



Daffodil
International
University

Internship Report on
Loan Disbursement Management of Dhaka
Bank Limited

Submitted To

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Letter of Transmitter

April 25, 2021

Dr. Md. Abdur Rouf
Associate Professor of Accounting
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Subject: Submission of Internship Report on **“Loan Disbursement Management of Dhaka Bank Limited”**

Dear Sir,

Here is the report of the “Loan Disbursement Management of Dhaka Bank Limited, Fantasy Kingdom Branch.” It was a pleasure for me to work on a topic like that. These opportunities provide me with the ability to apply our knowledge of the market world. I have tried my best to compile the data to prepare this guide.

I wish my report will meet your needs and as well as impress you a lot.

Yours sincerely

.....

Ebrahim Khalil
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Student Declaration

I am, Ebrahim Khalil, ID: 173-11-505, declare that this notice is time for payment review: Study for Dhaka Bank Limited, Fantasy Kingdom branch prepared by me after completed three months of internship at Dhaka Bank Limited, Fair Justice, under the auspices of Dr. Md. Abdur Rouf, Associate Professor of Accounting, Daffodil International University.

I also confirm that the report was prepared only by me to meet this academic requirement and not for any other purpose. It will not act in any way that could hinder the confidentiality and interest of the Bank. It may not be used with the interest of opposing bodies of Dhaka Bank Limited.

I am hopeful that my respected faculty will consider my mistakes with graceful perspective

.....

Ebrahim Khalil

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Major in Finance

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Supervisor Certificate

This is certify that this report entitled Analysis of “**Loan Disbursement Management of Dhaka Bank Limited**”: A Study on Dhaka Bank Limited, Fantasy Kingdom Branch submitted to Daffodil International University; in connection with the institution’s internship program is a confide record of work done by “Dr. Md. Abdur Rouf” under supervision at the “Dhaka Bank Limited Kingdom Branch, at 2021.

.....

Dr. Md. Abdur Rouf
Associate Professor of Accounting
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgement

First of all I pray a special thanks to our almighty God for giving me the strength to successfully attend the internship program at Dhaka Bank Limited, Fantasy Kingdom Branch and made me able to complete this report within the scheduled time. It is very difficult to express my feelings that helped in completion of this report.

I pay gratitude to the supervisor of my report, Dr. Md. Abdur Rouf, Associate Professor of Accounting, Daffodil International University, for his whole hearted supervision during my organizational attachment period. And I specially owe an enormous debt to my honourable faculty teachers who are always ready to lend their helping hands to me.

I also express my warm gratitude and cordial thanks to the management and officials of Dhaka Bank Limited, the Fantasy Kingdom subsidiary, who gave me the opportunity to work with them and help a lot by providing important information and allowing me to I am preparing this report. I received their generous help and support. So, a special thanks to Md. Rafikuzzaman, branch manager; Dewan Arefin Ahsan and all the official heads of the Fantasy Kingdom branch, because they offered me this opportunity to study a regular job.

Last but not least, during the preparation of the report, we have come to a very favourable attitude of several people (interviewed by Dhaka Bank Limited) and family and friends who

guide their ideas, time and careful guidance to amplify the content of the report. I want to express my sincere gratitude to them for their valuable answers.

Executive Summary

This report is prepared as a requirement of the internship phase of the BBA Daffodil International University program. This report focuses on three months of professional experience at Dhaka Bank Limited, a branch of Fantasy Kingdom. This report will provide a clear idea of the loan payment process from Dhaka Bank Limited to the Fantasy Kingdom branch.

Here is the second chapter to discuss the content of the report, the goals and objectives used in the preparation of the report, and the limitations they face in preparing the report. The third part is the analysis and evaluation of loan payments. In this section I describe the relief of a two-year loan from a DBL firm. The fourth chapter deals with the conclusion and recommendations. For this plan the main purpose of the announcement is to focus on Dhaka Bank Limited lending operations in its retail outlets in the Fantasy Kingdom. I know about Dhaka Bank Limited loans and how they are used in the organization.

From my previous experience, research and personal interview, I tried to find the limited loan process at Dhaka Bank Limited at the Fantasy Kingdom subsidiary in the fourth chapter. From 1999 to 2009 it was a ten-year journey to DBL. They have become strong leaders in the

financial sector. They can be one of the most specialized banking companies in Bangladesh, if they can meet the expectations of their customers with their excellent banking services. I hope the leaders are always aware of the staff so that they can provide good service with high performance, accuracy and efficiency for customers and meet the ultimate goal of DBL.

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Chapter- One

Introduction

1.1 Introduction

In recent days, the financing of small, medium and large organizations (SML) has become an important area for businesses in Bangladesh. Comply with its rules in conjunction with the central government Banks, banks have become more concerned with SML and have opened the window to become active in this field. This research was conducted to meet the needs of the BBA program and to obtain information on the current status of mortgage lending.

In the internship report I am trying my best to focus on the functions and performance of all Divisions in the assigned branch & work with Loan Disbursement management of Dhaka Bank Limited. This report is generated under the supervision of Dr. Md. Abdur Rouf, Associate Professor of Accounting, Faculty of Business & Entrepreneurship, Daffodil International University.

1.2 Background of the Study

The world economy has become more and more day by day. Without previous experience, experience can be difficult and some impossible. The whole world is moving because of trade relations. Industry plays an important role in the development of the national economy. Thus, in the global economy, performance is considered to be the way we experience real-world experience. Through this paper we can expect to have a good knowledge and understanding of the different ways of working done by Dhaka Bank Limited, especially in the field of financial services.

1.3 Objective of the Study

Broad Objective

The main purpose of this study was to meet practical requirements and gain knowledge and understanding of how management is responsible in real life and also learn about loans payment Dhaka Bank Limited. This notice has other specific purposes, these may be,

Specific Objectives

- To find out basic appraisal of Approval Loan.
- To know the enterprise selection criteria terms and conditions to provide loan.
- To know the success factor of approval credit, loan disbursement at Dhaka Bank Limited.
- To make some recommendations and conclusion to further the development of loan disbursement of the Dhaka Bank Limited.

1.4 Methodology of the Study

Primary Sources

- Face to face discussion with the relevant officials
- Study of background material and relevant files provided by the officers concerned
- Some question answer over telephone from customers
- Study of old file/ documents/ formats

Secondary Sources

- Annual report of DBL
- Different text books, Newspaper
- Online report
- Official website of DBL

1.5 Scope of the Study

Dhaka Bank Limited is a multinational corporation. It has many offices. It is impossible for a job to be mentioned in all Dhaka Bank Limited offices in its studio in a short period of time and they do not have access to all offices in the same way. The author focuses on Dhaka Bank Limited Small and Medium Business Loan Plans and its current status, issues and assessment. Investment procedures, deposit procedures or other issues are not discussed in the opinion.

1.6 Limitation of the Study

I faced the following obstacles while preparing this report,

- There are some restrictions on law enforcement access to confidential information
- Data from previous DBL loans and offices are not included in the standard maps.
- Insufficient customer service information, advertisements, or websites are not available to DBL's loan and advance department.
- The DBL loan and higher level office is privately owned for the employee.

Chapter- 02

Overview of DBL

2.1 History of DBL

The country is only half its years old; the passion for history and heritage and the need for rapid growth have become a powerful force for change in the global economy. Much of the expectation has grown as the selection of new characters emerged in the shadow of the changing 1990s. Dhaka Bank is a dream unfolding in a profusion of modern business perspectives with deep respect for its communities and culture. The owner of the vision friendly business was inspired by the futurist leader who created the struggle of this great cruise company which said Bangladesh's internal body machine speed. Dhaka Bank was incorporated as a public limited company on April 6, 1995 under the company policy of 1994. The Company started operating in the bank on July 5, 1995

Dhaka Bank was truly accomplished and focused on the heritage and history of Dhaka and Bangladesh from the Mughal exit to the major cities. Most of its announcements, announcements, and types of start-ups, exporters, agendas and financial events have been timed for this information. Now the bank is recognized for its exceptional service, convenience, consistency and delivery of the state.

The Bank has stood out for its financial strength and the craft symbolizes its role as a potential trader in all major banks in the country. It was listed on the DSE and CSE in 2000. Due to its long-standing relationships with global partnerships, Dhaka Bank has been able to generate revenue from countries around the world through large partnerships between branches, ATMs, WMDs, SME channels and banking services through SMS. As of December 2020, Dhaka Bank has expanded its capacity to 105 branches, including 2 Islamic companies, 3 SME centres, 64 ATMs, 20 ADMs, 1 customer service centre and 2

national sales centres. In response to financial capital needs, the Company has set up a branch called Dhaka Bank Securities Limited with 6 countries nationwide.

We hope to emerge from the heart of Bangladesh as a strong force in the market we serve. We are dedicated to our mission to create the highest quality of our performance as we grow and mature to become veterans of the past.

2.2 Corporate Values

- Quality
- Customer focus
- Integrity
- Teamwork
- Respect for the individual
- Responsible citizenship

2.3 Mission

Become the first financial company in the country to provide high quality products and services, backed by advanced equipment and a dedicated team to provide the best possible service to our employees in the banking industry.

2.4 Vision

At Dhaka Bank, we draw our inspiration from distant stars. Our vision is to ensure a process that ensures that every financial transformation activity is profitable. Our mission is to provide the best services from the most accurate, reliable, on-time delivery, cutting machines and solutions to the needs of the sector, all over the world. To respond to market and business conditions and to the benefits of your investments.

Our customers, products and processes meet the specific needs of our customers. Our goal is to meet expectations. Our main goal is to deliver the best possible results that can see the clear vision of our vision: the success of the bank.

2.5 Banking System

- SME Banking
- Digital Banking
- Islamic Banking
- Syndications Banking
- Retail Banking
- Corporate Banking

2.6 Objectives of the Bank

- To create our state of the environment unprofessional and clean, we carefully measure the weather and changes in the environment and duteous.
- To fulfil our responsibilities to Govt. paying all the differences between taxes and duties and imperishable by different policies.
- Encourage employee success through cost-effective packages, support on-the-job skills through training, development and implementation.
- For our communications as a national company and our responsible partnership it is critical to the progress of the state.
- Making a profit with a good business is the organization that grows and increases the fair income of our members.
- Providing customers with quality products with continuous operations, refinement, improvement and completion of shipments.
- To be clear and top notch the industry supported the TritiumSpelt a legal and civil model work equipment in our mission and it mirrored itself in our dreams.

2.7 Corporate Social Responsibility

Dhaka Bank Ltd has contributed to other projects, philanthropy and contribution to the improvement of its organization, which can be used as a tool to develop knowledge of development and design issues. To have a bridge with the whole goal of improving the company's equipment, various construction and direct support of others. Dhaka Bank Ltd has 5 members on the CSR board based on the leadership of the director for the management and general management of funds in CSR finance. The Dhaka Financial Institution was established in 2002 as a non-governmental, non-governmental organization dedicated to volunteering, philanthropy and other activities to support advocacy goals. Like CSR operations, Dhaka bank requires a two-year pre-tax profit.

Health

- Feed the eyes of the saints in the Bangladesh hospital and support the defence of religion.
- The 10-bed facility at Ahsania Cancer Hospital and General Hospital, also contributes to the health of underserved children.
- Free hospital care for women and children for the clinic taka. 10 million
- Donated to 2 haemodialysis systems and mobile to BIRDEM hospital and annual tk. 1.2 million to the organization of operating costs.

Disaster Relief

- Distribution of 10 kg of rice, 1 kg of legumes and 1 kg of gold to 10,000 families of Arai-hajar, Sirajdikhan and Belkuchi.
- Tk. 5 million flood victims.
- Dhaka Banks funded the company's business relationships by initially supplying classroom scales to the Dhaka Asian Company.

Social welfare

- BADC Faculty Sponsorship
- Funding is provided to the Scholastics Academic Development Trust to support and protect students' academic talents.

- Provides information on road safety, blood donation, eye care and AIDS prevention.
- Financial Assistance for Bangladesh 19-year-olds
- Help prevent drug conversations, provide uniforms to bank employees.
- Restoration Dhaka journalist.

Environment

- Dhaka Bank Cascade in front of the Ministry of Foreign Affairs.
- He supported the city's transition to state reform through the Dhaka Institute for Urban Reform
- Dhaka Financial Institution Office, the state exchange rate of Jashimuddin Crossing of Uttara costing 1.5m, and premixed in Dhaka Bank Head has an operating cost of 1.2m.

2.8 Branches

The bank has a network of 62 branches across the country, 3 SME support centres, 6 CMS offices and 2 external deposit offices and communications providers worldwide. To expand the information network, the bank plans to open more branches in the current 12 months.

2.9 Management information System

Dhaka Banking Corporation announced in 1995 that it had developed a passion for the use of technology. It has entered the online market since 2003, after two financial software companies developed new software, most notably FLEXCUBE and DBCUBE. As the bank is in the process of presenting quality services around the world. The bank has started its work corporate portal (Intranet) with the aim of creating pre-configured and managed information, unwritten communications and management knowledge through IT / BPR and consolidated access for the first time to applications spread throughout the

sector. The platform depends on the separation. Dhaka Company invested in creating a software system and supplying individuals it is divided into fifty main counts.

2.10 Departments

If responsibilities are not improved determining their relationships and not categorized into special ones, it can be difficult to manage the work effectively. If departmentalization is not suitable for strategic purposes, there will be state errors and measurements of the selection panel will not be measured Dhaka Bank Ltd fines for working. They are-

- Information Technology Department
- Audit and Risk Management Department
- Global Trade Department
- Personal Banking Department
- Investment Department
- Operation Department
- Central Accounts Department
- Human Resources Department

2.11 Business Units

There are seven completely different business units of Dhaka Bank Limited.

Capital Marketing Banking

Dhaka Bank Ltd has a significant presence in the country's capital. A specialty of the bank, the Securities and Exchange Commission is involved in the sale and receipt of funds in exchange and keep personal banking information. The latest update of the company's market capitalized shoe store prices and the stock market. Ability to manage Associate in Nursing Account included you can also get the capital department. In order to test the merits of an exchange, the agency must keep a minimum amount of money at the same time.

International Trade & Interchange Banking

Globalization is one of the key ventures managed by Dhaka Bank Ltd. The bank company has a deep network of business services to communicate Global network and close relationships with financial institutions to manage some of the exchanges with potential banks. The main branches in Dhaka, which measure Narayanganj, Metropolitan and Sylhet four legs, with this. These facilities measure the density of market processes, Dhaka Bank Ltd provides financial services for import and export business to users of small and large companies.

Information Technology Banking

Dhaka Financial Company has now launched the latest version of its fully online-based business. The system allows users to experience trading nationwide. Proper verification of the company Check with all the codes that make up each check and reject any duplicates. All signatures and number of users, including their images, can be identified from any console within all branches of the bank. Dhaka Bank Ltd.'s goal is to create a real online business that not only can fully meet your time needs, but can decisively determine the new dimensions in World Bank.

Personal Banking

In order to cater to all aspects of modern business, Dhaka Bank Ltd has been specializing in the development and introduction of new products and services through in-depth market research Dhaka Bank Ltd announced its banking operations in 2003 and introduced electronic products such as bank cards, Dhaka Bank MasterCard and ATMs through select branches. These services have been appreciated by our customers. All products are different from the self-assessment class as below-

- ✓ Deposit Accounts
- ✓ Foreign dealing
- ✓ E-cash twenty four hour banking
- ✓ Online Banking
- ✓ Credit Card
- ✓ Personal Loan

- ✓ Lockers

Below is a set of equipment and resources for measuring current class sizes

- ✓ Saving A/C
- ✓ Current A/C
- ✓ STD A/C
- ✓ Fixed Deposit A/C
- ✓ DPS A/C
- ✓ Salary A/C

Corporate Banking

Dhaka Bank Ltd Banking Services provide similar banking services in support of large and medium sized local organizations. The company's financial services are the most standardized type of business in a low-risk business. Dhaka Bank Ltd jointly develops risk management systems to monitor and manage the quality of its products. Corporate Banking provides these services afterwards,

- ✓ Leasing
- ✓ Working Capital Loan
- ✓ Project Loan
- ✓ Syndicate Loan
- ✓ Import and Export
- ✓ Guarantee
- ✓ Letter of Credit (L/C)

Dhaka Bank recognizes that the company's needs are different from one another and the answers are crucial to the success of their business. Dhaka Bank participates in the business, financial supervision, investment and investment capital of the bank that creates prospects for the company.

Small and Medium Enterprise (SME)

To start an SME business in the People's Republic of Bangladesh, Dhaka Bank is a venture capital firm. Many years ago there was time and energy to get to know the product market and their desires. PMI office has been working in risk

management, can hide customers' needs and come back with a variety of payment models that can easily all customers for a long time. Dhaka Bank Ltd SME Company is now ready to meet all orders to meet the demand, demand and fulfilment of investments. Commodities have been modified to meet the needs of liability, providing the responsibilities and capital needs of a wide range of orders for outsourcing by market, business trade, international trade and private companies. In addition, the measurement of the square of the buyers of goods is export, import and export, commitment to the development of machinery and equipment, including SME capital investment capital lending in support of high economy, measuring a square of fifty buyers from rural areas. Now pound products from 12.00 to 15.00, for animal husbandry and therefore use the Republic of Bangladesh have little idea this is the benefits of measurement by financial institutions: The World Health Organization regulates the financial services of small businesses, including Dhaka Bank can make big profits. In 2008, Dhaka Bank expanded its SME banking network to set up SME support services. These services are expected to develop a wide range of business services such as lending facilities for SME customers and intermediate locations. Dhaka Bank Ltd participated in the SME Act 2009 at the Bangabandhu International Conference Centre on May 27, 2009.

Chapter- 03

Loan Disbursement of DBL

3.1 Disbursement

Right of payment or shell out payment. Deductions may include operating expenses, cash transfers, dividends, and attorneys' fees to be paid by a person involved in the transaction.

3.2 Different categories of Loan

1. **Continuous Loan:** CC Mortgage: This type of loan is offered to entrepreneurs. It is a place to borrow more. The borrower receives a loan amount limited to certain limits and is unable to repay the deductible once. They are mortgages. Interest is only charged on withdrawals. The information on these loans can be as follows:

- Memorandum of deposit of title
- Letter of revival
- Supplementary agreement for letter of hypothecation
- Letter of continuity
- Letter of guarantee
- Letter of undertaking
- Letter of authority
- Letter of arrangement
- Demand promissory note
- Pay slip

Disbursement procedure

- Land valuation
- Stock report
- Personal net worth statement
- Field verification report
- Confidential report from local bank
- CIB report from Bangladesh Bank
- A/C statement
- Trade license is also required

Mortgage

- Original deed
- Current rent receive

- Legal opinion
- Irrevocable power of attorney for sale mortgagee property
- Registered mortgage of Land

2. Term Loan

House Building: This loan is restricted for only making house building of business. The term of this credit is up to 18 years. The amount of given loan is 70% of total value.

Lease Finance: This loan is sanctioned for purchasing factory equipment's, automobile and other machineries.

Loan Secured: This type of loan is given against DBDS, MSS, MSP, FDR and others scheme for the term one year only. In such case, the amount of loan given by a branch is 80 % of the above instrument.

3. SME Loan

This type of loan is sanctioned to the businessmen only. Two granters & Business documents are required in such case. The amount of given loan is 50,000 to 5,000,000. The loan must be repaid with 12/24/36 instalment.

Some other credit facilities are available in DBL given below

- LTR
- SOD general earnest
- SOD against work order
- Staff loan house building
- Doctors credit scheme etc.

4. Loan facilities in DBL

The bank's loan and advance portfolio also indicates an impressive growth. There are various types of loan facilities. The main loan elements have been show in the following table.

Types of Loan & interest rate

Types of Loan	Interest rate
House building loan	9%
Personal Loan	16%
Loan secured	16%
C.C Hypothecation	16%
P.A.D Cash	16%
SOD Agt. General	16%
SOD Agt. Earnest money	16%
SOD Agt. Special scheme	15.5%
SOD Agt. Work order	16%
SOD Agt. FDR	11-15.5%
Staff Loan Car	5%
Staff Loan house building	5%

5. Loan Disbursement Procedure

The bank provides loans by collecting savings and other finances. This branch offers a variety of mortgage positions. Before withdrawing the loan, the bank follows the procedure following the decision below.

Application for Loan: A borrower applies for a loan in advance for the purpose of repaying some loans, taking into account certain necessary documents and information.

Credit Investigation: Bank loans for suppliers; therefore, it should return to normal activity.

- **Selection of the borrower:** Careful and thorough training of the mortgage industry should be a good option for lenders. Therefore, the borrower must identify the 5Cs of the character, capacity, capital, liability and status of the borrower.
- **Lending principles:** The banker should consider the structure of the loan. These are: security, protection, convenience, profitability, purpose, national interest, diversity.
- **Personal Interview:** Assessment of attitudes, skills, aspirations, knowledge and more.
- **Collect Information from various Sources:** Company information, loan documents, location certificates, notifications from friends and relatives elsewhere.

Credit proposal appraisal:

- ✓ Planning, organizing, marketing etc.
- ✓ Cash flow, income statement
- ✓ Profitability, cost, demand of sales
- ✓ Location, land & building, product, raw material
- ✓ The following have to be considered for these feasibility testing

Documentation: Pre-acceptance is for listening only. The bank won't want to improve security first. The bank lends the product on the basis of private ownership, which is liquid, easy to make, easy to market, product name, easy to store, stable in its market value.

The bankers create charge on the security by following methods:

Lien: It is the right to retain the property or goods of the borrower as security until the debt are adjusted. In this case the banker can only hold the possession of the goods; he can sell them after giving reasonable notice to the borrower.

Ledge:It is created only for movable property like goods, document etc. In case of it the ownership of goods remains with the banker but possession of goods rests with the loan.

Mortgage: Only immovable properties are kept under mortgage total possession of the property is not transferred, only the interest is transferred. In case the mortgager fail to repay the loan the bank gets right to recover the debt out of the sale of the mortgage property.

Classification of securities:

- Personal: Personal bond, promissory note, letter of acceptance etc.
- Impersonal: Land, shares, building, stocks, goods etc.
- Direct/Indirect: Direct security is deposited by the customer himself and the indirect is deposited by the third parts.
 - Advance against FDR
 - Advance against insurance policies.
 - Advance against hypothecation and pledge.

Collateral:It means these guarantees, which run in parallel or side by side with the right of self-determination against the debtor in the event of a previous conflict. The types of safety are: certificate, belt, insurance policies and equity loans.

Guarantee:In the event that security and self-certification is not considered sufficient for the depositor, then he can request confirmation from a third party that his funds and credit have been obtained from the bank.

Execution of Document: It is the process of stamping the card. If he commits a crime, he must withdraw. Therefore, it is necessary to sign correctly and have the written permission of the administration. The next thing to see while filming,

- ✓ Documents should be kept safely
- ✓ Should not have cutting, overwriting
- ✓ The entire page is to be signed by all the executants
- ✓ Specimen signature
- ✓ The documents filed by the executants correctly

3.3 General Procedures of Loan:

Approval Process: The approval process includes the separation of Joint venture / Business Management (RM) by consent approval. The responsible for preparing for this loan application Relationship management. The loan application is approved by the RM team and submitted to the CRM for review and measurement. Subsequent loans from the special approval committee. DBL has launched various initiatives, for which the approval of the Company Administration requires prior approval for CRM and subsequent approval, the right to consent.



- Application to the area office or headquarters for examination by the ZCRO or HCRO.
- Recommend the review when recommending branches.
- ZCRO / HCRO supports and forwards to the Head of Business Units (HOBU) within their delegated authority and the Credit Risk Manager (HOCR) for further recommendations.
- HOCR recommends revision to ZCRO.
- HOCR and HOBU support and transmit to the Credit Committee.
- The Credit Committee recommends the decision according to the delegated authority to HOCR and HOBU.
- The Credit Committee shall forward the EC / Council proposal for approval to the respective authorities.
- The EC / Council advise the decision to the HOCR and the HOBU.

The licensing process will vary in DBL; it depends on the type of product and the evidence. For example, loans to companies and SMEs are understaffed due to the wide

range of risks. On the other hand, consumer credit is the most common process to become a model of commodity and human risk. Accordingly, loan applications for consumers may be submitted to consumer management after the law allows this.

3.4 Loan Monitoring

Borrowing money means examining the pattern of using remittances to ensure that they are being used for a correct purpose or not includes advertising and communication systemharmony between creditor and creditor. The next steps are followed by the competent authorities.

- ✓ Legal action to be taken after the failure of all possible efforts to recover the bank's debt.
- ✓ Regular visit with clients to maintain reporting and supervision of the items provided.
- ✓ Issuing a letter of appreciation or greeting to regular customers.
- ✓ Issuance of legal notice to customers and death guarantees prior to loan classification.
- ✓ Issuing a letter to customers immediately after dishonouring the check.
- ✓ Regular communication with customers and physically faulty warranties by telephone.
- ✓ Periodic checking of the balance of the borrower's SB / CD / STD accounts.

3.5 Loan Risk Evaluation

Successful and risk-free mortgages can be made on any loan application from the Bank. No recommendation can be used prior to approval unless the entire evaluation. To protect the interests of the Bank for the entire period of expansion, complete the vision of the capital, potential, integrity of the debtor, insufficiency trust, nature of liability, compliance with all policies / laws, status of all records and, finally, constant and constant supervision of the account. It is the responsibility of the scorer / RM to ensure

that all necessary information is collected before the request is submitted for approval. If the loan / renovation / line of credit is agreed with a third party guarantor, the guarantor must be treated in the same manner as the principal owed. When deciding on a loan, especially Care should be paid to the analysis of the loan applications received by the debtors and those involved with non-performing loans, with the exception of utility bills ability.

Emphasis will be placed on the following lending principles:

- To obtain personal identification from the co-founder or CEO of the Company.
- Stress risk is the starting point for adhering to credit principles and policies. The bank should pay close attention to the high and unreliable value of the business, a guarantee and a product line
- Avoiding marginal performers
- Preference for self-Liquidating quality business
- The current non-existent and future potential for the success of the Investment Fund will be able to capitalize on additional asset returns

3.6 Loan Disbursement for DBL

Types of Loan	Disbursement in 2020	Target disbursement in 2020
Loan general	260,00,00,000	2,165,983,241
Term Loan	19,50,00,00,000	18,403,831,083
Time Loan	13,00,00,00,000	9,953,358,564
SME Loan	505,00,00,000	4,553,055,917
Consumers Finance	120,00,00,000	1,035,609,944
LTR	15,00,00,00,000	11,102,073,057
Home Loan	150,00,000	11,22,356
House Building Loan	300,00,00,000	2,785,580,197
Lease finance	95,00,00,000	880,278,521
Credit cash	8,35,00,00,000	7,748,915,389
Over Draft	20,50,00,00,000	16,949,604,965

Personal Loan	48,50,00,000	421,618,255
Staff Loan	73,00,00,000	658,571,014
Credit Loan	35,50,00,000	299,528,417
Agriculture Loan	2,20,00,00,000	1,421,175,853
Total	96940000000	7838030773

Comment: Above the chart and graph shows that DBL management team have amount target for disbursement in 2020, but they are able to disburse the loan within their limitation. Not too much far there speculation. It can be said that they have strong capability to assume target of DBL.

Chapter-04

Findings, Recommendation & Conclusions

Findings

- ❖ In corporate partnerships, sometimes small loans are not issued to small investors, which is why the bank loses small investments.
- ❖ DBL Pay high interest on loans that affect the interest of loan users.
- ❖ The number of employees alone and the lack of prior knowledge to provide services to a large number of employees of the company.
- ❖ In general, mortgage loans are best made by the central office, which sometimes creates problems for branches in choosing the right consumer.
- ❖ The loan application evaluation process is lengthy. As a result, customer value sometimes decreases.
- ❖ The smaller size of the products offered by Dhaka Bank Ltd, Business Canter is another problem in terms of larger lending.
- ❖ Before receiving the loan agreement, there are sometimes cases when the CIB statement is not issued by the Bank on time.

Recommendation

- ❖ Dhaka Bank Ltd. Small loans should be given to small companies so that they can attract small investors.
- ❖ Dhaka bank Ltd. Interest rates on loans should be reduced to keep consumers satisfied with the loan.
- ❖ Mortgages and lenders need to recruit more experienced people to provide better service to customers in the industry
- ❖ Key executives need to be honest about the right to choose their customers.
- ❖ The loan application review process should be shortened, so that the beneficiaries are not lost.
- ❖ Dhaka Bank Ltd. needs to increase its mortgage products to make the market more competitive.
- ❖ Dhaka Bank Ltd. can pay for overseas service and remittance for maximum benefit.

Conclusion

Dhaka Bank Limited (DBL) offers trading services to almost all companies. Based on the number of branches defined, the Bank has not yet limited its operations in our country, but it should also be noted that in the next few years from its establishment no bank will be able to live up to the current DBL. When looking at different labels, it turned out that. Authorize and pay for investments, savings, loans and more. Credit management, foreign investments, assets, corporate investments! Share the good business partnership, follow the rules given by the Securities and Exchange Commission, etc. it is appropriate to the quality at the level of interest. The bank is managed by a team of professionals who are well managed and manage the bank. It is now gradually moving towards automation and this will not allow for any discrepancies. The bank now strictly monitors and establishes partnerships with foreign investors, which makes the NBR speech easier and shorter. All this means that they have successfully won the trust of people and companies in our country.

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