

Internship Report
On
Promotional Activities of Exim Bank Limited

Submitted By:

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Major: Marketing

Department of Business Administration

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Semester: Fall-2020

Submitted To:

Department of Business Administration

Sonargaon University

Submitted for the partial fulfillment of the degree of Bachelor of Business
Administration



Sonargaon University (SU)
Dhaka-1215

Date of Submission: February 03, 2021

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Submitted To:

Sharmila Sikder
Lecturer
Department of Business Administration
Sonargaon University (SU)
Submitted for the partial fulfillment of the degree of
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Letter of Transmittal

February 03, 2021

To
Sharmila Sikder
Lecturer
Department of Business Administration
Sonargaon University (SU)

Subject: Submission of Internship Report on Promotional Activities of Exim Bank Limited.

Dear Madam,

This is my pleasure to submit my internship report on Promotional Activities of Exim Bank Limited which I was assigned to complete. It was a great chance for me to acquire experience and knowledge with respect to practical orientation with EXIM Bank Limited.

This report contains the Promotional activities of Exim Bank Limited, Panthapath Branch where I worked as an intern for three months. These three months internship program in this bank was pretty a good journey for me. I consider that this internship program has enriched my knowledge, skills and ability which will help me to do better in my future career a lot. Moreover, I have tried my level best to prepare this report to be as much informative and relevant as possible.

To make this report more valuable I have reviewed some books, journals, articles and annual reports of exim Bank Limited

Sincerely yours,

.....
Md. Rakib Akon
ID-BBA1702011003
Major: Marketing
Department of Business Administration
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Declaration of student

This is to notify that the internship report on “Promotional activities of Exim Bank Limited”, has been prepared as a part of my internship formalities. It is an obligatory part for my BBA program to submit an internship report. Moreover, I was inspired and instructed by my supervisor Sharmila Sikder, Lecturer, Faculty of Business, Sonargaon University. I am further declaring that I did not submit this report anywhere for awarding any degree, diploma or certificate.

.....
Md. Rakib Akon

ID-BBA1702011003

Marketing (Major)

Department of Business Administration

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Letter of Authorization

Certified that this internship report titled on “Promotional activities of Exim Bank limited” is a bonafide work of Md. Rakib Akon, who carried out the research under my supervision. Certified further that to the best of my knowledge the work reported herein does not form part of any other report or dissertation on the basis of which a degree or award was conferred on an earlier occasion on this or any other candidate.

.....

Sharmila Sikder

Lecturer

Department of Business Administration

Sonargaon University (SU)



Acknowledgement

In the beginning I would like to express my gratefulness to the almighty God who has given me the opportunity to go through the whole procedures of internship and to write a report in this regard successfully.

Internship report is a crucial part of BBA program as one can gather practical knowledge and skills within the period of three months by observing and performing the daily activities of a chosen organization. In this regard my internship has been arranged in Bank Limited, Panthapath Branch, Dhaka.

At first, I would like to acknowledge my heartiest gratitude to the Honorable Faculty **Sharmila Sikder**, Lecturer, Sonargaon University, who has given me full support, ideas and constant supervision throughout the semester for preparing this report. I am thankful to her for how he guided to me with his extreme consistency I every aspect to make their report a successful one.

Furthermore, I would like to thank **Mohammad Ziaur Rahman**, Asst. Vice President and Manager; **Mohammad Zakir Hossain**, In-charge (General Banking); **Md. Selim**, In charge (Loan & Investment) and all other employees of Bank, Panthapath Branch, for giving me essential information and guidance as well as helping me understand the different bank internship practical form.

Finally, I convey my heartfelt thanks to my parents for their discontinuous support both financially and emotionally throughout my under graduate program at Sonargaon University.

Executive Summary



Commercial banks are one of the main contributors to the economy of developing countries. They act as financial intermediaries by performing the activities of assembling the funds from one party and lending this money to another while making a good amount of profit. People and the government itself are greatly reliant on the services provided by the different banks in the financial market. Bank Limited has started their journey as a private commercial bank on August 3, 1999. The entire working procedure of Bank Limited, Panthapath Branch is divided into three departments. They are 1) General Banking 2) Investment and 3) Foreign Exchange. I have tried my best to prepare this report to be as much informative and relevant as possible. Promotional activities are the starting point of all the banking processes. This division offers day to day services to their customers. It includes new accounts, remit funds, issue pay orders and bank drafts etc. Islamic Shariah based banks like Bank collect various deposits from their customers. They provide the depositors the rate of profit they earn from their operation. According to Islamic Shariah, the bank acts as Shahib-AL-Mal and customer acts as a Mudarib.

This report provides information regarding Bank Limited which includes their historical background, vision, mission, corporate strategy and the other aspect like the banking with shariah principles etc. After that the report highlights the activities of Bank, Panthapath Branch. Then the report focuses on the Promotional activities and also my duties and responsibilities as an intern of that bank. Besides, the various products and services provided by Bank Limited are also discussed in brief along with the SWOT analysis owing the strengths, weakness, opportunity and threats of Bank Limited, Panthapath Branch is mentioned in this report. Lastly some recommendations are provided from my perspective in this report.



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Appendix: List of Abbreviation

EXIM	Export Import Bank Limited
A/C	Accounts
DD	Demand Draft
FDR	Fixed Deposit Receipt
PO	Payment Order
TT	Telegraphic Transfer
BC	Bankers' Cheque
TIN	Tax Identification Number
MSD	Mudaraba Saving Deposit
MSTD	Mudaraba Short Term Deposit
KYC	Know Your Customer
PIN	Personal Identification Number
L/C	Letter of Credit
STD	Short Term Deposit
PL	Personal Loan
GB	General Banking
ATM	Automated Teller Machine
CC	Credit Card
IRC	Import Registration Certificate

Chapter One

Introduction



1.1 Introduction:

Generally, through the word “Bank” we assume an economic association that deals with money. There are various types of banks for instance- Investment Banks, Exchange Banks, Co-operative Banks, Commercial Banks, Savings Banks, and Central Banks etc. But the again when we use the word “Bank” without any preface, it means the “Commercial banks”. The commercial bank plays an essential role in the economy of a country. The objectives of commercial banking are to earn profit through exchange of money and credit instruments. It is as service as well as profit oriented organization.

Bank separates its function mostly in three parts-General Banking, Foreign Exchange and Investment. The banking sector of Bangladesh is facing a marvelous reform under the financial deregulation and opening up of the economy. Currently this sector is becoming tremendously competitive with the arrival of multinational banks as well as developing technological infrastructure, effective credit management, higher performance level and extreme customer satisfaction.

As a requirement for the Bachelor of Business Administration Degree, I was required to finish this internship course of study. An internship program is necessary for every student, especially for the students of Business Administration, which helps them to understand the corporate world. That is why, students are required to do their internship during the last phase of their bachelor's degree, so that they can start a career with some practical experience. It was a great opportunity for network as an intern at Exim Bank Limited, Panthapath Branch.

EXIM Bank Limited was established in Bangladesh as a banking company under the Company Act 1913 and began its operation on 2nd June 1999. Numerically it was just another commercial bank, one of now functioning in Bangladesh but the founders were committed to making it a little bit different from other banks. Exim Bank concerns about social commitment and ensures cooperation among the people of all level for



example-businessmen, industrialist-especially who are engaged in large-scale industry, agro-based export oriented medium and small-scale industry.

1.2 Rationale of the Study:

As a result of growing economy and emerging competitors in the field of the banking industry, the customer expectations have increased than ever before. Analyzing the current situation, banks especially the commercial banks are trying to come up with new ideas and services to attract more customers. Moreover banks perform an important role to serve the needs of the society in various sectors for instance: capital formation, industrialization, a large scale of production, growth of trade, commerce and foreign exchange.

Exim bank limited has already emerged as one of the renowned banks because of its excellent customer service, foreign exchange and trade facilities. The bank performs their all activities according to the principles of Islamic Shariah where 'Riba' or interest is strictly forbidden. In this report I have given all my efforts to represent my work experience and knowledge about their performance, difficulties, opportunities and prospects on the ground of general banking.

1.3 Origin of the Report:

The internship program is a compulsory requirement for the students who wish to become a B.B.A graduate from Sonargaon University. For completing my internship program, I worked with a host organization named Exim Bank Limited. Further, I have prepared this report on my practical experience on the daily banking activities, theoretical knowledge and under the close direction of my official supervisors and colleagues. Thus, the report entitled "Promotional Activities of Exim Bank Limited" has been accomplished as a fulfillment of BBA program credited by the Sonargaon University.

1.4 Objectives of the Report:

Broad Objective: Internship is the process to acquire work experience in specific industries. It offers proactive chance to work in the desired field. It helps the interns to identify how their course of study applies to the real world and how to deal with it. Regarding my internship, the prime objective of the study is to know practically the functions of promotional Activates system studied on Exim Bank Limited.

Specific Objective:

- To identify the key purposes of promotional Activates
- To imply theoretical knowledge into practical areas of work.
- To measure the customer opinions on service quality and customer satisfaction towards the promotional Activates.
- To assess the performance and categorize problems related to promotional Activates of Exim bank Limited.
- To have a strong idea about the Shariah Based Banking.
- To make some suggestions to solve the problems of Exim Bank Limited

1.5 Methodology of the Report:

This report is prepared mostly on my observations that I experienced during my internship program. From my academic background I have learned various methodology in the search process. As a result, in this study I had the chance to apply my academic knowledge in practical areas. For this I have gathered data from many sources. Both primary and secondary sources of data were used in order to prepare this report.



Primary Sources:

- Personal observation of the processes of banking activities followed by each department
- various manuals of EXIM Bank Limited
- Informal conversation with the customers
- Personal interviews of different officers of the branch
- Practical work experience in different departments of the branch

Secondary Sources:

- Annual report of EXIM Bank Limited
- Periodical published by Bangladesh Bank
- Internet as a source of information
- Website of the bank

1.6 Scope of the Report:

This report provides a lot of information about promotional Activities of Exim Bank Limited. It delivers abroad overview of the Banking Department of Exim Bank Limited, Panthapath Branch. Moreover this report contains all the observations and work experience during my internship period. It includes the different aspects of general banking procedures and its effects on the performance of the banking activities of Exim Bank Limited.

1.7 Benefits of the Report:

- It helps to know about the overall promotional activities of Exim Bank Limited
- It gives us knowledge about Islamic Shariah Based Banking System
- It delivers information about deposit products and services

1.8 Timelineoftheproject:

The following table indicates my suggested time frame for the internship to prepare the report. To prepare the report the following time line will be needed.

Week	Activities
1-2	Desk discussion
3	Choosing topics
4	Approval of the selected topic
5-10	Observing, depth interview and data gathering
11	Data preparation and project analysis part
12	Report preparation and final report available

1.9 Limitations of the Report:

In preparing this report several complications and limitations have encountered which are mentioned below-

- Exim Bank follows strict confidentiality of their data
- All required information is not available in any individual branch of the bank



- Limited scope of visiting more than one branch
 - Lack of experience and knowledge in internship report writing
 - Because of time constraints many of the aspects could not be discussed in this report
 - Non-availability of the most recent statistical data and information
-
- Only three months of internship are not enough to know and learn about all the banking procedures and activities.

Chapter Two
Literature Review

2.1 Literature Review:

One of the sectors within the service industry that has been influenced the most by the changes in the globalization process, and at the same time has been highly internationalized, is the banking sector (Sanchez-Peinado, 2003). So today most bank face a market that is extremely dynamic. In this intense competitive market if a bank has to survive successfully it needs to attract and retain the customers by offering them wider range of services. Zineldin further states in his writing that banks are no longer in the business of buying & selling money. They are rather in the business of offering complete financial services. Browldh (1989) observes that commercial banking has expanded its range of products & services into what is known as universal banking, thus motivating into new areas. According to Goldsmith (1969) financial development is the outcome of continuous proliferation and diversification of financial institutions as well as financial instruments. But to sell this wide range of products & services, a bank needs to employ different promotions to attract the customers and to make them purchase from the banks.

In recent time, increasing competition in the business world has forced firms to become more aware of price and costs, which has resulted in a shift in the promotion mix to a greater use of promotion tools that are cost effective in reaching the customer. (Boyd et. al. 1998). According to Rowly (1998), promotion is used by organizations to communicate with customers regarding their product offerings, and also to ensure that customers are aware of the available products. Boyd et. al.(1998), describe the promotion strategy as a controlled & integrated programme of communication methods and materials designed to present the organization and its products to customers, and to contribute to long run profit.

Grankvist, Kollberg& Person (2004) state that with the growing importance of the financial sector, pressures are escalating for more effective marketing management of the financial services. Median (1996) argues that despite the recent recession, the financial services sector is



Continuing to grow in terms of turnover and profits and thus, has a supreme impact on the other spares of the economy. Consequently there is currently growing interest in applying marketing techniques and tools in financial services.

The role of promotion has been redefined by Dawes & Brown (2000) into managing long term relationship with carefully selected customers, including construction of a learning relationship where the marketer maintains a dialogue with an individual customer. Due to this fact, the personnel are one of the most important resources of a bank. Their competence will determine the quality of the bank and how well it operates (Marquardt, 1994).

Shahid, Banerjee & Mamun (2004) state that the economy of Bangladesh has been growing gradually, and as such it needs the support of a financial structure, which is responsive to the needs of development. In the process of development of Bangladesh, banks will have to shoulder more responsibilities than before for meeting the financial needs of customers of different sectors of the economy. In this aspect the need of promotion for financial products in banking industry of Bangladesh has become an emerging issue in this country. Brassington & Pettitt (2000) state that promotional mixes often have to be adjusted to suit the local environment and reflect the target markets preferences. Recently a research has been done on the issue by Ikhtiar Alam & Zahid (2004). They showed that the private commercial banks, operating in Bangladesh, constantly focus on understanding & anticipating customer needs. The PCBs in Bangladesh are now feeling the greater importance of marketing because of increase competition, technological innovations and government regulations. They are trying to create a vision of marketing with a large number of promising issues.

We need a long way from time when the banks were deposit taking and money-lending institutions. The old concepts, attitudes and methods in banking have undergone a marked change all over the world. Modern banking is an outcome development driven by changing.



Financial activities and lifestyles. Bangladesh has not lagged behind. The aim of the research was to investigate the promotional activities in different private banks in Bangladesh. For all banks, by understanding how communication works can improve the delivery of their message. Banks must have good understanding of how their audience interprets words, symbols, sounds and other stimuli. Targeting the right message receiver will go a long way to improving a bank's ability to promote their products and services. Messages are much more likely to be received and appropriately decoded by those who have an interest in the content of the message.

Chapter Three

Overview of Exim Bank Limited



3.1 Historical Background of Exim Bank Limited:

EXIM Bank Limited was established under the rules and regulations of Bangladesh Bank and the Bank Companies' Act 1991 on the 3rd August 1999 with the direction of Late Mr. Shah Jahan Kabir, founder chairman who had a long dream of floating a commercial bank which would contribute to the social-economic improvement of the country. He had a long experience and skills as a good banker. A group of highly competent and successful entrepreneurs joined their hands with the founder chairman to materialize his dream. Moreover, all of them proved themselves in their particular business as the most successful stars with their intelligence, endeavor, hard work and talented entrepreneurship. Among them Mr. Nazrul Islam Mazumder became the honorable chairman after the death of the honorable founder chairman.

From its very beginning, Exim Bank Limited was known as Exim Bank which stands for Bangladesh Export Import Bank Limited. Then for some legal constraints the bank renamed as EXIM Bank, which means Export Import Bank of Bangladesh Limited.

The bank starts its operation from 3rd August 1999 with Mr. Alamgir Kabir, FCA as the advisor and Mr. Mohammad Lakiot Ullah as the Managing Director. Both of them have valuable experience in the financial sector of the country. By their practical decision and management directives in the operational activities, this bank has acquired a secured and unique position in the banking industry in terms of performance, growth, and excellent management.

3.2 Company profile:

Corporate information of Exim Bank Limited-

Name of the Bank: Exim Bank Limited



Status: Private limited company

Date of incorporation: June 02,1999

Authorized capital of Exim Bank: Taka 20,000.00 million

Paid-up capital of Exim Bank: Taka14,122.51 million

Total number of employees: 2890

Total number of branches (including SME/Agriculture): 120

No of share holders in Exim Bank(31-12-2017):80683

Chairman of EXIM Bank: Mr. Md. Nazrul Islam Mazumder

Managing Director & CEO of exim Bank: Dr. Mohammad Haider Ali Miah

Subsidiarycompanies of EXIM Bank: EXIM Exchange Company (UK) Ltd, EXIM Exchange Company (Canada) Ltd, EXIM Islamic Investment Limited (EIIL)

Location of Head Office: “SYMPHONY” Plot no.SE(F)-9,RoadNo.142,Gulshan

Avenue, Dhaka-1212,Bangladesh.



3.3 Mission:

EXIM Bank gives emphasis to:

- Maintain excellent and quality customer service
- Provide corporate, business ethics and transparency at all levels
- Create technology based resource fulbanking environment for its customers
- Ensure sustainable growth and establish full value to the stake holders
- Provide high quality financial facilities in export and import trade
- Ad dare mark able contribution to the national economy
- Retain sound capital base for its customers
- Fulfill its social obligations by increasing its charitable and humanitarian activities
- Display team spirit and professional is min the workplace
- Make its product superior and rewarding to its customers
- Become a trusted repository of customers' money and their financial consultant



3.4 Vision: The idea of Exim Bank’s vision is ‘Together towards Tomorrow’. Exim Bank Limited believes in gathering with its valued customers, in its march on the road to growth and progress without standing service. To acquire these desired goals Exim Bank focuses on continuous improvement at all stages because they think that the line of excellence is never ending. The organization relies on its strategic plans, policies and networking systems so that it can build up a competitive edge over others in the rapidly shifting competitive environment. Its modified quality service to the customers with a trend of constant development will be the foundation to achieve their operational success.

3.5 Objectives of EXIM Bank Limited:

- To provide welfare oriented banking system all over the country
- To carry on, transact and conduct the business of banking in all its branches
- To categorize customers credit and other banking requirements and observe their perception towards the performance in meeting the requirements
- To develop and train all the employees and deliver adequate resources so that customer needs can be correctly addressed and fulfilled
- To review and update policies and procedures to improve the ability to provide better services to their customers
- To uphold organizational effectiveness by openly communicating company plans, policies and procedures to all its employees at level



3.6 Corporate Culture:

Corporate Culture has become an essential part of the business over the last two decades which undoubtedly plays a very significant role in corporations, employee behavior and organizational operations. It is an important factor in business success or failure. Moreover, a positive culture can be a major competitive advantage over organizations with which a firm competes. EXIM Bank Limited, as a renowned bank, believes that if the employees get to know about their organizational culture then the work environment will become more pleasant and comfortable for them. Also, it will eventually boost their morale and lead to increased levels of teamwork, cooperation, sharing of information, and openness to new ideas and thoughts.

3.7 Branch Location of EXIM Bank in Bangladesh: EXIM Bank has 120 branches

in Bangladesh including SME/Agriculture. They are mentioned below-

No	Branch	No	Branch	No	Branch	No	Branch	No	Branch
1	Motijhel Branch	2	CDAAvenue Branch	4	Beanibazr Branch	73	Magura Branch	97	Rayer Bazar Branch
2	Panthapah Branch	2	Chowmuhuni Branch	5	Nabigaj Branch	74	Hemayetpur Branch	98	Morjal Branch
3	Agrabad Branch	2	Satmasjid Road Branch	5	Panchabati Branch	75	Mouchak Branch	99	Rajapur Branch
4	Khatungonj Branch	2	Bashundhara Road Branch	5	Feni Branch	76	Chapainawabgonj Branch	100	Netrokona Branch
5	Gazipur Chowrasa Branch	2	Fenchugonj Branch	5	Dinajpur Branch	77	Neyarhat Branch	101	Sariakandi Branch



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Shariah Based Islami Bank

6	Imamgonj Branch	30	Comilla Branch	54	Keranigonj SME/Agri Branch	78	Dohazari Branch	102	Madhabi Branch
7	Gulshan Branch	31	Rangpur Branch	55	Biswanath Branch	79	Sheikh Mujib Road Branch	103	Raozan Pahartai Branch
8	Sonaimuri Branch	32	Moulvibazar Branch	56	Goalabazar Branch	80	Ring Road Branch	104	Panchlaih Branch
9	Sylhet Branch	33	Savar Bazar Branch	57	Thakur Bazar SME/Agri Branch	81	Pabna Branch	105	Sirajgaj Branch
10	nawpur Branch	34	Kawran Bazar Branch	58	Sonargaon SME/Agri Branch	82	Seed Store Bazar Branch	106	Narayanpur Branch
11	Narayanganj Branch	35	Mudaffargonj Branch	59	Banani Branch	83	Kishoregonj Branch	107	Dattapa Branch
12	Shimril Branch	36	Kushtia Branch	60	Bashurhat Branch	84	Halishahar Branch	108	Shantinagar Branch



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13	RajuAveneBranch	37	RajshahiBranch	61	Dhanmondi Branch	85	Balirtek Branch	109	KaziNazrul IslamAvenue Branch
14	New EskatonBranch	38	HeadOffice Corporate Branch	62	Dhopadighip arBranch	86	Jhalakathi Branch	110	Bhola Branch
15	UttaraBranch	39	GolapgonjBranch	63	Mymensingh Branch	87	Naogaon Branch	111	CEPZ Branch
16	Laksham Branch	40	Chhagalnaiya Branch	64	Takerhat Branch	88	Mukterpur Branch	112	Joypara Branch
17	Mirpur Branch	41	Naria Branch	65	Garib-e-Newaz Branch	89	Tangail Branch	113	Jagannathpur Branch
18	JubilBranch	42	Khulna Branch	66	Cox's Bazar Branch	90	Charbata Kasherhat Branch	114	Tungipara Branch
19	Elephant Road Branch	43	PahartaliBranch	67	Nazirhat Branch	91	Dollai Nowabpur Branch	115	Lalpur Branch
20	MawaChowrastaBranch	44	PaltanBranch	68	Dania Branch	92	Pakundia Branch	116	Mithamoin Branch



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Shariah Based Islami Bank

21	Bogra Branch	45	Board Bazar Branch	69	Gouripur Branch	93	Islampur Branch	117	Bagmara Branch
22	JessoreBranch	46	BahaddarhatBranch	70	Sandwip Branch	94	Sitakunda Branch	118	Mohila Branch, Uttara
23	MalibaghBranch	47	FaridpurBranch	71	Satarkul Branch	95	Ashulia Branch	119	LALPUR Branche
24	ManikgonjBranch	48	KhulshiBranch	72	Barisl Branh	96	Ashugonj Branch	120	Mongla Rode Branche



3.8 Organ gram of Exim Bank Limited:

Chairman

Managing Director

Deputy Managing Director (DMD)

Senior Executive Vice President (SEVP)

Executive Vice President (EVP)

Senior Vice President(SVP)

Vice President (VP)

Senior Assistant Vice President (SAVP)



Assistant Vice President (AVP)

Senior Principal Officer(SPO)

Principal Officer (PO)

Executive Officer (EO)

Senior Officer (SO)

Management Trainee Officer(MTO)

Junior Officer

Assistant Officer

Trainee Assistant Officer



3.9 Organizational Structure of Exim Bank, Panthapath Branch:

Senior Assistant Vice President
(SAVP) & Relationship Manager

Assistant Vice President
(AVP) & Operation
Manager

Senior Principal Officer (SPO)

Principal Officer (PO)

Executive Officer (EO)

Senior Officer (SO)

Management Trainee Officer (MTO)

Officer

Assistant Officer

3.10 Main Operational Areas:

As a commercial bank, EXIM Bank Limited offers all traditional banking facilities including a various range of savings and investments scheme products, foreign exchange and subsidiary services with the full support of specialized management and current technology.



EXIM Bank

emphasizes utmost importance to export import trade handling and the growth of entrepreneurship and private sectors. Besides, the bank has become the pioneer in supporting ready-made garment industries. It provides the sector with financial support including potential market information and advices. So it is one of the leading financiers in this sector. In addition, EXIM Bank is dedicated to retain its clients through customer relationship management and financial counseling.

3.11 SWOT Analysis:

SWOT Analysis is a technique that categorizes an organization's strength, weakness, opportunity and threat. This analysis helps the organization to know their current work condition and also emphasizes to improve their performance in future in comparison to their competitors strengths. I have prepared a SWOT analysis on the basis of the present condition of EXIM Bank.

Strengths: The strengths of EXIM Bank Limited, Panthapath Branch that can find out from the SWO T analysis are given below-

- All the activities of EXIM Bank Limited are conducted according to the rules and regulations of Islamic Shariah where profit is the legal substitute of interest
- The bank has achieved customer loyalty as organizational loyalty by providing them with high quality services
- EXIM Bank Limited, Panthapath Branch has a cooperating corporate culture which motivates the employees to work more enthusiastically



- The bank has already achieved remarkable growth in revenues and payment division
- The number of deposits, loans and advances are also increasing promptly

Weaknesses: The weaknesses EXIM Bank Limited, Panthapath Branch that I classified are given below-

- The service quality of EXIM Bank Limited, Panthapath Branch is not up to the mark with respect to other branches of the bank
- Insufficient publicity and advertising of bank's products and activities
- In general banking unit, the bank follows the traditional banking system which means this process is not completely computerized
- The location of EXIM Bank Limited, Panthapath Branch is not in a suitable place
- According to individual customer's view "introducer of account holder" is one of the complications to open an account
- The bank does not have any research and development division

Opportunity: The opportunities that are available in EXIM Bank Limited, Panthapath Branch are stated below-

- Introducing more innovative and modern customer service can be a way to sustain in the competition in future.
- Online banking facilities can increase the banking activity more efficiently and effectively
- EXIM Bank Limited, Panthapath Branch should expand its product line to gain a competitive advantage over their competitors

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XIMBankcanintroduceavariousscorporatesthemeforthecorporatecustomersor serviceholdersanditshouldbeseparatedaccordingtotheprofessionssuchasengineers, lawyers,doctorsetc.

□ □

Thedevelopmentofglobaleconomyandforeigntradeinthecomingyearsprovide remarkablegrowthopportunitiesforthebankingindustry.Moreover,SMEandretail bankingcanoffer atremendouschancefor growth

Threats:ThepossibilityofthreatsforEXIMBankLimited,PanthapathBrancharementioned below-

- Alltheexistingandupcomingmultinational,privateandforeignbankscreatea massive threattoEXIMBankLimited
- ThedegradationofBDTagainstmaincurrencies(e.g.USD,EUR,JPY,etc.)isasignificant threattoforeignexchangetransactionandprofitability
- Thepoorcompensationpackageoftheworkersfrommid-leveltothelow-levelpositionis areasonfor threatstoemployeemotivation
- Themacroeconomicconditionofthecountrycandeterioratethebankingindustry
- Localcompetitorscangainahugemarketsharebyprovidingsimilarproductsandservices offeredbythebank

Chapter Four

**Internship Duties, Responsibilities,
Learning**



4.1 Internship joining letter:

EXIM/HO/HRD/2020/08265
22 October 2020

**Export Import Bank of Bangladesh Limited
Head Office**

Human Resources Division

Mr. Abul Kalam
Dean
Faculty of Business
Sonargaon University
147/1, Green Road, Tejgaon, Dhaka

INTERNSHIP

Muhtaram,
Assalamu Alaikum,

With Reference to your letter dated 01 October 2020 regarding the above, we are pleased to accept Mr. Md. Rakib Akon, student of your institute for doing 3 (Three) Months internship at our Panthapath Branch, Dhaka.

The internship programme will be effective from the date of joining of the internee at the bank/branch. He will have to give regular attendance at the place where he will be deputed to work on his project. He will also require to submit 1(One) copy of his internship report with accurate information on the project he will be working on at he Branch/Division concerned for their record and necessary action. Please be informed that we do not offer any pay and allowance in this regard.

We assure you of our best co-operation to your student during his stay with us.

Ma-Assalam

Yours faithfully

Md. Tarequl Islam
Assistant Vice president (AVP)
Export Import Bank of Bangladesh Limited

4.2 Duties and Responsibilities as an Intern:

Internship program is a mandatory requirement for any student of BBA in Sonargaon University. I was an intern at EXIM Bank Limited, Panthapath Branch and assigned to work in the general banking and other department of the bank. In this three months of internship program I have learned various procedures regarding general banking and other financial activities of EXIM Bank Limited, Panthapath Branch. Moreover, each and every employee of EXIM Bank were cooperative and friendly. They helped me throughout the entire period of my internship. During my internship period, I worked in different departments. As an intern my activities were as follow-

- 1) **Account Opening:** I worked mostly in the general banking department of Exim Bank Limited, Panthapath Branch. This department basically deals with opening and closing of bank accounts. From my departmental work I have learnt the various types of accounts along with their features and the necessary documents required to open a bank account. These different types of accounts are - Alwadia, Mudaraba Savings Deposit, Mudaraba Term Deposit receipts etc. More over, my immediate supervisor helped me to know what amount of interest rate customers will get from these different kinds of accounts, how to deal with customers versatile questions regarding various accounts opening, how to find desired cheque books from the bundle according to customers' requirements, needs and many more.

The following activities which were done by me-

- Providing the customers accurate information regarding what type of documents will be essential to open an account. I used to tell them that they need two copies of their

- recent photograph and two copies photograph of the nominee and the photocopy of the customer's and nominee's national ID card
 - Correction of uncompleted forms which were identified by internal audit. For instance, there were some forms which were filled up without putting account number, nominee's details, customer ID, TIN, National ID Card number and soon. My job was to complete those forms with proper information from attached required certificates or copies
 - Filling up Know Your Customer (KYC) Form for personal and corporate risk rating. After completing the form properly, I used to put various seals on the forms, those seals included the name of account opening officer, the name of the assistant relationship manager, relationship manager, operational manager, seal of the branch etc.
- iv. Making phone calls to the customers for gathering necessary photograph, photocopy of trade license, national ID card or any other inquiries
- Distribution of required cheque book by asking customer's name, account number and then verifying them as well as receiving it from the courier. Besides, sometimes I had to make phone calls to those clients who didn't collect their cheque book after passing 2 or 3 months
 - Sequencing various types of account forms in different files. For current and savings account I maintained the 111, 121 series files
 - Using the photocopy and printing machine for necessary purposes
 - Finding the MTDR, MSTD, SB and old account opening forms which were closed

- Enrolling the newly opened bank accounts in the register book mentioning the account holders name, account number and opening date.



2) Filling Up Pay Orders: Issuing pay orders were a part of daily activities of EXIM Bank. I issued more than 2 or 3 pay orders every day. Initially, customers were supplied with a pay order form. In the pay order slip, there were spaces where the customer needed to write his/her account name, account number, amount of money, etc. After filling the form, customers were requested to pay the money in cash or cheque. After that, an officer in charge issued a pay order.

3) Cheque Requisition Form: When a customer opens an account in Exim Bank, the account opening form comes with a cheque requisition slip. In this slip, a customer has to write the name of the account holder, account number, page number, etc. the customer wants in the cheque book, etc. Once a new cheque book is received in the branch, I used to put a seal of the branch on every page of all new cheque books. After completing it, an in-charge officer would put his/hersign on the seal. Then, I used to record it in the cheque book issue register mentioning several things like - account name, account number and the number of pages included in the cheque book, etc.

4) Bill Clearing Section: In this department, I used to put seals for instance - theseal of the Branch, endorsement seals on the cheques received. I used to check whether the account number, account holder's name were correctly written, as well as the amount written correctly in both numbers and words.

5) Checking Bank Balance of the Customers: If any customer requires to know their bank balance, then as an intern, it was my responsibility in the bank to check their balance. For current balance enquiry, MIS Portal Reporting System of EXIM Bank are used where one has to insert the account number of the customer and then the current A/C balance will be shown.

6) Sending Emails and Printing Necessary Documents: I used to send e-mails to other branches of EXIM Bank and also attached important documents with it. Moreover, to help the officials

I used to print various documents and attachments regarding bank account opening issue. These documents were important to fill for opening account in the bank.



4.3 Problems that I faced as an Intern:

This was the first time I worked in any organization. It was totally a new experience for me.

During the internship period I faced several problems. They are mentioned below-

- Knowing the people in charge and hierarchy of EXIM Bank Limited

- Adjusting with the work environment

- Understanding my duties and responsibilities, what I could or could not do as an intern of this bank

- In filling up customer names, numbers, address I was over concerned at first, since there was no scope of overwriting and mistake, after writing those important information regarding customers I used to double check which took a lot of time
- The internship program of EXIM Bank is non-paid, but unfortunately the work environment outweighs the payment issue
- The bank job was quite monotonous and not challenging at all
- Software used by Exim Bank was not fully accessible to their interns, only theoretical knowledge was given, which was not sufficient enough to know the overall procedure of the bank



4.4 Impacts of Internship Experience in My Career:

The employees of Exim Bank, were very polite and friendly. They helped me to adjust quickly with the bank environment. Doing my internship in this Bank helps me to know the banking industry and their activities. Since my focus was in general banking, so I was more involved with that the another department of the bank. Now, it is very clear to me how EXIM Bank Limited operates their activities on the ground of general banking in this country. Moreover, I believe that this internship experience will help me much to buildup my future career. My learned experience is as follows-

- I learned the procedures to open various accounts in Exim Bank Limited
- I also observed the procedures to close an account
- I learned how Exim Bank provides the information to their clients
- Verifying signature in different documents were one of the learning from the bank
- I experienced the formalities to issue a pay order and check book
- I learned how to maintain office etiquette and how to behave with supervisors and staffs
- Finally, I learned how to be responsible and liable for my own actions.

Chapter Five

Overview promotional activities of Exim Bank Limited

5.1 The Concept Of Promotional Mix Of EXIM Bank:

Customers stand in the middle of all the marketing activities. The main objective of marketing is to establish a strong and profitable customer base to accelerate sale of the company. For this mission, the company sets a marketing strategy whereby it segments the total market into certain groups, targets the group it wants to serve and lastly focuses how to satisfy the target customers. Thus marketing strategy comprises of three elements segmentation, targeting and positioning. Under this market strategy, a company detects a marketing mix consists of product, price, place & promotion. According to Kotler and Armstrong (2006), Promotion means activities that communicate the merits of the product and persuade the target customers to buy it. Usually under promotion mix a company adopts six tools. They are

i. **Advertising:** It is a non-personal form of communication through which a company presents and promotes ideas, goods or services to persuade the audience to purchase or take some action. It includes the name of a product or service and how that product or service could benefit the consumer, to persuade a target market to purchase or to consume that particular brand. A number of media can be used for advertisement, like- TV, Radio, Newspaper, Website etc.

Meidan (1996) states that due to the impression of banks as impersonal institutions with no interest in their customers as people, and of financial services as abstract and quite similar, the institutional advertising has become more and more important. Brand advertising follows closely in the footsteps of institutional advertising. Its purpose is to create awareness the bank's name and to advertise the different services it is offering.

ii. **Sales Promotion:** Through sales promotion a company offers different short term incentives to customers to motivate the purchase or sell of a product. The incentives may come in different forms, like discount on price, free gifts, buy one get one free etc.

Peatti&Peatti (1994) claims that normally coupons, special offers and other forms of price manipulation are the dominant forms of sales promotion. Meidan (1996) states that sales promotion within financial services appears to be the most effectively used in combination with advertising.

iii. **Personal Selling:** Sometimes companies build up an efficient salesteam who with personal interaction try to motivate potential customers to purchase from the company. The personal selling may focus initially on developing a relationship with the potential buyer, but will always ultimately end with an attempt to "close the sale". According to Julian & Ramaseshan (1994) the relationship between the salesperson and the customer is perceived as being of great importance for the marketing of a bank. Verhallen et al. (1997) indicate that banks should see the selling as a problem solving process in which the sales force engages and co-operates towards the customer, trying to find a solution to the customer's problem, rather than only persuading him to purchase the products or services. Lee (2002) state that personal selling can be performed either face-to-face or through technological aids such as the Internet.

iv. **Public Relations:** To establish a good relationship with the different parties of a company. PR covers a range of activities, like creation & maintenance of corporate identity and image; charitable involvement, media relation for the spreading of good news etc. (Grankvist, Kollberg and Persson, 2004). Meidan (1996) claims that the importance of public relation is being increasingly attended, and financial services often have public affairs officers, working actively to generate publicity.

v. **Direct Marketing:** According to Kotler (2006) direct marketing indicate direct connections with carefully targeted individual customers to both obtain an immediate response and cultivate lasting customer relationships. The use of telephone, mail, fax, e-mail, the Internet etc. is the different tools of direct marketing.

Lee (2002) states that the fast advances in technology over the past 30 years have reshaped how consumers today interact with their financial institutions. The financial sector has extended its face-to-face selling towards direct marketing of products and services in the form of phone, mail or computer transactions.

vi. **Event & Experience:** The last component of promotion, i.e. event and experience is a new dimension in promotion activities of companies. By participating in different events like trade fair, export fair, seminar etc. companies try to make people aware about themselves. Commercial banks now a day are participating in different events and thus try to promote their products. Banks participate in SME Fair, Financial Institutions Fair, and Remittance Fair etc. Besides they sometimes arrange training ms, seminars, conferences as a part of their promotion. progra

5.2 Promotional Activities:

Under promotional activities we want to include the type of activities those are undertaken by EXIM Bank to endorse themselves in front of the country. Firstly in this line we want to include different types of advertisement made in different mediums and in different ways by the bank. These consist of:

- **Bill board advertisements in different locations:** We can see bill boards of EIXM Bank in the sides of many VIP roads and also in the road side of long route of different loan or deposit products.
- **Advertisement in different television channels:** Though it is seen very often but EXIM Bank do place advertisements in different television channels mainly in the pick hours like during important television programs, top news etc.

- **News paper advertisement:** In different news papers mainly in front page or second, third page, or middle or in sports page they place their advertisements.
- **In different magazines:** In different political or business magazines we have found their advertisements of different loan products or elements of corporate banking like this.
- **Social marketing like sponsoring tree plantation programmespecially in the sides of the roads:** They support many social development organizations by providing fund to arrange or organize workshops, training programs etc.
- **Advertisement in radio stations:** EXIMBank also place their different sort advertisementsin different radio stations or we can call it FM channels; etc.

Chapter SIX
Finding And Analysis

6.1 Finding:

EXIM Bank promotes them by participating in different types of programs, sponsoring many functions, arranging various types of gatherings etc. Some of those activities are maintained below:

- EXIM Bank Participates in 1st Bangladesh Remittance Fair at Chittagong
- EXIM Bank conducts Orientation & Induction for the new recruit
- EXIM Bank donates Tk. 50 Lacs to ICDDR,B's Dhaka Hospital
- EXIM Bank Supports DMP to Build “One Stop Service Center” at DC Police Office, Tejgaon in Dhaka
- EXIM Bank & Persona Organizes a Workshop on Beauty Solutions
- EXIM Bank Sponsors a Workshop for Professional Women
- EXIM Bank Distributes Prizes of Wall Magazine Competition to commemorate the event of International Women’s Day 2009
- EXIM Bank empowers its customers to rate Service Standard
- EXIM Bank’s Partnering with Dhaka Metropolitan Police
- Inauguration of EXIM Bank Short Stay Ward, Dhaka Hospital
- EXIM Bank will provide technical support to Jamuna Money Exchange

6.2 Analysis of Promotional Expenses with Total Profit:

The promotional expense and total profit before tax of fiscal year 2016 to 2018 are given below:

Table 5.1

Year	Total Profit (BDT million)	Promotional Expense (BDT million)
2018	5145	34.46
2017	4970	32.5
2016	4956	33.14

Source: EXIM Bank Annual Report(2017-2018)

In 2018 promotional expense was 34.46 million taka and the total profit before tax was 5145 million taka.

Chapter Seven

Recommendation, Conclusions, Reference

7.1 Recommendation:

EXIM Bank Limited has certain complications in general banking procedures. I would like to offer several proposals and endorsements to overcome the problems relating to the topic mentioned above of EXIM Bank Limited and also to improve the performance of this bank regarding general banking. The following recommendations are only proposals to improve the performance in order to achieve customer satisfaction so that the customers will pay more attachment to EXIM Bank Limited. Here, some recommendations are mentioned below-

- EXIM Bank should use the modern banking technique and technology to provide quality services to its customers
- They should increase the departmental and staff meetings at the branch level to improve better service quality of the bank
- To build a strong image and reputation in the competitive market EXIM Bank should give emphasis on their advertisement and promotional campaigns
- They should add a fully computerized general banking system to satisfy the customers by providing faster and better service
- Establishing a networking system inside all branches to transfer data and important information within a short period of time
- For easy access to account opening EXIM Bank should cancel the introducer system
- The bank should increase their workforce according to their customer demand
- EXIM Bank should arrange seminar, meeting and training program for their interns which will help them to gather knowledge and to know about the workplace
- Their online banking system needs to be updated to attract more customers
- EXIM Bank can open more branches to reach more clients
- Proper Banking software should be used to provide speedy services to its customers
- The bank should recruit new employees to serve their customers
- The authority should arrange extensive training and development program for their employees so that they can effectively perform their duties and responsibilities



7.2 Conclusion:

EXIM Bank Limited has been operating its business successfully since 1999. The bank has already established goodwill and good image among its customers by offering tremendous services. Every bank has their own unique strategies and business policies. Some banks desire to grow faster and achieve growth. Then again some banks want to convey an image of a sound bank. Furthermore, EXIM Bank Limited is quite new in its operations in Bangladesh. Even though the financial analysis of the performance of the bank is very well in the banking industry of Bangladesh and it is expected that it has a prosperous future.

Moreover, EXIM Bank, Panthapath Branch is working well. However, there are some drawbacks in their banking system which can be overcome through the participation of more experts in decision-making process and utilizing the tools to evaluate the satisfaction of the customers. Besides this bank has established goodwill through its innovative products and services all over Bangladesh. Technology development has opened up a new dimension in the improvement of creative products, efficient services and proper customer satisfaction. Every bank should cope with this technological advancement to do better in the future.

The purpose of the internship program is to acquire knowledge from practical experience and to compare this practical knowledge with theoretical knowledge. During the three months of the internship program, it is not possible for a student to go to the depth of each activity of the department because of time constraint. So the objectives of the internship program have not been fulfilled with complete satisfaction. However, the highest effort has been given to attain the objectives of the internship program. I believe that this report may show a guideline to EXIM Bank Limited for its future planning and its effective operation to succeed in its goal in the competitive business environment.

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