Internship Report

Operation Procedure of Branch Banking on DBBL

Uttara Sonargaon Janopad Branch

Prepared For:

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MBM Program (49^{th} Batch) ,

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School of Business

Uttara University

Uttara, Dhaka-1230

LETTER OF TRANSMITTAL

25 May,2021

Co-Coordinator School of Business

Uttara University Uttara, Dhaka-1230

Subject: Internship Report on “Operation Procedure of Branch Banking”

Dear Sir,

It is a great pleaser for me to submit herewith my Internship report on “Branch Banking Operation Management**”,** This report has been made based on primary and secondary data. I tried to resent scenario of Branch Banking Operation which will be helpful to understand the operation management of different Branch and their challenges as a service industry for banks. It was a great opportunity for me to work on a new concept of a financial institution.

It will be highly appreciated if you kindly give your consent to approve my report and oblige thereby.

Thanking you

Sincerely yours

Afifa Ferdous

MBM Program (49th Batch) ID#2192021011

Uttara University

Acknowledgement

First, I would like to express my heartfelt gratitude to Almighty Allah to make possible me to write the report on “Branch Banking Operation Management: A Case Study on DBBL , Uttara Sonargaon Janopad Branch**”** within stipulated time. I am very much fortunate that I have received utmost and sincere guidance, supervision from various persons while preparing this report.

I am very grateful to my guide teacher Md. Anisuzzaman,Assistant Professor, Uttara University for his cordial supervision and continuous effort. I have made my internship report in Operations procedure of Branch Banking of DBBL . Officers and Staff of DBBL highly co operated me. So, I am highly grateful to them.

I would also like to express my gratefulness to all faculty members who had been highly contributed to enlighten my life by their advice, knowledge and love and affection. Without their support it would not possible for me to complete the internship report and MBA degree.

Thanks to all from heart

Afifa Ferdous

ID: 2192021011

MBA Regular, 49th Batch

Uttara University

1. Introduction:

Internship is an integral part for the MBA program. In my internship I have choose the topics named "**Operation Procedure of a Branch Banking**". I want to find out that how many types of operation a branch does every day. In this connection I have done my internship at the Dutch Bangla Bank Ltd., Uttara Sonargaon Janopad Branch. My internship supervisor Md. Anisuzzaman also influenced me to make the internship report over this topic. I have tried to find out that how a branch of Bank manages their security system as they are dealing with cash. I also tried to find out the level of customer service and how they achieve their yearly target which is set by Head Office.

2. Objectives of the Study:

- To find out the security aspect of the Branch.
- To find out customer service of the Branch
- To find out achieving target of the Branch

3. Major Difficulties faced:

During my internship period I learned and observed the various operations of branch. Every work has some limitations. I have faced the limitation as follows:

- ❖ Branch operations depend on various circular from Head Office; it was difficult to find old circulars.
- ❖ They have internal policy for that reason they don't want to share it to others.

4. Rationale of the Study:

. Dutch Bangla Bank Ltd. Uttara Sonargoan Janapad appoints me for as an in tern. By working under this Branch, I gain knowledge about branch administration and its operation. I have selected this topic, "**Operation Procedure of a Branch Banking**" of DBBL because for a business background student practical field learning is necessary. Through my report, I will reveal my real-life corporate learning that, I have gained through my practical experience.

This study helps me to find out about the branch operations of Dutch Bangla bank Ltd., or also why their customer is satisfied or dissatisfied about their service policy. It also provides the opportunity for better understanding the administration activities Dutch Bangla Bank Ltd.

5. Company Profile :

5.i. History of the Organization:

Dutch-Bangla Bank began its operation as Bangladesh's first joint venture bank. The bank was collaboration between local shareholders led by M Sahabuddin Ahmed (founder chairman) and the Dutch company FMO. From the beginning, the aim of the bank has been financing high-growth manufacturing industries in Bangladesh. The reason being that the manufacturing sector exports Bangladeshi products all over the world. Thereby financing and focusing on this sector helps Bangladesh to achieve the desired growth. Dutch Bangla Bank other focus is Corporate Social Responsibility (CSR). Even though CSR is now very common, DBBL is the leader in this sector and termed their contribution simply as 'social responsibility'. Due to its investment in this area, Dutch Bangla Bank is now one of the largest donors and the largest bank donor in Bangladesh. The bank has received various international awards because of its unique viewpoint as a socially concerned bank. Dutch Bangla Bank was the first bank in Bangladesh to be completely automated. The Electronic Banking Division was formed in 2002 to pursue rapid automation and bring modern banking services into this sector. Full automation was completed in 2003 and hereby introduced plastic money to the Bangladeshi people. Dutch Bangla Bank also operates the country's biggest ATM service and, in the process, significantly reduced consumer costs and fees by 80%. Moreover, DBBL's choice of the low profitability motive for this sector has surprised many critics. Dutch Bangla Bank had pursued the mass automation in Banking as a CSR approach and never sought profitability from this sector. As a result, it now provides the best banking technology services to all its customers. Because of this thought process, most local banks have joined Dutch Bangla Bank banking infrastructure instead of operating their own. Even with a history of large technological investments and even larger donations, consumer and investor confidence has never slowed down. Dutch-Bangla Bank stock created the record for the highest share price in the Dhaka Stock Exchange in 2008. DBBL operates its own network and automation. DBBL has over 4,000 ATM's installed all over Bangladesh, making it the largest network in Bangladesh. On 3 June 2010, Dutch Bangla Bank announced internet payments gateway system (Nexus Gateway). Using their Internet Payment Gateway merchants are able to charge their customers' Visa, Masters, DBBL Nexus and Maestro cards online. Currently DBBL has more than 400 e-commerce Merchants.

Dutch Bangla Bank at a glance

Name	Dutch Bangla Bank Ltd
Founder	M Sahabuddin Ahmed
Types of Financial Institution	Foreign Commercial Bank, Second generation private sector com. bank.
Form of Company	European private joint venture.
Date of Incorporation	July 23, 1995
Date of Starting Operation	July 04, 1996 with one branch
Registered Office	47, Motijheel C/A, Dhaka-1000, Bangladesh
Name of the Chairman	Mr. Sayem Ahmed
Slogan	Your Trusted Partner
Number of Branches	208 (up to 2020)
Services Provided	Deposit scheme , Loan & other Banking

	facilities
Diversification of Products & Services	Corporate banking, Retail banking & Agent Banking, Mobile Banking
Paid up Capital	Paid-up share capital 5,500.0 million
Publicity Traded Company	Share quoted daily in DSE & CSE
Available Cards	DBBL MASTER, VISA & NEXUS
Banking Operation System	Conventional
Telephone	(88020)7176390-93
Fax	(8802)9561889
E-mail	ccs.cmc@dutchbanglabank.com
Web-Site	www.dutchbanglabank.com
SWIFT	BDDL BD DH

Figure 1: DBBL at a Glance

5. ii. Organizational Structure

Management of DBBL is professional and experienced. Top management and policy formulation of the bank is vested on the board of Directors. That is:

The Board of DBBL:

Chairman

Mr. Sayem Ahmed

Directors

Mr. Abedur Rashid Khan : Nominee Director

Ms. Tang Yuen Ha, Ada : Nominee Director

Mr. Ekramul Haq, FCA : Independent Director

Mr. Mohammed Salim, FCMA, CPFA : Independent Director

Mr. Abul Kashem Md. Shirin : Ex-officio Director (Managing Director & CEO)

The Committees of the Board:

1. Executive Committee:

Mr. Abedur Rashid Khan : Chairman

Mr. Sayem Ahmed : Member

Mr. Abul Kashem Md. Shirin : Member

2. Audit Committee:

Mr. Ekramul Haq, FCA : Chairman

Mr. Mohammed Salim, FCMA, CPFA : Member

Ms. Tang Yuen Ha, Ada : Member

3. Risk Management Committee:

Mr. Abedur Rashid Khan : Chairman

Mr. Sayem Ahmed : Member

Mr. Ekramul Haq, FCA : Member

The executives and officers of the bank execute the policies and programs formulated by the board. The managing director is the chief executive of the bank and he is assisted and supported by other qualified executives like Senior Executive vice-President, Executive vice president (EVP), Vice President (VP), senior assistant Vice president and other officers and staffs. There are nine divisions in this Bank and one training institute.

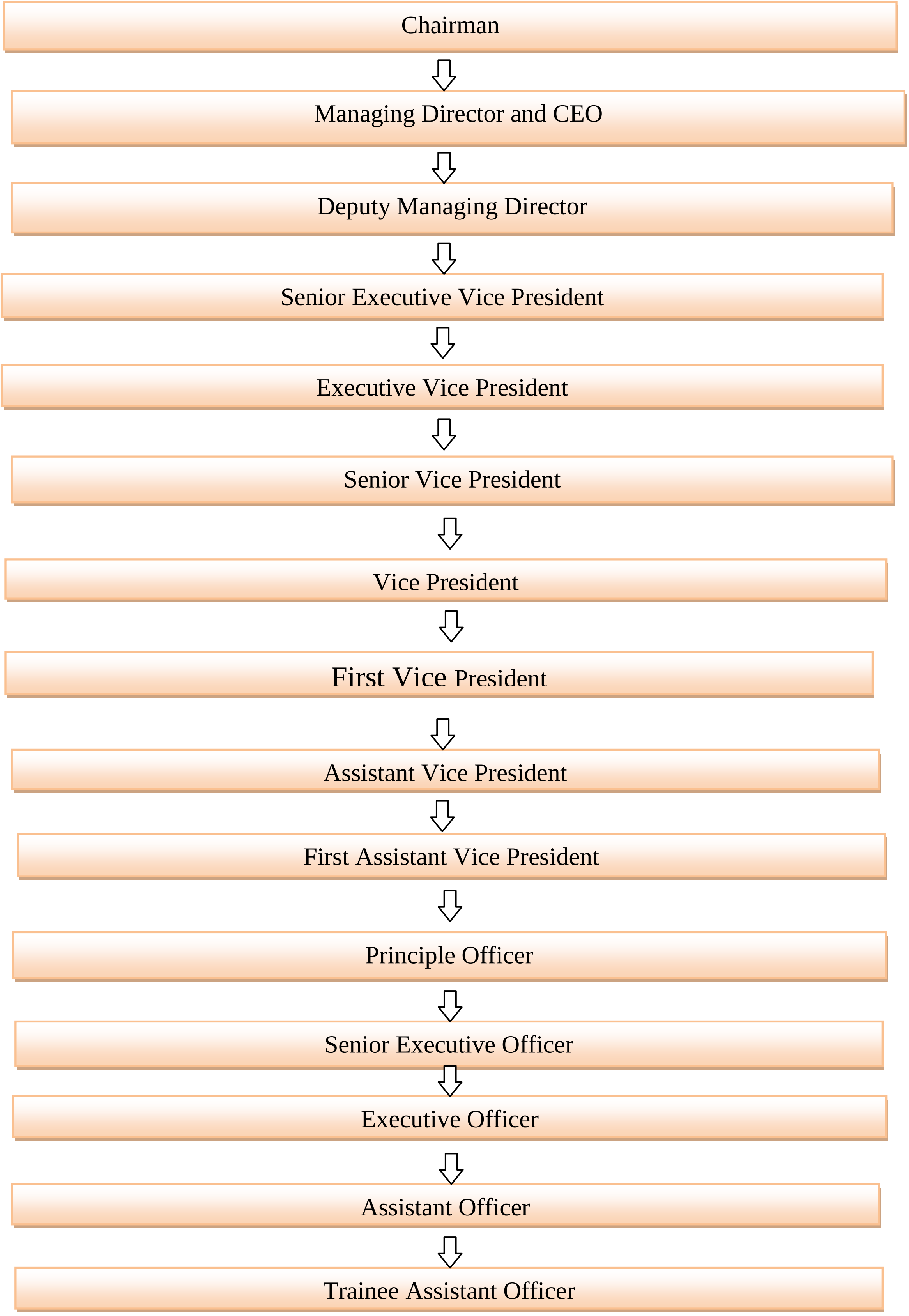

Figure 2:

Hierarchy of Dutch Bangla Bank Limited

5.iii. Vision of DBBL:

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

Mission of DBBL:

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

5.iv. Objectives:

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

5.v. Service/ product of the company:

* Different type of liability product like saving account, salary account, student account, different monthly saving accounts, currnt account, short deposit account, fixed deposit etc

* Asset Product: Fund and nonfunded, credit card,

Others product :Internet banking, POS Machine, ATM services, Mobile Banking, Agent Banking etc.

5.vi. Performance for last year:

2019 (Figure in million)	2020 (Figure in million)
Total Advance: 256,239.7	Total Advance: 273,382.9
Total Deposit: 362,611.00	Total Deposit: 302,159.2
Net profit after taxation : 4,341.4	Net Profit after Tax: 5,498.7

5.vii. Department where intern works:

During my intership period I worked under direct supervision of operation Manager of Branch Mr.Md. Kamruzzaman Mia, FAVP.

When I worked with him I found that the branchs daily activities designed and controlled by their Head Office.They have to perform under different circular, guidelines and different operational manual from their Head Office and Bangladesh Bank.

6. Data Collection and processing:

I have collected data from the circulars, monthly and quarterly statement sending to Head Office etc.

7. Findings and Analysis/Internship Experience:

I worked mainly with the Deputy Manager of the Branch named Mr. Kamruzzaman Mia. He is also operation Manager of the Branch. I assist him in his daily work. I find out that he is the main key of the branch operation. He has to take care of the branches administration, security, customer service and take care of the all employees needs too.

7. A. Administration aspect:

i) What I find out that there is a written instruction for daily job /office order for every employee of the Branch. If someone got transferred or joined newly in the branch the office order also changed for them. Head Office also has instruction for job rotation for every employee of the Branch.

ii) If any employee does act as per their assigned job Operation Manager/Manager can issue warning letter against them and send a carbon copy of the letter to HR division.

iii) Every employee has to be present at office within 9.30 am though office starts their operation with customer from 10.00 am. If anyone makes late for 3 working days, one days salary will be deducted.

iv) As it is a service industry cleanliness of the Branch also very important. So cleaner should clean the branch every 2 hours or needed.

v) Make a monthly/quarterly report on fraud and forgery, non compliances of audit report, unsettlement of deposit of customers, make suspicious transaction report of customers deposit or withdrawals, remittance received etc.

vi) Change vault key half yearly.

vii) Make a fire drill half yearly.

viii) Check all electric wire half yearly.

ix) Keep expenditure within the limit /budget set by Head Office. If expenditure exceeds the budget branch should get approval foe excess expenditure from Head Office.

x) Regular servicing of Note counter machine, Note binding machine and fake note detector.

xi) Scrutiny of daily vouchers if any suspicious transactions happen.

xii) Scrutiny of all employees salary and other accounts for suspicious transaction and fraud forgery.

xiii) Monthly meeting to boost up employees achieving target and develop their ethics.

7. B. Security Aspect:

Security of Branch:

i) Branch installs enough CCTV inside of the Branch and monitors them regularly.

ii) 24 hours Security guard and gunman are working.

iii) Auto Fire extinguisher in cash vault and regular fire extinguisher place in other places on the branch and change in every time before expiry.

iv) Pay a surprise visit in holidays in the Branch.

v) All equipment and asset monitor and repair and service time to time.

vi) Security guards stay at night in the branch.

vii) All types of sharing prohibited for IT security purpose.

viii) Only internal mails allowed by the IT for branch employee.

ix) Every user needed a Two Factor Authentication (2FA Token) along with password to enter the software.

x) Branch should make a grab list for every employee during office hour and non office hour for if any fire incident.

xi) Police station number and fire service number should be visible every corner and display board of the branch.

xii) Branch server room should be under lock and key.

xiii) Only limited person can enter to server room and it should be clean and under 24 hour air cooler.

xiv) Branch maintain a register for the person who will enter to the server room along with in/out times and put signature.

xv) Branch have maintained emergency bell in cash counter and managers room if there any incident happens.

Security of cash Vault:

As Bank is a financial industry who deals with cash, so security of the Branch must be ensured.

i) There is a cash vault limit set by the Head Office for every Branch with insurance coverage. The cash vault Limit of the DBBL, Uttara Sonargaon Janopad is Tk.1.87 crore only.

ii) To maintain their cash vault limit Branch have to very cautious with their cash holding at the day end. They have to remit excess cash every day to their feeding branch. Otherwise Branch has to pay extra insurance payment for excess cash holding in their vault. This may cause their expenditure high and exceeds their yearly budget and also hamper their profit target.

iii) If Branch did hold excess cash in their vault without insurance coverage and if any accident happens (like robbery) Branch will not get anything from the insurance company and Branch management will be responsible for that mishaps.

iv) Branch had engaged a Gunman and two security guard during office hour. On the other hand three guards have to stay at night in the Branch premises.

Customers Service Aspects:

DBBL is committed for best customer service to their clients. They know that despite their best efforts, clients may occasionally have a concern that want to share with DBBL. So DBBL promise to address all Clients concerns promptly, efficiently and with utmost courtesy & fairness. DBBL believe this gives them the opportunity to continually improve the quality of their products and services. They have also Central Customer Services and Complaint Management Cell for customer complaint.

Central Customer Services and Complaint Management Cell

Call Center	:	16216
Complaint Management Phone:	:	(8802)-9511993
Complaint Management Email :	:	ccs.cmc@dutchbanglabank.com
Mailing Address :	:	CCS & CMC, Dutch-Bangla Bank Limited, Head office, 47, Motijheel Commercial Area,Dhaka:1000, Bangladesh.

In DBBL a customer complaint should be attended immediately. All complain should be solved within 24 hours.

There is also a complain box in the branch made by glass. If any complain drop that box , branch open the box without delay and attend that complain.

There is some rights for customers. They should know the charges they have to bear for maintaining an account with DBBL .So schedule of charge of the Bank should be visible in the notice board.

Phone number of Central Customer Services and Complaint Management Cell

Should be in the notice board also.

Bangladesh Bank complaint Management Cell number also should be visible in the Branch.

DBBL has a call center for 24 hours.

In Branch they followed the customer service manual for handling customer complains. There is some case study about customer service complains:

Case Study 01:

Account No: 117.XXX.XXX

Name: Md. XXXX

Complaint Lodged: After withdrawal money from ATM No …… , Location – Garib E Newaz Fast Track , he received a fake note of 1000.00.

Solution:

Branch received the application with fake money and sends it to the Alternative Divisional Channel as they had recruited third party for feeding cash in ATMs. They check evidence of withdrawing money from ATMs which clients claim if it's true than money will return to him a certain period of time.

Case Study 02:

Account No:199.103.xxxxx

Name :XXXX

Complaint lodged:

While transferring money from ATM booth client puts wrong deposit account number and the money debited from his account but not credited again.

Solution:

After receiving client's application desk officer inputs in their 'Dispute Management Software'. The IT Operation Division checks thoroughly and returns the money after a certain time.

Case study 03:

Account No: 199.103.xxxxx

Name: XXXX

Complaint lodged:

Cash withdraw by ATM booth from clients account but complaint lodged that client did not withdraw money from ATM and asking for CCTV footage.

Solution:

We tried to explain the client that it not possible withdraws cash from ATM Booth without his ATM card and PIN number. If he does not withdraw money than only person who knows his PIN and takes ATM can withdraw. So branch forward the letter to IT Operation Division for video footage of that particular day and time that incidents happen and delivered to clients.

Achieving Branch Target:

There are some targets like Profit, Loans and Advance and Deposit and also expenditure set by Head Office for the Branch at the beginning of the year. Achieving Branches yearly Target is a major task of the branch.

i) After getting the target from Head Office Brach management distributes the target among their employee.
ii) There always a monthly meeting for performance of achieving targets with branch officials and also with Head Office.
iii) Employee's performance depends on achieving their targets.
iv) Performance Bonus also depends on achieving their targets.
v) Branch cannot exceed the yearly budget of expenditure set by their Head Office.

8. Conclusion and recommendation:

There were some constraints or limitation inside the organization and they could be categorized as:

- ❖ As per circular of Bangladesh Bank through Home Ministry there should be 03 Gunman where Branch has only 01 gunman.
- ❖ Banking is service-oriented marketing. Its business profit depends on its service quality. That is why the authority always should be aware about their service quality. Often customers complain that all customers are not treated equally. They have to wait long time to have a service.
- ❖ DBBL Master Cards take more than 10 days to be delivered which is very much disappointing to customers.
- ❖ There is no fire exit stair in the branch.
- ❖ All electric wires should be checked quarterly.
- ❖ CCTV camera should be setup also out of branch.
- ❖ There should be fire drill al lest half yearly but did not perform a fire drill on half yearly basis.
- ❖ Bio Data of Security guard should be preserved by Branch.
- ❖ Branch server room is not always under lock and key.
- ❖ Security guard should use metal detector in front gate for customer entry.

Reference:

i) BRPD circular no 03, Dated 27.01.2014 of Bangladesh Bank, (attachment)

ii) BRPD circular no 11, Dated 17.10.2012 along with circular of Home Ministry.((attachment))

website: www.bangladesh-bank.org

ব্যাংকিং প্রবিধি ও নীতি বিভাগ
বাংলাদেশ ব্যাংক
প্রধান কার্যালয়
ঢাকা।

বিআরপিডি সার্কুলার লেটার নং- ১১

সেপ্টেম্বর ১৭, ২০১২
তারিখঃ-------------------------
আশ্বিন ০২, ১৪১৯

ব্যবস্থাপনা পরিচালক/প্রধান নির্বাহী কর্মকর্তা
বাংলাদেশে কার্যরত সকল তফসিলী ব্যাংক

প্রিয় মহোদয়,

ব্যাংকসমূহে আগ্নেয়াস্ত্রের লাইসেন্স প্রদান ও নবায়ন সংক্রান্ত নীতিমালা।

শিরোনামোক্ত বিষয়ে আপনাদের দৃষ্টি আকর্ষণ করা যাচ্ছে।

স্বরাষ্ট্র মন্ত্রণালয়ের আগস্ট ২৬, ২০১২ তারিখের নথি নং- বিবিধ-১৩(৯)/২০০৮(রাজ-৪)(অংশ-১)/১০৪৫ আপনাদের অবগতি ও প্রয়োজনীয় কার্যক্রম গ্রহণের নিমিত্তে অপর পৃষ্ঠায় হুবহু পুনর্মুদ্রিত হলো।

০২) বর্ণিত নির্দেশনা অনুসরণ এবং তার প্রতিপালন নিশ্চিত করার জন্য আপনাদেরকে অনুরোধ করা যাচ্ছে।

এ নির্দেশ অবিলম্বে কার্যকর হবে।

অনুগ্রহপূর্বক প্রাপ্তি স্বীকার করবেন।

আপনাদের বিশ্বস্ত,

স্বাক্ষরিত/-

(খন্দকার মোরশেদ মিল্লাত)
উপ মহাব্যবস্থাপক
ফোনঃ ৯৫৩০২৫২

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
স্বরাষ্ট্র মন্ত্রণালয়

নং-রাজ-১৩(৯)/২০০৮(রাজ-৪)(অংশ-১)/১০৪৫ তারিখঃ ২৬/০৮/২০১২ খ্রিঃ

পরিপত্র

বিষয়ঃ আর্থিক প্রতিষ্ঠান এবং ব্যাংকসমূহে আগ্নেয়াস্ত্রের লাইসেন্স প্রদান ও নবায়ন সংক্রান্ত নীতিমালা।

দেশের সরকার অনুমোদিত আর্থিক প্রতিষ্ঠান এবং ব্যাংকসমূহে আগ্নেয়াস্ত্র লাইসেন্স প্রদান ও নবায়নের নিমিত্তে বিভিন্ন সময়ে জারীকৃত সকল সার্কুলার/অফিস আদেশ/প্রজ্ঞাপন সমূহ সমন্বয়সাধন করে পূর্ণাঙ্গ নীতিমালা জারী করা হলো।

১. ব্যাংক শাখা বা আর্থিক প্রতিষ্ঠানে নগদ সংরক্ষণের সিন্দুকসীমা অনুযায়ী শাখাসমূহকে তিনভাগে ভাগ করা হলোঃ

ক্যাটাগরী	সিন্দুকসীমা	.১২ বোর বন্দুক/শটগানের সংখ্যা	গোলাবারুদের সংখ্যা
সি	সর্বোচ্চ ১ কোটি টাকা	০২টি	সর্বোচ্চ ২০ টি
বি	১ কোটি টাকার উর্দ্ধে কিন্তু ৫ কোটি টাকার কম	০৩টি	সর্বোচ্চ ৩০ টি
এ	৫ কোটি টাকার উর্দ্ধে	০৪টি	সর্বোচ্চ ৪০ টি

উল্লেখিত ছক অনুযায়ী অস্ত্রের জন্য আবেদনকারী প্রতিষ্ঠানসমূহ কোন ক্যাটাগরীর হবে সে বিষয়টি সংশ্লিষ্ট প্রতিষ্ঠানের প্রধান কার্যালয় কর্তৃক নিশ্চিতপূর্বক কতটি আগ্নেয়াস্ত্রের প্রয়োজন তা উল্লেখ করতঃ প্রত্যয়নপত্র প্রদান করতে হবে।

২. যে ব্যাংক/প্রতিষ্ঠান শাখার জন্য আগ্নেয়াস্ত্রের প্রয়োজন হবে ঐ ব্যাংক/প্রতিষ্ঠান শাখার নামে সংশ্লিষ্ট জেলা ম্যাজিস্ট্রেট লাইসেন্স ইস্যু করবেন।

৩. ব্যাংক/প্রতিষ্ঠানের নিজস্ব অর্থ পরিবহনে নিয়োজিত নিজস্ব গাড়ীর প্রত্যেকটির জন্য একটি করে আগ্নেয়াস্ত্র এবং একজন করে গানম্যানের এর ব্যবস্থা নিশ্চিত করতে হবে। এতদুদ্দেশ্যে, ক্যাশ ফিডিং এবং সাব ফিডিং শাখাসমূহের জন্য ১ নং অনুচ্ছেদে বর্ণিত ক্যাটাগরী অনুযায়ী প্রযোজ্য আগ্নেয়াস্ত্রের সংখ্যার অতিরিক্ত আগ্নেয়াস্ত্র প্রয়োজন হলে উল্লেখ করতঃ প্রতিষ্ঠানটির প্রধান কার্যালয় কর্তৃক প্রত্যায়ন পত্র প্রদান করতে হবে।

৪. চরাঞ্চল, বনাঞ্চল, দুর্গম এলাকা কিংবা বিশেষ ঝুঁকিপূর্ণ এলাকায় অবস্থিত ব্যাংক/ প্রতিষ্ঠানের শাখাসমূহ নিকটস্থ থানা হতে ৫ কিঃমিঃ এর বেশী দূরত্বে অবস্থিত হলে অতিরিক্ত ১টি আগ্নেয়াস্ত্র সংরক্ষণ করতে পারবে। এ ক্ষেত্রে সংশ্লিষ্ট ব্যাংকের/প্রতিষ্ঠানের প্রধান কার্যালয়ের প্রত্যায়ন পত্রের প্রয়োজন হবে।

৫. ব্যাংক/প্রতিষ্ঠানের শাখা খোলার শুরুতেই, উক্ত শাখার জন্য নির্ধারিত সংখ্যক আগ্নেয়াস্ত্রের লাইসেন্সের জন্য সম্ভাব্য দ্রুততম সময়ের মধ্যে শাখা ব্যবস্থাপক কর্তৃক প্রয়োজনীয় তথ্যাদিসহ সংশ্লিষ্ট জেলা ম্যাজিস্ট্রেটের মাধ্যমে স্বরাষ্ট্র মন্ত্রণালয়ের অনাপত্তির জন্য প্রেরণ করবে। এ ক্ষেত্রে নতুন শাখা খোলার প্রত্যয়নপত্র, আগ্নেয়াস্ত্র ক্রয় সংক্রান্ত

প্রধান কার্যালয়ের নির্দেশনা, প্রার্থীত আগ্নেয়াস্ত্রের ধরণ, আবেদিত ব্যাংক শাখা/প্রতিষ্ঠানের অর্গানোগ্রাম ও জনবল, আয়কর সংক্রান্ত তথ্যাদি, ব্যাংকের/প্রতিষ্ঠানের নিরাপত্তার বিবরণী, গার্ডের অনুকূলে পুলিশ প্রতিবেদন, গার্ডের জীবন বৃত্তান্ত, গার্ডের অস্ত্র পরিচালনা সনদপত্র, বাড়ী ভাড়া চুক্তি ইত্যাদি আবেদনপত্রের সাথে সংযোজন করতে হবে। তবে শাখার কার্যক্রম শুরু হতে আগ্নেয়াস্ত্র লাইসেন্স প্রাপ্তির মধ্যবর্তী সময়ে অভ্যন্তরীণ সমন্বয়ের মাধ্যমে শাখার নিরাপত্তা নিশ্চিত করতে হবে।

৬. আগ্নেয়াস্ত্রের লাইসেন্স প্রাপ্তির ৫(পাঁচ) বছরের মধ্যে অস্ত্র ক্রয় না করলে লাইসেন্সটি স্বয়ংক্রিয়ভাবে বাতিল বলে গণ্য হবে। বাতিলকৃত লাইসেন্স পুনর্বহাল করা যাবে না।

৭. ব্যাংকের/প্রতিষ্ঠানের অনুকূলে আগ্নেয়াস্ত্রের লাইসেন্স প্রদানের ক্ষেত্রে প্রতিষ্ঠানের নাম, ঠিকানা, অস্ত্রের ধরণ, বর্তমানে মালিকানায় আগ্নেয়াস্ত্রের সংখ্যা, শাখা খোলার প্রত্যয়নপত্র, আগ্নেয়াস্ত্র ক্রয় সংক্রান্ত প্রধান কার্যালয়ের নির্দেশনা, অস্ত্র রিটেইনারের জীবন বৃত্তান্ত ও পুলিশ প্রতিবেদন, অস্ত্র প্রশিক্ষণ প্রাপ্ত কর্মচারীর সংখ্যা এবং প্রশিক্ষণ সংক্রান্ত সনদপত্রসহ আবেদনপত্র সরকারের বিবেচনার জন্য জেলা ম্যাজিস্ট্রেটের কার্যালয়ে দাখিল করতে হবে। এ সকল প্রতিষ্ঠান তার কর্মচারীদের মধ্য হতে অস্ত্রের লাইসেন্স প্রাপ্তিতে যোগ্য (আয়কর প্রদান ব্যতীত) ব্যক্তিদের প্রতিষ্ঠানের অনুকূলে ইস্যুকৃত লাইসেন্সের রিটেইনার নিযুক্ত করার জন্য জেলা ম্যাজিস্ট্রেটের নিকট আবেদন করবেন।

৮. প্রত্যেকটি আগ্নেয়াস্ত্রের জন্য প্রতিশাখায় অতিরিক্ত ন্যূনতম ১ জন গানম্যান নিয়োগ করতে হবে।

৯. কোন কারণে গানম্যানের পদে শূন্য হলে শূন্য পদে নিয়োগের ক্ষেত্রে পুলিশ ভেরিফিকেশন রিপোর্ট ও সশস্ত্র গানম্যানের অস্ত্র পরিচালনা সনদ সংশ্লিষ্ট জেলা ম্যাজিস্ট্রেটের নিকট জমা দিতে হবে।

১০. দুই বছর পর পর কার্তুজ পরিবর্তন করতে হবে। এ ক্ষেত্রে পুরাতন কার্তুজ সংশ্লিষ্ট জেলা ম্যাজিস্ট্রেটের নিকট জমা প্রদান করতে হবে।

স্বাক্ষরিত/-
(ড. কামাল উদ্দিন আহমেদ)
যুগ্ম-সচিব(রাজনৈতিক)
স্বরাষ্ট্র মন্ত্রণালয়

iii) Target Budget of DBBL ,Uttara Sonargaon Janopad Branch((attachment))

Dutch-Bangla Bank Limited

199 : Uttara Sonargaon Janopad Branch

Performance Budget for The Year 2021

Branch opening date : 27/Jul/11

Taka in Million

Particulars	2020				2021				
	Actual Dec-20	Budget 2020	Achievement in %	Variance	1st quarter	2nd quarter	3rd quarter	4th quarter	Growth over 2020
A. Business:									
Power Account	126.97	111.00	114.4%	15.97	130.73	134.49	138.24	142.00	11.8%
Savings Deposit	1,018.56	1,060.00	96.1%	- 41.44	1,043.92	1,069.28	1,094.64	1,120.00	10.0%
Sub Total Savings Deposit	**1,145.53**	**1,171.00**	**97.8%**	**- 25.47**	**1,174.65**	**1,203.77**	**1,232.88**	**1,262.00**	**10.2%**
Current Deposit	353.29	373.00	94.7%	- 19.71	362.22	371.14	380.07	389.00	10.1%
Special Notice Deposit	170.76	54.00	316.2%	116.76	173.82	176.88	179.94	183.00	7.2%
Sub Total (Low Cost Deposit)	1,669.58	1,598.00	104.5%	71.58	1,710.68	1,751.79	1,792.89	1,834.00	9.8%
Recurring Deposit (DPS, CHESS)	207.94			207.94	208.95	209.97	210.98	212.00	2.0%
Other Deposit	31.45	245.00	12.8%	- 213.55	32.59	33.73	34.86	36.00	14.5%
Sub Total Other Deposit	**239.39**	**245.00**	**97.7%**	**- 5.61**	**241.54**	**243.69**	**245.85**	**248.00**	**3.6%**
Term Deposit	221.46	152.00	145.7%	69.46	221.60	221.73	221.87	222.00	0.2%
Monthly Term Deposit	-	-		-	-	-	-	-	
Sub Total (High Cost Deposit)	**221.46**	**152.00**	**145.7%**	**69.46**	**221.60**	**221.73**	**221.87**	**222.00**	**0.2%**
Total deposits	**2,130.43**	**1,995.00**	**106.8%**	**135.43**	**2,173.82**	**2,217.22**	**2,260.61**	**2,304.00**	**8.1%**
Corporate loan	519.24	380.84	136.3%	138.40	519.23	519.21	519.19	519.17	0.0%
Agriculture Loan	-	-		-	-	-	-	-	
Retail Loan	149.01	285.00	52.3%	- 135.99	218.69	267.67	316.65	344.94	131.5%
SME Loan	200.37	391.00	51.2%	- 190.63	257.84	315.30	372.76	430.22	114.7%
Woman entrepreneur Loan	-	5.00		- 5.00	1.25	2.50	3.75	5.00	
Total loans and advances	**868.62**	**1,061.84**	**81.8%**	**- 193.22**	**997.00**	**1,104.67**	**1,212.35**	**1,299.33**	**49.6%**
Nonfunded business									
Import	141.04	-		141.04	-	-	-	-	
Export	100.63	-		100.63	-	-	-	-	
Guarantee	60.08	-		60.08	-	-	-	-	
Remittance	241.59	383.15	63.1%	- 141.56	175.25	350.50	525.75	701.00	190.2%
B.Income Statement:									
Interest Income:									
Interest on Corporate loan	40.33	38.44	104.9%	1.89	11.20	22.40	33.60	44.80	11.1%
Interest on Agriculture loan	-	-		-	-	-	-	-	
Interest on Retail Loan	13.40	23.76	56.4%	- 10.36	3.98	9.20	15.41	22.46	67.6%
Interest on SME Loan	14.61	26.79	54.5%	- 12.18	4.86	10.95	18.26	26.80	83.5%
Interest on Woman entrepreneur L	-	0.21		- 0.21	0.01	0.05	0.12	0.21	
Total interest on loans and advances	68.34	89.20	76.6%	- 20.86	20.05	42.60	67.39	94.27	37.9%
Interest on Head Office general acc	82.88	71.75	115.5%	11.13	17.95	34.87	50.91	66.21	**-20.1%**
Int. on Balance with Other Banks	-	-		-	-	-	-	-	
Interest on Investment.	-	-		-	-	-	-	-	
Total Interest Income	**151.22**	**160.95**	**94.0%**	**- 9.73**	**38.00**	**77.47**	**118.30**	**160.48**	6.1%
Interest Expenses:	-								
Interest on fixed deposits	8.39	7.72	108.7%	0.67	2.10	4.21	6.32	8.43	0.4%
Interest on savings deposit	11.71	14.16	82.7%	- 2.45	3.19	6.46	9.81	13.24	13.1%
Interest on other deposits	14.76	14.54	101.5%	0.22	3.87	7.81	11.82	15.90	7.7%
Interest paid on deposit	34.86	36.42	95.7%	- 1.56	9.16	18.48	27.95	37.57	7.8%
Interest on Head Office general acc	-	-		-	-	-	-	-	
Interest on Borrowings	-	-		-	-	-	-	-	
Commission paid	-	-		-	-	-	-	-	
Total Interest Expenses	**34.86**	**36.42**	**95.7%**	**- 1.56**	**9.16**	**18.48**	**27.95**	**37.57**	**7.8%**
Net Interest Income	**116.35**	**124.53**	**93.4%**	**- 8.18**	**28.84**	**58.99**	**90.35**	**122.91**	**5.6%**
Commission , brokerage	2.61	-		2.61	0.85	1.70	2.55	3.40	30.0%
Exchange earning (net)	-	0.05		- 0.05	-	-	-	-	
Other operating income	4.25	8.05	52.8%	- 3.80	0.81	2.77	3.58	5.53	30.1%
Income from IT service	20.01	23.28	86.0%	- 3.27	7.00	14.01	21.01	28.01	40.0%
Total non interest income	26.87	31.38	85.6%	- 4.51	8.66	18.48	27.14	36.94	37.5%
Total Revenue	**143.22**	**155.91**	**91.9%**	**- 12.69**	**37.50**	**77.47**	**117.49**	**159.85**	**11.6%**
Operating expenses:									
Salaries and allowance	14.40	14.50	99.3%	- 0.10	4.03	8.07	12.10	16.13	12.0%
Rent, Rates & Taxes	5.74	5.79	99.2%	- 0.05	1.51	3.02	4.52	6.03	5.0%
Utilities	0.83	1.23	67.4%	- 0.40	0.25	0.49	0.74	0.98	18.2%
Insurance	1.59	1.30	122.4%	0.29	0.46	0.92	1.37	1.83	15.0%
Postage, Communication	0.06	0.08	74.7%	- 0.02	0.02	0.04	0.05	0.07	17.1%
IT Expenses (including maintenance	0.61	0.60	102.1%	0.01	0.16	0.32	0.47	0.63	2.8%
Printing & Stationery	0.64	0.88	72.4%	- 0.24	0.21	0.41	0.62	0.82	28.8%
Advertisement	0.08	-		0.08	-	-	-		
Repair & Maintenance other than I	0.64	0.71	89.5%	- 0.07	0.19	0.38	0.56	0.75	18.1%
Depreciation on Fixed Assets	1.09	0.92	118.0%	0.17	0.30	0.59	0.89	1.18	8.7%
Entertainment Expenses	0.23	0.30	77.6%	- 0.07	0.15	0.29	0.44	0.58	149.0%
Traveling & Conveyance	0.07	0.13	56.5%	- 0.06	0.05	0.09	0.14	0.18	144.9%
Fuel & Lubricants	0.08	0.08	99.6%	- 0.00	0.03	0.05	0.08	0.10	25.5%
Business promotion and developm	0.03	0.09	33.3%	- 0.06	0.01	0.02	0.02	0.03	0.0%
Casual Wages	1.27	2.98	42.6%	- 1.71	0.33	0.65	0.98	1.30	2.3%
Other Expenses	0.67	1.13	59.4%	- 0.46	0.18	0.35	0.53	0.70	4.3%
Total Operating Expense	**28.03**	**30.72**	**91.2%**	**- 2.69**	**7.88**	**15.69**	**23.51**	**31.31**	**11.7%**
Operating profit	115.20	125.19	92.0%	- 9.99	29.62	61.78	93.98	128.54	11.6%

Uttara Sonargaon Janopad Branch ★ Dutch-Bangla Bank Ltd. ★ Dhaka

THE END