

# **Internship Report On Promotional Activities of Exim Bank Limited**

## **Submitted By:**

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ID-BBA2001019125

Major: Marketing

Department of Business Administration

Sonargaon University (SU)

Semester: Spring-2022

## **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: May 11, 2022

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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 Bachelor of Business Administration



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Dhaka- 1215

Date of Submission: May 11, 2022

## Letter of Transmittal

May 11, 2022

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 met 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,

.....  
Fardin Farib Apurbo

ID- BBA2001019125

Major: Marketing

Department of Business Administration

Sonargaon University (SU)

## **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.

.....  
Fardin Farib Apurbo

ID- BBA2001019125

Major: Marketing

Department of Business Administration

Sonargaon University (SU)

## **Letter of Authorization**

Certified that this internship report titled on “Promotional activities of Exim Bank limited” is a Bonafide work of Fardin Farib Apurbo, 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, forgiving me essential information and guidance as well as helping met understand the different bank internship practical form.

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

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## **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 deposit or the rate of profit they earn from their operation. According to Islamic Shariah, the bank act as Shahib-AL-Maland 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 highlight son 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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## 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 infra-structure, 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.

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## **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 for bidden. 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.

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### **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:**

- a. To identify the key purposes of promotional Activates

- b. To imply theoretical knowledge into practical areas of work.
- c. To measure the customer opinion on service quality and customer satisfaction towards
- d. The promotional Activities.
- e. To assess the performance and categorize problems related to promotional Activities
- f. Of Exim bank Limited.
- g. To have a strong idea about the Shariah Based Banking.
- h. To make some suggestions to solve the problems of Exim Bank Limited

### **1.5 Methodology of the Report:**

This report is based primarily on my observations made throughout my internship program. I've studied a variety of search methodologies from my academic experience. As a result, through this study, I was able to put my academic knowledge into practice. For this, I gathered information from a variety of sources. In order to construct this research, both primary and secondary data sources were utilized.

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#### **Primary Sources:**

- 1) Personal observation of the processes of banking activities followed by each department
- 2) Various manuals of EXIM Bank Limited
- 3) Informal conversation with the customers
- 4) Personal interviews of different officers of the branch

- 5) Practical work experience in different departments of the branch

### **Secondary Sources:**

1. Annual report of EXIM Bank
2. Limited Periodical published by
3. Bangladesh Bank Internet as a
4. 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.

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### **1.7 Benefits of the Report:**

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

### **1.8 Time line of the project:**

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.

<b>Week</b>	<b>Activities</b>
1-2	Desk discussion
3	Choosing topics
4	Approval of theselectedtopic
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-

1. Exim Bank follows strict confidentiality of their data
2. All required information is not available in any individual branch of the bank Limited scope of visiting more than one branch

3. Lack of experience and knowledge in internship report writing
4. Because of time constraints many of the aspects could not be discussed in this report
5. 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 banks 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. Media (1996) argues that despite the recent recession, the financial services sector is

Continuing to grow in terms of turnover and profits and thus, has supreme impact on the other sectors 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 increased 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 created in the accordance with the Bangladesh Bank's laws and regulations. And the Bank companies' Act 1991 on the 3rd of August 1999, under the leadership of Late Mr. Shah jahan Kabir, founder-chairman, who had a long dream off looting commercial bank that would contribute to the social-economic improvement off our countries. He has a lot of expertise and is an excellent banker. To make the founder chairman's goal a reality, a group of highly qualified and successful entrepreneurs joined hands with him. Furthermore, with their brains, endeavor, hard work, and talented entrepreneurship, they all established themselves as the most successful star in their respective industries. After the death of the honorable original chairman, Mr. Nazrul Islam Mazumder became the honorable 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 3<sup>rd</sup> 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 four countries. 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 shareholders 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 transparent all levels
- Create technology based resource full banking environment for its customers
- Ensure sustainable growth and establish full value to the stakeholders
- Provide high quality financial facilities in export and import trade



- Add remarkable contribution to the national economy
- Retain sound capital base for its customers
- Fulfill its social obligations by increasing its charitable and human it Arian 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 working together with its valued clients, in pursuing growth and prosperity without sacrificing service. Exim Bank focuses on continual development at all levels to achieve these targeted goals since they believe the line of excellence is never ending. The organization relies on its strategic plans, policies, and networking systems to gain a competitive advantage over its competitors in a continually changing competitive environment. Its customized quality offerings to consumers with a tendency of constant development will be the foundation for their operational success.

### **3.5 Objectives of EXIM Bank Limited:**

1. To provide welfare oriented banking system all over the country
2. To carry on transact and conduct the business of banking in all its branches

3. To categorize customers credit and other banking requirements and observe their perception
4. Towards the performance in meeting the requirements
5. To develop pan train all the employees and delivered quite resources so that customer needs can be correctly addressed and fulfilled
6. To review and update policies and procedures to improve the ability to provide better services to their customers
7. To uphold organizational effectiveness by openly communicating company plans, policies and procedures to all its employees at level

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### **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 business success or failure. More over a positive culture can be a major competitive advantage over organizations with which a firm competes. EXIM Bank Limited, 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 Locations of EXIM Bank in Bangladesh:**

They are mentioned below-

Branch Names	District
1. Khatunganj	Chattogram
2. Khulshi	Chattogram
3. Nazirhat	Chattogram
4. Pahartoli	Chattogram
5. Panchlaish	Chattogram
6. Raozan	Chattogram
7. Sandwip	Chattogram
8. Sheikh Mujib Road	Chattogram
9. Sitakunda	Chattogram
10. Cox's Bazar	Cox's Bazar
11. Bagmara	Cumilla
12. Comilla	Cumilla

<b>13. Dollai Nawabpur</b>	Cumilla
<b>14. Gouripur</b>	Cumilla
<b>15. Laksam</b>	Cumilla
<b>16. Mudaffarganj</b>	Cumilla
<b>17. Rajapur</b>	Cumilla
<b>18. Ashulia</b>	Dhaka
<b>19. Banani</b>	Dhaka
<b>20. Bashundhara Road</b>	Dhaka
<b>21. Dania</b>	Dhaka
<b>22. Dhanmondi</b>	Dhaka
<b>23. Elephant Road</b>	Dhaka
<b>24. Garib-e-Newaz</b>	Dhaka
<b>25. Gulshan</b>	Dhaka

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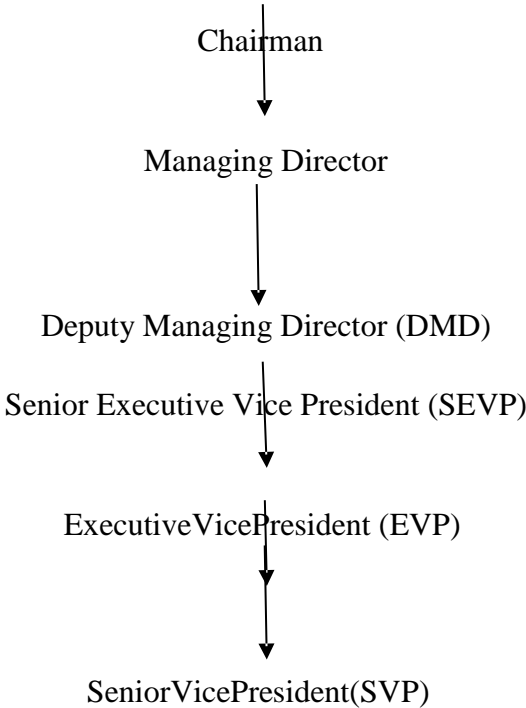
<b>26. Head Office Corporate</b>	Dhaka
<b>27. Hemayetpur</b>	Dhaka
<b>28. Imamganj</b>	Dhaka
<b>29. Islampur</b>	Dhaka
<b>30. Joypara</b>	Dhaka
<b>31. Karwan Bazar</b>	Dhaka
<b>32. Kazi Nazrul Islam Avenue</b>	Dhaka
<b>33. Keraniganj</b>	Dhaka
<b>34. Malibagh</b>	Dhaka
<b>35. Mirpur</b>	Dhaka
<b>36. Mohila</b>	Dhaka
<b>37. Motijheel</b>	Dhaka
<b>38. Nawabpur</b>	Dhaka
<b>39. Nayarhat</b>	Dhaka
<b>40. New Eskaton</b>	Dhaka
<b>41. Paltan</b>	Dhaka
<b>42. Panthapath</b>	Dhaka
<b>43. Rajuk Avenue</b>	Dhaka
<b>44. Rayerbazar</b>	Dhaka
<b>45. Ring Road</b>	Dhaka
<b>46. Satarkul</b>	Dhaka
<b>47. Satmasjid Road</b>	Dhaka
<b>48. Savar Bazar</b>	Dhaka
<b>49. Shantinagar</b>	Dhaka
<b>50. Uttara</b>	Dhaka
<b>51. Dinajpur</b>	Dinajpur
<b>52. Faridpur</b>	Faridpur

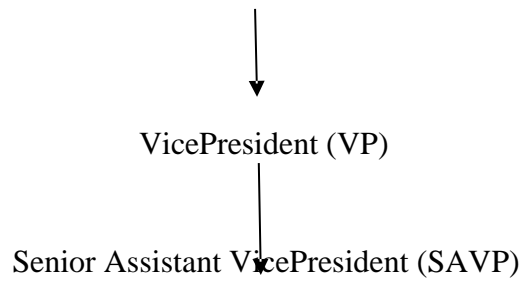
<b>53. Chhagalnaiya</b>	Feni
<b>54. Feni</b>	Feni
<b>55. Board Bazar</b>	Gazipur
<b>56. Gazipur Chowrasta</b>	Gazipur
<b>57. Mawna</b>	Gazipur
<b>58. Mouchak</b>	Gazipur
<b>59. Tungipara</b>	Gopalganj
<b>60. Nabiganj</b>	Habiganj
<b>61. Jessore</b>	Jessore
<b>62. Jhalakati</b>	Jhalakati
<b>63. Khulna</b>	Khulna
<b>64. Kishoreganj</b>	Kishoreganj
<b>65. Mithamain</b>	Kishoreganj
<b>66. Pakundia</b>	Kishoreganj
<b>67. Kushtia</b>	Kushtia
<b>68. Takerhat</b>	Madaripur
<b>69. Magura</b>	Magura
<b>70. Balirtek</b>	Manikganj

<b>71. Manikganj</b>	Manikganj
<b>72. Moulvibazar</b>	Moulvibazar
<b>73. Muktarpur</b>	Munshiganj
<b>74. Mymensingh</b>	Mymensingh
<b>75. Seedstore Bazar</b>	Mymensingh
<b>76. Naogaon</b>	Naogaon
<b>77. Narayanganj</b>	Narayanganj
<b>78. Panchabati</b>	Narayanganj
<b>79. Shimrail</b>	Narayanganj
<b>80. Sonargaon</b>	Narayanganj
<b>81. Madhabdi</b>	Narsingdi
<b>82. Morjal</b>	Narsingdi
<b>83. Dattapara</b>	Natore
<b>84. Lalpur</b>	Natore
<b>85. Netrokona</b>	Netrokona
<b>86. Basurhat</b>	Noakhali
<b>87. Charbata</b>	Noakhali
<b>88. Chowmuhani</b>	Noakhali
<b>89. Sonaimuri</b>	Noakhali
<b>90. Pabna</b>	Pabna

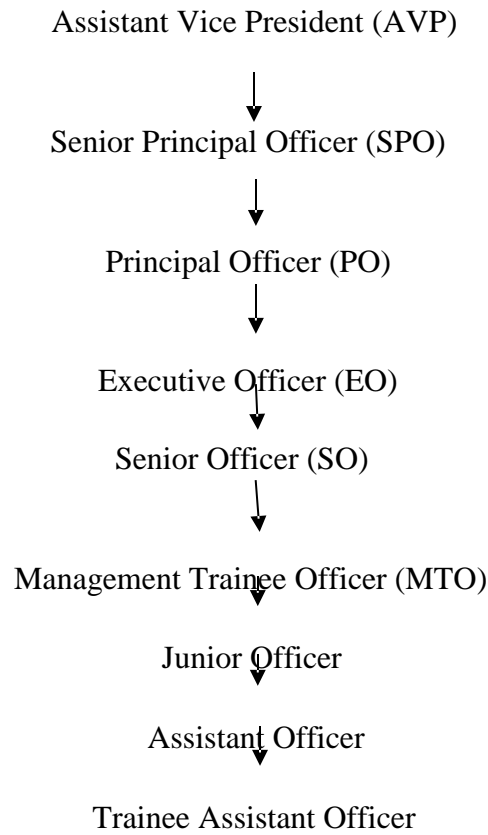
91. Rajshahi	Rajshahi
92. Rangpur	Rangpur
93. Naria	Shariatpur
94. Sirajganj	Sirajganj
95. Jagannathpur	Sunamganj
96. Beanibazar	Sylhet
97. Bishwanath	Sylhet
98. Dhopadighir Par	Sylhet
99. Fenchuganj	Sylhet
100. Goalabazar	Sylhet
101. Golapganj	Sylhet
102. Sylhet	Sylhet
103. Tangail	Tangail

**3.8 Organogram of EXIM Bank Limited:**



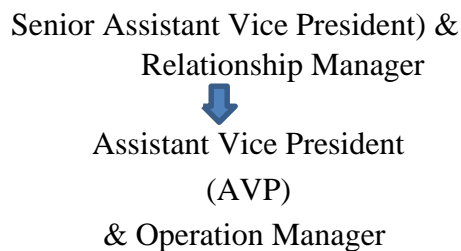


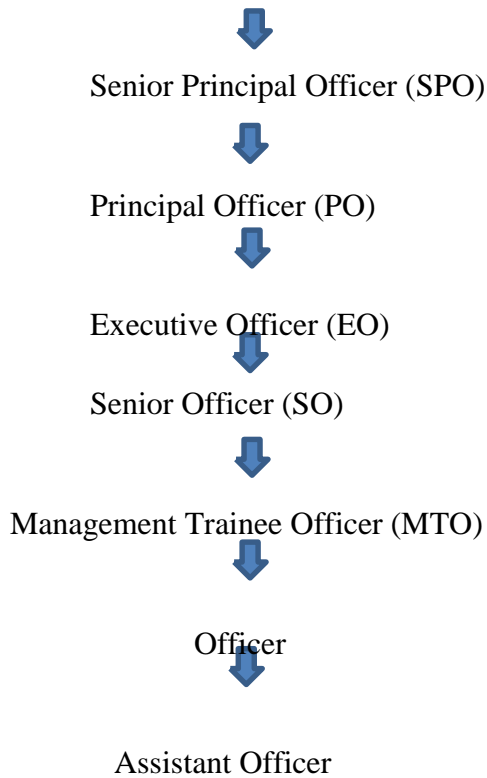
31



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### 3.9 Organizational Structure of EXIM Bank, Panthapath Branch:





### 3.10 Main Operational Areas:

As a commercial bank, EXIM Bank Limited offers all traditional banking facilities including a various range of savings and investment 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 pioneering supporting readymade garment industries. It provides the sector with financial support including potential market information and advices. So it is one of the leading financier synthase 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 on improved their performance in future in comparison to their competitors strengths. I have prepared SWOT analysis on the basis of the present condition of EXIM Bank.

**Strengths:** The strengths of Panthapath Branch that can be confirmed from EXIM Bank Limited and SWOT analysis are shown below. All activities of EXIM Bank Limited are carried out in accordance with Islamic Shariah rules and regulations, and profits are a legal substitute for interest.

Banks have achieved customer loyalty by making it available as organizational loyalty.

Quality Services EXIM Bank Limited, Panthapath Branch has a collaborative corporate culture that motivates employees to work harder. Banks have already achieved considerable growth in the area of revenue and payment transactions

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**Weaknesses:** The vulnerabilities classified by EXIM Bank Limited and Panthapath Branch are as follows -

EXIM Bank Limited's quality of service, Panthapath Branch has not reached the mark Inadequate promotion and advertising of bank products and activities General banking unit, system This means that this bank is following traditional banking operations Means process is not fully computerized

**Opportunity:** The options available for EXIM Bank Limited and Panthapath Branch are:

- Online banking facilities can increase banking operations more efficiently and effectively.
- EXIM Bank Limited, Panthapath Branch has been set up to add another person to its product Line Competitive advantage over competitors.
- EXIM Bank can implement various business schemes for corporate clients or service users.
- These schemes need to be separated by professionals such as engineers, lawyers and doctors.
- The development of the global economy and foreign trade over the next few years has The potential to provide the banking industry with remarkable growth opportunities.



**Threats:** The possibility of threats for EXIM Bank Limited, Panthapath Branch are mentioned below-

- All the existing and upcoming multinational, private and foreign banks create massive threat to EXIM Bank Limited.
- The degradation n of BDT against main currencies (e.g. USD, EUR, JPY, etc.) is a significant threat to foreign exchange transaction and profitability.
- The poor compensation package of the workers from mid-level to the low level position is areas on for threats to employee motivation The macroeconomic condition of the country can deter rate the banking industry
- Local competitors can gain a huge market share by providing similar products and services offered by the bank

## **Chapter Four**

### **Internship Duties, Responsibilities, Learning**

## **4.1 Internship joining letter:**

EXIM/HO/HRD/2020/08265 11 October 2021	<b>Export Import Bank of Bangladesh Limited</b> <b>Head Office</b>  Human Resources Division
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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 13 September 2021 regarding the above, we are pleased to accept Mr. Fardin Farib Apurbo, 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 the 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:**

An internship program is a mandatory requirement for all BBA students at Sonargaon University. In this 3-month internship program, I have learned various procedures related to general banking and other financial activities of Panthapath Branch, of EXIM Bank Limited. In addition, all EXIM Bank employees were supportive and friendly. They helped me through my internship. During the internship, I worked in various departments

### **1) Account Opening:**

I mainly worked in the general banking division of Panthapath Branch at EXIM Bank Limited. This department mainly deals with the opening and closing of bank accounts. From my departmental work, I learned about different types of accounts and their characteristics, as well as the documents needed to open a bank account. These different account types include Alwadia, Mudaraba Savings, and Mudaraba Savings. In addition, my direct contact helped me find out what interests customers have from these different account types and how to deal with the various questions they have when opening an account, How to get the desired checkbook from Find bundle according to customer's wishes and needs

The following activities I performed -

- To provide customers with accurate information about the types of documents required to open an account
- Two copies of the recent photo and the candidate's photo, and a copy of the client and candidate's ID card
- Fixing incomplete forms identified during internal audit. For example, there were some forms that were filled out without providing the account number, adult guardianship details, client ID, taxpayer number, national ID number, etc.
- Fill out the Know Your Customer (KYC) form for personal and corporate risk assessment.
- Call a customer to get the required photo, copy of business permit, ID card, or other request
- Distributing required checkbooks by asking the customer for their name and account number, confirming and receiving from the courier
- Fill in the register of a newly opened bank account with the name of the account holder, account number, and opening date

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### **2) Filling Up Pay Orders:**

Issuing payment orders was part of EXIM Bank's day-to-day operations. I placed a few or more payment orders every day. The payment order had fields where customer had to fill in

his account name, account number, amount, and so on. The form asked the customer to pay the money by cash check.

**3) Cheque Requisition Form:**

Check billing forms are used by banks to request payment of expenses. Use the free check request form to collect information from your vendor or supplier when needed to cover your company's payments. Fill out the form with the correct details, save it for later reference, and submit it as needed. This form is ideal for banks that charge suppliers or need to collect payments for materials and services. You can also add information about payment methods, payment deadlines, check request form types, and more.

**4) Bill Clearing Section:** Clearing denotes all sports from the time a dedication is made for a transaction till its miles settled. This technique turns the promise of fee (for example, with inside the shape of a Cheque or digital fee request) into the real motion of cash from one account to another.

**5) Checking Bank Balance of the Customers:** Now, if any customer wants to check their balance, it was my responsibility to check the balance at the bank.

**6) Sending Emails and Printing Necessary Documents:** I sent an email to another EXIM bank branch and attached important documents. In addition, to help him, I printed various documents and attachments to open a bank account. It was important to fill out these documents to open an account at the bank.

### **4.3 Problems that I faced as an Intern:**

This was my first time working in an organization. It was a whole new experience for me. I had some problems during my internship. They are mentioned below:

- Know the person responsible for EXIM Bank Limited and the hierarchy
- Adjusting with the work environment
- Understanding my duties and responsibilities, what couldn't do as an intern of this bank
- At first I was overly worried because there was no room for overwriting or error when entering the customer's name, number and address.

- EXIM Bank's internship program is unpaid, but unfortunately the work environment is better than paid
- 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 kind and polite  
Bank Limited operates on a general bank basis in this country.

I believe that this internship experience will help me much to build up 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 is seaway order and cheek 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 of 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 sales team who with personal interaction try to motivate potential customer's 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. These of telephone, mail, fax, e-mail, the Internet etc. is the different tools of direct marketing.

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, and conferences as a part of their promotion. Program

## **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.

- **Newspaper advertisement:** In different newspapers 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 program especially 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:** EXIM Bank also place their different sort advertisements in different radio stations or we can call it FM channels; etc.

## **Chapter SIX**

### **Findings and Analysis**

## **6.1 Findings:**

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**

### **Recommendations and Conclusion**

## **7.1 Recommendations:**

EXIM Bank Limited has a common bank prose for certain complex tonsils. We would like to provide some suggestions and support to to overcome the problems related to the above EXIM Bank Limited problem and improve the performance of this bank in general banking business. The following recommendations are just suggestions for improving performance to achieve customer satisfaction and increasing customer connectivity to EXIMBank Limited. Some recommendations mentioned here below:

- EXIM Bank should use the modern banking technique and technology to provide quality Service sportscasters
- They should increase the departmental and staff meeting sat the branch level to improve better service quality of the bank
- To build Aston image and reputation the competitive market EXIM Bank should give emphasis on their advertisement and promotional campaigns
- Systematically add a fully computerized comprehensive bank to provide faster and better service to customers, set up a network system for all branches and send data and important information in a short time need to do it.
- For easy access to account opening EXIM Bank should cancel the in traducer system
- The bank should increase their work force Accor dinothere customer demand.
- EXIM Bank should arranges miner 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 upgraded to attract more customers.  
EXIM Bank can open more branches to reach more customers
- To provide prompt service to your customers, you need to use the appropriate banking software. Banks need to hire new employees to serve their customers. Authorities need to organize comprehensive training and development programs for them

## **7.2 Conclusion:**

EXIM Bank Limited has been operating its business successfully since 1999. The bank has readily established the good will 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 quietly winning 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 store value to the satisfaction of the customers. Besides this bank has established good will through its innovative products and services all over Bangladesh. Technology development has opened a new dimensioning the improvement of creative products, efficient services and proper customer satisfaction. Every bank should cope with these technological advancements to do better in the future.

The purpose of the internship program is to acquire knowledge from practice and compare this practical knowledge with theoretical knowledge. Therefore, the purpose of the internship program was not completely achieved. However, best efforts are being made to achieve the goals of the internship program.



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