



Hajee Danesh Science and Technology University

Internship Report on Corporate Social Responsibility of DBBL

Submitted to

Md. Main Uddin Ahammed

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Department of Finance & Banking

HSTU

Submitted By

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09th May, 2016

Md. Main Uddin Ahammed
Lecturer
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Subject: Submission of Internship Report

Dear Madam,

It is to inform you that I am completely contented to submit the internship report on “**Corporate Social Responsibility of DBBL**” as per supervisor’s instruction. I expect this report to be informative as well as comprehensive though there are some limitations. Dutch Bangla Bank Ltd was totally a challenging experience for me. While working in it I had to compete with other interns to get the appreciations which meant a lot for me. I feel that the vast knowledge and experience I got here will help me in my near future which is all about my career. I have tried my best to prepare the report very worthwhile with my limited knowledge.

Your acceptance and appreciation will surely inspire me a lot. For any further queries about the report, I will be gladly available to clarify the overall information used here.

Yours obediently,

Md. Humayun Kabir
ID# E130502087, MBA (Evening), 2nd Batch.
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Student's Declarations

The discussing report is the terminal formalities of the Internship program for the Evening MBA, Faculty of Business Studies at Hajee Mohammad Danesh Science and Technology University, Dinajpur which is compact professional progress rather than specialized. This report has reported as per academic requirement under the supervision of **Md. Main Uddin Ahammed**, Lecturer, Department of Finance & Banking, Hajee Danesh Science and Technology University, Dinajpur, and the co-supervision of **Md. Mamunar Rahsid**, Associate Professor, Department of Accounting, Hajee Danesh Science and Technology University, Dinajpur.

It is my pleasure and great privilege to submit my report titled “**Internship Report on Corporate Social Responsibility of DBBL**”, as the presenter of this report, I have tried my level best to get much information as possible to enrich the report. I believe that it was a fascinating experience and it has enriched both my knowledge and experience.

However, after all this a human being, I believe everyone is not beyond of limitation. There might have problems regarding lack and limitation in some aspects and also some minor mistake such as syntax errors or typing mistakes of lack of information. Please pardon me for those mistakes and clarify these for further information on those matters.

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Supervisor's and Co-supervisor' Declaration

I hereby declare that the concerned report entitled “**Internship Reporton Corporate Social Responsibility of DBBL**” has been worked by **Md. Humayun Kabir, Student ID: E130502087**, MBA (Evening), 2nd Batch, Faculty of Business Studies, Hajee Danesh Science and Technology University, Dinajpur, who has completed his internship under my supervision and submitted the report for the partial fulfillment of the degree of MBA (Evening) program at HSTU, Dinajpur.

Therefore, he is directed to submit his report for evaluation. I wish him success at every sphere of his life

Md. Main Uddin Ahammed
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Acknowledgement

At the beginning, I would like to express my sincere gratitude to the Almighty, the most merciful and beneficial for empowering me to prepare the report within the scheduled time.

I would like to express my profound gratitude and wholehearted respect to my advisor , Md. Main Uddin Ahmed, Department of BBS, Hajee Danesh Science and Technology University for inspiring guidelines, providing procedures and valuable suggestion and helping me to prepare this report.

I am also indebted to Manager Md. Ariful Islam, Deputy Manager Md. Abdul Hamid and other colleagues of Gobindaganj Branch, Gaibandha.

Finally, I would like to express my profound gratitude to my family members who have given me the opportunity to accomplish the EMBA program and making this report in turn.

However, the responsibility of errors and omissions (if any) in this report lies in my account.

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Chapter One

1.1 Introduction

Internship program is one kind of training session for business background students. It not only helps us to increase our knowledge but also makes us experienced to work in an official environment. Being an intern in Dutch Bangla Bank Limited, I not only gained information and knowledge but also improved my communication skills as well as learned to manage my anger while interacting with the customers. We have learned about the account opening process, amount transaction categories, cheque clearing procedure, cash counting, managing the customers and interacting with the employees depending upon their position of work. However there were some limitations such as we are not able to access on their server. Furthermore, interns are not allowed to work in computers as it is an order from the managerial level. Through the entire internship program I came to understand that we have to be very professional as well as active because working in a bank is full of pressure and also challenging. Due to globalization, technological innovation and deregulation the dimension of banking is changing rapidly all over the world. Thus banking in Bangladesh will also need to keep pace with the global change. So best to make the bank more popular and trustworthy towards the mass people by providing different service and products as well as developing their corporate social responsibilities. Through the internship program we were able to know about such initiatives and changes occurring into a bank. Moreover, we were also able to know what facilities that customers need and also what they think about the bank. In this report I will be focusing on their CSR activities as they always intend to highlight this responsibility both in reality and in their official websites. Overall the tasks were full of risks but interesting. So this will benefit me a lot in my practical education and future career.

1.2 Objective of the Report

My long term objective of this report is to meet the partial requirements for the fulfillment of the Masters of Business Administration (Evening) Program by sharing my internship experience.

My specific objectives of the study are given below:

- To present a brief overview of CSR activities and expenditure of the Banking industry in Bangladesh.
- To analyze the performance of CSR programs in Dutch-Bangla Bank Limited (DBBL).
- To identify the future planning of their CSR initiatives
- To make recommendations for improving the current status of CSR at DBBL.

1.3 Methodology of the Study

Research is a systematic method of finding solutions to problems. It is essentially an investigation, a recording and an analysis of evidence for the purpose of gaining knowledge. Research comprises of defining and redefining problem, formulating hypothesis or suggested solutions, collecting, organizing and evaluating data, reaching conclusions, testing conclusions to determine whether they fit the formulated hypothesis. The study uses two types of methods in case of data collections, one is qualitative method and another is quantitative method.

This methodology includes direct observation, face to face discussion with the employees as well as searching on their websites and studying on their practical work.

▪ **Selection of the Topic:**

First of all, I took suggestions from the official supervisors (as I have multiple supervisors) and then I communicated with my academic supervisor to help me on selecting the topic.

▪ **Sources of Data:**

In order to make the study more meaningful and presentable, one sources of data and information had been used. The sources of data is

Secondary Sources: To collect the secondary data I have gone through:

- Periodical publications by DBBL.
- Article published by DBBL.
- DBBL Annual report –2014, 2015
- DBBL's official website

Lastly, to specify the analytical data I used Microsoft excel for preparing graph to understand and represent them clearly.

1.4 Limitations of the Study

There are some limitations that I have faced in preparing this report. Basically, I faced difficulties in collecting data from the different sources. To collect primary data some individuals did not show interest while trying for interviewing them. For secondary data, I faced problem of unorganized record of documents keeping by different sources. Preparing the report I also faced some difficulties which are given below:

- Time is the major constraint to gather data about all the information required here.
- It is difficult to arrange analytical data and theoretical data within a very short time which also did not help me to observe the greater scenario of this bank.
- Hardcopies collected from the branch were actually raw data which were without any kind of sorting and also without final publishing.
- Relevant data collecting was very difficult as the organization remains confidential.
- Load of works was also a great barrier for me to prepare the report in earlier time.

Chapter Two

2.1 History of DBBL

Dutch Bangla Bank Limited has started their journey as the first scheduled joint venture and commercial bank of Bangladesh. It was an effort by local shareholders spearheaded by Md.

Sahabuddin Ahmed the founder and chairman of DBBL and the Dutch company FMO. It is the largest bank in Bangladesh according to the market capital. The bank was established under the Bank Companies act 1991 and also incorporated as a public limited company under the Companies Act 1994. It commenced its formal operation from 3rd June, 1996.

The primary objective of this bank is to carry all kinds of banking business in Bangladesh. DBBL is also listed with the Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. Dutch-Bangla Bank Limited is the first bank in Bangladesh which is fully automated. It established E-Banking (Electronic Banking) in 2002 to facilitate rapid automation and bring modern services into this field. Full automation was made in 2003. Firstly, it introduced plastic money to Bangladeshi people. It is operating the largest ATM fleet which reduces customer costs and fees by 80%. It is practicing low profitability route for this sector which has surprised many critics. It has brought much automation in banking modern banking facilities to its customers for which most local banks are joining in the infrastructure of banking system of Dutch- Bangla Bank Limited. DBBL believes in its uncompromising commitment to fulfill its customer needs and satisfaction and to become their first choice in banking as spreading their mission state Trusted Partner”.

Dutch Bangla Bank has been financing the manufacturing industries of Bangladesh because the manufacturing sectors export their products worldwide so financing in this sector will help Bangladesh to achieve the desired growth. Along with that this bank is also focusing the corporate social responsibility (CSR). Though CSR has become very popular, Dutch Bangla Bank is the pioneer of this sector and termed it as the social responsibility. Because of its investment in this sector, DBBL has become the largest bank donor of Bangladesh. For the unique approach in CSR, DBBL has won numerous international awards.

The head office of DBBL is located in Sena Kalyan Bhaban, 4th Floor 195 Motijheel Commercial Area Dhaka-1000, in Bangladesh. In the 19 years of banking, DBBL has established 155 branches, more than 3600 ATM booths along with 5000000 happy customers. Nowadays the number of customers is increasing.

2.2 Visions for The Future

DBBL has always dreamt of a better Bangladesh where arts and letters, sports and athletics, music and entertainment, health and hygiene, clean pollution free environment and above all a society based on morality and ethics which make all our









lives worth living. This bank's essence marvel-magic of a charmed life that abounds with spirit of life and adventures that contributes towards human development.

Currently their vision is to focus more on the education sector where they had already contributed a lot and further can invest money to increase proper education which will lead to the development of the nation and also they are focusing on investing more on the scholarship programs. Already the bank has planned to increase the scholarship number to an insurmountable level of 30,000 involving an amount of taka 1.02 billion annually from the year 2016. To decrease pollution they are also thinking of investing more money on saving the environment which will eventually make our lives healthier.

Many salary accounts had been opened by the employees and stuffs of Novelta Bestway Pharmaceuticals Limited where most of the stuffs are belonging from poor families or central rural areas. DBBL is thinking of giving them extra facilities to open further accounts though this kind of plans are kept confidential and also did not published it officially.

Moreover, they are also trying to increase the number of their branches in remote areas as well as the number of Fast tracks and ATM booths. They are also focusing on increasing the security of the account holders in the ATM booths and in the branches so that the customers will feel safe. These are their visions for external betterment but internally they are trying to develop their management department and IT sectors so that further problems may not arise. They are thinking of arranging training programs to the newly joined officers so that they can be able to cope up with the working environment. They are also looking for expert officers who can handle the technology related problems properly and also can solve it rapidly.

2.3 Product and Service offered by DBBL

Products	Services
<ul style="list-style-type: none"> ▪ Consumer Banking ▪ Corporate Banking ▪ Investment Banking ▪ Internet Banking ▪ SMS & Alert Banking ▪ Mobile Banking ☞ Future Line Products ☞ Deposit Plus Scheme (DPS) ☞ Periodic Benefit Scheme (PBS) ☞ Agent Banking ☞ Children Education Savings Scheme (CHESS) ☞ Pension Plus (PP) ☞ Term-Deposit Products ☞ Regular-Deposit Products ☞ Life Line Products- <ul style="list-style-type: none">  Health line  Education Line  Professional Line  Marriage Line  Travel Line  Festival Line  Home Line  Full Secured Line etc. 	<ul style="list-style-type: none"> ▪ Online Banking Service ▪ ATM Service ▪ Debit/CreditCard Service ▪ Remittance Service ▪ SMS/ Mobile Service

2.4 Operational Network Organogram



Chapter Three: CSR of DBBL

3.1 Description of Corporate Social Responsibility

This report is based on the corporate social responsibilities of DBBL. The report contains information related to the CSR activities done by the bank. Here, investments and contribution towards the educational sector and the society are elaborately described with graphical representation where it is needed. Furthermore, the background, visions and offered jobs are also described here. However, this project report has some limitations but things are specifically mentioned following the requirements of the report.

Description of the Project (CSR)

The project is all about CSR of Dutch Bangla Bank Limited. CSR means the corporate social responsibility which means encompassing the economic, legal, ethical and discretionary expectations that society has of organizations at a given point in time. In a simple way it can be said that CSR is a business's concern for the welfare of the society. It is based upon some basic principles as integrity, fairness and respect.

For DBBL, a business is always based upon goodwill and trust of the customers and stakeholders. DBBL always mention themselves as the trusted partner of the customers. So, to expand this trust they take the initiatives of doing CSR programs which help them strengthen the trust.

Many organizations do it for establishing their brand name or to increase their popularity or to decrease their turnover rate. DBBL is thinking not only to expand their popularity but also to develop and change the society of our country because developed nation will achieve success earlier than any other nation.

They take such initiatives which remain sustainable and also help people to develop their lifestyle.

Definitely social responsibility includes the responsibility of social people, groups, societies, and business organization. Here raises the question: why is there more interest in, and debate about the social responsibility of business and than about the social responsibility of the other institutions? It is of course legitimate to raise the issue of social responsibility of business. But we hear rather less about the social responsibility of, say, the churches, the media, trade unions, the professions, universities, or even the government. When people collectively organize themselves in organizations of one kind or another, do those impersonal legal entities really acquire social responsibilities, which differ from those of other collective entities?

Many people are uneasy about the profit motive, suspecting that profits emerge only from exploitation. They fear that free enterprise encourages greed and selfishness. They are reluctant to accept the logic of Adam Smith's famous theory of invisible hand, which holds that business people the general interest more effectively by pursuing their own interests than by directly trying to 'do good'. I suggest that, this is why we are here little about the social responsibilities of churches, charities and so on. Business, in contrast, is assumed to have a problem about its social responsibilities because it is driven by profit-motives.

So it can be said that, Corporate Social Responsibility (CSR) means that companies integrate social and environmental concerns in their business operations and in their interaction with business relevant groups on a voluntary basis.

In general, CSR is characterized by the following aspects:

- Responsible entrepreneurship
- Voluntary initiatives going beyond legislative requirements and contractual obligations
- Activities to benefit the employees, business relevant groups (including the society as such) or the environment
- With a positive contribution to the individual target group while minimizing negative effects on other (including environment)
- Regular activities rather than one-time-events (i.e. related to business strategy vs. ad hoc)

CSR is not only about fulfilling a duty to society; it should also bring competitive advantage.

Through an effective CSR program, companies can:

- Improve access to capital
- Sharpen decision-making and reduce risk
- Enhance brand image
- Uncover previously hidden commercial opportunities, including new markets
- Reduce costs
- Attract, retain and motivate employees

3.2 Analysis on CSR at Dutch Bangla Bank Limited

The ethos of DBBL for pursuing its activities in social arena has got further momentum with your enthusiasm and support. Dutch-Bangla Bank Foundation (DBBF) is consistently pursuing its objective of being active in those social areas where it is needed most. The Foundation carries out diverse social and philanthropic activities in the field of education, health, conservation of nature, creation of social awareness, rehabilitation of distressed people and such other programs to redress human sufferings. It also promotes different socio-cultural and sports activities. Board of Directors in order to discharge its corporate social responsibilities in a greater perspective continued its contribution amounting to 5.00% of Bank's profit after charging loan loss provision to Dutch-Bangla Bank Foundation (DBBF).DBBL is socially responsible in various ways. It is helping the society in the following ways:



- ✚ **Health**
- ✚ **Education**
- ✚ **Information Technology**
- ✚ **Disaster**
- ✚ **Donation**
- ✚ **Recognition for DBBL's CSR**

3.2.1 Health

DBBL distributes the Treatment Cards to 50 HIV/AIDS positive patients

- HIV/AIDS Assistance Program Smile Brighter Program/Support to ACID & Dowry Victims
- Vesico Vaginal Fistula (V.V.F) operation to improve women reproductive health
- DBBL donates a DNA detection machine to Bangabandhu Sheikh Mujib Medical University
- DBBL has donated an amount of Tk. 9.36 core to Diabetic Association of Bangladesh
- DBBL stands by disabled and underprivileged children
- DBBL has donated an Endoscope machine to National Medical College & Hospital
- DBBL Smile-Brighter program starts in Dhaka City
- DBBL provides medical supports to HIV/AIDS patients
- DBBL has organized a 4 day-long plastic surgery operation in Faridpur

DBBL distributes the Treatment Cards to 50 HIV/AIDS positive patients

As a part of Corporate Social Responsibility, Dutch-Bangla Bank Limited has been extending medical facilities and other support to 50 HIV positive patients since 2004. In continuation of this program, DBBL organized a “Treatment Card” distribution program among the HIV positive patients on June 11, 2007 in Hotel Purbani International, Dilkusha, and Dhaka. Major General (Rtd.) Dr. ASM Matiur Rahman, Honorable Advisor, Ministry of Health & Social Welfare, Water Resources and Religious Affairs, Govt. of the People’s Republic of Bangladesh was present as the chief guest and distributed the Treatment Cards to 50 HIV/AIDS positive patients while Mr. Md. Yeasin Ali, Managing Director of the bank presided over the function. WProfessor Nazrul Islam, Head of Virology Department, Bangabandhu Sheikh Mujib Medical University (BSMMU) and Dr. Md. Shahzahan Biswas, Director General (Health Services), Health Directorate were present as special guests. Among others, Mr. K. S. Tabrez, Deputy

Managing Director (Administration), Mr. Ghulam Kabir, Deputy Managing Director (Operation) and Senior Executives of the bank were also present at the function.

DBBL donates a DNA detection machine to Bangabandhu Sheikh Mujib Medical University:

Dutch-Bangla Bank Limited (DBBL) donated a DNA detection machine at a cost of Tk. 50.00 lack to Bangabandhu SheikhMujibMedicalUniversity for setting-up a Genetic Laboratory to prevent Thalassaemia Syndrome in the country. The Chairman of Dutch-Bangla Bank Foundation Mr. M. Shahabuddin Ahmed unveiled the plaque of the Genetic Laboratory at Pediatric

Hematology & Oncology Department of Bangabandhu Sheikh Mujib Medical University on June 03, 2006.

DBBL has donated an amount of Tk. 9.36 core to Diabetic Association of Bangladesh

As a part of Corporate Social Responsibility, Dutch-Bangla Bank Limited has donated an amount of Tk. 9.36 core to Diabetic Association of Bangladesh. Mr. M. Saifur Rahman, Honorable Minister for Finance & Planning, Government of the People's Republic of Bangladesh was present as the Chief Guest and handed over the Letter of Commitment of DBBL to Professor A.K. Azad Khan, Secretary General of Diabetic Association of Bangladesh for modernization and expansion of Ibrahim Cardiac Hospital & Research Institute at a simple ceremony held at Dhaka Sheraton Hotel on September 24, 2006. Dr. Salehuddin Ahmed, Governor, Bangladesh Bank and Md. Yeasin Ali, Managing Director of Dutch-Bangla Bank Limited were present at the function.

DBBL stands by disabled and underprivileged children

Dutch-Bangla Bank Limited has extended financial assistance amounting to Tk. 18.5 lack to 17 NGOs engaged in rehabilitation of the disabled children of Bangladesh. Mr. Md. Yeasin Ali, Managing Director of the bank handed over the payment orders to the representatives of the organizations at a simple ceremony held at the Bank's Training Institute on June 05, 2006.

DBBL has donated an Endoscope machine to National Medical College & Hospital

Dutch-Bangla Bank Limited (DBBL) donated Tk. 15.00 lack for purchasing a Video Endoscope Machine to National Medical College & Hospital. Mayor of Dhaka City Corporation Mr. Sadek Hossain, MP, received a payment order of Tk. 15,00 lack in favor of National Medical College & Hospital from Mr. Md. Yeasin Ali, Managing Director of Dutch-Bangla Bank Limited at a simple ceremony held at National Medical College Hospital on June 10, 2006.

DBBL Smile-Brighter program starts in Dhaka City

Under the DBBL "Smile-Brighter" program, Dutch-Bangla Bank has organized a plastic surgery operation campaign at bank's own cost in Dhaka City for the poor cleft-lipped boys and girls to bring back the endearing smile on their faces. The 4 day -long operation campaign started at South View Hospital at Mirpur of the city on June 11, 2006 and will continue till June 14, 2006. A plastic surgery team consisting of eight members headed by eminent plastic surgeon Dr. A. J. M. Salek has been conducting the operation.

DBBL provides medical supports to HIV/AIDS patients

Dutch-Bangla Bank Limited organized a program for providing medical supports to the HIV positive patients at Hotel Purbani International, Dilkusha, and Dhaka on June 22, 2006. Major General (Rtd.) Dr. ASM Motiur Rahman, Chairman, Technical Sub Committee, National AIDS Committee was present as the chief guest and distributed the Treatment Cards to 50 HIV/AIDS positive patients while Mr. Md. Yeasin Ali, Managing Director of the bank presided over of APON – a volunteer organization working with addicted street children of the country the function. Brother Ronald Drahozal, CSC, Executive director also spoke as Special Guest

DBBL has organized a 4 day-long plastic surgery operation in Faridpur

Under the DBBL Smile-Brighter Program, Dutch-Bangla Bank Limited organized a 4 day-long plastic surgery operation, during September 06 – 09, 2006 in Faridpur for the poor cleft-lipped boys and girls at the bank's own cost to bring back enduring smile on their faces. The operations were performed at Faridpur Diabetic Association Hospital by a surgery team header by eminent plastic surgeon Prof Dr. A.J.M. Salek. Managing Director of the Bank Mr. Md Yeasin Ali and Medical Consultant of Dutch-Bangla Bank Limited Dr. Mozammel Hossain Khan are seen to visit two cleft-lipped patients just after operation.

3.2.2 Education

- DBBL has awarded scholarship to 200 meritorious and needy students
- Scholarship program for the meritorious and needy students
- Blind Education and Rehabilitation Organization (BERDO)
- DBBL donates books for Bangabandhu Sheikh Mujib Medical University
- DBBL has donated a Pick-up Van to Bangladesh Agricultural University
- DBBL has donated books for Dhaka University Central Library
- DBBL awards scholarships to the meritorious and needy Students
- International Mathematical Olympiad-2006
- DBBL has awarded scholarship to 200 meritorious and needy students

DBBL has awarded scholarship to 200 meritorious and needy students

Under the DBBL-Scholarship Program, Dutch-Bangla Bank Limited awarded scholarship to 200 meritorious and needy students including 10 physically challenged students who passed HSC Examination in 2006 and studying at graduate level in different universities/colleges of the country. Dr. A. B. Mirza Md. Azizul Islam, Honorable Adviser, Ministry of Finance, Planning, Commerce and Post & Telecommunication, Govt. of the People's Republic of Bangladesh was present as the Chief Guest and gave away the Scholarship Awarding Letters to the recipients at a simple ceremony held at Osmani Memorial Auditorium, Dhaka on June 17, 2007. Mr. Md.

Yeasin Ali, Managing Director of Dutch-Bangla Bank Limited presided over the function. The Chief Guest, Managing Director and Additional Managing Director Mr. AHM Nazmul Quadir are seen with the scholarship awardees in the picture.

DBBL donates books for Bangabandhu Sheikh Mujib Medical University

Dutch-Bangla Bank Limited (DBBL) donated Tk. 15.00 lack for purchasing academic reference books for Bangabandhu Sheikh Mujib Medical University (BSMMU). The Managing Director of Dutch-Bangla Bank Limited Mr. Md. Yeasin Ali handed over a payment order of Tk. 15.00 lack to Professor M. A. Hadi, Vice Chancellor of BSMMU held on June 8, 2006 at the latter's office in a simple ceremony

DBBL has donated a Pick-up Van to Bangladesh Agricultural University

Dutch-Bangla Bank Limited has donated a Toyota Hi-Lux Pick-up Van to the Department of Crop Botany of Bangladesh Agricultural University (BAU). Mr. Md. Yeasin Ali, Managing Director of the bank handed over the Key of Pick-up van to Professor M. Amirul Islam, Vice Chancellor of BAU at a simple ceremony held at Bank's Head Office, Dhaka on June 7, 2006.

DBBL has donated books for Dhaka University Central Library:

Under the DBBL-Scholarship Program, Dutch-Bangla Bank Limited awarded scholarship to 150 meritorious and needy students including 6 Blind students who passed HSC Examination in 2005 and studying at graduate level in different Universities/Colleges of the country. Dr. Fakhruddin Ahmed, Managing Director, Palli Karma Sahayok.

Foundation (PKSF) was present as the Chief Guest and gave away the

Scholarship Awarding Letters to the recipients at a simple ceremony held at Osmani Memorial Auditorium, Dhaka on June 27, 2006. Mr.Md. Yeasin Ali, Managing Director

Of Dutch-Bangla Bank Limited presided over the function.

International Mathematical Olympiad-2006

Dutch-Bangla Bank – Prothom Alo and Bangladesh Mathematical Olympiad (BMO) committee jointly organized the International Mathematical Olympiad-2006 on July 8, 2006. Managing Director of Dutch-Bangla Bank Md Yeasin Ali speaks at a reception ceremony for the Bangladesh team members who will take part in the 47th International Mathematical Olympiad. General Secretary of BMO committee Munir Hasan, Vice President Prof. Dr. Zafar Iqbal, Joint Editor of Prothom Alo Abdul Quaiyum and presents of the contestants were present on the occasion.

Information Technology

Dutch-Bangla Bank Limited (DBBL) undertakes a project with BASIS (Bangladesh Association of Software and Information Services) to award the best IT uses by Bangladeshi companies.

DBBL and BASIS organized IT award-giving ceremony in this regard. The award Ceremony was held on 30th November 2005, which was the day before last day of BASIS SOFfEXP02005 (November 27-December 01, 2005). This was a gala evening (with dinner and cultural program) attended by around 700 dignitaries including government high officials & policy makers, corporate heads, representatives from development agencies, IT policy makers, academicians and the IT industry members.

In this regards, DBBL's contribution in supporting this event was 50% of the estimated cost with Tk. 6.25 Lac.

3.2.3 Disaster

DBBL has donated Tk. 25 lack for the victims of devastating landslides in Chittagong Mr. Md. Yeasin Ali, Managing Director of the Bank handed over a Payment Order of Tk. 25.00 lack (Taka Twenty Five Lac) to the Honorable Adviser Major General (Rtd.) M. A. Matin at Chittagong Circuit House on June 13, 2007 for victims due to a devastating landslides following torrential rains lashed down in Chittagong city and its adjacent areas.

DBBL donates 130 bundles of GCI sheets to Noakhali District

Dutch-Bangla Bank Limited (DBBL) donated 130 bundles of GCI sheets worth Tk. 5.60 lack for rehabilitating the homeless people affected by river-erosion of Ramgoti Upazila under Noakhali District on August 14, 2005.

DBBL donates 700 bundles of high grade GCI sheets to Gaibandha and Rangpur districts

Dutch-Bangla Bank Limited donated 700 bundles of high grade GCI sheets worth of Tk. 29.00 lack for rehabilitating the standard people of the four Upazilas of Gaibandha and Rangpur districts. Dr. Mozammel Hossain Khan, Co-ordination, DBBL is seen handing over GCI sheets to Mr. Tapan Chandra Mazumdar, Deputy Commissioner of Gaibandha district.

3.2.4 Donation

Donation to different organization

a. Tk.4 core for setting up a modern cancer hospital to Ahsania Mission Cancer Society. b. Tk.1 core for setting up a modern cancer hospital to Bangladesh Cancer Society.

c. Tk.1.20 core for setting up a pediatric hospital to provide service to low income people whose 30% will be free and rest will be at low cost.

d. Tk.90 lack to kidney foundation for setting up Operation Theater.

Beside this DBBF also provides financial aid with different organizations that engages relentlessly to work with destitute women and children. Very recently DBBF has donated Tk. 15, 00,000/= to Rotary Club of Metropolitan Dhaka to purchase a modern equipment for the hearing impaired children. In 2003 approximately Tk.12, 10,986 (taka twelve lack ten thousand nine hundred eighty six) only and in 2004 approximately Tk40, 51,000.00 (taka forty lack fifty one thousand)only and in 2005 approximately Tk31,55,000 (taka thirty one lack fifty five thousand) only is given as donation to different organization and person to mitigate their purpose.

Diabetic Hospital: DBBL donates Tk.1, 00, 00.00 per month to bear operational expenses of NarayangonjDiabeticHospital since October, 2001.

Rural Health Care: DBBL has established RuralHealthCenter at its rural branches to render free medical services to the rural and destitute people of the adjoining areas.

On the other hand, the need base donations and subscriptions are extended to those areas, where it is needed most. Some of the activities in this category are:

1. Tk.40, 000,000.00 (Taka forty million) to Dhaka Ahsania Mission to set up a AhsaniaMissionCancerHospital
2. Tk.10, 000,000.00 (Taka ten million) to Bangladesh Cancer Society to set up a modern cancer hospital.
3. Tk.12, 000,000.00 (Taka twelve million) to Shishu Sasthya Foundation to construct two floors of proposed 15 storied building of the Foundation.
4. Tk.9,000,000.00 (Taka Nine million) to Kidney Foundation to setup two operation theatres and a kidney transplantation ICU with a view to provide low cost services to poor kidney patients.
5. TK.1, 500,000.00(Taka one million five hundred thousand) to Rotary Club of Metropolitan, Dhaka to help the disadvantaged children with hearing impairment.
6. Tk.500, 000.00 (Taka Five hundred thousand) to Md. Atiqur Rahman Hridoy, a meritorious student of BUET who has been suffering from Blood Cancer.

7. Tk.100, 000.00 (Taka one hundred thousand) to Md. Mokhlesur Rahman, a meritorious student of Economics Department of Dhaka University who has been suffering from Hepatitis-B.

8. Tk.350, 000.00 (Taka Three hundred Fifty Thousand) to Bangladesh Neonatal Forum for improving neonatal health as well as reducing neonatal Mortality rate in Bangladesh.

9. Tk.350, 000.00 (Taka Three hundred Fifty Thousand) donated for sinking 25 shallow tubewells in 25 spots of Angorpota Dahagram enclaves.

10. Tk.300, 000.00 (Taka Three hundred thousand) to Saleh Child Development Disability Management Centre to provide support to the mentally retarded and disabled children. Tk.300, 000.00 (Taka Three hundred thousand) to Bangladesh Thalassaemia Hospital to setup modern equipments for reducing sufferings of poor Thalassaemic patients. Tk.200, 000.00 (Taka Two hundred thousand) to Health Promotion Limited for setting up private Chamber for Community Maternity Practitioner (CMP) Students.

11 Tk.180, 000.00 (Taka One hundred Eighty Thousand) to Nirapad Sarak Chai for helping 12 families, victims of road accidents

12. Tk. 150,000.00 (Taka One hundred Fifty Thousand) only to APON for organizing a training program on Therapeutic Community.

13. Tk.100, 000.00 (Taka One hundred thousand) only to Society for the Welfare of the 14. Intellectually Disabled, Bangladesh for training and rehabilitation of the mentally retarded and disabled children.

15. Tk.100, 000.00 (Taka One hundred thousand) to SIED TRUST, Bangladesh for rehabilitation of underprivileged intellectually disabled children.

16. Tk.100, 000.00 (Taka One hundred thousand) to Street Children Partner Bangladesh to develop the condition of street children.

17. Tk.100, 000.00 (Taka One hundred thousand) to EKMATTRA for making a short length feature film named “Je Shohor Chorabali.

DBBL has donated G.C.I. sheets among the victims of river erosion and tornado affected people of Bogra, B. Baria, Netrokona, Mymensingh, Gaibandha, Rangpur and Ramgoti at a cost of Tk. 10 million.

DBBL has distributed blankets among the cold affected people of the country. So far the bank has distributed 1, 50,000 pieces of blankets at a cost of Tk. 37.50 million.

The DBBF has very recently chalked out an elaborate program to undertake few more programs. Such as- Donation of books to the library of different Universities, Donation of a DNA detection machine to Bangabandhu Sheikh Mujib Medical University (BSMMU) for preventing Thelasaemia, Repair of Prolapse uterus / V.V.F., Repair of club foot, Prevention of Drug Abuse etc. We hope with the blessings of Almighty Allah, DBBF shall continue all such altruistic activities for betterment of the society, which we all belong to.

DBBL donated a roundtrip air ticket to a physically handicapped employee of BRAC Dutch-Bangia Bank Limited (DBBL) donated a roundtrip air ticket (Dhaka-Bangkok-Stockholm-Bangkok-Dhaka) to Ms. Sharmin Akbari – a physically handicapped employee of BRAC for pursuing higher studies in Public Health in Sweden. The Managing Director of Dutch-Bangia Bank Limited Mr. Md. Yeasin Ali is seen handing over the air ticket to Ms. Sharmin Akbari at a simple ceremony held at Bank's Head Office recently.

DBBL has donated two modern ambulances to Anjuman Mufidul Islam

Dutch-Bangla Bank Limited (DBBL) has donated two modern ambulances imported from Japan to Anjuman Mufidul Islam.

3.2.5 DBBL Recognition

DBBL has received Asian CSR Award-2005

Dutch-Bangla Bank Limited has won Asian CSR Award-2005 for its outstanding program on Corporate Social Responsibility (CSR). Mr. Yeasin Ali, Managing Director, DBBL is seen receiving Asian CSR Award-2005 from the Chief Guest, Dr. Juwono Sundarsono, the Honorable Minister for Defense, the Republic of Indonesia at a ceremony held on September 09, 2005 in Jakarta.

Dutch-Bangla Bank Limited has been again nominated for the Asian CSR Awards 2006. DBBL has decided to participate in the category of

- i. EDN- Support and Improvement of Education
- ii. POV-Poverty Alleviation
- iii. Concern for Health

3.3 Social Activities in 2015

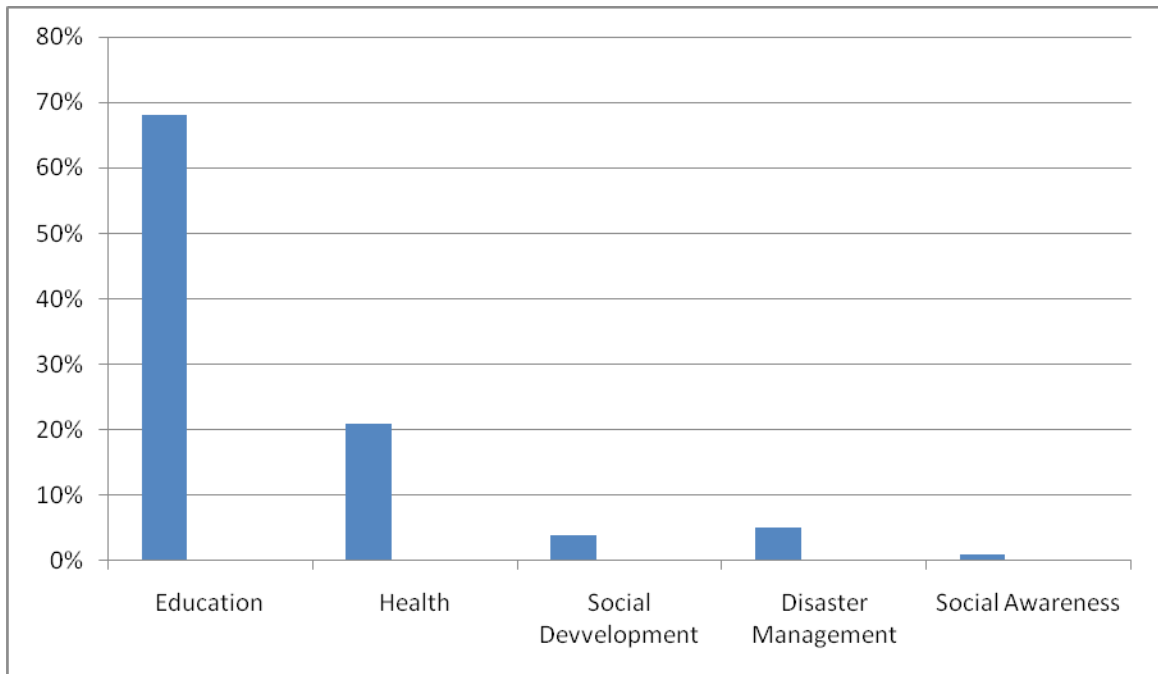
Social cause is something that is mutually beneficial, both for the organization in the sense of goodwill and interaction with the people, and the community in the sense of economic emancipation. It takes into

consideration the social and environmental implications of corporate financial decisions. With the increasing need for economic development across the world, there is demand for financial institutions to take a more central role in the efforts to alleviate poverty, achieve equitable and accountable systems of governance and ensure environmental security.

DBBL since inception is pioneer in establishing and providing different banking services to the society. It has the largest IT platform in the banking industry as well as in the country. The bank has been distinguished not only by its achievement but also by its performance and innovations including its commitment to the society through CSR activities.

DBBL is not only a financial institution acting as an engine of growth for economic development in Bangladesh; but also a catalyst in societal progress. As an extension of this quintessential philosophy, the Bank has established Dutch-Bangla Bank Foundation which has been rendering services to various fields relentlessly where it is necessary covering the areas of education, health care, natural calamities as well as man-made disaster.

Conducting business in an ethical way, creating opportunities for business & economic growth, empowering people to fulfill their aspirations, ensuring protection of environment while financing businesses and supporting the distressed people of the society are at the heart of social cause policy of DBBL. DBBL since its inception in 1996 had adopted the policy of contributing to the social cause. It has been continuing its effort during the last 19 years as a pioneer in the banking sector and has become the leader much ahead of the other banks.



Graph-3.1

Social cause may be defined as an instrument to make business more committed towards social

needs and national development through ethical, legal and commercial conduct. DBBL has always aspired to the highest standards of conduct, recognizes its wider obligation to society and believes that there is a strong link between social cause and long term success.

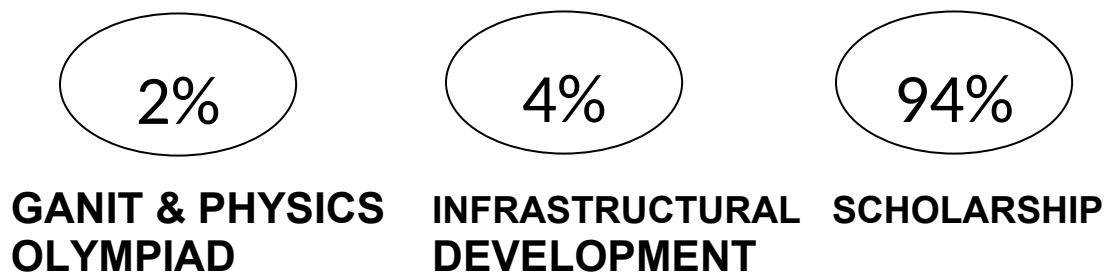
DBBL dreams of a country free from hunger and a society free from vices. It is impossible without education. As such the bank places much importance on education. Meritorious students, particularly in rural areas are dropped every year because of financial constraint. But they could contribute to the nation building if they could have some financial assistance. Keeping this view in mind DBBL has been awarding scholarship to the meritorious students in need of financial aid since its beginning. Considering the number of such students is huge the Bank has planned to increase the scholarship number to an insurmountable level.

Beside scholarship, DBBL's social cause initiatives includes - building of educational infrastructure, Smile brighter program for the underprivileged cleft lipped children, cataract operation program for the underprivileged blind people, healthcare support, financial support for developing medical infrastructures, communication infrastructures and many other social developments programs. Over the years, DBBL's various social cause obligations increases manifold and the initiatives taken in 2015 is enumerated sector wise in the following pages:

1. Contribution to Education Sector

Education is a pre-requisite for the overall development of the country. Keeping this view in mind, Dutch-Bangla Bank has been giving priority to assist the education sector. Awarding scholarship to meritorious students in need of financial aid, financial support for organizing the prestigious Ganit Olympiad, Physics Olympiad, helping development of educational infrastructural facilities, providing essential educational equipment etc. are some of the aspects included in the program.

Contribution to education sector in 2015



1.1. Scholarship Program

Dutch-Bangla Bank, under its social cause program, has been awarding the scholarships to the meritorious students in need of financial aid studying at different levels of education since its beginning. New scholarships were awarded every year along with

renewal of existing awardees.

The Bank has given scholarships to the deserving students from huge applications following a set of criteria such as the applicant's academic results, financial capability, physical conditions etc. Around 90% of the scholarships have been given to the rural students and 50% to the female students.

The scholarship awardees are provided with the following benefits:

Level of Study	Duration of scholarship	Amount of scholarship per month (Taka)	One time grant annually (Taka)		Total amount per year (Taka)
			For reading materials	For clothing	
H.S.C.	2 years	2,000.00	2,500.00	1,000.00	27,500.00
Graduation	3-5 years	2,500.00	5,000.00	1,000.00	36,000.00

Realizing the fact that every year many meritorious students, mostly in rural areas, are compelled to discontinue their study because of poverty, the bank has increased the number of scholarship massively. Accordingly, **36,410 students** of HSC and graduation level were awarded scholarship under this program as detailed below:

Batch wise no. of Scholarship awardees

Batch	Passed S.S.C. (scholarship for HSC level)	Passed H.S.C. (scholarship for graduation level)	Total no. of awardees
2001 (Students of different batches of Dhaka University)	...	47	47
2002	...	50	50
2003	100	100	200
2004	126	126	252
2005	159	166	325
2006	156	198	354
2007	100	101	201
2008	100	100	200
2009	107	110	217
2010	3,021	1,883	4,904
2011	3,008	857	3,865
2012	4,015	2,030	6,045
2013	4,057	2,518	6,575
2014	5,050	4,100	9,150
2015	4,025	-	4,025
Sub Total	24,024	12,386	36,410

1.2. The Math Olympiad, Dutch-Bangla Bank - Prothom

SL.	Category	Eligible Students
1	Primary	For the students of Class-III to Class-V
2	Junior	For the students of Class-VI to Class-VIII
3	Secondary	For the students of Class-IX to Class-X
4	Higher	For the students of Class-XI to Class-Secondary XII

Alo Ganit Utsab

Dutch-Bangla Bank has been providing financial support to the prestigious Ganit Utsab under the title of Dutch-Bangla Bank-Prothom Alo Ganit Utsab for the last 12 (twelve) years. About 30,000 students from different schools and colleges of the country participated in the Ganit Utsab in 2015.

The periphery of the Dutch-Bangla Bank-Prothom Alo Ganit Utsab is increased consecutively from 2004 which can be summarized below:

Year	Contribution of DBBL (Taka)	Regional Program held in	No. of participants in regional program	No. of participants in National Program
2004	1,500,000/-	6 regions	9,000	360
2005	3,000,000/-	10 regions	12,000	600
2006	3,500,000/-	14 regions	15,000	840
2007	4,000,000/-	14 regions	15,000	840
2008	4,000,000/-	14 regions	15,000	840
2009	4,500,000/-	14 regions	15,000	900
2010	4,700,000/-	13 regions	16,000	840
2011	5,000,000/-	13 regions	18,000	840
2012	6,500,000/-	17 regions	22,000	856
2013	7,000,000/-	17 regions	22,000	838
2014	7,386,000/-	22 regions	25,000	1,055
2015	7,503,000/-	24 regions	30,000	1,281

1.3. Donation for organizing Bangladesh Physics Olympiad

Physics is the mother of all sciences and the root of all concepts. Making Physics flourish will cause science to develop beyond just institutional studies. The Physics Olympiad will arouse interest regarding science in the minds of the new generation and draw them towards it, as well as encourage them to learn in-depth about this field of knowledge. Keeping this view in mind, Bangladesh Physics Olympiad Committee has been arranging Bangladesh Physics Olympiad for the last five years successfully. DBBL has been providing financial support for last 03(three) consecutive years at the rate of Tk.2,500,000/- in 2013, Tk.2,500,000/- in 2014 and Tk.3,130,000/- in 2015 for organizing Bangladesh Physics Olympiad along with participation in

the International Physics Olympiad (IPhO).

Year	Contribution of DBBL	Number of participants	Inland Olympiad held in	IPhO held in	Achievement of participants in the IPhO.
2013 (3 rd Physics Olympiad)	Tk.2,500,000/-	4,000	7 regions	Denmark	01 Honorable mention award
2014 (4 th Physics Olympiad)	Tk.2,500,000/-	6,000	10 regions	Kajaksthan	02 Honorable mention award
2015 (5 th Physics Olympiad)	Tk.3,130,000/-	9,000	12 regions	Mumbai, India	01 Bronze medal & 01 Honorable mention Award

2. Contribution to Health Sector

2.1. Contribution for Health infrastructure development:

- 2.1.1. Donation to Faridpur Diabetic Association
- 2.1.2. Donation to National Institute of Burn and Plastic Surgery (NIBPS) of Dhaka Medical College and Hospital
- 2.1.3. Donation to Anjuman Mufidul Islam
- 2.1.4. Donation to Combined Military Hospital (CMH-4 Project) at Dhaka Cantonment for its refurbishing and renovation.
- 2.1.5. Donation for acquiring a well equipped ambulance for Bangladesh Ship Breaker's Association (BSBA) Hospital
- 2.1.6. Donation to SHEBA Health Center

2.2. Smile-Brighter program

2.3. Cataract operation for underprivileged blind people :

2.4. Support for medical treatment:

3. Contribution in Disaster Management :

- 3.1. Donation of blankets to the cold affected people of the country
- 3.2. Donation of blankets to the earthquake victims of Nepal
- 3.3. Donation for the 500 homeless families of Brahmanbaria district affected by seasonal storm (Kalbaishakhi)

4. Contribution to Social Development

- 4.1. Donation for the underprivileged resident of the former enclaves became territory of Bangladesh
- 4.2. Donation for construction of a Bridge over Bizna Gang river on Kasba- Kuti road, Brahmanbaria
- 4.3. Donation for constructing a 5-storied Mosque Complex at Mirpur DOHS, Dhaka
- 4.4. Donation to Legal Assistance to Helpless Prisoners (LAHP)
- 4.5. Donation to Kalkini Community Service Provider Foundation for establishing pure drinking water management system at North Ramjanpur, in Kalkini under Madaripur district

5. Contribution to sports sector

- 5.1. Donation to Bangladesh Football Federation

6. Contribution to city beautification

7. Contribution for creating awareness on different social issues

DBBL has been engaging in creating awareness through electronic and print media since long on different social issues like – Hope and love make us lovely, Willpower is enough to do a good job, Uphold Justice, Good behavior with mentally retarded persons- a moral duty, Drug addiction- a menace to destroy life, Plant tree- save environment etc.

8. Donation on account of miscellaneous purposes:

- 8.1. Donation to the bereaved family members of the martyred Army Officers killed in now defunct BDR carnage:
- 8.2. Financial assistance to Gita Rani Das w/o. Late Freedom Fighter Shushil Chandra Das, Eidgaon Bazar, Cox's Bazar sadar, Cox's Bazar for repaying her loan

3.4 Critical Observation

Different banks have different rules and regulations which they intend to follow every day. Being an intern in DBBL it was a great opportunity for me to critically observe the internal environment and the aspects of the employees here.

Though my experience shared here is based upon the Satmosjid Road Branch, the information and behavior I got and observed here are almost similar to the other branches of DBBL. For example, in this branch, lobbyism is often done in case of recruiting senior employees as well as freshers. Salary is paid according to the level of position not the level of performance.

High levels of employees often get paid earlier due to their position whereas juniors do not even expect a leave for a single day. Each and every employee has to contribute in other departments' works visible to the person who works internally no matter the person is a trainee officer or a guard here.

Working on the bank and also searching more and more on CSR activities gave me many ideas about that. So, it is better to show them through SWOT analysis chart where all the observation will come out.

Strengths of DBBL

- ☞ 24 hours banking service all over the country via ATM booths and Fast tracks
- ☞ Overall computer based banking system
- ☞ Developed risk management systems
- ☞ Uses modern software named FLEXCUBE provided by Oracle international ltd. to provide best banking service to the customers
- ☞ Sustainable CSR initiatives
- ☞ Net profit after tax increased by 20.14% from taka 928.60 million to taka 1,115.64 million.

Weaknesses of DBBL

- ☞ Lack of manpower in different work areas and branch
- ☞ Customer dissatisfaction due to insufficient fund for withdrawing money.
- ☞ Tremendous workload leads to recheck or reevaluate every single tasks
- ☞ Lack of promotional activities
- ☞ Lack of sustainability of services

Opportunity of DBBL

- ☞ To reduce business risk, DBBL can expand their business portfolio by starting merchant banking, or by diversifying into leasing and insurance sector.
- ☞ They can target customers for example the middle class people as most of the population are middle class nowadays
- ☞ They can expand product line to compete with the competitors
- ☞ They can launch special scheme for their special customers or account holders

- ✎ They can start different promotional activities to grab the attention of the people

Threats to DBBL

- ✎ All the multinationals and other corporate banks are threats to DBBL
- ✎ The default risk of the bank should be minimized due to sustain in the financial market
- ✎ Their low compensation process for the mid level and low level employees lead to unwillingness to work on the organization or monotonous life which eventually increases the turnover rate. So these things should be brought under control.

Chapter Four

4.1 Findings

In the Scholarship program around 90% of the scholarships have been given to the rural students and 50% to the female students. Total 36410 students were awarded scholarship.

In the Dutch-Bangla Bank-Prothom Alo Ganit Utsab, DBBL contributed in the year 2015 is TK 7503000. And the no. of participants in the regional program is 30000 and in the national program is 1281.

Donation for organizing Bangladesh Physics Olympiad is total TK 81,30,000.

DBBL Committed to provide an amount of Tk 22,000,000 only as financial support for constructing the academic building of Narayanganj Bar Academy.

DBBL decided to provide a donation of Tk 100,000,000 to Faridpur Diabetic Association. DBBL agreed to donate of Tk 20,000,000 to National Institute of Burn and Plastic Surgery of Dhaka Medical College and Hospital to establish a Separate burn unit.

DBBL Contributed Taka 51.63 million for cleft-lip and cleft-palate operation under 'Smile-Brighter' Program since 2003.

In every year DBBL donated blankets to the cold affected people in our country, In the year 2015 DBBL donated total 110000 blankets.

DBBL donated for the 500 homeless families of Brahmanbaria district affected by seasonal storm (Kalbaishakhi).

DBBL donated to Bangladesh Football Federation is Tk 4,500,000 in the year 2015.

4.2 Limitations

Overall study about the CSR of Dutch Bangla Bank Limited signifies that the contribution towards the social welfare by this bank is increasing day by day. It is not only helping the bank to decrease its employee turnover rates but also helping to increase its brand value as well as to build trust among the people as they already claim themselves as trusted partners.

They have some other initiatives for the future on this CSR projects which they kept confidential. If those are done according to the plan then the mass people will be more benefitted and also it will help the bank to reach its destination.

As an intern I tried all the best possible ways to come up with the newer information of this busy bank always having load of works and rush over the cash counters. Three months is not enough to get every information briefly but it is more than enough to understand the inside official environment and the current condition of the bank.

4.3 Recommendation

- ✧ Each and every employee's must be contribution well valued and appreciated.
- ✧ Lobbyism and partiality towards the employee must be avoided or if not possible then must be decreased.
- ✧ Junior Officers and Interns should be guided and trained properly.
- ✧ Facilities like leave, bonus, and promotion should be liberal.
- ✧ Behavior towards the account holders should be improved.
- ✧ Every employee must have the equal right to complete work within the given hours and leave the bank after that.
- ✧ There must be sufficient employees in the accounts opening department so those customers will not get bored or dissatisfied.

- ✎ They should reduce the problems in the ATM booths which are often faced by the customers
- ✎ Promotions and bonus must be performance based.
- ✎ Promotional activities should be increased
- ✎ Management department along with the IT department must be active and developed so that no one can complain.

4.4 Conclusion

As a third world country Bangladesh has lots of problems. Government often finds them helpless when it comes to the issue of solving these problems. As business owners of this country are considered as a part of the affluent section of the society they can contribute more meaningfully towards the betterment of the society. If more company come forward to contribute to the society like DBBL, it will help to create their social branding as well as helping the society. So we can say DBBL is a pioneer in Corporate Social Responsibility because the idea of CSR is vastly expanded by DBBL at first. Moreover, DBBL is establishing goodwill through the CSR.

DBBL's risk management system is really very productive. The bank plays a considerable role in the portfolio of development. During my internship one thing I observed here is that DBBL follows the Bangladesh Bank rules very efficiently and also tell customers to follow and appreciate it. Privacy is also maintained strictly in to the locker room and the server room.

Finally, DBBL has been established with a view to conduct prompt banking through technology where they already succeeded and also they were able to establish participatory banking instead of debtor-creditor relationship and lastly to establish welfare oriented banking through corporate social responsibility that would lead to just society.

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