loan Details	Other Details
Name:	Loan Amount:	Disbursement Amt: BDT
Loan A/C No:	Interest Rate:	Disbursement Date:
CASA No:	Loan Processing Fee:	Repayment Start Date:
Branch:	EPI/IPI:	Loan Expiry Date:

Comment(s), if any:

.....
Input by

.....
Authorised by

Dutch-Bangla Bank Limited

Head Office, Senakalyan Bhaban, 195 Motijheel C/A
Dhaka-1000, Bangladesh

Date :

BDT

On Demand I/We promise to pay to the Dutch-Bangla Bank Limited, or order on demand the sum of
Bangladeshi Taka (in number)
(in words)
together with interest at the rate of% (Percent) per annum or as revised from time to time
with monthly / quarterly rests for value received.

.....
First Applicant's Signature

.....
Second Applicant's signature

LETTER OF REVIVAL

Date:

The Manager

....., Branch
Dutch-Bangla Bank Limited.

Dear Sir/Madam,

With reference to my/our account with you secured by a Demand Promissory Note dated for BDT. (in number) (in words) only with interest made by me/us in your favour I/we acknowledge for the purpose of Section 19 of the Limitation Act 1908 and any like limitation law that I am/we are liable to you for payment of the said Promissory Note with interest in respect of all present and future indebtedness/liabilities secured thereby which Promissory Note is to remain in force with all related securities, agreements and obligations.

.....
First Applicant's Signature

.....
Second Applicant's signature

The Manager

-----, Branch

Dutch-Bangla Bank Limited

LETTER OF SET-OFF IN RESPECT OF DEPOSITS / CREDIT BALANCES / MARGIN DEPOSITS

In consideration of your granting or continuing to make available credit or banking facilities or other accommodation, for so long as you may think fit, to the undersigned and/or, at the request of the undersigned, to any other person, firm, corporation or customer of any kind, the undersigned hereby agrees and undertakes that:

1. you may, at any time and without notice to the undersigned, combine or consolidate all or any of the then existing accounts of the undersigned (of whatsoever nature and whether or not subject to notice) and set off or transfer any sums standing to the credit of anyone or more such accounts in or towards satisfaction of any of the liabilities of the undersigned to you on any other account or in any other respect, whether as principal, or surety or otherwise, including liabilities under facilities or accommodation for an unexpired fixed term or in respect of foreign exchange dealings or under guarantees or indemnities or other instruments whatsoever given or assumed by you at the request of the undersigned, whether such liabilities be present or future, actual or contingent, primarily or collateral and several or joint. Where any such combination, consolidation, set-off or transfer requires the conversion of one currency into another, such conversion shall be calculated at the spot rate of exchange (as conclusively determined by you) for telegraphic transfers between the currencies at the time of the combination, consolidation, set-off or transfer;
2. where any monies may from time to time be deposited with you by the undersigned, or are otherwise held by you, specifically for the purpose of providing you with cash cover/cash margin in respect of the payment, discharge or satisfaction of any monies, obligations or liabilities of the undersigned to you, the undersigned:
 - a) shall not and shall not be entitled to withdraw any such monies (and so that you shall have no obligations to release or repay any such monies) and shall not do or omit to do any act or thing which may in any way delay or prejudice your right to retain such monies or apply all or any part of such monies in or towards such payments, discharge or satisfaction;
 - b) shall not mortgage, charge, pledge or otherwise encumber or assign, transfer or otherwise deal with or grant or suffer to arise any third party rights over or against the whole or any part of such monies or purport to do so, except in your favour;
3. you are authorised, in your absolute discretion, at any time and from time to time to notify any other creditors of the undersigned of the terms of the agreements and undertakings set out herein;
4. nothing herein shall restrict the operation of any general lien, set-off or other rights or remedies available to you, whether by law or otherwise, and this letter of set-off is in addition and without prejudice to any lien, guarantee, mortgage or security now or hereafter held by you;
5. this letter of set-off is governed by and shall be construed in all respects in accordance with laws of Bangladesh and the undersigned hereby irrevocably submits to the jurisdiction of the Courts of Bangladesh but it shall be opened to you to enforce the terms hereof in the Courts of any other competent jurisdiction. The undersigned undertakes, on your request, to nominate an agent with an address in Bangladesh to accept service of any legal process in Bangladesh on behalf of the undersigned and such agent shall acknowledge in writing to you its appointment as such agent and service of legal process on such agent shall be deemed to constitute service on the undersigned.

First Applicant's Signature

Second Applicant's signature

LETTER OF HYPOTHECATION

The Manager

-----, Branch

Dutch-Bangla Bank Limited.

I/We (the Borrower) hereby declare adopt and confirm that in consideration of the Bank having made or continuing to make or making available to the Borrower credit and/or other banking Facility under the Facility Offer Letter dated-----, from time to time revised replaced or renewed, up to the limit of BDT (in number)----- (in words) ----- only the Borrower HEREBY HYPOTHECATE to the Bank as first security the exclusive and absolute property of the Borrower (more particularly described in the schedule) as a continuing security of the payment of all outstanding, including but is not limited to interest, charges and other fees and expenses, in the books of account of the Bank against the name of the Borrower and discharge of all obligations and liabilities of the Borrower to the amounts which may become due and owing to the Bank by the Borrower under the Banking Arrangement Letter.

The Borrower covenants with the Bank to pay to the Bank on demand (save where otherwise agreed in writing between the parties hereto) all amount outstanding and discharge all obligations and liabilities which now or at any time hereafter may be due, owing or incurred from or by the Borrower to the Bank or for which the Borrower may be or become liable to the Bank under the Banking Arrangement Letter or this Security on a full indemnity basis.

The Borrower further covenants with the Bank at all times during the continuance of this Hypothecation:

- a) the property is free from any encumbrances and charges and the Borrower shall not, without the written consent of the Bank, transfer assign or to create or attempt to create or permit to subsist any encumbrance on the property or any part thereof;
- b) notify the name of the Bank as chargee with the registration authority and ensure registration of the Bank's name in the registration record;
- c) to maintain, preserve and protect the Property and keep the same in good order, repair and (if appropriate) and to maintain them in good working condition and not to allow the same to deteriorate in value or otherwise, or to do, cause or permit to be done anything which may prejudice or affect the value of the property,
- d) at the Borrower's expense, to keep such property insured comprehensively at all times with an insurance company or companies acceptable to the Bank against loss or damage to the full reinstatement or replacement value and punctually pay all premiums and other monies necessary for the purpose of effecting and keeping the aforesaid insurances,
- e) to hold any monies received by the Borrower under an insurance on trust and to apply them either in replacing or repairing the property in respect of which the monies are received or (as the Bank may require) to pay the same immediately to the Bank in or towards discharging the outstanding of the Borrower.
- f) to keep and hold the Bank secured, harmless and indemnified against all payments, costs, expense, losses and damages suffered or sustained as a result of any defect in title of the Borrower or for any claim or demand preferred by anyone with respect to the property or any part thereof in a full indemnity basis; and Without prejudice to the rights of any of the Bank under Facility Offer Letter, on the violation of any of the terms and conditions of the Facility Offer Letter or this Security, the Bank may demand immediate repayment of the loan and the security hereby constituted shall thereupon become immediately enforceable. In such case Bank may take, but is not obliged, any of the following actions without notice or concurrence of the Borrower and without liability for any loss upon realization or for any neglect or default of any nature whatsoever:
 - a) to take possession of the property or any part thereof;
 - b) to sell or dispose of the property or any part thereof together or in parcel on account of and at the risk of the Borrower either privately or by public auction or by private contract on such terms and conditions as the Bank or any representative authorized by any of them shall think fit and proper without prejudice to any other rights of the Bank under any law for the time being in force;
 - c) on the account of the Borrower, demand and recover any monies and enforce any claim due or competent to the Bank or to the Borrower from or against any person for or in the respect of the sale proceeds of the property or any part thereof; and the enforcement of this security in the manner stated herein before in this clause shall not prevent the Bank from any subsequent or further enforcement of this security in the same manner stated herein before in this clause in respect of the property or any part thereof and the express power hereby given to the Bank for any subsequent or further enforcement of this security shall not be deemed to have been in any way affected or impaired by any provision contained herein or for any reason whatsoever.

No failure or delay by the Bank in exercising any right or remedy under this security or Facility Offer Letter Shall operate as a waiver nor shall any single or any partial exercise of any right or remedy preclude its further exercise or the exercise of any other right or remedy.

For all the purposes of accounting hereunder the Borrower undertakes to accept without question any statement of account made from the books of the Bank and signed by any of its authorized signatories or managers without production of any voucher, document, paper or evidence and such statement shall be conclusive evidence against the Borrower in any legal proceedings.

Nothing herein shall contained operate so as to merge or otherwise prejudice, affect or exclude any other security, guarantee or lien whether of or against the Borrower or of third parties which the bank may from time to time hold or would have held.

The Bank may assign all or any of its rights and obligations under this security to any person without consent of the Borrower.

Any provisions hereof prohibited by law or regulation shall be ineffective to the extent of such prohibition without invalidating the remaining provisions hereof.

This Agreement shall be governed by and construed in accordance with the laws of Bangladesh.

SCHEDULE

Car Type : -----
Model Year : -----
Registration No : -----
Registration Date : -----
Chassis No. : -----

I/We have executed this Letter of Authority on this the ----- day of -----

First Applicant's Signature

Second Applicant's Signature

The Manager

-----, Branch

Dutch-Bangla Bank Limited.

Dear Sir / Madam,

AUTHORISATION TO TAKE REPOSSESSION OF VEHICLE

I/We hereby authorize the Bank to take repossession of the vehicle detailed as below, purchased by way of a Auto Loan granted to me / us by the Bank, should I / we fail to pay three consecutives installments towards the aforementioned loan.

Should I / we fail to deliver the vehicle to the Bank as per the above mentioned authorization it shall automatically be deemed that I/we shall lose all rights to use the said vehicle and the Bank will reserve the right to report the vehicle as under repossession process to the local police station/law enforcing authorities and also inform BRTA not to renew the car documents without the consent of the Bank.

Details of Vehicle:

Car Type : -----

Model Year : -----

Chassiss No. : -----

Registration No. : -----

Date of Registration : -----

Yours faithfully,

First Applicant's Signature

Second Applicant's signature

IRREVOCABLE LETTER OF AUTHORITY

The Manager

-----, Branch
Dutch-Bangla Bank Limited
(hereinafter referred to as the 'Bank')

Dear Sir / Madam,

In consideration of the Bank's granting me/us a credit facility of an aggregate amount of BDT.....
(Taka) only (the 'Facility') vide a dated
issued by the Bank and accepted by me/us, I do hereby deliver to the Bank the following undated cheques/securities:

Account No.	Cheque No.	Amount

In case of my/our failure to repay 3 (three) or more consecutive installments and or demand by the Bank as appropriate, I/we unconditionally and irrevocably authorize the Bank without any further intimation to me/us to put such dates on the said documents. The Bank may fill any date in the blank dated cheques and I/we shall not raise any objection to or question any of the dates filled in by the Bank for the due execution/encashment of such cheques. After encashment of the cheque and adjustment of the loan liability, residual balance, if any, to be credited to my/our loan link account.

I/we understand that the cheques will automatically be deemed to be null and void once the loan is fully liquidated.

(PLEASE FILL IN IF SECURITY HAS BEEN PROVIDED AGAINST THE FACILITY)

I/we have executed and/or delivered and/or pledged the following securities to the Bank, duly discharged by me/us in your favour for the purpose of securing the Facility granted to me/us. I/we also hereby irrevocably and unconditionally authorize the Bank to date and/or encash and/or enforce such security without any further intimation or reference to me/us.

Type and details of the security provided:

Type	Serial Number	Issuing Office	Reg. No. & Date	Face Value	Security Holders Name

This Letter of Authority shall be irrevocable until I/we adjust our liabilities under the Facility with the Bank in full to the satisfaction of the Bank and until the Bank expressly releases us from my/our obligation.

First Applicant's Signature

Second Applicant's signature

Letter of Authority to Debit Account

The Manager

....., Branch

Dutch-Bangla Bank Limited.

Date:

Dear Sir/Madam,

Re: Letter of Authority to debit my /our Account No. with your Bank.

In consideration of granting me/us a credit facility, I/we hereby irrevocably authorize the Bank to debit my/our above Account No. in consecutive monthly installments as on 1 / 7 / 15/ Salary day (.....) or the date mentioned in Facility Offer Letter or following working day of each month commencing from the next month of disbursement of the loan.

I/We do further authorize you irrevocably to debit my/our above mentioned account for any sum that you may deem necessary for partial/ full adjustment of all outstanding dues and liabilities of myself/ourselves, if any, with your Bank.

Yours faithfully,

.....
First Applicant's Signature

.....
Second Applicant's signature

Letter of Disbursement

The Manager

....., Branch

Dutch-Bangla Bank Limited

Date:

Dear Sir/Madam,

Ref. : Loan for BDT (in number) (In words)only.

With reference to the above loan availed by me/us, I/we have signed a Demand Promissory Note for BDT, Please disburse the amount of loan by crediting the same to my/our Account No.

.....
First Applicant's Signature

.....
Second Applicant's signature

LETTER OF AUTHORITY

The Manager

-----, Branch

Dutch-Bangla Bank Limited

(Hereinafter referred to as the 'Bank' which expression unless excluded by or repugnant to the context will mean and include its successor-in-interest, legal representatives, administrators, assigns).

Sub: Letter of Authority to verify information and disclosure of loan information.

Dear Sir / Madam,

In consideration of my/our application for a credit facility of BDT (in number)-----
(in words)-----only,
I/we do hereby irrevocably authorize the bank and or its agent to verify information as provided by me/us.

I/we further authorize you to disclose loan information to the parties as the bank feels necessary, if the loan becomes overdue.

This Letter of Authority shall be irrevocable until I/we adjust my/our liabilities under the Facility with the Bank in full to the satisfaction of the Bank and until the Bank expressly releases me/us from my/our obligations.

Yours faithfully,

First Applicant's Signature

Second Applicant's signature

The Manager

-----, Branch

Dutch-Bangla Bank Limited

Charge Over Securities

"Bank" means the Dutch-Bangla Bank Limited.

"Facilities" means such credit facilities as the Bank may grant or continue to make available to the borrower(s)

"Borrower" means the person or individual to whom the facility has been granted by the Bank.

"Third party" means any party other than the borrower whose securities are pledged against the facility.

"Securities" means (i) all equity and debt instruments and other instruments commonly known as securities owned by the Borrower (s) and / or third party(s) which at any time and for any reason are in the possession or control of the Bank, (ii) all dividends, interest, distributions, and other monies derived therefrom, and (iii) all accretions, allotments, and other benefits accruing or arising in respect thereof.

The Bank has granted ----- a credit facility of BDT (in number) -----
(Bangladeshi Taka -----)
as per the term and conditions as stated in the facility application.

In this regard I/we have pledged the securities as detailed in the schedule below as a pledge to the Bank together with an undated letter of authority for encashment of the said securities as security for due repayment of the facility granted to the borrower(s) by the Bank together with charges and other dues of the Bank relating to the facility as well as interest thereon at the rate specified in the Facility Offer Letter and the payment and discharge of all other monies and liabilities which now are or at any time may be due or accruing due from the borrower(s) to the Bank or in respect of which the borrower(s) may be or become liable to the Bank under the facility agreement as found outstanding in the borrower(s) account and other costs, charges and expenses incidental to the securities or any other securities held by the Bank for the same indebtedness or any part thereof or to the enforcement thereof.

I/we hereby confirm that the Bank shall have all rights to encash, assign, transfer, sell or dispose of the said securities at its sole discretion and apply the proceeds so realised to liquidate or offset the outstanding amount of the facility, any shortfall being borne by the borrower(s). On the other hand any residual amount after settlement of the said loan by encashment of the securities, the Bank is authorized to credit the proceed to the respective loan link savings/current account.

All monies secured by the said pledge are payable by the borrower(s) to the Bank on demand, and the Bank shall be under no obligation to continue or grant any advance to the borrower except as it may think fit.

I/we therefore execute this letter of charge over the said securities in favour of the Bank and agree that this charge is binding on me/us, my/our heirs, executors, legal representatives and assigns.

Security details

Type	Serial Number	Issuing Office	Reg. No. & Date	Face Value	Security Holders Name

Dated this ----- of ----- 20-----

Signature(s) and names of security holder(s)

Name:-----Signature:-----

Name:-----Signature:-----

Name:-----Signature:-----

The Manager

-----, Branch

Dutch-Bangla Bank Limited

Dear Sir / Madam,

AUTHORISATION TO ENCASH SECURITIES

You are hereby authorised to encash the following securities purchased in my / our name(s) and held by you as security to liquidate the outstanding amount of the loan /overdraft facility granted to-----

----- as and when required.

Details of Security

Type	Serial Number	Issuing Office	Reg. No. & Date	Face Value	Security Holders Name

Yours faithfully,

Signature(s) of the security holder(s)

(To be printed on company's letter head pad)

LETTER OF INTRODUCTION

The Manager
Dutch-Bangla Bank Limited
-----, Branch

This is to certify that Mr./ Mrs./ Ms. -----
has been working as a permanent/ contractual employee in our organization. His/ her employment details are as follows:

Designation : _____
Department / Division : _____
Joining Date : ____/____/_____
(DD MM YYYY)
Retirement Date : ____/____/_____
(DD MM YYYY)

Monthly Gross Salary:	(in BDT)	Monthly Deductions:	(in BDT)
Basic		Tax	
House Rent Allowance		Provident Fund	
Medical Allowance		Others (please specify)	
Conveyance Allowance			
Others (please specify)			
Total		Total	

Annual Pay & Benefits (in BDT):

Festival Bonus : _____
Leave Fare Assistance : _____
Other average fixed payment, if any : _____
Total (yearly) : _____

I/we hereby certify that the above mentioned information is correct and accurate to the best of my knowledge. Please also note that the company will inform the bank in the event of the loan applicant's death, retirement, resignation, dismissal, or termination from the company.

(Authorized signature & seal)

Name:
Designation:
Tel:----- Ext: -----
Cell: -----



Dutch-Bangla Bank Limited
Retail & SME Division
 Head Office: Dhaka

To

.....

Date:

Our Reference:

FACILITY OFFER LETTER

Dear Sir / Madam,

We have pleasure in advising you that as per the terms and conditions of the application dated signed and accepted by you, we have granted you the following credit facility as from

- Facility :
- Loan amount : BDT
- Security :
- Interest rate (floating) : % (per annum)
- Tenure : Months
- Installment : BDT
- Installment commencing from :
- Penal charges : Additional 3% p.a. or BDT 100 whichever is higher (3 days grace period allowed)

Please note that the last installment shall cover the entire amount due with up to date interest.

We look forward to being of continuing service to you.

Thank you.

Yours sincerely

 Credit Officer, Retail & SME Division

 Head of Retail & SME Division

ACCEPTANCE

I/we hereby acknowledge receipt of this letter read, accepted and understood by me/us, and expressly agree to its terms and conditions.

 First Applicant's Signature

 Second Applicant's Signature

Home Line

flexible facility with minimum security

Customer Name : _____

Customer ID : _____ Customer IC : _____

Customer A/C No. : _____

Loan A/C No. : _____

Loan Application No. : _____

Customer Type : General Power Line Power Plus Line



Dutch-Bangla Bank Limited
YOUR TRUSTED PARTNER



Dutch- Bangla Bank Limited

Retail & SME Division

Checklist of Documents of Home Line

Documentation Check List (Bank Use only)

Client Name : _____

A/C No. _____

Date: _____ (dd)/ _____ (mm)/ _____ (yy)

Source : Sales Branch : _____

Documentation Check List				
Sl.	Documents	Document Obtained		Remarks
		Yes	No	
1.	Application Form duly completed and signed			
2.	Letter of Introduction as per format (Salaried Employee)			
3.	Bank Statement for last 12 months			
4.	Copy of TIN / Income Tax Return (If available)			
5.	Copy of Valid Passport / Voter ID/ Driving License /Other Identity			
6.	Business Card/ Office ID			
7.	Salary Slip /Account payee salary account statement executives			
8.	Bill Copy of T&T/Mobile Phone/Utility Bill etc. Phone			
9.	Trade License/ Summary of Share Capital (Form X & XI and Schedule-X) if applicable			
10.	Memorandum and Article of Association/ Partnership Deed of Partnership Firm (if applicable)			
11.	Rent Agreement / Ownership Document (if applicable)			
12.	Other Income Proof (if any)			
13.	CIB of borrower inquiry form dated _____ & is in file			
14.	Loan sanction letter and loan statement (If any)			
15.	Seven Undated cheques			
16.	Customer IC and ID written on top of the application Form			
17.	Valuation Certificate of property/fixed assets offered as security from enlisted surveyor			
18.	Photocopy of original title deed, bia deeds, Mouza Map, Mutation Khatian etc.			
19.	Layout plan of the building duly approved by the competent authority i.e. RAJUK/CDA/ KDA/RDA/ Chairman, Pourashava/TNO			
20.	A copy of Agreement between land owner & developer			
21.	A copy of Agreement between land owner/ developer & Purchaser			

Branch Credit Officer/Ro:

Name:

Designation

DBBL Loan Application Form

The Manager

....., Branch

Dutch-Bangla Bank Limited.

Applicant's
Photograph
duly signed

I / We hereby apply for a loan of BDT (in number) for months

(in words)

for the purpose of

I/we are providing, in full, the following information as desired by your bank in the prescribed form.

PERSONAL INFORMATION (Principal Applicant)

Full Name

Nick Name Date of Birth.....

DD / MM / YYYY

Education level SSC HSC Graduate Post Graduate Others

Marital Status Single Married Others

Number of Children (if any) 1 2 3 3+

Car Ownership Own Hire/purchase Parents N/A

Residential details Own Parents Rented Mortgaged

Present Address

P.S. District No. of years there

Permanent Address

P.S. District No. of years there

Present Res. Tel No. Permanent Res. Tel No.

Mobile No. E-mail

EMPLOYMENT DETAILS OF PRINCIPAL APPLICANT

Service Holder(s) Self Employed Businessman

Name of company/firm

Name of the group (if any)

Nature of Business

Designation No. of years. in present business/service

Address

Tel No. Ext.

E-mail

Previous organization/s name

1. No. of year there

2. No. of year there

Applicant's official visiting card
duly signed

Mother's Name Profession
Designation Company Name
Office Tel No. Mobile No.

Father's Name Profession
Designation Company Name
Office Tel No. Mobile No.

Parents' Residence Address (if not reside with the applicant)
.....
.....

P.S. District Res. Tel No.

SPOUSE DETAILS (if applicable)

Spouse Name
Employment details Profession Designation
Company Name No. of years in service/business
Office Tel No. Mobile No.

Mother's Name Profession
Designation Company Name
Office Tel No. Mobile No.

Father's Name Profession
Designation Company Name
Office Tel No. Mobile No.

Parents' Residence Address
P.S. District Res. Tel No.

REFERENCES

Relatives but not with same address of Res. /Office of the applicants/parents

1) Name Relationship
Residential Address & Status Own Rented
Company Name Designation
Address
Phone (Res.) (Off) (Mobile)

2) Name Relationship
Residential Address & Status Own Rented
Company Name Designation
Address
Phone (Res.) (Off) (Mobile)

First Applicant's Signature

Second Applicant's signature

SECOND APPLICANT DETAILS

Name Relationship

Designation Company Name No. of year there.....

Phone (Res).....(Off) (Mobile)

Education level Marital Status.....

Number of Children (if any) Car Ownership..... Residential details Own Rented

Present Address

P.S. District No. of years there.....

Existing Credit Exposure of the Applicant(s), if any

Facility Type	Name of Bank/FI	Facility Date (DD/MM/YY)	Sanctioned Limit/Amount	Monthly Installment	Present Outstanding	Expiry Date (DD/MM/YY)
Credit Card-1						
Credit Card-2						
Personal Loan-1						
Personal Loan-2						
Car Loan						
Home Loan						
OD Facility						
Others (please specify)						

Monthly Income & Expenditure of the Applicant(s)

Monthly Income	Amount (BDT)	Bank use	Monthly Expenditure	Amount (BDT)	Bank use
First Applicant's Gross Salary			Existing Loan Repayment		
Business Income			Living Expenses (food, Clothings etc.)		
Monthly Avg. Incentive, if any			Children's Education		
Rental Income			House Rent		
Spouse Income			Govt. Taxes		
Second Applicant Income			Utility Bills (T&T/Mobile /Gas/ Electricity etc.)		
Other Income (please specify)			Other Expenses (please specify)		
Total Income			Total Expenditure		

I/We hereby declare that all the information furnished by me/us in this application is true, complete and accurate and that I/we have not withheld any material details.

Preferred A/C No. for installment deduction, Preferred EMI date

First Applicant's Signature

Date

Second Applicant's Signature

Date

BANK USE ONLY

Comments: Walk in Customer Known by the Introducer Relative Under Sales Effort

Introducer Name: Signature & Date:

Designation: Staff ID:

Branch Manager's Recommendation :

Name: Signature & Date:

Designation: Staff ID:

Additional Recommendation (if any):

Name: Signature & Date:

Designation: Staff ID:

Retail Credit Unit

Particulars	Status		Remarks
Customer interviewed over telephone	Y	N	
Letter of Introduction/Statement verified	Y	N	
Repayment Behavior checked	Y	N	
CIB Status	Y	N	
Strengths:		Weakness:	
<ul style="list-style-type: none"> 		<ul style="list-style-type: none"> 	

BANK USE ONLY

Overall Assessment Comment(s):

Existing Facility(s): with Bank

Current Outstanding: 1. 2. Total:

Proposed Limit: BDT **Interest Rate:**% **Tenure:**..... Months

EPI/IPI: BDT DB Ratio:% LTV:%

Special Instruction (if any) :.....

Assessed by: (Full Name) (Signature & Date)

Designation: Staff ID :

BANK USE ONLY

Comment(s):

Supported by:
(Name) (Designation) (Signature & Date)

Comment(s):

Recommended by:
(Name) (Designation) (Signature & Date)

Approved

As proposed

Approved with following amendment

Sanctioned Limit: BDT Interest Rate: % Tenor: Months

Comment(s)/ Instruction(s), if any:

Disapproved

Approved/Disapproved by:
(Name) (Designation) (Signature & Date)

RBD OPERATIONS ONLY

Customer Details	Loan Details	Other Details
Name:	Loan Amount:	Disbursement Amt: BDT
Loan A/C No:	Interest Rate:	Disbursement Date:
CASA No:	Loan Processing Fee:	Repayment Start Date:
Branch:	EPI/IPI:	Loan Expiry Date:

Comment(s), if any:

.....
Input by

.....
Authorised by

IRREVOCABLE LETTER OF AUTHORITY

The Manager

-----, Branch

Dutch-Bangla Bank Limited

(hereinafter referred to as the 'Bank')

Dear Sir / Madam,

In consideration of the Bank's granting me/us a credit facility of an aggregate amount of BDT.....

(Taka) only (the 'Facility') vide a dated

issued by the Bank and accepted by me/us, I do hereby deliver to the Bank the following undated cheques/securities:

Account No.	Cheque No.	Amount

In case of my/our failure to repay 3 (three) or more consecutive installments and or demand by the Bank as appropriate, I/we unconditionally and irrevocably authorise the Bank without any further intimation to me/us to put such dates on the said documents. The Bank may fill any date in the blank dated cheques and I/we shall not raise any objection to or question any of the dates filled in by the Bank for the due execution/encashment of such cheques. After encashment of the cheque and adjustment of the loan liability, residual balance, if any, to be credited to my/our loan link account.

I/we understand that the cheques will automatically be deemed to be null and void once the loan is fully liquidated.

(PLEASE FILL IN IF SECURITY HAS BEEN PROVIDED AGAINST THE FACILITY)

I/we have executed and/or delivered and/or pledged the following securities to the Bank, duly discharged by me/us in your favour for the purpose of securing the Facility granted to me/us. I/we also hereby irrevocably and unconditionally authorize the Bank to date and/or encash and/or enforce such security without any further intimation or reference to me/us.

Type and details of the security provided:

Type	Serial Number	Issuing Office	Reg. No. & Date	Face Value	Security Holders Name

This Letter of Authority shall be irrevocable until I/we adjust our liabilities under the Facility with the Bank in full to the satisfaction of the Bank and until the Bank expressly releases us from my/our obligation.

First Applicant's Signature

Second Applicant's signature

Letter of Authority to Debit Account

The Manager

....., Branch
Dutch-Bangla Bank Limited.

Date:

Dear Sir/Madam,

Re: Letter of Authority to debit my /our Account No. with your Bank.

In consideration of granting me/us a credit facility, I/we hereby irrevocably authorize the Bank to debit my/our above Account No. in consecutive monthly installments as on 1 / 7 / 15/ Salary day (.....) or the date mentioned in Facility Offer Letter or following working day of each month commencing from the next month of disbursement of the loan.

I/We do further authorize you irrevocably to debit my/our above mentioned account for any sum that you may deem necessary for partial/ full adjustment of all outstanding dues and liabilities of myself/ourselves, if any, with your Bank.

Yours faithfully,

.....
First Applicant's Signature

.....
Second Applicant's signature

Letter of Disbursement

The Manager

....., Branch
Dutch-Bangla Bank Limited

Date:

Dear Sir/Madam,

Ref. : Loan for BDT (in number) (In words)only.

With reference to the above loan availed by me/us, I/we have signed a Demand Promissory Note for BDT, Please disburse the amount of loan by crediting the same to my/our Account No.

.....
First Applicant's Signature

.....
Second Applicant's signature

(To be printed on company's letter head pad)

LETTER OF INTRODUCTION

The Manager
Dutch-Bangla Bank Limited
-----, Branch

This is to certify that Mr./ Mrs./ Ms. -----
has been working as a permanent/ contractual employee in our organization. His/ her employment details are as follows:

Designation : _____
Department / Division : _____
Joining Date : ____/____/_____
(DD MM YYYY)
Retirement Date : ____/____/_____
(DD MM YYYY)

Monthly Gross Salary:	(in BDT)	Monthly Deductions:	(in BDT)
Basic		Tax	
House Rent Allowance		Provident Fund	
Medical Allowance		Others (please specify)	
Conveyance Allowance			
Others (please specify)			
Total		Total	

Annual Pay & Benefits (in BDT):

Festival Bonus : _____
Leave Fare Assistance : _____
Other average fixed payment, if any : _____
Total (yearly) : _____

I/we hereby certify that the above mentioned information is correct and accurate to the best of my knowledge. Please also note that the company will inform the bank in the event of the loan applicant's death, retirement, resignation, dismissal, or termination from the company.

(Authorized signature & seal)

Name:
Designation:
Tel:----- Ext: -----
Cell: -----



Dutch-Bangla Bank Limited
Retail & SME Division
 Head Office: Dhaka

To

.....

Date:

Our Reference:

FACILITY OFFER LETTER

Dear Sir / Madam,

We have pleasure in advising you that as per the terms and conditions of the application dated signed and accepted by you, we have granted you the following credit facility as from

- Facility :
- Loan amount : BDT
- Security :
- Interest rate (floating) : % (per annum)
- Tenure : Months
- Installment : BDT
- Installment commencing from :
- Penal charges : Additional 3% p.a. or BDT 100 whichever is higher
(3 days grace period allowed)

Please note that the last installment shall cover the entire amount due with up to date interest.

We look forward to being of continuing service to you.

Thank you.

Yours sincerely

 Credit Officer, Retail & SME Division

 Head of Retail & SME Division

ACCEPTANCE

I/we hereby acknowledge receipt of this letter read, accepted and understood by me/us, and expressly agree to its terms and conditions.

 First Applicant's Signature

 Second Applicant's Signature

1.0.

Introduction

2.0. Overview of DBBL



3.0. General Banking Procedures of DBBL



3.0.36. Account Opening Form (Individual Account)

3.0.37. DBBL Deposit Plus Scheme (DPS) Application Form

3.1. Cash Handling Procedures of DBBL



3.2. Credit Management Procedures of DBBL



3.2.3. DBBL Loan Application Form (Auto Line)

3.2.4. DBBL Loan Application Form (Home Line)

4.0. Recommendations

5.0. Conclusion

References