



PERFORMANCE EVALUATION
OF
DUTCH BANGLA BANK LIMITED



Report
00273
BPA

PROJECT REPORT ON
**“Performance Evaluation of Dutch Bangla Bank
Limited”**

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Date of Submission: 24th April 2011



EAST WEST UNIVERSITY



Letter of Transmittal

Date: 24th April 2011

Dr. Tanbir Ahmed Chowdhury
Senior Lecturer
Department of Business Administration
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Subject: Submission of Project Report.

Dear Sir,

It is a great pleasure and privilege to present the project report titled "Performance Evaluation of Dutch Bangla Bank Ltd" which was assigned to me as a partial requirement for the competition of BBA Program. Throughout the study I have tried with the best of my capacity to accommodate as much information and relevant issues as possible and tried to follow the instructions as you have suggested. I tried my best to make this report as much informative as possible. I sincerely believe that it will satisfy your requirements. I however sincerely believe that this report will serve the purpose of my Project.

I am grateful to you for your guidance and kind cooperation at every step of my endeavor on this report. I shall remain deeply grateful if you kindly take some pan to go through the report and evaluate my performance.

My effort will be reworded only if it adds value to the research literature.

Sincerely Yours,

Thanking you,



Md. Mohiuddin Bhuiyan
ID # 2007-1-10-103

Acknowledgement

First of all I would like to thank all mightily Allah for giving me the patience and proper time to complete the Project study successfully. It is pleasure to take this occasion to thank a few people who have, assisted, encouraged directed and supported last three months.

I want to give my special thanks to the Academic supervisor Dr. Tanbir Ahmed Chowdhury (Professor, East West University) for his support and enormous help throughout this semester, especially his guidelines throughout the period of preparing the report.

Finally, I would like to convey my best regards to all officials of Dutch Bangla Bank Limited. I heartily thank all the friends and senior brother of east west university, after that I especially thank to Mr. Abdullah Al Kafee (Manager) who guiding me and also Mahabubul Alam (Officer), Zahirul Islam Jewel (AO) and each & everyone was very much sincere to give me the knowledge about Dutch Bangla Bank Limited.

Executive Summery

Always there are two groups under consideration of financial condition, one is the surplus until and another is deficit unit. So between these two groups easy transaction of money is very necessary and important for balance. Bank and Financial institution do this important job. Dutch Bangla Bank Ltd. foresees high growth in business in 2010. The growth will predictably generated from the diversified corporation sector, Personal Banking, Money Market operations, Consortium finance and Export oriented initiatives.

The objective of Dutch Bangla Bank is not only to earn profit also the social commitment and to ensure its co-operation to the person of all level, to the business, industrialist who are engaged in establishing large scale industry and the agro based oriented small and larger industries by self-inspiration. In the year of 2010, DBBL has 96 branches in whole over the country with 2763 employees who are well trained and dedicated to give better customer service.

Today's business is very competitive and complex. To survive in the Banking sector the Bank need competitive people and has to take some effective policy.

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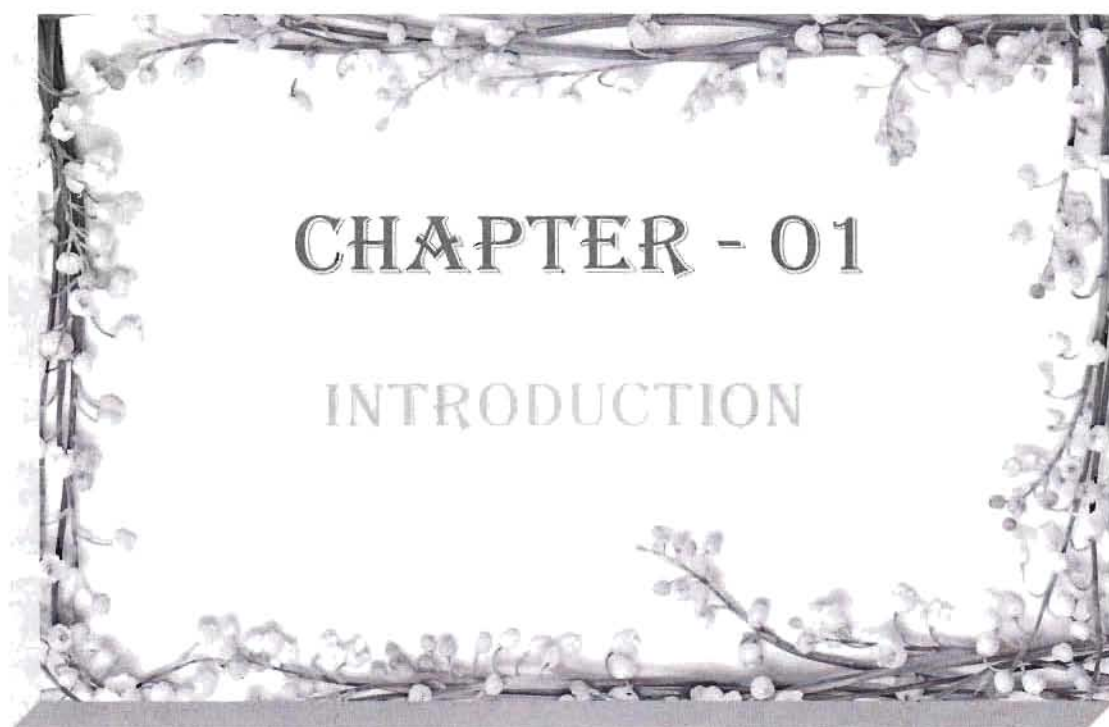
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CHAPTER - 01

INTRODUCTION

1.1. Origin of the Report:

As part of the Project Report of BBA course requirement in East West University, I have been assigned a project to evaluate the performance evaluation of Dutch Bangla Bank Ltd. I am supposed to produce a report on my findings and discuss with some people who work in Dutch Bangla Bank Ltd. My faculty supervisor, Dr. Tanbir Ahmed Chowdhury, also approved the project and authorized me to prepare this report as a part of the partial fulfillment of the Project.

1.2. Objective of the Report:

Objectives of the study are as follow:

- ✦ To appraise the principle activities of Dutch Bangla Bank Ltd.
- ✦ To appraise the financial performance of Dutch Bangla Bank Ltd.
- ✦ To identify the problems of Dutch Bangla Bank Ltd.
- ✦ To suggest policy to overcome the problems.

1.3. Scope of the Report:

In this report I have tried to evaluate the performance of Dutch Bangla Bank Ltd. I tried to compare and analyze the financial data of Dutch Bangla Bank Ltd for last five years and identify present condition of Dutch Bangla Bank Ltd. And I also tried to bring in light that how it is performing in the banking industry. This report also contains the organizational overview, background, mission, vision, goals, growth and prospects, etc. of Dutch Bangla Bank Ltd.

1.4. Methodology of the Report:

The report has been written on the basis of information collected from primary sources as well as secondary sources. The primary information has been collected from personal observation, discussion with employees, experts' opinions and comments and works in different sectors. The secondary data has been collected from Dutch Bangla Bank Ltd.'s Annual reports (2004-2010); websites address www.dutchbanglabank.com, many manuals and publications from





Dutch Bangla Bank Ltd.'s training Institutes. Then, sorting all those information for analysis purposes, I used the following tools. Those are written below:

- i. Ratio Analysis
- ii. Common size statement Analysis
Graphical
- iii. Bar chart
- iv. Trend Analysis

1.5. Limitations of the Report:

This report is 'Performance Evaluation of Dutch Bangla Bank Limited'. But due to time limitation and workload of my business, I only can cover the comparison through financial data. To evaluate a big organization like Dutch Bangla Bank Limited three months' time is very short. Bankers spend very busy time during office hours and it is very difficult for them to find time for me to give briefs about banking norms. I had taken practical ideas about DBBL from Mr. Abdullah Al Kafee who is manager of DBBL. With all these limitations I tried my best to make this report authentic and worth reading.



1.6. An Overview of Dutch Bangla Bank Ltd:

Dutch-Bangla Bank Limited (DBBL) is a scheduled commercial bank. The Bank 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. The Bank is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

DBBL- a Bangladesh European private joint venture scheduled commercial bank commenced formal operation from June 3, 1996. The head office of the Bank is located at Senakalyan Bhaban (4th floor), 195, Motijheel C/A, Dhaka, Bangladesh. The Bank commenced its banking business with one branch on 4 July 1996.

Banks are the pillars of the financial system. Specially, in Bangladesh the health of the banking system is very vital because the capital market is little developed here. As the banks are still the major sources of credit and exercise great influence on the financial system, it is extremely important that the country's banking systems should be in good health in the interest of investment activities meeting the needs of all kinds of finance and related matters.

Over the years, Dutch-Bangla Bank Limited has built itself as one of the pillars of Bangladesh's financial sector and is playing a pivotal role in the extending the role of private sector of the economy. The bank has strong branch network national wide with 96 branches.

1.6.1. Company Profile at a glance:

Name	Dutch-Bangla Bank Limited
Year of Establishment:	1996
Authorized Capital	400 crore
Paid up Capital:	202.14 crore
Number of Branches:	96
Number of Employees:	789
Total Number of Shareholders:	7900
Total Profit Figure in 2007:	143.86 crore
Total Deposit of the Bank in 2007:	42,110.15 million
Total Number of Executive & Officers:	847
Earning per Share :	237.37 taka
Business Link:	Different Organization both Government and Non-Government

1.6.2. Corporate Information:

Registered Office Senakalyan Bhaban (3rd Floor), 195, Motijheel Commercial Area, Dhaka 1000, Bangladesh



1.6.3. Mission:

Dutch-Bangla Bank Limited 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".

1.6.4. 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. DBBL'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.

1.6.5. Core Objectives of Dutch Bangla Bank Limited:

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

1.6.6. The Goal of the Dutch Bangla Bank Ltd:

To share a significant portion of the banking sector's by utilizing available manpower and also state of the art technology for maximizing the shareholders wealth.

🏆 **Long-term goal:** To maximize the wealth of the shareholders.

🏆 **Short term goal:** To earn satisfactory rate of return on investment providing wide range of banking services.

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CHAPTER - 02

AN OVERVIEW OF THE PRINCIPLE ACTIVITIES
OF
DUTCH BANGLA BANK LIMITED



2.1. Information about Banking Industry:

Bank has played a very important role in the economic development of all the nations of the world. In fact, banking is the life-blood of modern economy. Bank is the financial intermediary accepting deposits from surplus unit and makes them available for deficit unit by granting loans. They also carry the payment for goods and services on behalf of their customers.

There seems to be no unanimity amongst the economist about the origin of the word 'BANK'. According to some economist, the word 'BANK' has been derived from the German word 'BANG' which means a joint stock firm.

Others believe that the word 'BANK' has been derived from the Greek word 'BANQUE' which means a bench. In the old days Jews in Lombardy (Italy) entered in money transaction sitting on benches in market places. When a banker was not in a position to meet his obligation, the bench on which he was carrying on the money business was broken in pieces and he was taken as bankrupt.

2.2. Capital Structure of Dutch Bangla Bank Limited:

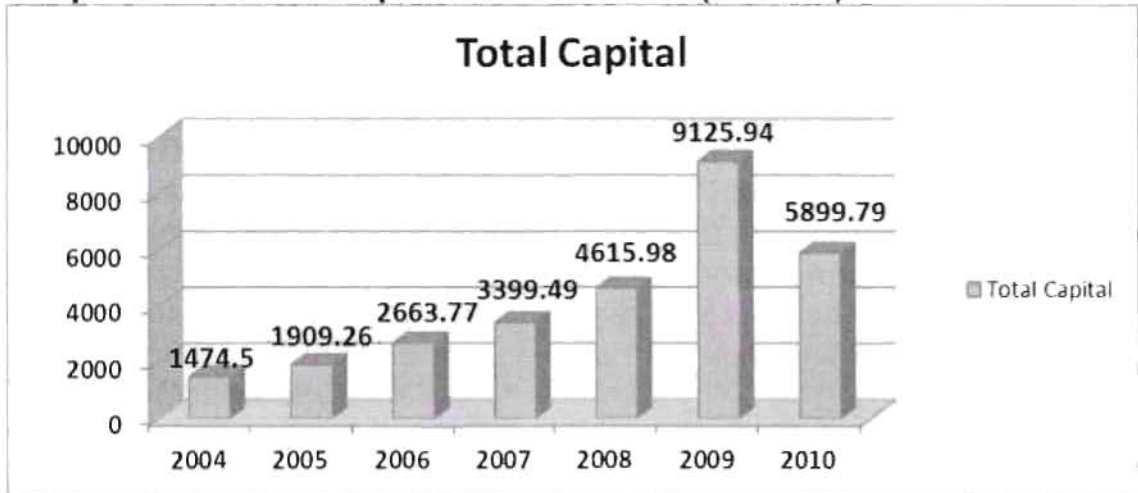
It means how Dutch Bangla Bank finances its capital, how much from equity capital and how much from debt capital. Higher amount finance by equity capital reduces the risk but increases the cost of fund but higher use of debt capital increases the risk as well as it cost effective and also tax -deductible item.



Table # 01: Total Capital of DBBL: Tk (Million)

Year	2004	2005	2006	2007	2008	2009	2010
Total Capital	1474.5	1909.26	2663.77	3399.49	4615.98	9125.94	5899.79
Growth of Capital	-	29.49%	39.52%	27.62%	35.78%	97.70%	-35.35%

Graph # 01: Total Capital of DBBL: Tk (Million)



From the graph, DBBL has gradually increased their capital, in the year 2004 to 2010 but maximum capital increased in 2008 to 2009 which is 97.70%. It indicates DBBL uses more equity as compared to its debt portion at the time of doing capital structure of the bank. Using more equity as compared to debt reduces the risk of the bank.



2.3. Branches of Dutch Bangla Bank Limited:

Dutch Bangla Bank Limited wants to provide its customer better services in any place and they try to provide service in the door of its customers. That's why every year with the expansion of business it increases the number of its branches. Dutch Bangla bank opens the new branches in the place where the customer most need it. Not only in Dhaka has city but also concentrated in expanding its branches outside the Dhaka city. In this way, its branches are increasing day by day. According to the last finding in 2011, Dutch Bangla Bank has 96 branches and 3 SME branch. In the year of 2010 Dutch Bangla Bank had planned to establish "Fast Track". Fast Track means, it is not looking like branch but here staying a manager who open account and give customer service like, Deposit, Withdraw and another service etc. in this running year Dutch Bangla Bank has established lots of Fast Track in Dhaka city.

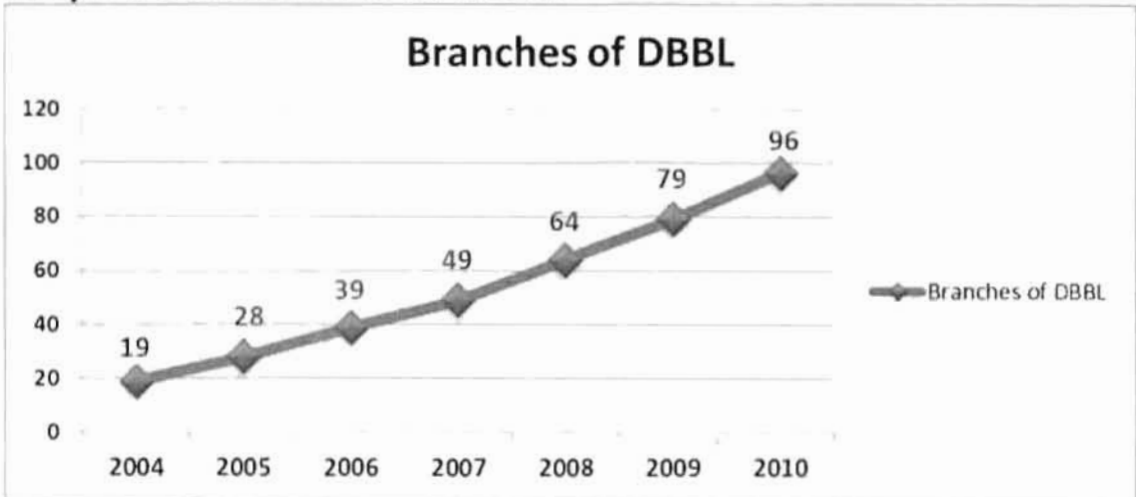
In below, I represent expansion of branches from 2004 to 2010 for Dutch Bangla Bank Limited.

Table # 02: Branches of DBBL:

Year	2004	2005	2006	2007	2008	2009	2010
Branches of DBBL	19	28	39	49	64	79	96
Growth of Branches	-	47.37%	39.29%	25.64%	30.61%	23.44%	21.52%



Graph # 02: Branches of DBBL:



From the graph, I can say DBBL continuous open their branches. In 2004 DBBL has 19 branches. From 2004 to 2010 these seven years they open 77 branches which is marvelous performance of it and maximum branches open in year of 2009 to 2010 which is 17 branches.



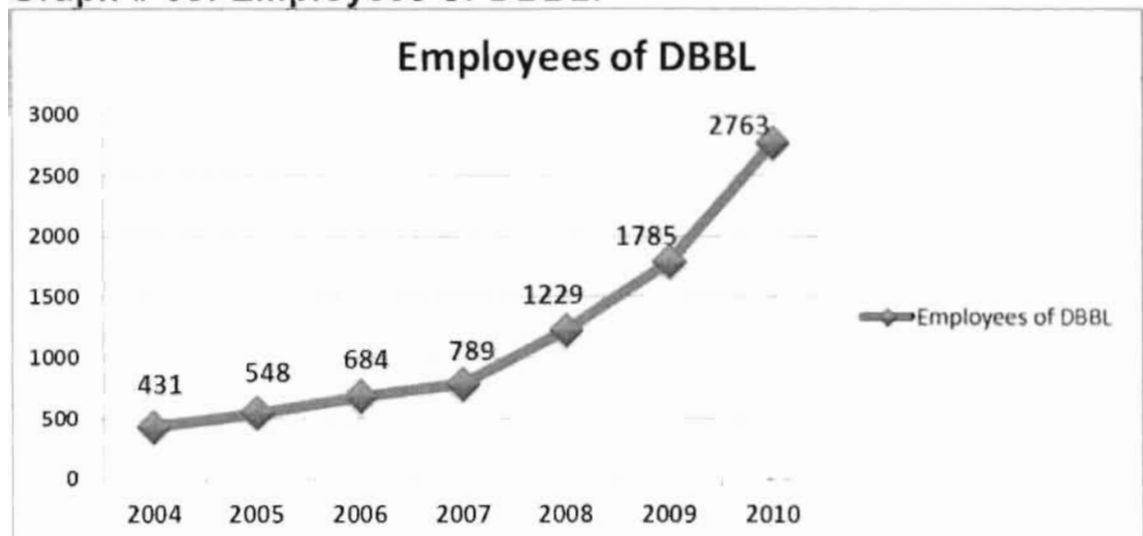


2.4. Number of Employees of Dutch Bangla Bank Ltd:

Dutch Bangla Bank Ltd is the largest Bank in our country like Bangladesh and it create innovation of service in banking sector. Most of the banks are follower of this bank. So we can say, this bank is leader in this sector that is why Dutch Bangla Bank should provide huge customer service. That is why Dutch Bangla Bank opens more and more branches in whole country and it creates huge employments and more employees are working in Dutch Bangla Bank Ltd.

In below, I represent about number of Employees condition from 2004 to 2010 in Dutch Bangla Bank Ltd.

Graph # 03: Employees of DBBL:



DBBL has huge number of Employees from the graph I can say in 2004 DBBL had just 431 employees and it was increasing slightly but from 2007 to 2010 it was dynamic change by 250.19%. It happens because of the increase their branches and they should increase their employees to give better service to the customer effectively.

2.5. Personal Banking:

DBBL always try think as view of customer need which is provide Personal banking services. By this service customer are more satisfied with their bank and they enjoy these services.

In below, I discuss about some personal banking services of DBBL:



❏ **Electronic Banking:**

Service because it is advanced, secure and affordable. DBBL creates a custom banking service to suit any business of any size. The services have a wide range that includes cash flow services, distribution banking and salary accounts. If a company knows what type of custom and tailored banking service they need, DBBL can provide it instantly and at minimal cost (usually free of charge).

❏ **SME Banking:**

The purpose of the loan may be Seasonal Financing of inventory or Trade Receivable or both to the business entity Nature of Business Wholesalers, Manufacturers / Assemblers and Retailers of machinery, accessories, agriculture items, etc. Loan Amount Maximum TK. 500,000/- Interest Rate @ 17% p.a.

❏ **Provide Loan:**

As part of establishing a personal banking franchise of DBBL, the bank has successfully launched Personal Loan. The product is a term financing facility to individuals to aid them in their purchases of consumer durables or services. The facility becomes affordable to the clients as the repayment is done through fixed installments commonly known as EMI (equated monthly installment) across the facility period. It is depending on the size and purpose of the loan. Minimum loan amount is BDT 50,000 and Maximum Loan amount is BDT 10 Crore.

➤ **Seasonal Loan:**

Purpose: The purpose of the loan may be Seasonal Financing of inventory or Trade Receivable or both to the business entity Nature of Business: Wholesalers, Manufacturers / Assemblers and Retailers of machinery, accessories, agriculture items, etc. Loan Amount Maximum TK. 500,000/-. Interest Rate @ 17% p.a. with quarterly rests. Processing Fee @ 0.5% of the loan amount but not less than Tk. 1,000/-. Tenure: 1 year Renewable

➤ **Working Capital Loan:**

Purpose: To meet up working capital requirement of Business



Target Customers: Small or Medium Entrepreneur like: an entity, ideally not a public limited company, does not employ more than 150 persons (if it is manufacturing concern) and 25 persons (if it is a trading concern) and 25 persons (if it is a service concern) and also fulfills the following criteria:

- A service concern with total assets at cost excluding land and building from Tk. 50,000/- to Tk. 10 Crore.
- A trading concern with total assets at cost excluding land and building from Tk. 50,000/- to Tk. 10 Crore.
- A manufacturing concern with total assets at cost excluding land and building from Tk. 50,000/- to Tk. 20 Crore.

Loan Amount: Minimum: TK. 100,000/- and Maximum: TK. 5,000,000/-. Interest Rate (Floating) Clean: @17.00%. Tenure: 1 year Renewable (if total credit turnover is at least 4 times of existing limit). Eligible: Entrepreneur /Owner. Nationality: Bangladeshi by birth. Experience: As an entrepreneur must have experience at least 2 (Two) years. Age: Minimum 21 years to maximum 65 years. For renewal purposes maximum age may be considered up to 70 years

☒ Phone Banking:

Mobile Banking is a Banking process without bank branch which provides financial services to unbanked communities efficiently and at affordable cost. To provide banking and financial services, such as cash-in, cash out, merchant payment, utility payment, salary disbursement, foreign remittance, government allowance disbursement, ATM money withdrawal through mobile technology devices.

☒ Internet Banking:

DBBL allows customer to do seamless internet banking. This allows you to review account, statements, paying bills as well as making some transactions. Because of local banking regulations, DBBL is not allowed to provide some types of transactions even though it is fully capable.

☒ Any Branch Banking:

,



Convenience is the key feature of DBBL's personal banking program. Their aim is to provide every customer easy access to his/her account from any branch and ultimately from anywhere. DBBL account holder can easily deposit and withdraw in any place where branches or Fast Track are available. Here DBBL reduce money transfer problem by provide country wide ATM services. DBBL has total 1295 ATM Booth and Fast Track. So Account holder can easily withdraw money from any place.

❑ DEBIT Card:

DBBL offers debit ATM card with all of its deposit accounts. To get debit card customer has to apply separately while opening an account. It has a joint venture with VISA, VISA Electron, VISA Plus, Visa Debit, Maestro, MasterCard, Cirrus, Master Debit etc, offers this card with the help of them. If an account holder has an debit card then he/she can withdraw money from any place where ATM or Fast Track are available. A debit cardholder can withdraw money from Tk 100 (one hundred) to Tk 50,000 (Fifty Thousand) in a day.

❑ Credit Card:

DBBL also brings the Credit Card in the shortest possible time. It has developed processes to guarantee delivery of your card in just 7 days when you apply for a fully secured card. Everything one would expect from this credit card. Users of this credit card can use it at all the merchant locations that display the VISA, VISA Electron, VISA Plus, Visa Debit, Maestro, MasterCard, Cirrus, Master Debit etc sticker. One can also use it at all the locations that display the Card sticker. Unlike other cards, all branches of DBBL. can accept customers' bill payments and handle their card service requests. One may open an account as well with any of these branches to conduct all your banking and card service requirements under one roof.

❑ Foreign Exchange Transaction:

Foreign Exchange needed when a person is going to travel, medical treatment, and education in abroad etc. When traveler travels abroad for business, holyday or any other purpose, DBBL honor Cards of the customers of all the Banks throughout the world trough VISA, VISA Electron, VISA Plus, Visa Debit, Maestro, MasterCard, Cirrus, Master Debit etc. issued by different Banks worldwide are accepted at our ATM/POS.



VISA

VISA
ELECTRON

VISA
Electron

PLUS



Foreign Currency Exchange:

Most branches of DBBL have authorized dealers' license to deal in transactions in foreign currency and open foreign currency accounts. Current or fixed accounts US Dollar or Pound Sterling.

2.6. Corporate Banking Services:

Dutch-Bangla Bank offers a wide range of corporate banking services.

They include:

Project Finance:

The Bank encourages accepting purpose/project specific development funds on competitive terms towards economic upward and well being of the people/country by way of setting up a new stand alone, capital intensive project or for BMRE of an existing project.

Working Capital Finance:

The bank considers lending short –term working capital finance to entities engaged in manufacturing, assembling, processing, re-packaging of goods and commodities for domestic consumption or export market. However, unsecured loans (not collateralized) for working capital without justification or purpose is not considered.

Syndications & Structured Finance:

The Bank, on case to case basis, arranges loan syndications or approves disclosed participations in syndications provided such transactions meet the parameters separately established. The bank will at all times maintain at the minimum a pari-passu status to other banks in all lending relationships. Second mortgages or lower are not be accepted as primary collateral.

Trade Finance:



DBBL prefers Trade Financing in the form of short-term (up to 12 months), self-liquidating or cash flow supported well collateralized trade transactions Work Order finance The Bank will consider financing construction contractors (work order finance). However all such transactions must meet the guidelines? Bank asks for assignment of bills receivables with concurrent authority to collect bills issued favoring DBBL.

❑ Equity Finance:

DBBL joins in hands in building partnership with entrepreneurs of high credit standing and excellent track record within the purview of regulatory restrictions. However, lending for the purpose of supplying equity in a business is not allowed nor venture capital financing.

❑ Social and Environmental Infrastructure finance:

The Bank receives credit lines, from time to time, from home & abroad, to finance eco-efficient and sustainable projects aimed at improving environment and generating social benefits.



2.7. Types of Deposit:

□ Deposit Package:

- i. Savings Deposit Account
- ii. Current Deposit Account
- iii. Short Term Deposit Account
- iv. Resident Foreign Currency Deposit
- v. Foreign Currency Deposit
- vi. Convertible Taka Account
- vii. Non-Convertible Taka Account
- viii. Exporter's FC Deposit(FBPAR)
- ix. Current Deposit Account-Bank
- x. Short Term Deposit Account-Bank

□ Term Deposit Package:

- i. Term Deposit 3 Months
- ii. Term Deposit 6 Months
- iii. Term Deposit 12 Months
- iv. Term Deposit 12 Months
- v. Term Deposit 24 Months
- vi. Term Deposit 24 Months 1 Year Payout
- vii. Term Deposit 36 Months
- viii. Term Deposit 36 Months 6 Months Payout
- ix. Term Deposit 36 Months 1 Year Payout
- x. Term Deposit Above 36 Months
- xi. Monthly Term Deposit Banks
- xii. Term Deposit 3 Months Banks
- xiii. Term Deposit 6 Months Banks
- xiv. Term Deposit 12 Months Banks
- xv. 1 Month TD NFCD
- xvi. 3 Months TD NFCD
- xvii. 6 Months TD NFCD

2.8. International Trade & Foreign Exchange of DBBL:

International trade forms the major business activity undertaken by DBBL. The bank with its worldwide network of correspondents and close relationship with key financial institutions provides an



extensive trade services network to handle customer's transaction efficiently. The trade finance activity at DBBL is the main banking activities done under credit division. The professionals work day and night to develop solutions tailored to meet customer requirements through mobilizing the full range of trade services locally, and drawing global resources. Trade finance of DBBL consists of three sections, which are: Export, Import, Foreign Remittance, Treasury and Account Services.



✦ Import: DBBL extends finance to the importers in the form of:

- I. Opening of Import L/C Credit against Trust Receipt for retirement of import bills
- II. Short term & medium term loans for installation of imported machineries & production thereof
- III. Payment against document

✦ Export:

Pre-Shipment finance in the form of:

- I. Opening of Back-to-Back L/C
- II. Export Cash Credit

Post-Shipment finance in the form of:

- I. Foreign/Local Documentary Bills Purchase
- II. Export Credit Guarantee
- III. Finance against cash incentive

✦ Foreign Remittance:

DBBL provides premium quality service for repatriation and collection of remittance with the help of its first class correspondents and trained personnel. By introducing on-line banking service and becoming a SWIFT Alliance Access Member, which enable its branches to send and receive payment instruction directly that helps provide premium services. Remittance services provided by DBBL are:

- I. Inward Remittance: Draft, TT
- II. Outward Remittance: FDD, TT, TC and Cash (FC)



☞ Treasury:

DBBL is well equipped for treasury operation through subscribing Reuters's terminal and operating in SWIFT network. It is also well equipped with competent human resources for efficient dealing.

Our treasury quote competitive exchange rate for major currencies:

- I. Spot Sale/Purchase
- II. Forward Sale/Purchase
- III. Money market Interbank & Corporate
- IV. SWAPS
- V. FOREX - Commercial & Non-Commercial

☞ Account Services:

DBBL provides all the accounts services as prescribed by the guidelines of Central Bank (Bangladesh Bank). We offer competitive interest rate and provide premium quality services for the accounts. Account services are:

- I. Foreign Currency Account
- II. Non-Resident Foreign Currency Deposit Account (NFCD)
- III. Resident Foreign Currency Deposit Account (RFCD)
- IV. Convertible and Non-Convertible Taka Account
- V. Convertible and Non-Convertible Taka Account
- VI. Non-Resident Blocked Taka Account



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CHAPTER - 03

AN APPRAISAL OF THE PERFORMANCE
OF
DUTCH BANGLA BANK LIMITED



3.1 Deposit Mobilization of DBBL:

DBBL offers to its customers a series OD deposit schemes to meet their customized needs. This classification of the deposit has been done based on its operations. They are:

✦ Current Account:

A current account is a running and active account, which may be operated upon any number of times during a working day. There is no restriction on the number and the amount of withdrawals from a current account. Any person, corporation, company, institution, club, society can open this type of account. As the banker is under an obligation to repay these deposits on demand, they are called demand liabilities of a banker. To meet such liability the banker keeps sufficient cash reserve against such deposit. Here depositors can enjoy maximum flexibility and convenience with this type of deposits. Current account suits the requirements of individuals and organization whose banking transactions are enormous on every working day. This is a non- interest bearing account but have to pay service fee yearly of taka 200. Banks normally prefer current account due to its cost free nature.

✦ Short Term Deposit (STD) Account:

A Short Term Deposit (STD) account is a less active account, which cannot be operated upon frequently like a current account. There are certain restrictions on the numbers and the amount of withdrawals from a Short Term Deposit account. Any person, corporation, company, institution, club, society can open this type of account Dutch Bangla bank's STD account is a unique blend of flexibility and high return on depositors deposit. It offers a very competitive interest rate and the interest is calculated on a daily product basis. This interest rate is lower than that of saving account.



¶ Savings Account:

A Saving Account is meant for the people of fixed income group, who wish to save a portion their present income to meet their future need and also to earn some income from their savings. Any person, corporation, company, institution, club, society can open this type of account. Depositors can draw a maximum number of two cheque per weeks, excluding this number will forfeit the interest for the month. The bank offers a competitive interest rate at 7% on this account with a service charge of Tk 100 to Tk 300 yearly. This rate is higher than the STD account but lower than the FRD account.

¶ Fixed Deposit Receipt (FDR) Account:

Fixed deposits are the deposits with a bank for a fixed period of time, which is specified at the time of making a deposit. Fixed deposits are repayable on the expiry of the specified period, chosen by the depositor to suit their purpose. Depositors can open this type of account for 1 month, 3 months, 6 months, and 1 year or for longer time. Interest rate also varies in accordance with the deposit periods. For DBBL the interest rates vary from 11.50% to 12.75%. The bank on such deposits thus offers higher rate of interest, because the depositor forgoes liquidity for a definite period.

¶ Bearer Certificate of Deposits (BCD):

This is almost similar to fixed deposit account. Differences from FDR are: Interest is paid at the time of issuance of BCD; Depositor's name is not required; Holder of BCD is its owner as evident from its very name.

¶ Foreign Currency Account:

In addition to the above type of account different types of Foreign Currency Account- such Non- Resident Foreign Currency Account (NFCD), Resident Foreign Currency Deposit Account (RFCD) etc. are available for special purposes.

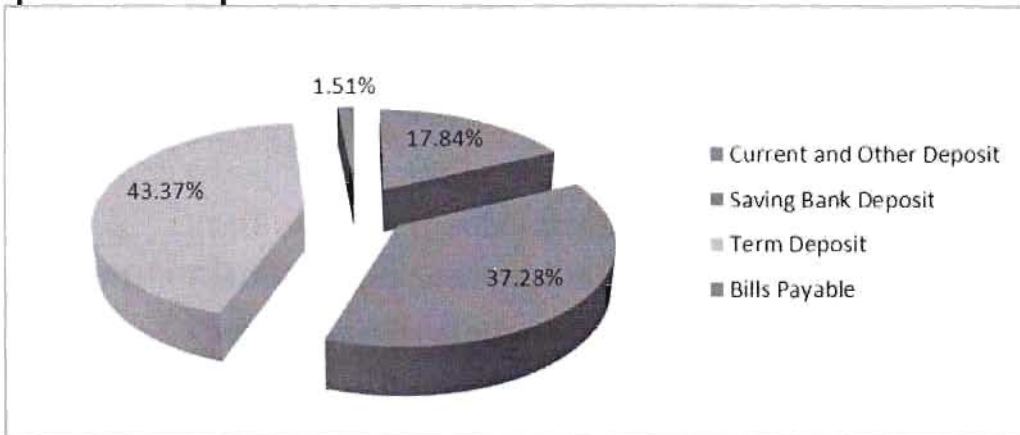
3.2. Deposit Mix for DBBL:

DBBL offers different attractive deposit account to its customers with an attractive interest rate and other facilities. Maintaining the profitable deposit mix is one of the main objectives for the top-level managers. The deposit mix for DBBL as on December 31, 2010 was as follows:

Table # 03: Deposit Mix of DBBL:

SR No	Types of Deposit	Taka (Million)	Growth (%)
1	Current and Other Deposit	14,854	17.84%
2	Saving Bank Deposit	31,031	37.28%
3	Term Deposit	36,099	43.37%
4	Bills Payable	1,260	1.51%
Total >>		28,439	100%

Graph # 04: Deposit Mix for DBBL:



From the table above, we can see that the in the deposit mix for the year 2010, DBBL pulled up its main portion of deposits from Current Account (17.84%) and Savings accounts (37.28%) which amount is much lower in amount compared to Term Deposit account which is (43.37%). Another (1.51%) of total deposits are collected from Bills Payable.



3.3. Loans & Advances of DBBL:

With a view to improve the quality and soundness of Loan portfolio, the bank arranges more strict procedure for risk assessment, lending decisions and monitoring functions at the time of granting Loans and Advances. The emphasis on maintaining the quality of assets has rendered a diversified and well-structured advances portfolio. DBBL offers a wide range of loans and advances to suit your needs. Amongst them are the following.

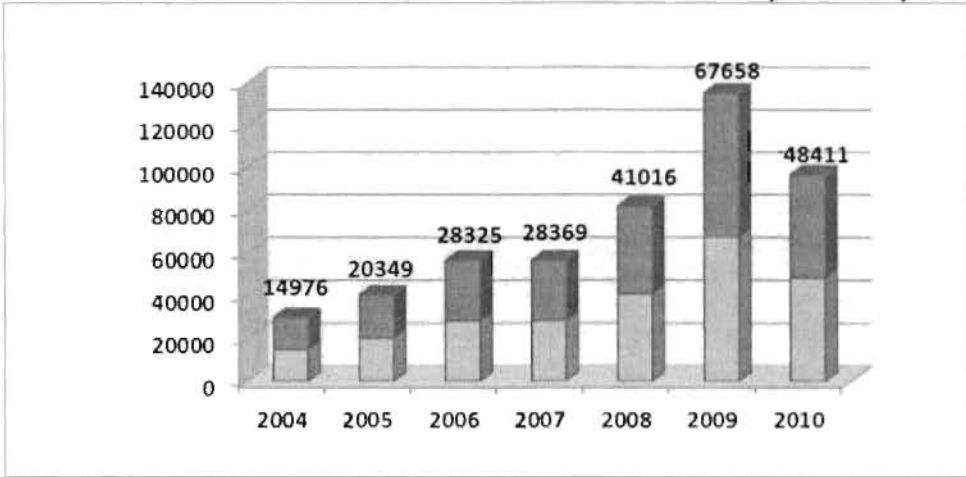
- I. Life Line (a complete series of personnel credit facility)
- II. Loan AGST. Trust Receipt
- III. Transport Loan
- IV. Real Estate Loan (Res. & Comm.)
- V. Loan AGST. Accepted Bill
- VI. Industrial Term Loan
- VII. Agricultural Term Loan
- VIII. Lease Finance
- IX. Other Term Loan
- X. FMO Local currency Loan for SME
- XI. FMO Foreign currency Loan
- XII. Cash Credit (Hypothecation)
- XIII. Small Shop Financing Scheme
- XIV. Overdraft

In below the loan and advance position of DBBL to comparison its progress for last Seven years.

Table # 04: Loans and Advances of DBBL: Tk (Million)

Year	2004	2005	2006	2007	2008	2009	2010
Loan & Advances	14,976	20,349	28,325	28,369	41,016	67,658	48,411
Growth	-	35.88%	39.20%	0.16%	44.58%	64.96%	-28.45%

Graph # 05: Loans and Advances of DBBL: Tk (Million)



From Graph, I can say DBBL loan and advances are gradually increasing from 2004 to 2009 which is 351.78% and the 2008 to 2009 loan advance is highest position in those year which increased by 64,96% than previous year, but in 2011 is lower than previous year which is decreased by 28.45%.



3.4. Investments of DBBL:

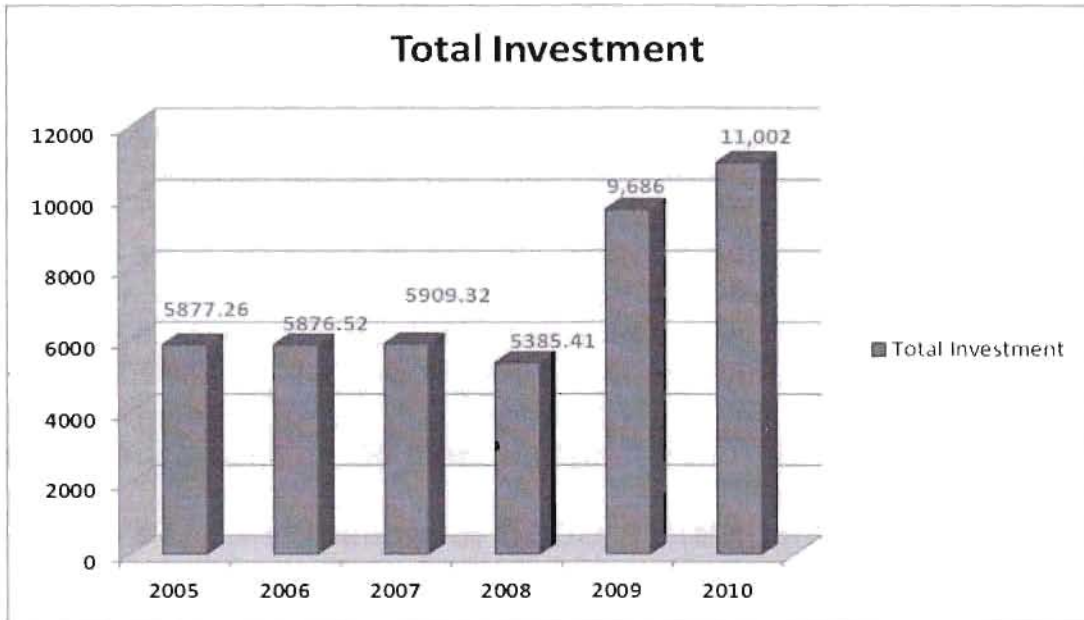
Capital market operation besides investment in Treasury Bills, Prize Bonds and other Government Securities constitute the investment basket of DBBL. Interest rate cut on bank deposits and government savings instruments has contributed to significant surge on the stock markets, which creates opportunities for the bank in terms of Capital Market Operations. The investment portfolio of the bank of government securities and shares and debentures of different listed companies stood at Tk 11,002 million as on December 31, 2010 indexing a 14% increase over Tk 9,686 million in the previous year.

Table # 05: Total Investment of DBBL: Tk (Million)

Year	2005	2006	2007	2008	2009	2010
Total Investment	5877.26	5876.52	5909.32	5385.41	9,686	11,002
Return on Investment (ROI)	5.87%	7.30%	9.48%	9.69%	12.17%	14.64%
Growth of Investment	--	- 0.01%	0.56%	- 8.87%	79.87%	13.59%



Graph # 06: Total Investment of DBBL: Tk (Million)



From the chart it is shown that the growth of investment has been increasing day by day. From the 2008 to 2009 the growth had been increased dramatically by 79.85%. But in 2010 the amount of investment has been increased by 13.59% but not as the year 2009. It indicate that Dutch Bangla Bank has created huge investment opportunity which is means DBBL has increased their fixed assets.

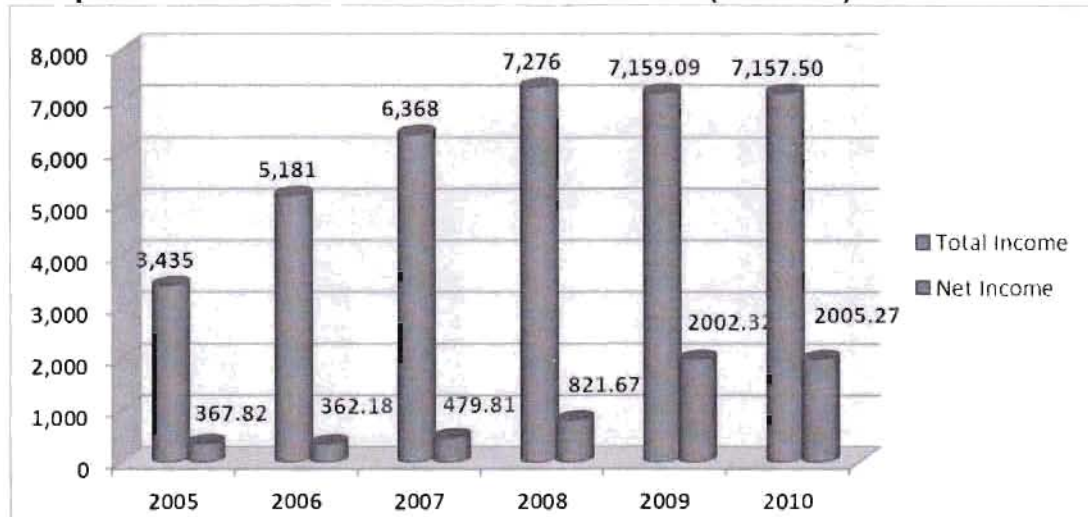




3.5. Total Income of DBBL:

Dutch Bangla Bank Limited registered and operating income of Tk 7,157.50 million in 2010 compared to Tk 7,159.09 million in 2009. After all provision Profit before tax stood at Tk 3742.02 million in 2010. Provision for tax for the year amounted to Tk 1736.75 million with a net profit of Tk 2005.27 million compared to the previous year Tk 2002.32 million. Earning per share (EPS) was Tk 100.12 in 2010, compared to tk. 56.88 in 2009 that means Earning per share is increased than previous year. Its return on asset (ROA) 2.20% in 2010 compared with previous year was (ROA) 1.60% which is lower than year 2010. That is mean, this year performance considered more satisfactory.

Graph # 07: Total Income of DBBL: Tk (Million)



From this graph, I can say DBBL has huge operating Income but DBBL has many more expenses for technological support that is why it reduces income from Net income, but this bank has very good EPS. So I can say this bank performance much better than any other banks. But DBBL should think about their expenses otherwise DBBL loss to make more profit opportunity which is must be possible.



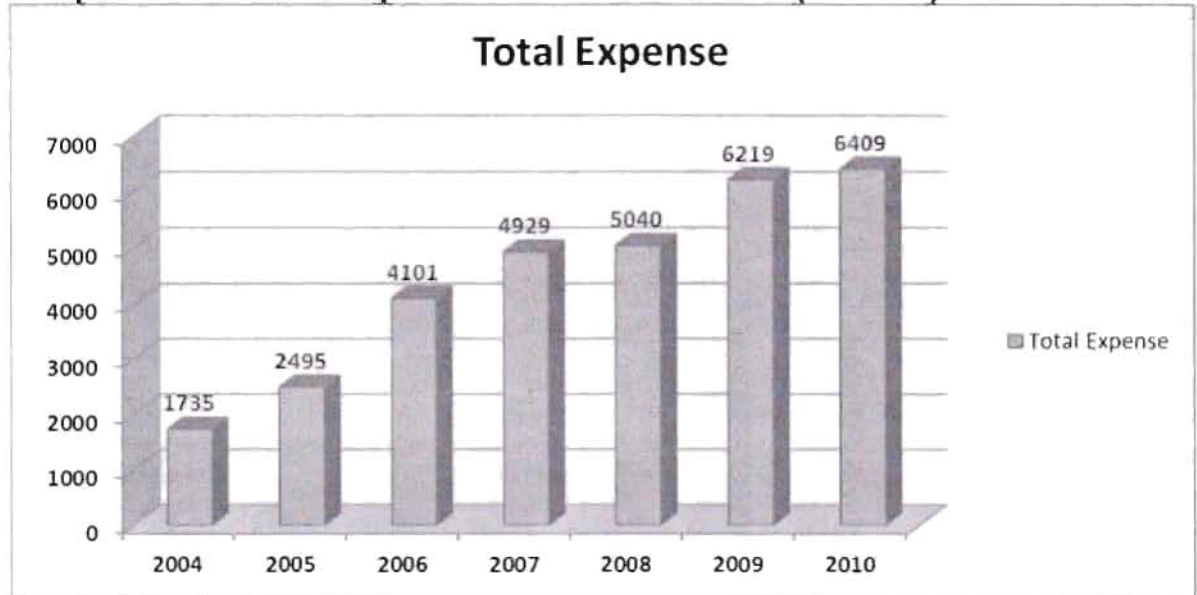
3.6. Total Expenditure of DBBL:

Today Dutch Bangla Bank Ltd is market leader of banking industry in Bangladesh. There are lots of reasons for this but one reason is most important which is dynamic change and dynamic growth for DBBL. That is technological improvement like, ATM Booth, Fast Track, Phone Banking and Internet Banking. For those improvements DBBL has expense lots of money. In below, I have given Expenditure of DBBL for last seven years:

Table # 06: Total Expenditure of DBBL: Tk (Million)

Year	2004	2005	2006	2007	2008	2009	2010
Total Expenditure	1735	2495	4101	4929	5040	6219	6409
Growth	--	43.80%	64.37%	20.19%	2.25%	23.39%	3.06%

Graph # 08: Total Expenditure of DBBL: Tk (Million)



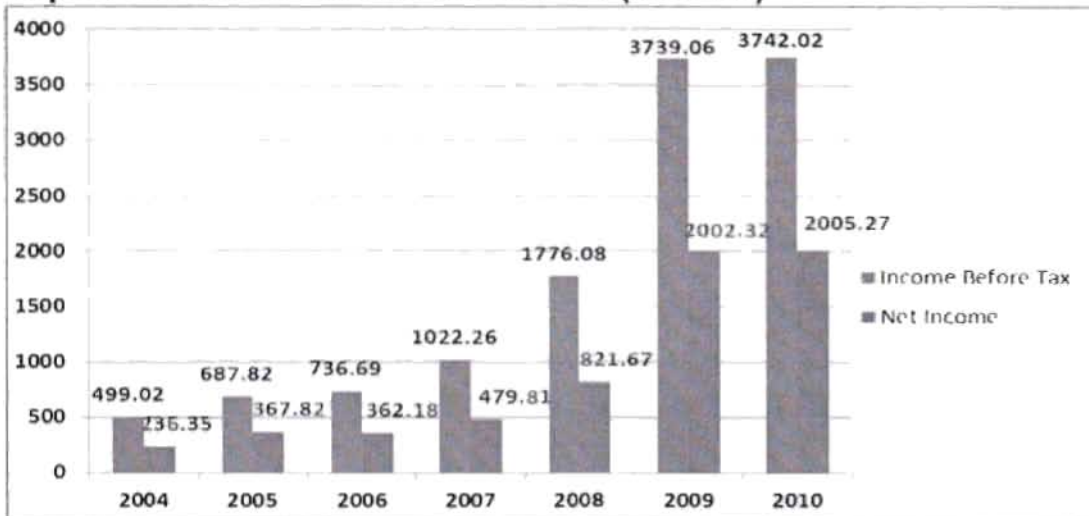
Analyzing the chart and the graph, I can say that the Expenditure of DBBL had continuous Increased from the year 2004 to 2010 which was 269.39%, which is showed very good indication for the bank. And for that expenditure Today DBBL take place in Market leader in this sector.



3.7. Net Profit after Tax of DBBL:

Dutch Bangla Bank Limited registered and operating income of Tk 7,157.50 million in 2010 compared to Tk 7,159.09 million in 2009. After all provision including 1% general provision on unclassified loans Profit before tax stood at Tk 3742.02 million in 2010. Provision for tax for the year amounted to Tk 1736.75 million with a net profit of Tk 2005.27 million compared to the previous year Tk 2002.32 million. Earning per share (EPS) was Tk 100.12 in 2010, compared to tk. 56.88 in 2009 that means Earning per share is increased than previous year. Its return on asset (ROA) 2.20% in 2010 compared with previous year was (ROA) 1.60% which is lower than year 2010. That is mean, this year performance considered more satisfactory.

Graph # 09: Net Profit of DBBL: Tk (Million)



From this graph, I can DBBL has ability to make profit in every year and last seven year DBBL was making profit which continuous increasing. And this bank has very good EPS. So I can say this bank performance more than satisfactory level.

3.8. Fixed Assets of DBBL:

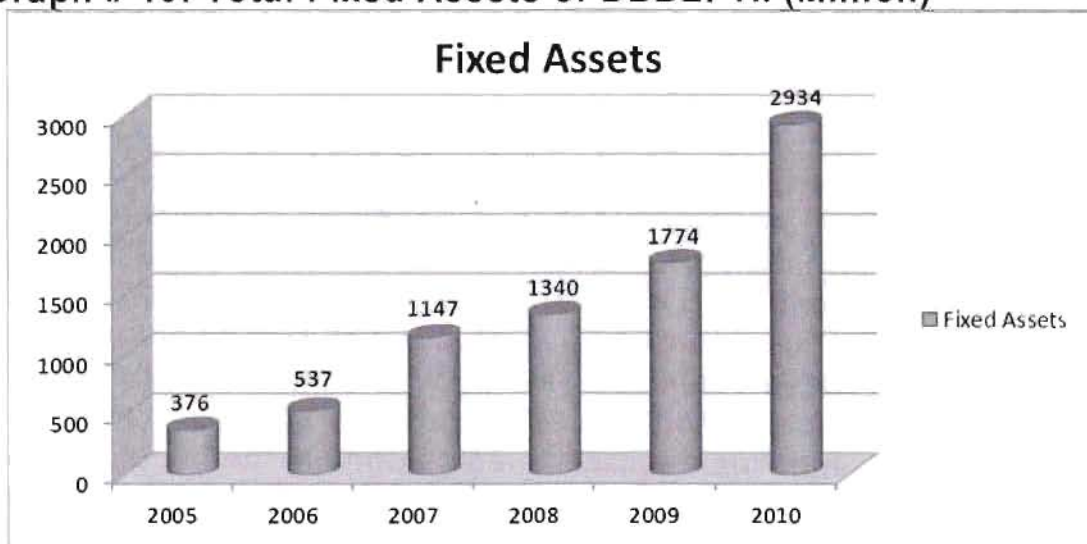
Fixed assets are known as a non-current asset or as property, plant, and equipment etc. This term used in accounting for assets and property which is cannot easily be converted into cash. This can be compared with current assets such as cash or bank accounts, which are described as liquid assets.

DBBL is now largest bank in our country and it is busy with increase fixed assets. In every year they are committed to improve their fixed assets. In below, I have given last seven year's Fixed Assets record:

Table # 07: Total Fixed Assets of DBBL: Tk (Million)

Year	2005	2006	2007	2008	2009	2010
Fixed Assets	376	537	1147	1340	1774	2934
Growth of Fixed Assets	-	42.82%	113.59%	16.83%	32.39%	65.39%

Graph # 10: Total Fixed Assets of DBBL: Tk (Million)



Analyzing the chart and the graph, I can say that the fixed assets of DBBL had continuous Increased from the year 2005 to 2010 which was 680.32%, which is showed very good indication for fixed assets of the bank and it will increase shareholders equity.

3.9. Earning per Share (EPS) of DBBL:

An Earning per Share (EPS) means the amount that a shareholder received per share from after-tax net income of a company. It is

the value that a shareholder received for holding each share for one year and investing money in the company.

Table # 08: Earning Per Share (EPS) of DBBL: (Taka)

Year	2004	2005	2006	2007	2008	2009	2010
Earning Per Share (EPS)	116.93	181.97	179.18	237.37	82.17	100.12	56.88
Growth of EPS	-	55.62%	1.53%	32.48%	65.38%	21.84%	-43.19%

Graph # 11: Earning Per Share (EPS) of DBBL: (Taka)



From the Chart and the graph we can see that the EPS of DBBL is not satisfactory at all because of the decline in the EPS trend. In the year 2004 to 2007, it increased very well (Tk 116.93 to Tk 237.37) but again in the year 2008, the EPS decline at Tk 82.17 and the decline rate was 65.38%. The analyst of DBBL explained it, According to them; EPS is declines because worldwide recession affect in 2008. But it has another reason, the bank huge invests for their technological improvement but return is not coming as investment. May be it will not any more problem within another couple of years.



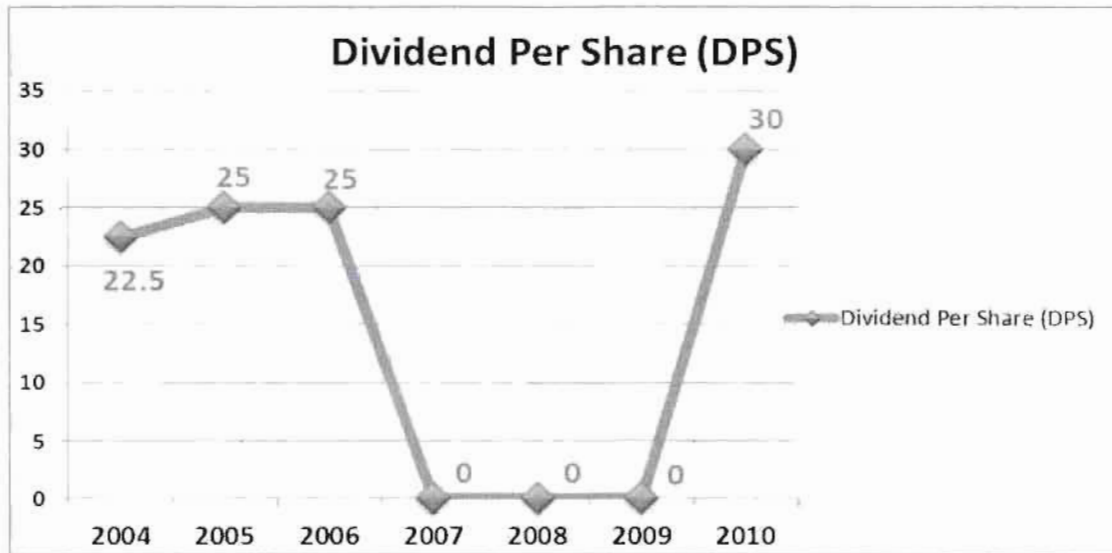
3.10. Dividend per Share (DPS) of DBBL:

Dividend per Share means the portion of net income pays out to the shareholders at the year-end. It may be cash dividend or may be bonus share dividend. Here I only take the cash dividend to calculate DPS of DBBL:

Table # 09: Dividend per Share (DPS) of DBBL

Year		2004	2005	2006	2007	2008	2009	2010
Dividend Per Share (DPS)	Cash	22.5%	25%	25%	0	0	0	30%
	Bonus	-	-	-	395%	50%	33.33%	-
Growth of DPS		-	11.11%	0.0%	-	-	-	20%

Graph # 12: Dividend per Share (DPS) of DBBL: (%)



Here we can observe that the DPS curve had go upward in the year 2004 to 2006 at 25% per share. 2007 to 2009 DBBL gave bonus dividend at 395%, 50% & 33.33%. In the year 2010 DBBL has given 20% cash dividend. The shareholders have enjoyed much with high Cash & Bonus dividend payment.

3.11. Return on Equity (ROE) of DBBL:

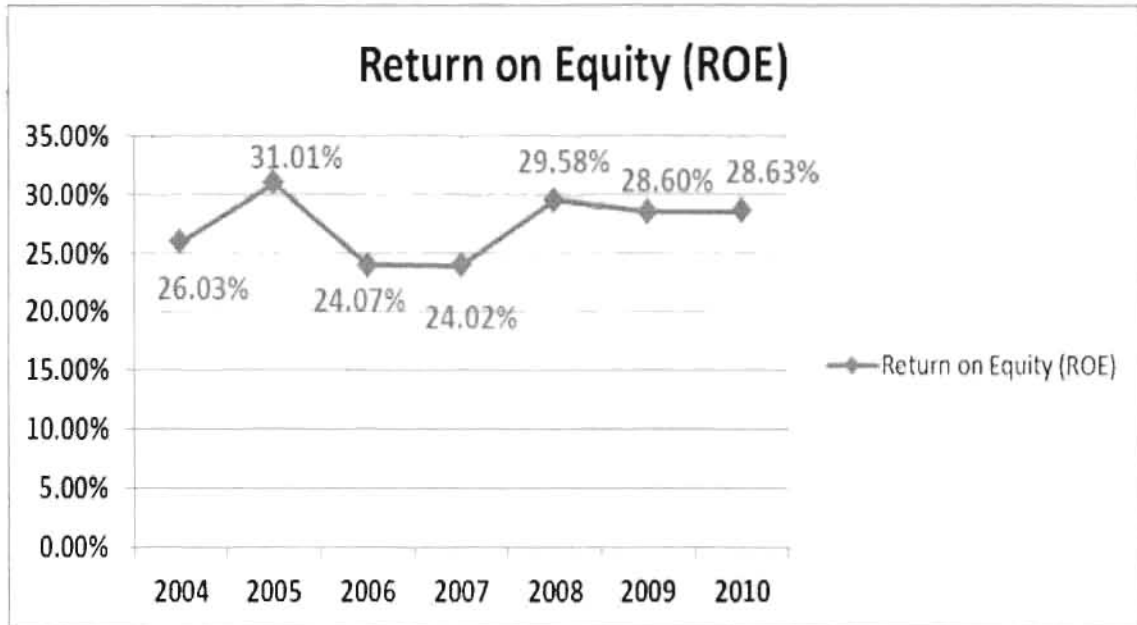
Return on Equity (ROE) is a financial ratio, which helps to analyze an organization's performance, it measure the return to the firm's shareholders after deducting the returns paid to the creditors. Higher the ratio indicates better profitability earned by the shareholders.

Table # 10: Return on Equity (ROE) of DBBL:



Year	2004	2005	2006	2007	2008	2009	2010
Return on Equity (ROE)	26.03%	31.01%	24.07%	24.02%	29.58%	28.60%	28.63%
Growth of ROE	-	19.13%	-22.38%	-0.20%	23.15%	-3.31%	0.11%

Graph # 13: Return on Equity (ROE) of DBBL:



Analyzing the graph, I can say that the ROE of DBBL has increased from year 2004 to 2005 which is from 26.03% to 31.01%. But in the year 2005 to 2007 the ROE started to gradually decrease which from 31.01% to 24.02%. Again the (ROE) increase in the year 2008. In 2009 & 2010 return on equity are almost similar those are 28.60% & 28.63%.

3.12. Return on Asset (ROA) of DBBL:

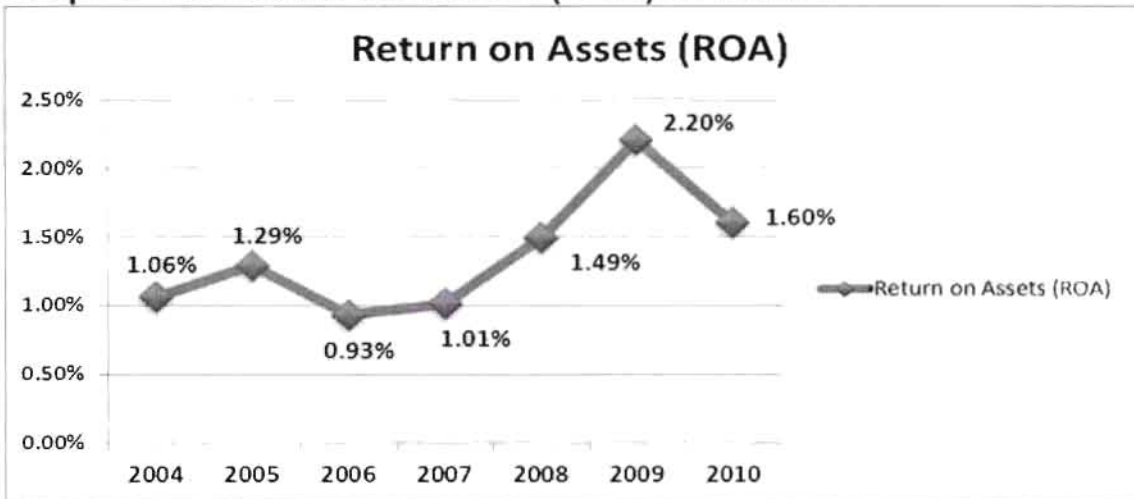
Return on Assets (ROA) measure the management's ability and efficiency in using the firm's asset to generate operating profit, it also reports the total return accruing to all providers of capital (Debt & Equity).

Table # 11: Return on Assets (ROA) of DBBL:

Year	2004	2005	2006	2007	2008	2009	2010
Return on Assets (ROA)	1.06%	1.29%	0.93%	1.01%	1.49%	2.20%	1.60%
Growth of ROA	-	21.70%	-27.91%	8.60%	47.52%	47.65%	-27.27%



Graph # 14: Return on Assets (ROA) of DBBL:



Observing the chart and the graph, we can say that, the ROA of last Seven years of DBBL is not stable stage but increasing at 2004 to 2009. At 2010, its ROA had declines at 27.27%. This means, DBBL has efficiency in utilizing the assets from 2004 to 2009 but in 2010 is not very efficient for DBBL.





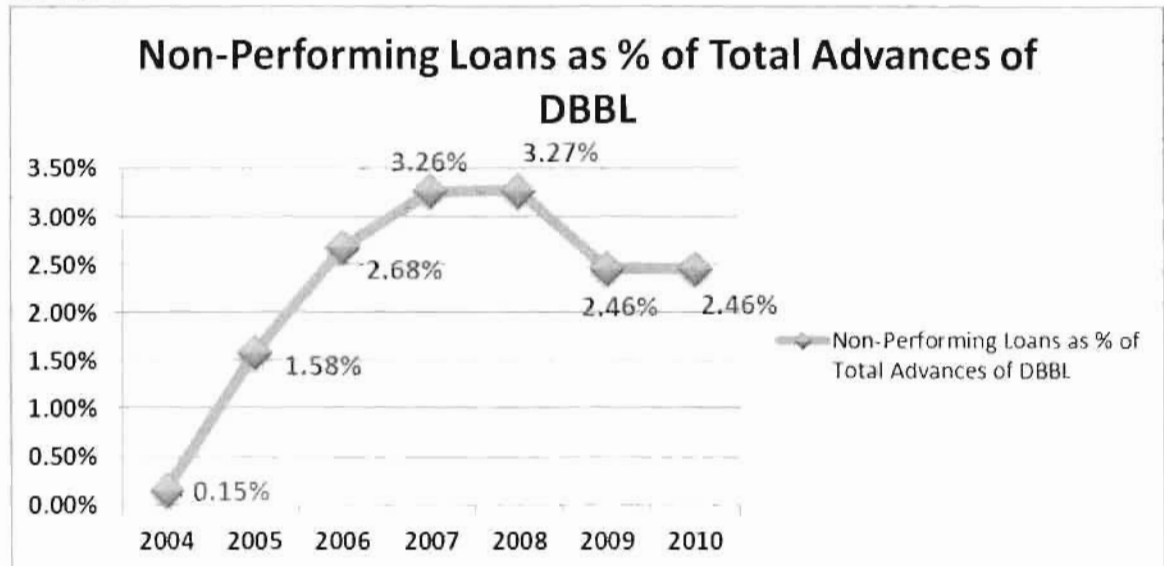
3.13. Non-Performing Loans as % of Total Advances of DBBL:

It means the amount of non-performing loans (classified loans) exists in the total loans and advances. Lower the ratio is better for the bank as the risks minimizes and the return maximizes.

Table # 12: Non-Performing Loans as % of Total Advances of DBBL:

Year	2004	2005	2006	2007	2008	2009	2010
NPL as % of Total Advances	0.15%	1.58%	2.68%	3.26%	3.27%	2.46%	2.46%
Growth	-	953.33%	69.62%	21.64%	0.31%	24.77%	0.00%

Graph # 15: Non-Performing Loans as % of Total Advances of DBBL:



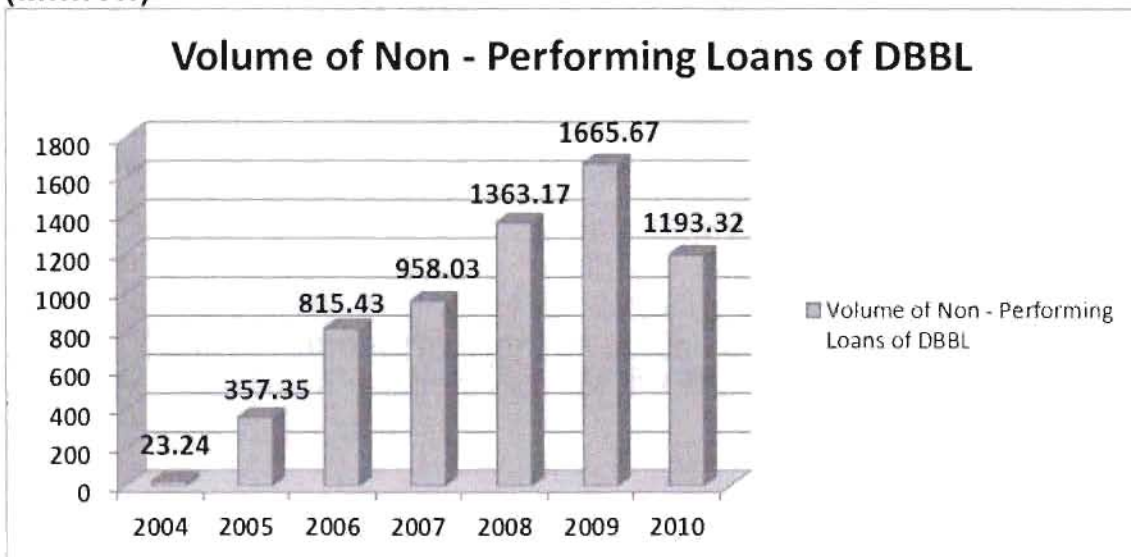
As the graph shown above, we could analyze that the NPL as % total loans and advances had been increased from the year 2004 which was 0.15% and within the year 2007, the ratio reached at 3.26% at a growth rate of 21.64% compared to the previous year. But from 2008, the ratio started decreasing at the rate of 24.77% and reached at 2.46% in the year 2009, and the ratio is same in year of 2010. It shows the amount of classified loans have been decreasing which is a good indication of the loan quality of Dutch Bangla Bank Limited.

3.14. Volume of Non – Performing Loans:

A non-performing loan is a loan that is in default or close to being in default. It is another name Classified Loan. Many loans become non-performing after being in default for 3 months, but this can depend on the contract terms.

A loan is nonperforming when payments of interest and principal are past due by 90 days or more, or at least 90 days of interest payments have been capitalized, refinanced or delayed by agreement, or payments are less than 90 days overdue, but there are other good reasons to doubt that payments will be made in full.

Graph # 16: Volume of Non – Performing Loans of DBBL: Tk (Million)



As the above graph, I can say volume of Non-Performing Loans was increasing from year of 2004 to 2009 which is the amount Tk 23.24 (Million) to Tk 1665.67 (Million) that was very bad for Dutch Bangla Bank Ltd. but good news is Non-Performing Loans is slightly recovery in 2010 which is reached in Tk 1193.32 (Million).

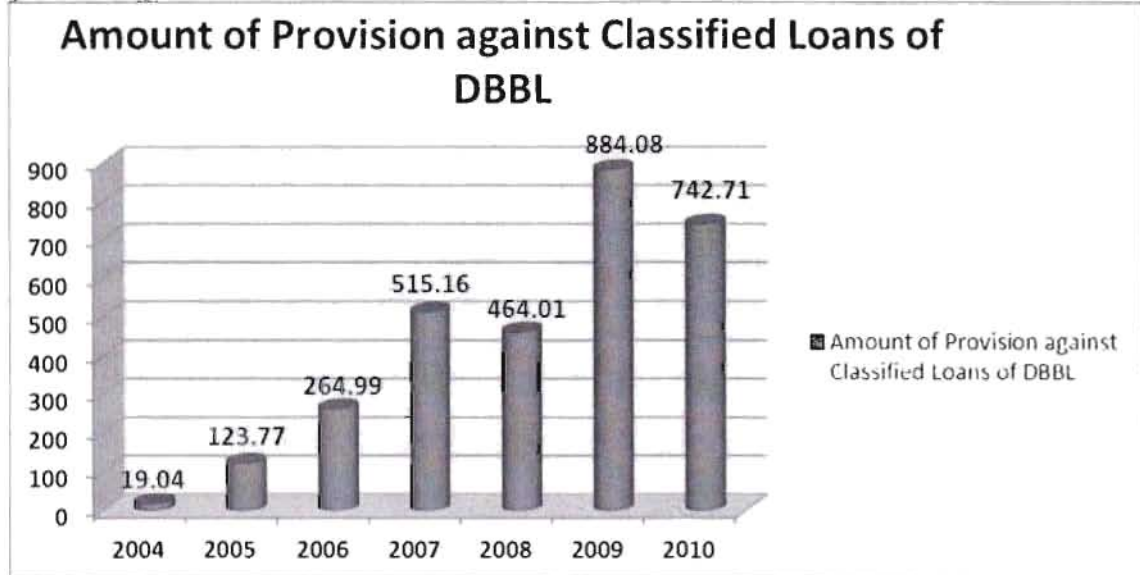
3.15. Amount of Provision against Classified Loans:

Proper assessment of the probable losses of revenue is required to make to identify that making provision against classified loans that has no impact on collection of bad loans so as to improve the loan loss situation; loans becoming bad should be minimized at the least possible level. Which will result in lower loan loss



provision and it will increase the amount of tax payable as well as increase shareholders wealth.

Graph # 17: Provision against Classified Loans of DBBL: Tk (Million)



As the graph shown above, I can analyze that 2004 is lower provision for classified loan which is Tk 19.04 (Million) but it continuous upward from 2004 to 2009. In 2009 in reached in Tk 884.08 (Million) and Provision of classified loans is go down in 2010 by 16% which is good sign for DBBL.



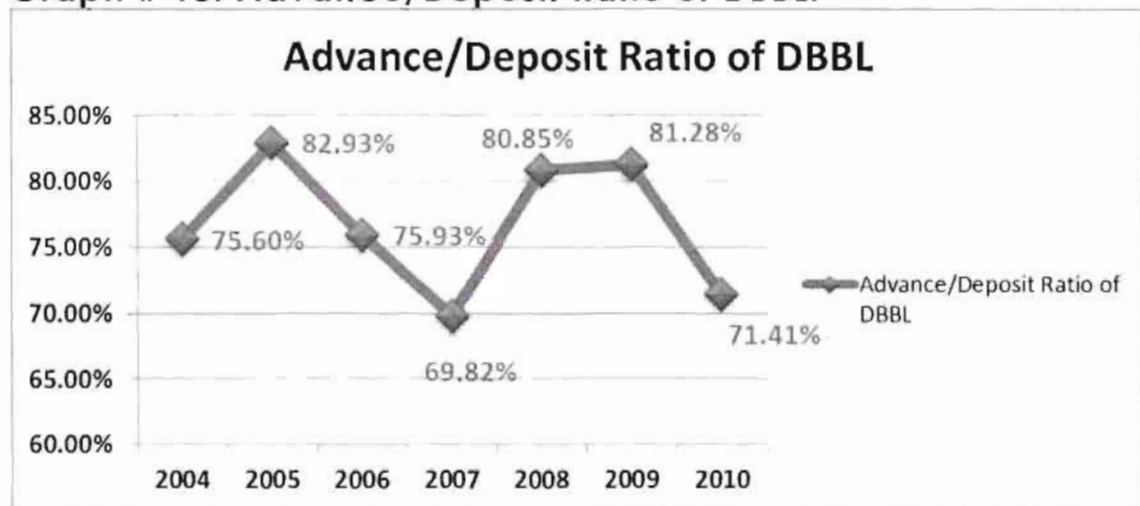
3.16. Advance/Deposit Ratio of Dhaka Bank Limited:

Advance-Deposit ratio means how much amount is provided as Advance or credit to the customer from the deposit amount collected through the customers. Higher the ratio is good for the bank because it indicates higher profitability.

Table # 13: Advance/Deposit Ratio of DBBL:

Year	2004	2005	2006	2007	2008	2009	2010
Advance/Deposit Ratio	75.60%	82.93%	75.93%	69.82%	80.85%	81.28%	71.41%
Growth	-	9.70%	-8.44%	-8.45%	15.80%	0.53%	12.14%

Graph # 18: Advance/Deposit Ratio of DBBL:



From the graph shown above, we can easily understand that the Credit/Deposit ratio had been increased from the year 2004 which was 75.60% to 2005, which was 82.93%. But in 2005 to 2007, the rate declined from 82.93% to 69.82%, and 2008 & 2009 rate was more stable situation which was 80.85% & 81.28%. And again the rate declined in 2010 which is 71.41%. It means proper utilization of deposit and source of income of the bank was very good in 2008-09. Overall, also it is good in 2010. DBBL should careful about utilization of their deposit.

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CHAPTER - 04

PROBLEMS
OF
DUTCH BANGLA BANK LIMITED



4.1. Problems of Dutch Bangla Bank Limited:

Now a day, Dutch Bangla Bank Limited performs better in the banking sector and it has leading position in this sector. However from the study of the bank, in spite of their well reputation, there are some problems in their services and policy implication. I have observed some lacking in some area of its operation which I have furnished below:

- DBBL EPS is decreasing day by day which imposes negative impact on the potential investors of the bank as well as the negative image for the bank.
- Higher service charges comparing to other banks in some areas sometimes discourage opening or maintaining accounts DBBL. This is one of the important problems of DBBL which make the customer less attractive towards the bank.
- The bank is sometimes left behind because of absence of innovation of new segment in deposit collection and loans.
- Lack of proper coordination between different departments in the bank.
- For the technological improvement & expansion DBBL had invested huge amount money but return on investment had not coming at that way.
- DBBL has largest ATM network but most of the time we can see ATM booth has no money or Network problem so customers do not get proper service.
- At the time of deposit mix analysis, I found that the largest portion of it lies in Term Deposit (43.37% in 2010) which increases the cost of fund and bank's lending rate of interest.
- Growth in assets depends on how fast deposits grow. But in the deposit side DBBL is facing some problems from their competitors because the competitors are giving higher interest rate in deposit with lower account maintaining cost.
- In Account opening, DBBL does not provide ATM card in short period

of time.

- In internet or mobile banking service, DBBL has no enough action to provide information to the account holders that is why they do not get these services.
- Lack of customer motivation power in the personnel of customer service because of huge customer network and shortage of branches.
- Sometimes problem arises due to the system failure and a long queue is found during the system failure. These gives rise to a longer time in providing services, signature verify and balance check become impossible which create a huge problem in doing the work in proper way.
- The bank is concentrating less in the rural sector than the urban sector for that it cannot reach to the entire rural people like any other nationalized public bank such as Sonali Bank, Rupali Bank etc.
- Dutch Bangla Bank's HR department controls its branches centrally from the Head Office so that it is impossible for them to get the proper attachment to its employees.
- Dutch Bangla Bank evaluates their performance without conducting with them properly, which often makes biasness.
- Employees have no way for recreation and Repetitive works create bore dome and it also lowers the productivity and efficiency.



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CHAPTER - 05

RECOMMENDATION



5.1. Recommendation for the Development of Dutch Bangla Bank Ltd:

Dutch Bangla Bank is the largest bank in our country though it should to take some action to provide better customer service and to satisfy his employees for productivity and efficiency. In below, some recommendations are follows:

- Though in deposit mix, Term Deposit is a costly than other deposits, it is the main earning asset among all as well. Dutch Bangla Bank should increase its deposit in Current, Short term deposit, saving accounts with some extra and attractive features so that they can attract customers and collect low cost deposit.
- Though Dutch Bangla Bank showed the reason of lowering the EPS issuing Bonus shares for the year 2007 to 2009. But it is not the satisfactory reasoning; the bank should increase its net income doing efficient utilization of investment of the shareholders. Negative image often turns out the potential investors, which lowers the market price of the share. Management should give keen eye on this matter.
- Service charge should be reduced compared to other rival banks and should provide extra facilities with its service. Good training and proper education have to be given to the personnel dealing with the customers, So that they can motivate the customers and be more inclined with the customer's need and requirements, which leads to the overall customer satisfaction.
- Proper measure should be taken to reduce system failure to run the bank flawless.
- Dutch Bangla Bank has to observe its competitors wisely and make its product more attractive than its competitors. At any



cost it has to be one step ahead from its competitors.

- The bank's HR department should be more active, should communicate with the employees directly to know their problems, quarries. At the time of performance evaluation they should be bias less, otherwise it will hamper the motivation of the employees.
- Dutch Bangla Bank should practice a participant managerial process because in this all the workers get the chance for participating in problem recognition and problem solving, which will make the employees feel better. This will work as a motivation weapon. Also award-giving system should be activated depending on the performance appraisal of the employees.
- For cash withdrawal and deposit, ATM and Fast Track can be installed in the major cities and towns across the country through which customers can easily get accessed to their accounts.
- This is very good thing for Dutch Bangla Bank that DBBL has largest ATM network whole of the country but DBBL should monitor properly machine which are given money properly. That is why DBBL should recruit skillful employees.
- DBBL should increase branches in rural area to give banking service in whole over the country.
- DBBL has huge investment; bank should emphasis to earn more profit from those investments it will attract shareholders.



CONCLUSION:

Today's business is very competitive and complex. To survive in the Banking sector the Bank need competitive people and has to take some effective policy. For any country bank plays an important role in economy. Bangladesh is no exception of that as because of financial development and economic developments are closely related. That is why the private commercial banks are playing significant role in this regard.

The Banks offer full range of banking investment service for personal and corporate customers, backed by the latest technology and a team of highly motivated officers and staff.

In our effort to provide excellent service who is our "Trusted Partner". Dutch Bangla Bank Limited has launched fully automated phone and internet banking service. This bank has country wide ATM network service, e-business facility and home banking solution. Dutch Bangla bank is the preferred choice in the banking for friendly and personalized service, technology and global reach trade and commerce.



SOURCE OF DATA:

- ❖ Dutch Bangla Bank Ltd; Annual Report 2004-2010.
- ❖ Dutch Bangla Bank Ltd. Web site; www.dutchbanglabank.com
- ❖ www.bangladesh-bank.org
- ❖ www.thefinancialexpress-bd.com
- ❖ www.dsebd.org
- ❖ Reading material from EWU Library.

