

# A STUDY ON THE RETAIL BANKING PRACTISES OF BRAC BANK LTD

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Submitted to – MD. Tamzidul  
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## **Letter of Transmittal**

June 18th, 2016

MD. Tamzidul Islam

Assistant Professor

BRAC Business School

BRAC University

66, Mohakhali, Dhaka-1212

Subject: Submission of Internship Report “**A Study on the Retail Banking Practices of BRAC BANK LTD**”.

Dear Sir,

It gives me enormous pleasure in preparing this report that was assigned in fulfillment of my internship requirement. This paper has been valuable to me as it contains the reflection of my working experience in BRAC Bank Limited, Head Office, for three months period of my internship. In this report, I have given my best to illustrate the experiences and knowledge I gained from this internship period.

I would like to mention that I am extremely grateful to you for your valuable assistance, extreme understanding effort and constant attention as and when required in accomplishing the paper.

I shall be very pleased to answer any query you think necessary as and when needed.

Sincerely,

Waleefa Hossain Reeman

ID-09104069

Dept.-B.B.A

**DECLARATION**

I hereby declare that the presented project paper titled “**A Study on The Retail Banking Practices of BRAC BANK LTD**”, is prepared by me after examining the total data of BRAC Bank Ltd. Moreover I want to confirm that the report is only prepared for academic requirement not for other purpose. It should not be used with the interest of opposite party of the Bank.

.....

**Waleefa Hossain Reeman**

**ID: 09104069**

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**BRAC UNIVERSITY**

## **Acknowledgements:**

At the beginning I want to thank my almighty Allah who made me capable to continue my everyday tasks in the workplace during the whole period of my Project program. After that I would like to express my sincere gratitude & appreciation to my advisor, **Md. Tamzidul Islam**, Assistant professor, BRAC Business School, BRAC University, who has been pleased to give me right direction, guidance and support which helped me a lot in writing this report. His constant encouragement and supervision throughout the period of this study have been greatest inducement for me and directly contributed to the accomplishment of the task.

This would not have been possible without the genuine support and assistance. If I don't mention some names of the staffs of BRAC Bank Ltd. in Head office, my acknowledgement will be incomplete & void. In this part I am highly grateful to MR. Khalid Rahman, Head of Lending Retail Products & Collection and my Supervisor MR. Abul Ehsan, Senior Product Manager, Customer Experience, Retail Products & Collection Department, who helped me by bringing the information in order to complete the entire report.

Successful completion of any course requires support from various persons. I have been fortunate to get the guidance and supervision of teachers, friend, BRAC Bank & officers and others. Specially, thanks to our text books & internet service that gave us necessary information to conduct.

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## **EXECUTIVE SUMMARY**

This Report represents the working experience on private sector commercial Bank operated in Bangladesh named “BRAC Bank Limited” (BBL) as internship report for BBA Program. BRAC Bank intends to set standards as the Market leader in Bangladesh. It will demonstrate that a locally owned institution can provide efficient, friendly and Modern full service banking on a profitable basis. The main objective of the study is to get knowledge about BRAC Bank Retail & Premium Banking Service of BRAC Bank Ltd and also gaining the Practical experience of corporate life and view the application of theoretical knowledge in the real life.

In these report, different types of assessment tools is discussed that bank the uses for the assessment of their financial information. Different types of promotional techniques that the bank uses for the promotion of their premium banking product promotion is also discussed based on qualitative and quantitative strategy.

BRAC Bank is maintaining its competitiveness by leveraging on its online Banking software, modern IT infrastructure and providing premium services. Its retail division is an excellent banking division of it. The operations process of Bank is smooth and excellent. Here has got some positive findings and negative findings which the bank tries to provide quick services to the customers and try to solve problems of the customers as soon as possible.

The focus of the report was basically based on services provided by the Premium Banking of BRAC Bank Ltd. This service was chosen because this particular customer segment (Premium Banking) is the most prioritized and potential clients of the bank and by providing relationship based services to this customer segment.

# Chapter 1 (Introduction)

## 1.1 Banking Industry:

Taking the lead as one of the most promising industry in Bangladesh, Banking industry plays a vital role in our country. By dispensing in the economic growth of a country, the materialization of this sector is revealed. This sector accelerates economic growth through mobilizing funds from outstanding unit to the shortage unit. Based on the technological improvement and diversified need of the customers banking industry is rapidly changing. Commercial Banks are the bank that mainly Finance commerce. These banks accept deposits from the public surplus and lend them to the deficit unit within a short period of time.

## Banking sector in Bangladesh:

As a developing country, Bangladesh is fundamentally reliant upon the rising banking sector for the monetary development. After the liberation war, the central bank of Bangladesh was officially known as “The State Bank of Pakistan” altered into “The Bangladesh Bank”. The Bangladesh Bank routinely became official foreign reserve institute which was accountable for switch over control, monitoring swap and credit control. In the premature 1970s, government of Bangladesh let the foreign banks to operate their business. After the war, it was increasingly felt that the private banks should be allowed to fulfill the gap in the primary initiative. In the 80's for the first time a number of banks in the private sector were allowed. Afterwards, in the mid 90's some more banks in the private also commanded their operations. Finally, in 1999, 3<sup>rd</sup> phase of private sector banks was given the permission to operate. As with the public banks, private banks also gradually became responsible within the passage of time.

The banking sector of Bangladesh is divided into four categories of scheduled banks. There are 4 state owned commercial banks, 4 state owned development financial institutions which were established for specific objectives like agricultural or industrial development, 35 private commercial banks which are majorly owned by the private entities and 9 foreign commercial bank operating their businesses in Bangladesh which are incorporated in abroad. There are 52 scheduled banks in Bangladesh (Bangladesh Bank, 2013) operating under the supervision of Bangladesh Bank that has been empowered through Bangladesh Bank Order, 1972 and Bank Company Act, 1991.



## The Organization:

To maintain a sustainable economy, bank plays an efficient role throughout a country. As in Bangladesh the economy is so much dependent upon the banking sector. In our country, there are people who cannot meet the requirements of the banks in order to take loans and survive the living. BRAC bank was founded to help the unbanked people who were not previously covered by traditional banks. As the main concept of the bank is to capture the small & medium Enterprises (SME) and it became the leading Bank in Bangladesh.

## History:

Aiming to provide a wide range of products & services to the diverse customers, BRAC Bank Ltd. incorporated on 20th May, 1999 as a public limited company under the banking companies act and started its trip onwards in July 4th, 2001 as the fastest growing Third generation commercial bank. With a vision to captivate the market niches which are untapped in the economy of Bangladesh, the bank is administrating their banking facility. The Chairman of the bank is sir Fazole Hasan Abed. Now, the managing director & CEO of the bank is Mr. Syed Mahbubur Rahman. BRAC Bank gets a huge financial support because it is owned to some extent by BRAC, which are one of the world's largest non-privet development organizations and The key shareholder of BRAC Bank Ltd along collaboration with International Finance Corporation (IFC) and Shore cap Exchange.

BRAC Bank is the only Local Bank that running the largest banking arena by providing 100% integrated online banking facility to the customers. With 155 outlets, 14 Apon Shomoy, 322 ATM Booths, 31 CDMs, 398 SME Unit offices, more than 7695 (as on May 2013) Human Resources, Over 700,000 plastics in the market Brac Bank is facilitating the operation throughout Bangladesh.

BRAC Bank Limited comprises of four major business divisions namely Corporate Banking Division, Retail Banking Division, Small and Medium Enterprise (SME) and Foreign Trade & Treasury. Retail Division offers a extensive display of profitable and viable banking products



to the individual customers of the bank. This division also offers several kinds of term deposit schemes and attractive STD & Savings deposit schemes giving interest on daily balance.

BRAC Bank also introduced Remittance which they called “Secured & Easy Remittance service”. In this service customers can go through hassle-free & less time-consuming process in order to remitting their funds safe and secure. Using the countrywide network of BRAC comprising more than 1100 field offices the SRS will ensure secured and only 24 hour lead time delivery of remittance anywhere in Bangladesh. With more than 1.3 million customers BRAC Bank developed its brand image as the leading SME pioneer in just 12 years of their operation in Bangladesh.

### ➤ 1.2 Shareholder Structure:

Shareholders	Percent
BRAC	31.74%
IFC	9.50%
Shore Cap International	8.76%
General Public through IPO	40%
Non-Residents Bangladeshi's	5%
Mutual Funds through IPO	5%
Total	100%

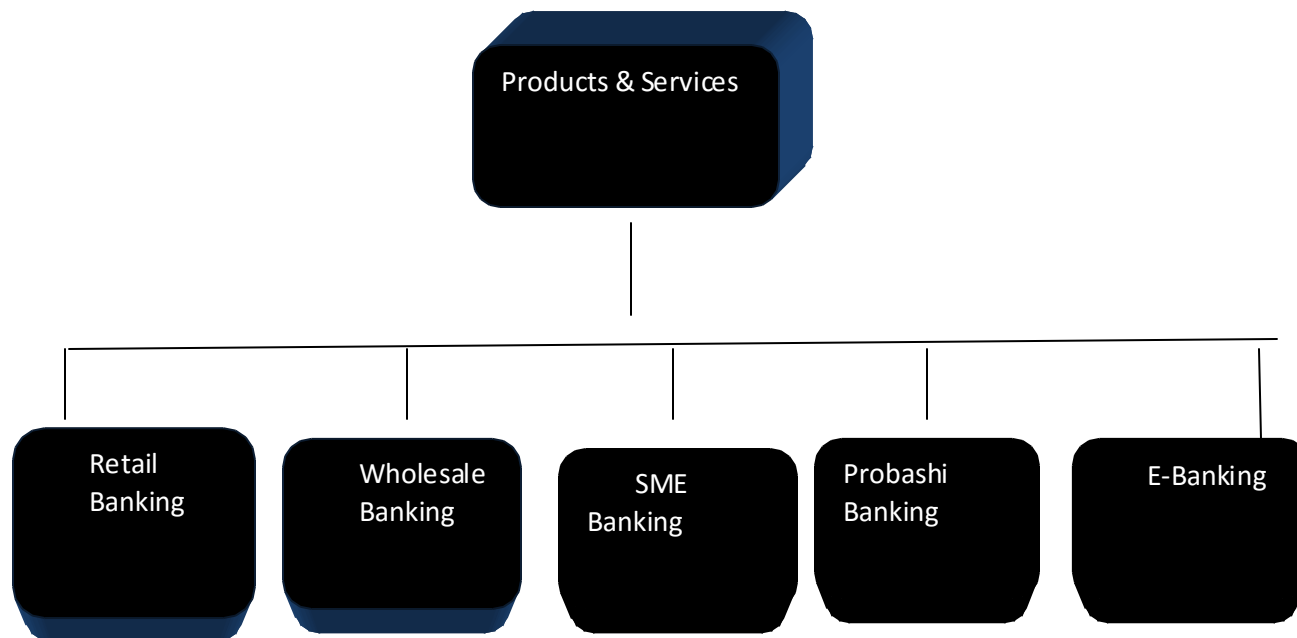
(Source: BBL Website)

### 1.3 Products & Service offerings of BRAC BANK LTD:

BRAC Bank has introduced several kinds of products and services to provide more valuable solutions and benefits according to the consumer needs. The bank provides loans which can be returned by installments. For better communications with the targeted customer groups, the bank is providing attractive featured products to capture the market niches. In the continued ambition to satisfy the customers the bank offers Services such as: Swift for foreign trade, Remittance service, Asset management, Treasury service, Collection service, ATM services, Cash management service, Payments & clearing, Safe deposit locker service, Employee Benefits.

Moreover, The Bank offers loan schemes, Credit & deposit Schemes, Small & medium enterprise loans, personal loan, Doctor’s loan, salary loan and many more which meets the diversified needs of the customers. The bank has independent department and each department

offers various product & services which are monitored and controlled by each department. The following products & services has Several terms & regulations, Additional charges, Loan application, financial statements in order to procure the loan.



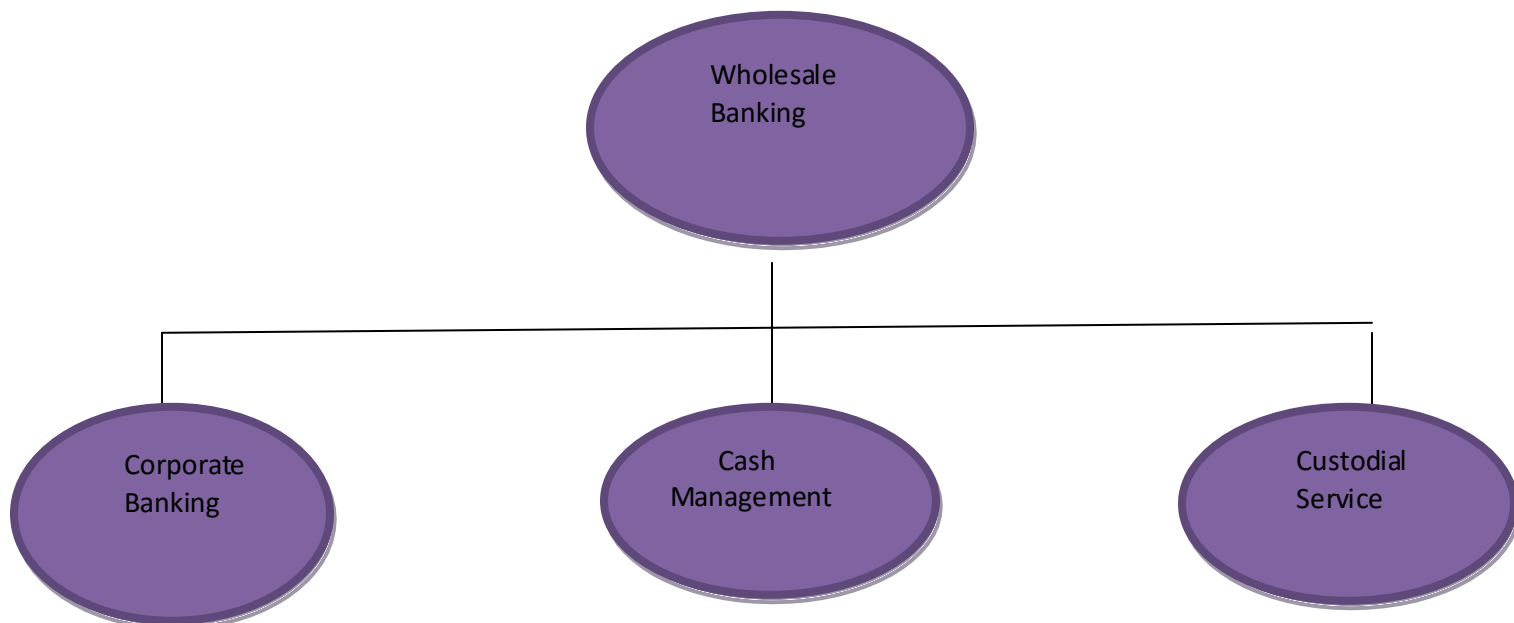
### **Retail Banking:**

BRAC Bank has positioned itself as the “Major channel in business” through the retail banking sector. Retail banking promises the customer to keep up the expectation customers place based on their regular needs. The Department ranges their product category from the High-Profile customer’s base to low-Profile customers. Through the Branches the unit mostly operates the full section of the retail business and the funding Responsibilities also. From the Alternative

delivery channel, service quality, Premium Banking, Distribution, sales, Non-funded Business unit, Credit collection unit, Business intelligence unit; The Retail assures “Service quality” to maintain the Quality of the products & services across all point of sources and assert the better-quality service propositions for the important consumers. The products of Retail banking are discussed in the later part of the report.

### Wholesale Banking:

Under the three sub-departments, the wholesale banking department provides wide range of products & services aiming with full expertise and dedication about portraying the facilities to the customers. Corporate Banking plays a broad role in this section. Departments such as foreign trade, Treasury, cash management plays a supportive role to provide the wide range of products under the corporate banking division. In order to provide both banking services and financial partnership with local large and medium corporate, trading houses and joint ventures Brac Bank’s Corporate Banking Team supports in every possible way to reach the heightened hope of the customers.



**(Source: Products of Wholesale Banking of BRAC BANK LTD.)**

## SME Banking:

Being the second small and medium enterprise pioneer in Bangladesh, the bank has accelerated its growth throughout the country. More than 300 unit SME Division offices are operating the whole country by launching different kinds of loans to different small and medium enterprise. The monitor also takes consistent actions for the recovery of the loan and takes necessary steps if any conflicts occur through the recovery of the loan.

The 4 Products that are featured in The SME Department:

- AroggoRin
- ApurboRin
- ProthomaRin
- Supplier Finance

**(Source: Products of SME Banking of BRAC BANK LTD)**

## Probashi Banking:

The purpose of these department is to assure the non-resident Bangladeshi's living in abroad to disburse the remittance and also offer the NRBs to "one stop Banking solutions" To create a comfortable environment for the NRBs to help in the economic sector by contributing to the long-term financial solutions and raise the standards of the nation.

### Accounts & Deposits

- Probashi Current Account
- Probashi Saving Account
- Probashi Fixed Deposit
- Probashi Abiram Probashi Biniyog
- Probashi DPS

### Investments

- Wage Earner's Development Bond
- US Dollar Investment Bond
- US Premium Bond

## **E-Banking:**

To provide up-to-date services to the high-worth customers, BRAC Bank Ltd has launched automation service programs so that customer can adopt the e-commerce system that the bank has launched. In recent situation, the bank is providing security based information services to all branches of the bank to maintain the online Banking solutions to the customers.

E-Banking Comprises of several segments-

- SMS Banking
- Internet Banking
- Call-center
- E-commerce.

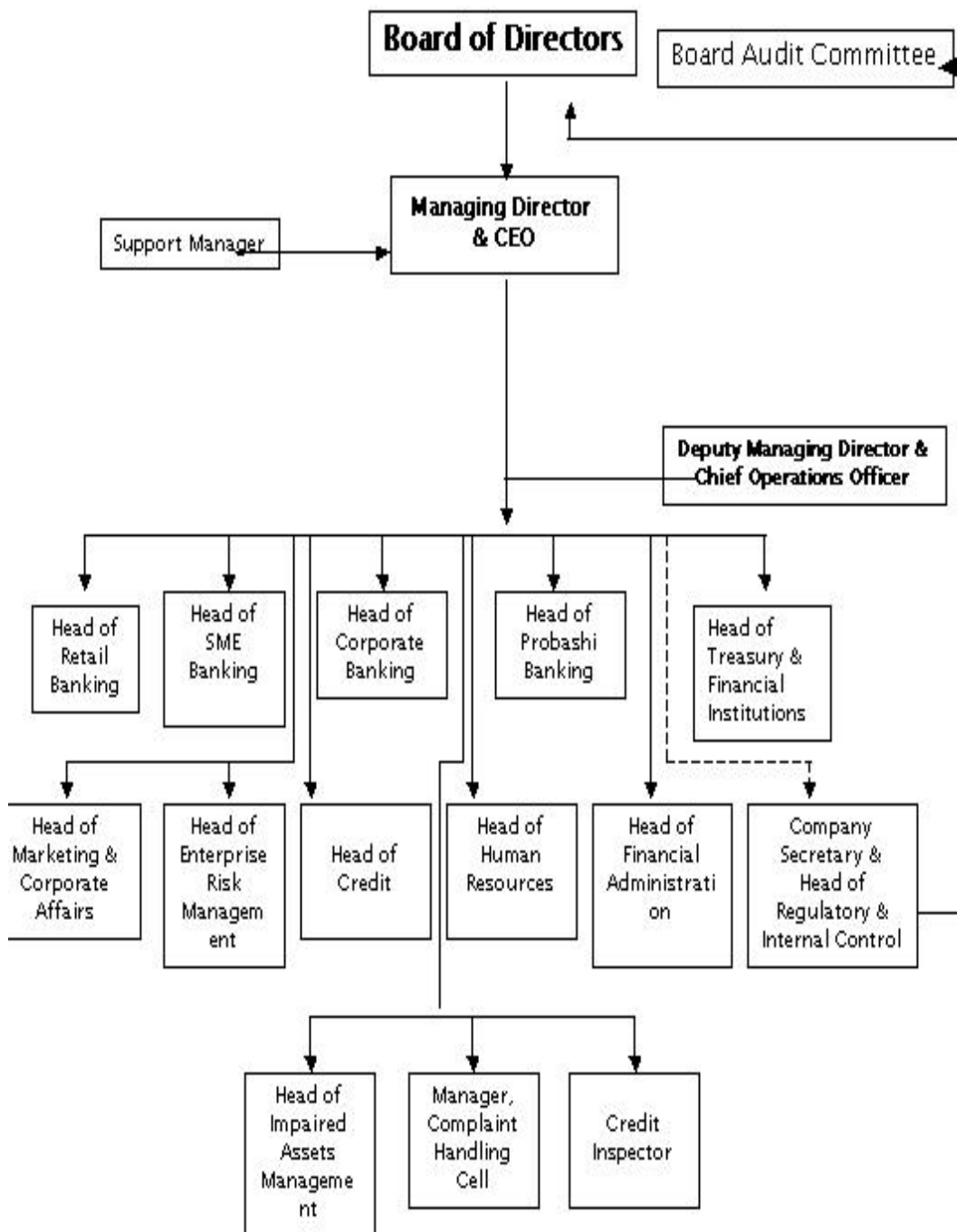
### **1.4 Objective of the Bank**

The objective of BRAC Bank Limited is specific and targeted to its vision and to position itself in the mindset of the people as a bank with difference. The objective of BRAC Bank Limited is as follows:

- ✓ Building a strong customer focus and relationship based on integrity, superior service.
- ✓ To creating an honest, open and friendly environment.
- ✓ To value and respect people and make decisions based on merit.
- ✓ To value the fact that they are the members of the BRAC family – committed to the creation of employment opportunities across Bangladesh.
- ✓ To work as a team to serve the best interest of our owners
- ✓ To relentless in pursuit of business innovation and improvement
- ✓ To mobilize the savings and channeling it out as loan or advance as the company approve.
- ✓ To establish, maintain, carry on, transact and undertake all kinds of investment and financial business including underwriting, managing and distributing the issue of stocks, debentures, and other securities.

## 1.4 Organization Hierarchy:

# BRAC BANK LIMITED



### 1.5 Corporate Vision:

**“Building a profitable and socially responsible financial institution focused on Markets and Business with growth potential, thereby assisting BRAC and stakeholders build a just, enlightened, healthy, democratic and poverty free Bangladesh.”**

### 1.6 Corporate Mission:

- Sustained growth in 'small & Medium Enterprise' sector
- Continuous low cost deposit growth with controlled growth in Retained Assets
- Corporate Assets to be funded through self-liability mobilization. Growth in Assets through Syndications and Investment in faster growing sectors
- Continuous endeavor to increase fee based income
- Keep our Debt Charges at 2% to maintain a steady profitable growth
- Achieve efficient synergies between the bank's Branches, SME Unit Offices and BRAC field offices for delivery of Remittance and Bank's other products and services
- Manage various lines of business in a fully controlled environment with no compromise on service quality
- Keep a diverse, far flung team fully motivated and driven towards materializing the bank's vision into reality.

### 1.7 Achievements and Awards:

- BRAC Bank wins prestigious ‘Sustainable Marketing Excellence Award’ from CMO Asia on July 31, 2014.
- FT-IFC Sustainable Bank of the Year 2010 (Emerging Markets, Asia).
- IFC awarded BRAC Bank as the Most Active Global Trade Finance.
- Program (GTFP), Issuing Bank in South Asia in 2010.
- BKash (Mobile banking service) Ltd.
- BRAC IT Services Limited (BITS)

➤ **1.8 Goal of BRAC Bank:**

- BRAC Bank will be the absolute market leader in the number of loans given to small and medium sized enterprises throughout Bangladesh. It will be a world-class organization in terms of service quality and establishing relationships that help its customers to develop and grow successfully. It will be the Bank of choice both for its employees and its customers, the model bank in this part of the world.

**Subsidiaries of BRAC Bank Ltd. (BBL):**

There are 5 subsidiaries of BRAC Bank Limited, as-





## Chapter 2: JOB

**BRAC** University Business School requires an internship program in completion of BBA. I joined BRAC Bank as an intern in the Lending Retail Products and Collection Banking and asset Operation Department. I worked as an intern in both of the departments. I was selected after an interview with the senior manager Brands of the respected department. During my 3 months of internship I worked under the senior manager Brand in the Lending Retail Products and Collection Banking department. The Retail Lending department is responsible for all kind of internal and external communication and all kinds of Loan product featuring its customers of entire BRAC Bank. I had to perform to a lot of duties. But main job is to Communicate with customers over the phone and Doing the MIS in the excel sheet of the applicants who took home loans over the past few years.

### My Job Description:

- Compilation of the Home-loan Database sheet.
- Compilation of problematic questions and Remarks given by the customers.
- Attend Question answer session over the phone with customers.
- Continuous Consultation with the Head of Retail department.
- Giving a feedback report to Manager of the program.

### Training and Orientation Program:

I attended the training program of BBL, designed for the interns during the internship program. It was a three days training program and purposed to enlighten the history of BRAC and BBL. The training included-

- First day of training consisted the Lecture session and video session on BRAC, knowing BBL, knowing Retail Banking Division and other departments of BBL.
- Second day, I had to visit a branch; my posting was in Moghbazar Branch to learn the daily working process of a bank.

## Chapter 3

### Retail Banking Activities of BRAC BANK LIMITED

#### 3.1 Retail Banking:

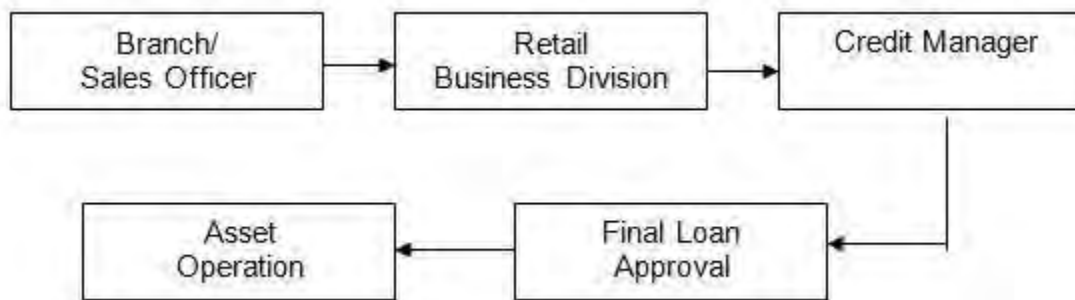
Retail banking is when a bank executes transactions directly with consumers, rather than corporations or other banks. Services offered include savings and transactional accounts, mortgages, personal loans, debit cards, and credit cards. The terms generally used to distinguish these banking services from investment banking, commercial banking or wholesale banking. It may also be used to refer to a division of a bank dealing with retail customers and can also be termed as Personal Banking service.

Retail Banking Operations (RBO), an integral part of retail banking, complement the ever-flourishing retail business through account opening, customer statement generation, inter-bank cheque clearing, ATM & credit card production, cheque-book production and processing government bond and SME Banking.

#### 3.2 Retail Banking System:

- The customer should open a savings account in order to deposit or withdrawal of their money. This process should be done by the designate bank in the area of a unit office.
- All customers must open their account with the same bank account on the same day after receiving those from the borrowers, who should give a receipt as prescribed.
- The asset part operation of RBO follows the procedure according to the Documents that are received, obtaining CIB Report, Activities of Asset operation ( Retail Division) & Disbursement Team, Lien confirmation, post disbursement (Data entry), manual activity (post disbursement), file management, FINACLE entries for loan closing and FINACLE activities of loan rescheduling.

### 3.3 PROCESS:



(Source: BBL Website)

### 3.4 Retail banking Products:

In retail banking BRAC Bank has three types of products

- ✓ Loan Products
- ✓ Cards Products
- ✓ Deposit products

#### Loan Products:

In order to finance the requirements placed by consumers and by getting investment in return BBL also offers term loan based on short term and long term funds. Retail Loans are consumers' loan. Based on the customer demand these loans are given. BRAC Bank has a wide range of retail loan-

Product Details	Interest Rate	Loan Amount
<b>Home Loan</b>	Starting from 8.75%	Maximum loan amount is BDT 1 Crore but not exceeding up to 70% of the property value.
<b>Personal Loan</b>	Starting from 11%	loan amount BDT 1 Lac to BDT 10 Lac

<b>Auto Loan</b>	<b>Starting from 11.50%</b>	<b>Maximum loan up to 70 Lacs</b>
<b>Personal loan for doctors</b>	Starting from 12.50%	Maximum Loan Amount up to BDT 10 Lac
<b>Personal Loan for Landlord</b>	No information was given	No information was given
<b>Secured Loan/Overdraft</b>	No information was given	Maximum amount can go up to 5 crore.

There are also several kind of loan products are featured in order to fulfill the consumer needs. The product details are given below-

<b>Product Details</b>	<b>Eligibility</b>	<b>Maximum Amount</b>	<b>Features</b>
<b>Salary Loan</b>	<ul style="list-style-type: none"> <li>• regular employee</li> <li>• Minimum age of 25 years</li> <li>• income of monthly gross salary of 10,000</li> </ul>	Maximum of BDT 10 Lac	<ul style="list-style-type: none"> <li>• no securities required</li> <li>• loan processed within 24 hours</li> <li>• Flexible Repayment installment (EMIs) over a period of 12 months to 48 months</li> </ul>
<b>Now Loan</b>	<ul style="list-style-type: none"> <li>• salaried employee with min monthly amount of BDT 10000</li> <li>• employed in BRAC Bank</li> </ul>	15 times of gross monthly income	<ul style="list-style-type: none"> <li>• No security</li> <li>• 48 hours processing</li> <li>• small monthly installments</li> </ul>

	for 2 years		
<b>Car Loan</b>	<ul style="list-style-type: none"> <li>Both salaried executives and business person</li> <li>minimum monthly income BDT 25,000</li> <li>min age of business: 2 years</li> </ul>	<ul style="list-style-type: none"> <li>100% of the vehicles price</li> <li>maximum BDT 5 million</li> </ul>	<ul style="list-style-type: none"> <li>100% car value financing</li> <li>Both Brand new/reconditioned car finance</li> <li>Long term:12-60 month</li> </ul>
<b>Teachers Loan</b>	<ul style="list-style-type: none"> <li>minimum length period of least 2 years</li> <li>minimum net salary of Tk.5000</li> <li>Minimum age 25 years</li> </ul>	Loan amount ceiling from 50,000 to 300,000	<ul style="list-style-type: none"> <li>No security</li> <li>small monthly installment</li> <li>Minimum loan documentation</li> </ul>
<b>Study Loan</b>	<ul style="list-style-type: none"> <li>loan issuer of the student pursuing education locally or abroad</li> <li>Earning of 25,000 per month</li> </ul>	15 times the grossly month income	<ul style="list-style-type: none"> <li>small monthly installment</li> <li>Repayment scheme up to maximum of 4 years</li> <li>No security</li> </ul>

<b>Travel Loan</b>	<ul style="list-style-type: none"> <li>• individual with monthly income of tk.15000</li> <li>• aged between 25 to 53 years</li> </ul>	8 to 10 times of gross salary	<ul style="list-style-type: none"> <li>• 50% off foreign currency endorsement fees</li> <li>• for salaried and self-employed individuals</li> </ul>
<b>Credit Card Loan</b>	<ul style="list-style-type: none"> <li>• A one year old card from any institution</li> <li>• a minimum of 12 months of satisfactory credit card relationship</li> </ul>	5 times of credit card limit with a maximum of 1,000,000	<ul style="list-style-type: none"> <li>• flexible repayable plan in equal monthly installment</li> <li>• processed in 24 hours</li> </ul>
<b>Top-up Loan</b>	<ul style="list-style-type: none"> <li>• an existing retail borrower of a good financial institution</li> </ul>	Taka 10 Lacs	<ul style="list-style-type: none"> <li>• No cash securities required</li> <li>• loan processed in 24 hours</li> </ul>

(Source: BBL Website)

### Deposit products

BRAC Bank offers a wide range of financial solutions to meet the everyday demand of an individual's life.

- I. Savings Account
- II. Current Account
- III. Term Deposits

#### I. Savings Account:

BBL offers a regular savings account offering interest on deposit amount. This account also provides cheque book facility for their customer. The savings account is divided into 4 segments.

- Triple Benefit Account (TBS)
- Savings Classic Account
- Future Star Account
- Aparajita Account.

Savings account is a considerable demand deposit and can be withdrawn by the customer only by using check. Each account offers a High interest rate of up to 8.5% p.a. which can be paid by installments. Interest is credited to the account every month on the customers' average monthly balance. Benefits obtained from savings account are –

- Interest is paid on the daily balancing method.
- No restrictions are imposed on the number of withdrawals and no hidden cuts or penalty rules are given on the account.
- The account holder will be able to pertain for the personal loan packages and will also be eligible to open another account and deposit fixed amount in the bank.
- The Account holder will receive special management at the moment of handing out their loan applications and furthermore, will obtain discounts on transmittal occasions.

## ii. Current Account:

BBL current account is a normal checking account, which gives the option to deposit and withdraw money for day to day need of customers. This account holder can easily access in to other facility provided by BBL as well as use online banking facility without providing any charge. The account can be opened by any individuals aged 18 years and above. Current account is divided into four segments:

- Current Classic Account
- Current Plus Account
- Ezee Account
- Salary Account

Benefits obtained from current account are-

- No restrictions are imposed on number and amount of size of the withdrawal.
- There are no requirements for giving notice before making a withdrawal.

### iii. Term Deposits:

Term deposits are mainly known for time deposits or time liabilities. Before opening a term deposit account, the customer needs to open an account in the bank. The customer has to fill up an application form that contains followed by the amount in figures, Beneficiary's name and address, period, rate of interest, date of issue and date of maturity. Term Deposits are comprised of six segments and they are following-

- DPS
- Fixed Deposit General
- Flexi DPS
- Interest First Fixed Deposit
- Freedom Fixed Deposit (FFD)
- Abiram Fixed Deposit
- Unit Fixed Deposit.

### **The opening of SAVINGS, CURRENT AND TERM DEPOSIT account:**

1. The opening prescribed account form should be signed by the applicant in front of the BM/RM/CSM and specimen signature card should be signed by the applicant in front of them also.
2. The introducer must bring two copy passport sizes photograph that must be attested.

Any of the following identification documents including current valid passport, Proof of address, ID card, Commissioner Certificate etc. In this case, Certifier should attest applicant's photograph along with the signature.

**(SOURCE: BBL Website, Deposit Products)**

### Cards product:

BRAC Bank has huge collections of card products in order to enhance the e-commerce and online banking facility. The customers who hold this card products enjoy all kind of benefits offered and services provided. Annual fee is waived on various cards depending upon the offer.

The card details are given below-



## Credit Cards

<b>Product details</b>	<b>Benefits</b>	<b>Annual Charge</b>
<b>Signature Card</b>	<ul style="list-style-type: none"> <li>- The customer can get all the facilities internationally while staying in a hotel or doing shopping.</li> </ul>	15% VAT applicable on all fees & charges
<b>Platinum Card</b>	<ul style="list-style-type: none"> <li>- Can get access to 2 supplementary cards</li> <li>- Maximum credit limit of 500000</li> <li>- Access at the BALAKA VIP LOUNGE</li> <li>- Gets unique priority at airport arrival &amp; departure service</li> </ul>	BDT 4500+ vat
<b>GOLD Card</b>	<ul style="list-style-type: none"> <li>- Credit limit of the card ranges from BDT 75000 to 500000</li> <li>- Fast Rewards program</li> <li>- Globally acceptance</li> <li>- Auto debit option</li> </ul>	BDT 2500+ VAT
<b>Classic Card</b>	<ul style="list-style-type: none"> <li>- Ranging from BDT 10000 to 75000</li> <li>- Credit shield facility</li> <li>- Internet Banking</li> </ul>	BDT 1300+VAT

## Debit cards

Product Details	Benefit	Annual Charge
Planet Card	<ul style="list-style-type: none"> <li>- Waste management &amp; renewable energy projects</li> <li>- Tree plantation programs</li> </ul>	Not given
RFCD Debit Card	<ul style="list-style-type: none"> <li>- Free transaction alert facility</li> <li>- Online purchase can be conducted through the world</li> <li>- Daily USD 700 Or equivalent facility from any visa-branded ATM and Daily USD 1000 or any equivalent facility from any visa point –of-sales outside Bangladesh</li> </ul>	Not given

## CO-Branded Card

ICDDR, which is a renowned international Health Institution for popular research, leveraged the in order to promote high value for donating money in their institution.

## Pre-paid Card

Product Details	Benefits	Annual Charge
Hajj Card	<ul style="list-style-type: none"> <li>- Completely interest free</li> <li>- Scope to encase unissued balance in BDT</li> <li>- Not charged by any endorsement fee or penalty</li> <li>- Valid across KSA during Hajj</li> </ul>	BDT 300+ 15% VAT

Travel Card	<ul style="list-style-type: none"> <li>- Limit up-to USD 1500 for SARC and USD 5000 for Non-SARC Countries</li> <li>- No requirement of bank account</li> <li>- Instant insurance</li> </ul>	BDT 500+15% VAT
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## Retail Banking Consists of 4 Types of Banking-

### 1) Premium Banking:

To catering the High-net-worthy customers of retail banking, premium banking promises to give the customers a hospitalized, skilled and prioritized manner. Continuation of minimum Family premium banking of the individual/joint accountholders is BDT 2,000,000. Head of retail banking retains the authority to approve applications for such customers so that the bank can preserve a safeguard association with the top-tier consumers.

#### Benefits:

- Personalized banking services
- Dedicated 'relationship managers'
- Privileges and benefits with 200+ of BRAC Banks partner across the country
- Special occasion based offers

#### Privileges & Value Propositions:

Based on Healthcare, Hospitality, Travel, Entertainment & Lifestyle Requirements Premium Banking Customers enjoys the privileges offered by the segment:

- Free yearly Master Health Check-up at Apollo Hospitals
- Free access for up to 2 persons at Balaka VIP Lounge
- Buy 1 get 1 free Buffet at the Westin Dhaka,(on Dinner) at Four points By Sheraton Hotel, (On Breakfast, Lunch & Dinner) at Amari Dhaka.
- Up to 50% Discount On room rates at Galasia Hotel & Resort, Platinum Grand, Platinum Residence and 35% on room rates at Sayeman Beach Resort, Cox's Bazar.

- Up to 12.5% Discount on various packages from Ikebana which includes Gift hampers, wedding events & related services, Dry flower arrangements.
- Discounts Ranging from up to 20% on various restaurants including El toro, Picasso, Rice & Noodle, Village Restaurant, Food Republic etc.

## **2) Supreme Banking:**

The Supreme Banking segments focuses particularly on the exclusive customer group who desire privilege in their day to day activity. The average balance in order to be a Regular supreme customer needs to deposit the amount between BDT 5 lac to below BDT 50 lac.

### **Benefits To Supreme Banking Customer:**

- Dedicated counter in selective branches
- Discounts & Benefits from Tie up partners
- Special rates, discounts & benefits on selective banking products.

Presently, BRAC BANK has dedicated Supreme services in 15 (fifteen) branches. However, CSMs (customer service manager) are responsible in taking care of the PB and Supreme customers where they do not have dedicated Supreme or Premium services.

### **Supreme Privilege Card:**

No charges are applicable for being a customer of any banking segment. Supreme Banking Customers will get advantage by showing their “Supreme Privilege Card”. A list of BRAC Bank partner outlets will be sent to the customer with the Privilege Card. Privilege Cards will be valid for 1(one) year for Supreme Customers. This card will be reissued on account anniversary after reviewing the relationship balance.

### **Privileges & Value Propositions:**

- Inside the Hazrat Shahjalal International Airport, customers can relax comfortably with free access up to 2 people at Balaka VIP Lounge.

- Buy 1 get 1 free Buffet (on lunch & dinner) at The Olives Residence & suites, platinum suits.
- Up to 60% Discount Four points By Sheraton Hotel, Galasia Hotel & Resort, 50% Discount at Platinum Residence & Amari Dhaka, Up to 30% Discount at platinum grand, 25% Discount at Lakeshore hotel.
- Up to 35% Discount On room rates at Sayeman Beach Resort, Cox's Bazar.
- Supreme customers also get festival, Birthday and Monthly Surprises.

### **3) Excel Banking:**

By keeping up the customer satisfaction with the bank, BRAC Bank introduced Excel Banking as a fundamental fragment in retail banking. To understand the needs, Demand and lifestyle of the customers, the bank is providing customized service & value propositions in order to grow their Deposit, Loan & cards portfolio.

### **Excel Banking Team:**

Excel Banking Unit is under the Customer Experience department. This unit has two wings: Business Development Team and Excel Sales Team. The Business Development Manager (BDM) And Senior Sales Manager (SSM) report to the Head of Customer Experience. Associate Business Development Managers and Officers report to the BDM. Sales Managers, Associate Sales Managers, and Sales Officers report to the SSM. Business Development Team takes initiatives to retain and grow the overall portfolio of the Excel Segment.

### **Privileges & Value Propositions:**

- Buy 1 get one free Buffet at The Olives Residence & Suits & (every Thursday & Friday) At Platinum Suits.
- Up to 60% Discount Four points By Sheraton Hotel & Royal Explosion on Galasia Hotel & Resort, Up to 50% Discount at Amari Dhaka, 25% Discount at lakeshore hotel, Up to 50% Discount at Platinum Residence & Platinum Grand and Grand

Sultan Srimongal, Sylhet, Up to 35% Discount At Sayeman Beach Resort, Cox's Bazar.

#### **4) Easy Banking:**

The essence of easy banking is to give the customer the ease of banking through using E-commerce. BRAC Bank has launched online banking facility to keep the customers up-to-date with the banking facilities by using the bank's ATM, Cash Deposit Machines, Internet Banking, E-Commerce and many more facilities. The Customer Ranging in Easy Banking is 422,735 (app) which is 83% of the Bank's Total Population.

#### **Benefits of Easy Banking :**

As a member of Easy Banking segment customer can be entitled to the following benefits:

- An Easy Banking customer will be entitled to get fast and convenient transactional banking services through ATM, CDMs, IVR, bKash, etc.
- Easy Banking Customer can avail discounts and benefits from tie up partners by showing their “Planet Card”.
- With Free of cost, customers of Easy Banking can enjoy the E-banking and other facilities.

## Chapter 4: Overview of Home Loan Project

### 4.1 Summary:

The Home loan project is vast competitive product which attracted the market and the customers. Many other banks are offering home loan products too but BRAC Bank is trying to be unique by featuring special features along with installments in an easy process. This study covers the Home loan project of BRAC BANK LTD and this study is confined to only this bank other than the conventional bank.

### 4.2 Description of Home Loan of BRAC BANK:

**A. Objective:** Objective Of this study is to know about the home loan schemes of the bank and this project is important to know information about the loan so that it will give a helpful insight to the customer before taking loan from the bank. The main motive of this study is to be useful for academics and also the business in the field of finance and accounting of the organizations. Other Objectives included-

I. Understand the customer service of the bank and volunteer the satisfaction level of the customer.

II. To highlight the performance of BRAC BANK.

**B. Methodology:** The Report requires the way to select the topic for the main preparation and this project perform the data source which is to be identified and collected, they are to be classified, resolved, interpreted and presented in a systematic manner and key points are to be found out. The overall process of methodology is given in the following page that has been followed in the study. Secondly, the report is mainly prepared by the secondary data but some primary data was required as well in order to complete and maintain a good report. The primary sources include Interview sessions with the officers who work in the Asset operation Banking Department of BRAC BANK in the Head office. Frequently Questions are given below - (Bank Teller interview questions, n.d) & (Best-job-interview, n.d) :-

1) How do you want to improve your Bank Improvement?

2) In this Bank which term are more beneficial for customer from the others bank?

3) Describe the most important product in this bank?

4) Describe a situation where you had to deal with angry customer?

5) Describe about a time you had to explain a process or situation to a confused customer.

How did you approach this?

7. What you felt pressured by conflicting work demands, how did you respond?

8. What do you do if you saw a co-worker do something that you didn't think was appropriate?

9. How do you check your work for accuracy?

In the Secondary sources, by studying different literatures conceptual parts have been collected for the secondary data. Some of these annual sources are annual reports 2015 of BRAC BANK Limited and website of BRAC BANK Limited. Primary data was collected using interviewing techniques. The Classification, analysis, interpretation and presentation of data is very important part of research. Finally report preparation on the basis of the suggestions of our honorable faculty advisor some corrections were made to present the paper in this way.

### **C. Limitations of the project:**

In this Bank, there are some limitation in terms of its size and composition and access to the related review. I cannot find much resources and some very important information related information of this bank. Moreover, for making project I have some time limitation. Very important part of Bank is communication skill with customers but in this bank I see some lacking of communication and also the clients service. Besides, employee cannot give efficient response to their clients. It is very hard to analyze this topic without proper knowledge about banking and time consuming to differentiate between the sectors of loan schemes of the bank.



### 4.3 Back-Ground of Home Loan Project:

The BRAC Bank Team Regards Home loan Product as the most well-situated and sensible loan that suits all the home financial needs. The loan is divided into two segments: The first one offers as the “Home Loan” for purchasing apartments/house and another one is titled as “Home Credit” which aims for renovating apartment/house. The purpose of Home Loan Project is to offer services related to residential purpose that Ranges from middle class to top-notch customers Through the mortgage or securitization policy as per the law and customers personal bank provide helpful information’s before moving into a home which is suitable according to people’s taste, budget and area.

After Submitting an application file, Home Loan Appraisal Team receives all information from this files & check necessary document. Such as- IC (Identity of Customer) , Customer Data Base, Customer CIB (Credit information Buru) etc. If necessary document are ok, then Home Loan Appraiser calculate customer assets and liability valuation. If, different between Assets and Liabilities are over then customers Loan Applied Amount then Home Loan Appraiser Recommended this Application file to CRM (Credit Risk Management) team. CRM (Credit Risk Management) team checks all the information again and checks the valuation report. If, all information and valuation are ok, then CRM annalist send this application file for disbursement. If not ok, then CRM annalist send this file again to HL (Home Loan) Appraisal team for fulfilling had given Query. After fulfilling this Query HL Appraisal team re-submit this application file to CRM. CRM annalist checks this information again and sends this file for Disbursement.

### Customer segment and eligibility to get Home Loan:

The customers are divided into two categories: One is salaried individuals, the criteria’s for them requires a minimum 3 years job experience in a reputed company and the applicant must be permanent in his or her current job. Moreover, the applicant has to earn a minimum income of BDT 25,000 in order to process the loan. Other categories belong to the Businessmen/self-employed individuals/Landlords and this category of applicant should be the owner/Director of proprietorship/partnership/private Limited company in order to take loans. The applicant’s

business experience must be minimum 3 years and minimum income must be BDT 30,000 for taking the loans.

### Flowchart on the Product Features of Home Loan of BRAC BANK:

- The Borrower must be the property owner.
- Mortgaged property must be located within the metropolitan area of Dhaka, Greater Dhaka where RAJUK Plan is available, and the rest is in Chittagong & Sylhet.
- Minimum age 25 years & maximum age 65 years at the time of maturity.
- Competitive Interest Rate & maximum loan tenor is 25 years.

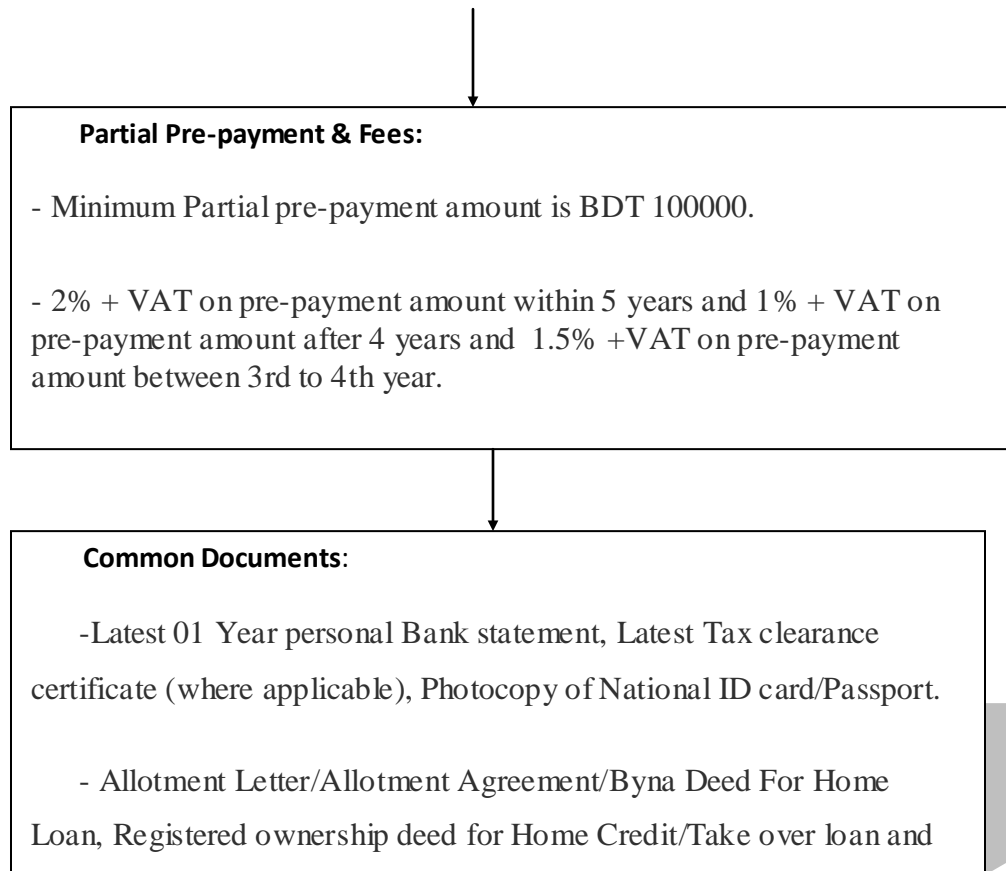


- Loan amount is up-to BDT 15 lac is @2% on loan amount+ VAT and loan above BDT 15 lac is @1.5% on loan amount +VAT and for take over cum Home Credit Loan 1% on loan amount +VAT.
- In case of Takeover, processing fee is 0.50% of loan amount +VAT & Valuation charge @3500 +VAT in addition to the processing fee.
- Security Placement fee should be BDT 10000 + VAT and Quotation charge fee BDT 1000 +VAT.



#### **Early Settlement & Rescheduling Fees:**

- Early Settlement Fee @ 2% of outstanding if settled within first 2 year +VAT.
- From 3rd to 4th year 1.5% +VAT on outstanding and from 5th year 1% + VAT on outstanding.
- Rescheduling fee due to Interest Rate Change/Tenor Change - 0.25% + VAT of outstanding on maximum Taka 10000 + VAT lower and Date Rescheduling fee Taka 2000 + VAT each time.



(Source: Home Loan Products Of BRAC BANK LTD. retrieving <http://www.bracbank.com/Home-Loan.php>)

### Analysis:

In the BRAC BANK, total assets at BDT 204,593 Million in 2014 as against BDT 179,713 million of previous year which was attributed mainly to a growth of 14% in the portfolio. From the month Of May The Home loan Department Disbursed about BDT 1,011,733,518 Registering a Decrease in following the month of July about BDT 54,56,48,976. Besides the bank give efforts to superior customer service through various delivery channels across the country. Countrywide Branch network and SME service centers with all the focus on different level of customers have given the all kinds of income ranging segment customers to have an access to online banking

system. Besides this is the opportunity for prompt receipt of remittances. And home loan have enriched their products so that they can attract all level of customers by offering their services.

The monthly Disbursements of the Home loan are given below- (BRAC BANK Limited,2015)  
(in million taka)

	<b>May 2015</b>	<b>June 2015</b>	<b>July 2015</b>
<b>Channel</b>	<b>Volume (BDT)</b>	<b>Volume (BDT)</b>	<b>Volume (BDT)</b>
Direct sales	279,246,987	295,719,567	17,41,52,798
Branch Banking	704,628,531	790,605,481	3,51,280,677
SME Service & Krishi Branch	2,78,58,000	15972000	2,02,15,500
Total	1,011,733,518	1102297048	54,56,48,976
Total Core	101.2	110.23	54.56

## Chapter 5

### SWOT Analysis:

SWOT analysis is a vital tool to design an effective business strategy. This analysis provides insights about the strengths and weakness of a business entity, and depicts an image of the business environment measuring the opportunities and threats.

The Strengths, weakness, threats and opportunities of BBL are as following-

### Strengths:

- **Inheritance of Brand image ‘BRAC’:**

Being the largest NGO of the world (in term of number of employees), founded by Sir Fazle Abed who ranked 32 in list of 50 world leader published by Fortune, “BRAC” along with “Sir Fazle Hasan Abed” is a very powerful brand name. BRAC Bank Limited has been enjoying the privileges of this brand name since its birth. The bank inherited the reputation of BRAC.

- **Strong Financial Back up:**

Having Sir Fazle Hasan Abed as Chairman, Kazi Mahmood Sattar as independent Director and other highly experienced, qualified, prominent personals as directors of the board, BBL possesses a strong financial back-up. This is a strong support through which the bank is growing rapidly.

- **Perpetual innovation in Products and Services:**

BBL is successful in keeping its offers for different types of loans and depository products up to date with the changing demands of the customers. They continuously develop new plans to structure customized loan and services, thus always up for achieving the competitive edge.

- **Adopting New Technologies:**

BBL is keeping themselves up to date with the latest technologies. Among the few in

Bangladesh who offer android or iOS app for E-banking, through which banking is easier and faster, BBL is one. Debit-Credit card, ATM, online banking and all types of facilities are-

Offered to attract customers. Technologies like automated push notification SMS alert has given the banking-with-technology a new dimension. These facilities play a vital role in creating value for customers thus creating value for BBL.

- **Pioneer in SME Banking:**

- BBL, the pioneer of ‘Small and Medium Enterprise-SME Banking’, currently operates 421 SME unit offices in all over Bangladesh. Being the 2<sup>nd</sup> largest SME bank of Bangladesh, the motto of BBL is to alleviate poverty and improve living standards. For that, BBL is aiming at every house of the country with a better solution for all.

- **GABV Membership:**

An independent networks of banks ‘Global Alliances for Banking on Values’ founded in 2009 with a view to use combined shared finance to deliver sustainable economic, social and environmental development. Only bank of Bangladesh that possesses the membership of GABV is BBL, which certifies that this bank is a global partner of sustainable banking advancements.

- **Customer focused:**

Customers are the sole source of revenue and customers are scarce. So BBL always set priorities on providing better customer satisfaction. For that they put immense effort on introducing competitive products and services.

## **Weaknesses:**

- **High service charges and hidden charges:**

BBL charges high for the services in comparison with its contemporary competitors. More over various hidden charges imposed by the bank without the customer's consent has raised trust issues.

- **More concentrated on SME Banking:**

- Being the pioneer of SME banking, all the services and operations of BBL is inclined only towards SME customers which are seen as a major limitation of this prominent bank. Customers other than SME customers find it hard to continue banking with BBL.

- **Slow banking process:**

The banking process of BBL is so slow that a long queue of customers is a regular scene. Customers get irritated as their time is being wasted and the process is hectic. Such environment makes customers to move to banks with hassle free services.

- **Unattractive remuneration package:**

Remuneration package offered to the employees by BBL is very poor which demotivated the employees to give their level best. This is also liable for higher employee turnover which has a negative impact on the BBL's image.

- **Decreasing customer loyalty:**

Due to the lingered banking process and hidden charges many customers are being moved to the competitors. These gone customers recommend friend and family not to do banking with BBL. Thus BBL is losing current customers and potential customers.

- **Customer ignorant in adopting CDM:**

Traditional customers of BBL are reluctant to accept new technology as they lack necessary training and knowledge. The situation has been worsening as customers are made bound to use CDM in case of deposit amount is less than 50000 BDT. In a country like Bangladesh, where IT knowledge is not wide spread among general people, such obligatory regulation of using CDM is

enough for losing regular customers.

### **Opportunities:**

#### **▪ Expansion in retail banking and corporate banking:**

BBL has proved its dominance in the market when it comes to SME banking. By developing retail and corporate banking, the bank can draw a significant amount of market attention towards them.

#### **▪ Increase the number of branches and ATMs:**

BBL has a long way to go when it comes about the availability of branches and ATMs. By launching more branches BBL can dissipate its customers and thus reduce the customer pressure in particular branches. As ATM is getting wide acclamation among the people, BBL should use this opportunity and set up more ATM booths.

#### **▪ Introduce Innovative and customized service packages:**

▪ Customization of service package offers always carries a better value for customer. By introducing innovative customized packages after proper R&D, BBL can get new customers.

#### **▪ Construct skilled and trained workforce:**

The brand image of BBL is strong enough to attract experienced talents. BBL should take the full advantage of this opportunity by hiring such skilled professionals. Moreover, it can also avail high quality training to their employees which is must for getting an efficient management system and high quality service.

### **Threats:**

#### **▪ Increasing number of competitors:**



The banking market of Bangladesh is a very competitive one. There are numerous multinational banks in the market as well. New banks are keeping up showing in the industry with innovative products and services which is a direct threat for BBL. Today other banks are trying to capture a market share of BBL by giving more lucrative offers than BBL to the SME customers.

- **Changing demands of customers:**

Customer demand is always dynamic by nature as there always will be competitors to provide a better offer with a better idea. If BBL does not keep itself aware of such contemporary customer demand changes and the activities of the competitors, it will lose customers.

- **Irregular economic condition:**

Bangladesh has a long way to go to ensure steady economic condition. Bangladeshi economy is plagued by inflation, price hike, money laundering, recession etc. Even BBL will face dire consequences if they can't forecast such calamity.

- **Political Condition:**

The political condition of Bangladesh is more or less hostile, the impact of which is on entire banking industry. BBL is not even immune to such political restlessness. BBL had gone through such rough times before. BBL has to keep itself alert for future political unfavourable time.

## Findings:

- Customer's unawareness of using CDM reduces regularity in banking and the necessity of learning E-banking in order to avoid the long queue in Bank.
- To meet the pressures in order to fill up the individual objective given by the Head office, CRO gives less time to monitor loan utilization.
- After collecting all the customer information, SME Head Office sends the CIB form to Bangladesh Bank for the clearance issue and it takes a long-time Ranging 10-12 days to return the CIB form. The process is time-consuming.
- The Respective unit office fixed the loan sanction range which is between 2-5 lacs. The unit office then sends the sanction letter including all charges and the Asset operations department (AOD) disburses the loan.
- When any installment of loans paid by the borrower they inform it to the Head office/CRO. CRO then sends a text or fax to the AOD in order to inform the payment. AOD collects this sms/fax and takes a paper print of these. But there is no proper monitoring system of these.
- The training facilities are limited for CRO and the officers are not happy with their compensation packages.

## Recommendations:

As i have gone Through All the departments under retail banking, the analysis I came up with some recommendations for BBL which can improve the efficiency as well as the quality of the work-

- The Bank should let know the customers about the "Hidden Charges" by providing the correct information.
- As the customers have complained about the charges, the bank should minimize the charges to satisfy the customers more.
- Scheming jobs on right of way Basis.
- By recruiting more employees BBL can provide the customers better featured service within a small stage of time.
- To gain the loyalty and dedication of the employees to stay with the company, the bank should attract the employees with striking compensation packages as well as non-financial benefits.
- Developing motivational and instruction program.
- Appropriate executive surveillance and co-operation.
- Employees working in the Bank should know the rules and procedures to use the "FINACLE" software and the employees should make sure they have a personal ID.
- Certain transform in supervisory outlook and view point.

## Conclusion:

As being one of the promising commercial banks in Bangladesh and being the Pioneer in SME Banking BRAC BANK LTD has earned an enormous reputation within a short period of time. By overcoming the economic dilemma in our country, BRAC BANK LTD facing a lot of obstacles to maintain the economy but still the bank is fighting to give their best shot. Based on the variations and to cope up with the needs of the customer, BRAC BANK has come up with Retail products to serve their customers well. By working on with the potential strengths the company has they can reach the satisfaction of their clients and if they maintain quality they can attract more customers as well. It is obvious that by building the network ranges in the overall country will create more opportunities in building a Brand portfolio Through the economy of Bangladesh.

To conclude, I would like to mention that By working in BRAC BANK LTD as an intern helped me to know more about corporate culture and the several aspects to work in the banking industry. The importance of working in the sector admits the fact that how this industry faces challenges and uses several strategies to overcome it. This report is a manifestation of my working experience and my knowledge. I was authorized to Prepare a report on Retail banking and the functions of BRAC BANK LTD. for partial development of my course's requirement. The officials of The bank were always in huge pressure but still they managed to help me to gather information about the report. Though there are some drawbacks in the performance management of the bank but the bank is progressing day by day. I wish a prospectus future of the Bank.

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