



Internship Report
On
Deposit Product survey and Brand elements
Of
Delta Brac Housing Finance Corporation Ltd.

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Letter of Transmittal

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Subject: Submission of the Internship Report.

Dear Sir,

It is a great pleasure for me to submit the internship report as a part of my BBA program to you that, I am assigned to prepare under your direct supervision of the topic entitled “Deposit Product survey and Brand elements of Delta Brac Housing Finance Corporation Ltd.”. I am fortunate enough that I have got an experience and efficient professional team in the company. I have got an opportunity to work with them at Brand and communication Department as part of Marketing Department of Delta Brac Housing Finance Corporation Ltd. to learn their Branding process and procedure effectively.

I tried my best to show my skill, which is achieved by 3 months, practical experience of this report. Finally I would like to assure that I will remain standby for any clarification and explanation when required.

Thank you for your kind assistance. I enjoyed working on the report and hope you will consider all my mistakes generously.

Sincerely Yours,

.....

MD. Mahbub-Ur-Rahman

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Acknowledgement

My acknowledgement starts with thanking my academic supervisor Tahsan Khan sir, who has provided me suggestions for making this Final Internship Report and also provided me with outline for making and preparing the whole report. I like to thank sir for his generous cooperation and regular supervision that made me really confident about the desired outcome of my internship project.

I would like to show my gratitude to the whole Marketing Department of Delta Brac Housing Finance Corporation Ltd. which has provided me with great deal of information's, adequate data and finally cooperated me for the accomplishment of the report successfully. I would like to thank each staffs of the different Marketing Department. I am especially grateful to Mr. Imtiaz Elahi (Brand Manager), Mr. Sajeed (Marketing Executive), Mr. Sadhan Kumer Das (Manager, Customer Service), Mr. Sami Rahman (Executive, Customer Service), Mohammad Asad (Executive, Customer Service), Mrs. Bushra Ferdousi (Executive, Customer Service), Mrs. Papia Sultana (Executive, Customer Service), Mrs. Safat Zenir (Executive, Recovery), Mrs. Tanjina (Executive, Recovery) for their valuable support and direction that lead me to the successful completion of my internship report. I have done my whole internship period under them and really grateful to them for a big time for helping me in my each and every step of work at office. Without them it would not possible for me to complete this difficult task. I got all necessary guidelines, cooperation and advice from them to complete this complicated task.

I am very much thankful to Delta Brac Housing Finance Corporation Ltd., its management specially the employees of Marketing Department and Customer Service Department and Recovery department for their cordial support to prepare this difficult study with important information and data.

Executive Summary

If we think of home loan and home deposit, the name comes to our mind is Delta-BRAC Housing Finance Corporation Ltd. (DBH) , which is the pioneer, largest Housing Finance institution in the private sector in our country. DBH has a great safety reputation by achieving continuous seven times “AAA” rating for seven consecutive years.

During my internship project for DBH, I investigated opportunities where branding could be effectively used. If a brand strategically fit the company’s business objectives, it is recommended to integrate and commercialize it. The tasks I investigated were at various stages of brand development. This report describes new and evolving deposit products offering that can enhance the performance of existing operations of DBH and different brand elements of DBH. This report begins with giving the readers an insight on the history of DBH, where we will find a short history of DBH along with mission, vision etc. Later on I described about the products offered by DBH along with its competitors and market standing. After that I have talked a bit about, departmental over view- especially Brand Marketing department and its activities and responsibilities. Later part of the report shows the main part means the brand elements and deposit product survey of DBH. Finally I talked a bit about my leanings and findings from DBH.

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Chapter 1: Organizational Overview

1.1 History of DBH

Delta-BRAC Housing Finance Corporation Ltd. (DBH) is the pioneer, largest and specialist in Housing Finance institution in the private sector of the Country. After commencing operation in the early 1997, the company has registered commendable growth in creating home ownership in Dhaka and other major cities of the Country. At the same time, the Company has been playing an active role in promoting the real estate sector to the large cross sections of prospective clients who had but yet unfulfilled dream of owning a sweet home. Among all Banks and Financial Institutions of Bangladesh only DBH has been rated the highest ‘AAA’ credit rating for seven consecutive years. The level of credit rating provides a very important indication of the financial safety, security and strength of the concerned Bank or Financial Institution and is particularly relevant to its depositors and other investors such as shareholders and lenders.

1.2 Vision, Mission, Strategic objectives

Vision

To be the leading financial institution in the country, with satisfied customers and employees, and to generate value for our shareholders, while contributing to the well being of the society.

Mission

To strengthen the society of the country by continually expanding home ownership.

Strategic objectives

- Focus on building deep and long-standing relationships with our clients, customers as well as real-estate developers, and constantly look to improve the quality of our products and services.
- Focus on developing our human resource talents.
- Ensure balanced growth with a disciplined approach to the management of risks and costs.
- Ensure adequate capital and liquidity to sustain our business over the long term.

1.3 Objective of the Report

The objective of internship project incorporates so many things. It provided me valuable practical knowledge about different types of branding strategies of Delta Brac Housing Finance Corporation Ltd. (DBH) as well as some knowledge regarding the deposit product marketing of DBH. In this report I have tried to concentrate on the brand elements of DBH and deposit products of DBH. I have tried to mention elaborately about deposit products, benefits of deposit product. Moreover the present condition of DBH. All the works and responsibilities that I have performed in the organization will be written in this report. My academic experience and organizational experience will combine to make this report.

1.4 Scope, Methodology & Limitations

Scope

The scope of my report is the benefits and advantages that I have gained during the internship program. All the knowledge and experienced I have acquired from this organization will help me to perform work in future. The report will help to know about the ongoing deposit packages offers by DBH. The report will not focus any confidential or controversial internal information of the organization. The report will also not focus any internal strategy related to deposit and branding strategy and its policy.

Methodology

I have collected the primary data from this organization. The source of data is the organization itself. I have also collected data from their official website. Actually any single type of data collection may not enough for such a wide study to describe details of deposit product. So both type of data collection method i.e. primary and secondary data collection have been applied on this report. All sorts of data those kept in DBH Head Office especially in deposit department have been consulted to prepare this report.

Limitation

The study has been carried out under a limited time period of 12 weeks. As the program is BBA and I had to work on side by side my daily official internship work. So definitely it was not possible to address all related elements. More over an official of DBH was not possible to bring it publicly all the policy matters. Some website information of different sites also was not dependable due to not matching with the actual situations. As it is a limited company, not all the information was made available for to me to publish in this report.

Chapter 2: Description of the DBH

2.1 Brief about DBH

2.1.1 Product & Service Offering

Loan Products

- Apartment Loan
- Home Construction Loan
- Home Extension Loan
- Home Equity Loan
- Housing Plot Loan
- Loan for Commercial space
- Project Loan
- Premium Housing Loan
- Loan Against Deposits

Deposit Products

- Annual Income Deposits
- Annual Plus Income Deposit
- Cumulative Deposits
- Children's Deposit
- Monthly Income Deposits
- Quarterly Income Deposits
- Profit First Deposits
- Flexible Fixed Deposits
- Easy home Deposits
- Easy way deposit

2.2 Competitors

Competitors are those who has similar sort of business and similar sort of strengths and weaknesses, can take the advantage over our weakness.

- LankaBangla Finance
- IDLC Finance Limited

LankaBangla Finance

LankaBangla Finance Limited (LBFL) a joint venture financial institution established with multinational collaboration is in operation since 1997 having license from Bangladesh Bank under Financial Institutions Act, 1993. With institutional shareholding structure, educated & motivated human resources, friendly working environment & dynamic corporate culture has enabled LBFL to be a diversified financial services providing institution of the country. Technical support provided by Sampath Bank Limited, Sri Lanka has been working as a catalyst to emerge LBFL as most innovative financial solution provider strictly in compliance with the rules & regulations of Bangladesh Bank.

IDLC Finance Limited

IDLC was initially established in Bangladesh in 1985 through the collaboration of International Finance Corporation (IFC) of the World Bank, German Investment and Development Company (DEG), Kookmin Bank and Korean Development Leasing Corporation of South Korea, the Aga Khan Fund for Economic Development, the City Bank Limited, IPDC of Bangladesh Limited, and Sadharan Bima Corporation. As the company evolved, initial foreign shareholding of 49% was gradually withdrawn and the last foreign shareholding was bought out by local sponsors in 2009.

Although we initially started with Lease Financing as our core product, IDLC has grown to become the largest multi-product Non-Bank Financial Institution of Bangladesh, with almost equal focus in Corporate, Retail and SME sectors. Moreover , IDLC has a significant presence in the Capital Markets. Our merchant banking arm, IDLC Investments Limited, a wholly-owned subsidiary of IDLC is a premier brand for investment banking in the country. Our stock



brokerage arm, IDLC Securities Limited, another wholly-owned subsidiary of IDLC is also amongst the top five brokers in the country.

2.3 Performance

Delta Brac Housing and Finance Corporation Ltd. (DBH) was rated 'AAA' (Triple A), top to the rating scale for long term and ST-1 for short term for the seventh consecutive year. During 2012, DBH home loan disbursements crossed Tk.4000 crores and as a matter of fact, among all local banks and financial institutions, DBH is the only one to have retained the highest credit rating in such a successive manner.

2.4 Market Share

DBH is an international joint venture organization promoted by five institutions: three local shareholder organizations and two international partners. The company floated its shares to the general public through IPO in the year 2008.

The local promoters are:

Delta Life Insurance Company Limited: The leading life insurance company in the private sector of the country.

BRAC: The largest national NGO of the world, having deep presence in the country and contributing in the socio-economic development of the country.

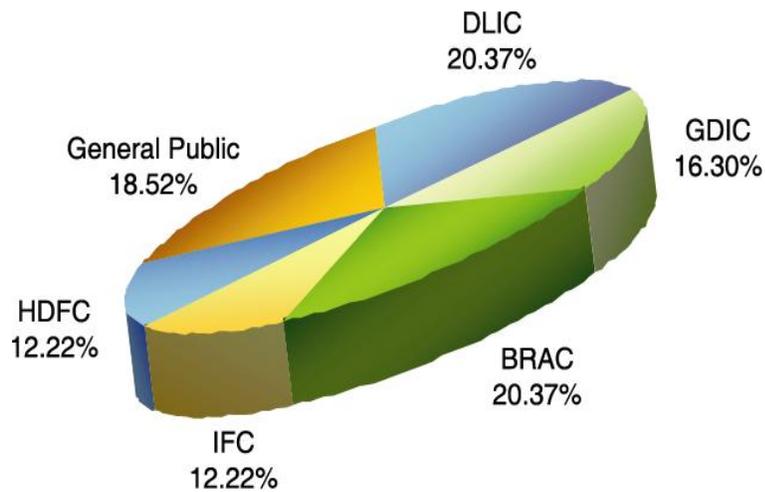
Green Delta Insurance Company Limited: The leading and pioneer general insurance company in the private sector of the country.

The international partners consist of the following:

HDFC: A pioneer in the area of private sector housing finance in India and the most successful housing finance institution in the South Asia bring to DBH technological and business expertise making the proper recommendations in relation to products, policies, systems and procedures.

IFC: The private sector arm of the World Bank Group. Both local and foreign shareholders come together with an objective to channel resources into providing finance for the people's basic need for shelter, enhance housing stock of the country and promote affordable home ownership.

- Delta Life Insurance Co. Ltd. (DLIC)
- BRAC
- Green Delta Insurance Company Ltd. (GDIC)
- International Finance Corporation (IFC)
- Housing Development Finance Company (HDFC)
- General Public Shareholders



Chapter 3: Departmental Overview

3.1 Department of Brand Marketing

The brand marketing department commonly known as brand and communication in DBH, works relentlessly to position DBH as a brand in the minds of the target customers appropriately. These days the norm of the business world is such that every product needs to be branded and sold in attractive packaging. So it is easily comprehensible that a service providing organization like non-banking organization must put heavy emphasis on creating a strong brand image. Businesses today are heavily reliant on strong brand images. If a product or service has a negative brand image in the minds of the customer then even if the product is top class, it would fail to get its place in the market. But if a product or service having strong brand image will experience the exact opposite effect. For an organization like DBH there are many aspects behind their service quality, on time performance, safety issue so on. If non-banking has not got a decent brand image then it would struggle to gain customer's trust, and for loan and deposit it is the same as getting out of the business. That is why a fruitful effort is needed by the company to build a strong brand image and gain a position among the minds of customers.

The parent company of DBH which are BRAC and Delta has a very proud tradition and is one of the most recognizable organizations of the country. Brand marketing in DBH is all about creating the brand.



Figure: Brand and communication Hierarchy

3.1.1 Activities of Brand Marketing

CSR (Corporate Social Responsibility):

When doing the branding of the DBH its own products it is encouraged by the owners to make contribution in places where it might really help the society grow. These activities include making low cost house for poor and helpless people in a village located at Sylhet district. Contributing different religious festivals like Durga puja, Sponsoring educational equipment in applied chemistry department, Dhaka University.

Quality:

In DBH there is never any compromise for quality while branding. Whenever any branding activity is done it is made sure that is of the supreme quality.

Right Timing:

Timing is really important when a branding activity is done. In the special occasion like Pahela Baishakh, World Cancer Day and various other occasions, it is of paramount importance to seize the opportunity to do branding activity by doing something which would remind its target customers that DBH hasn't forgotten those events and are also celebrating them.

Branding Mediums:

Branding activities are carried out in DBH by these following mediums:

- Flyers/ leaflets
- Brochures
- Newspaper Ads
- Billboards
- Sponsorship

Press:

- Advertisement
- Press Release
- Press Conference

3.1.2 Responsibilities for Brand Marketing

- Meeting and interacting with different vendors.
- Record keeping of all the branding activities done by the department since its initiation.
- Typing the different name, designation, location and contact number from the visiting cards that is necessary.
- Distributing calendars, notebooks and posters to different corporate clients and employees.
- Distributing Eid cards to different corporate clients and companies.
- Preparing press release for the new services.
- Preparing price quotation on giving ad at various newspapers.
- Find out design and layout for branding the operation.
- Preparing and selecting bill boards with price quotation to provide ad.

Chapter 4: Main Body of the Report

4.1 Brand elements of DBH

Brand Elements

Keller, Apéria, and Georgson (2008) define brand elements as trademarkable devices that serve to identify and differentiate the brand. In other words, they derive from brand identity where a visual picture, sound and their meaning are conveyed in brand elements. The devices include: names; logos and symbols; characters; slogans and jingles; and packaging and signage. Brand name exposure benefits the brand by increasing the speed of brand awareness and by facilitating brand liking through the mere exposure effect (Baker, 2003). It identifies an entity and must clearly communicate the personality, character and nature of that entity (Landa, 2006).

Brand elements of DBH

Name

Delta-BRAC Housing Finance Corporation Limited. In short form DBH. The name has chosen very carefully to enhance brand recall and recognition on customer memory which reflects the contribution on brand equity.

The name carries some inner meaning like as it offers loans and deposits for housing it has mentioned in name. Furthermore it is a new venture of two existing big corporations in the country so they used their titles for easy recognition.

Logo/ Symbol



Generally logo represents the visual appeal of a brand. The writing on the logo states “DBH”- is written in dark green fonts and a triangle- one part is in red and another grey. The red represents



the regency of DBH. It complements the priority and the exclusive essence of the brand. The grey represents the traditional and conventional values of DBH.

Character

Characters are the more useful tools of a brand to recognize the brand very quickly and easily. It has an excellent protect ability feature. Here this company using their short name in their logo as character as brand element for easy and long time brand recognition on consumer mind as consumer can evoke the visual appeal.

Slogan

সবার-ই হোক একটি নিজের ঠিকানা - is the slogan of DBH. It has chosen to enhance brand recall and recognition and it has the a distinctive benefit like- it helps to evoke much verbal imagery to the audience. beside that it also has the the protect ability feature.

4.2 Deposit product survey

Annual Income Deposit

It offers in a way like- Deposit in “DBH Annual Income Deposit scheme” could be a good choice for you to maintain a regular flow of yearly income while keeping your saving intact & safe.

Features and benefits:

Profit will be paid annually, Minimum Deposit Tk 10,000. Tenure from 6 (six) months to 5 (five) years, Lucrative rate of return at fixed or variable rate, Up to 95% quick loan facility, Auto renewal option, Profit or “Profit with principal” will be transferred automatically to the customer’s Bank account on maturity, Quick service at your doorstep.

Annual Plus Income Deposit

Now with a little more waiting you can earn even more. In a deposit for 13 months only you can earn attractive return on your savings. Our “Annual Plus Income Deposit” brings you that opportunity to earn that extra profit.

Features and benefits:

Deposit tenure is 13 months, Profit will be paid at maturity, Minimum Deposit tk 10, 00 Lucrative rate of return. Up to 95% quick loan facility, Auto renewal option, Profit or Profit with principal will be transferred automatically to the customer’s Bank account on maturity, Quick service at your doorstep.

Monthly Income Deposit

"DBH Monthly Income Deposit" is an ideal product for anyone who wants to create a Safe & Stable source of monthly income at competitive Interest Rate.

Features and benefits:

Profit will be paid monthly, Minimum Deposit Tk 50,000. Lucrative rate of return, Tenure from 6 (six) months to 5 (five) years, Fixed and variable rate option, Up to 80% quick loan facility,



Auto renewal option, Monthly profit will be transferred automatically to the customer's Bank account on last day of each month, Quick service at your doorstep.

Quarterly Income Deposits

Everyone looks for some additional source of income to support various needs that may come up from time to time. DBH presents "Quarterly Income Deposit", which can be your source of definite quarterly income. With this deposit you can earn profit every three months. This product is specially designed for pension holder & housewife but can be a good source of additional income for anyone.

Features and benefits:

Profit will be paid quarterly, Minimum Deposit Tk 50,000. Lucrative rate of return, Tenure from 6 (six) months to 5 (five) years, Fixed and variable rate option, Up to 85% quick loan facility, Auto renewal option, Quarterly profit will be transferred automatically to the customer's Bank account on last day of each quarter, Quick service at your doorstep.

Cumulative Deposits

Deposit in DBH Cumulative Deposit fulfills your wishes to meet substantial future requirements by giving a higher average rate of return at maturity. So, if you want to keep your deposit growing in a safe, secured and convenient way, DBH Cumulative Deposit could be the best place for you.

Features and benefits:

Profit will be compounded at the end of each year, Option to make Double/Triple your saving within a short period, Minimum Deposit Tk 10,000. Lucrative rate of return at maturity, Tenure from 2 (Two) to 12 (Twelve) years, Fixed and variable rate option, Up to 95% quick loan facility, Auto renewal option, Profit or "Profit with principal" will be transferred automatically to the customer's Bank account on maturity, Quick service at your doorstep.

Flexible Fixed Deposits

You will get instant quick loan facility up to 95 % of your Deposit with a lower rate. This is an ideal product for short term savers, jobholder, businessman etc.

Features and benefits:

Minimum Deposit Tk 10,000. Your required amount will be transferred automatically to your Bank account, Tenure from 6 (six) to 12 (Twelve) months, Up to 95% quick loan facility at a lower rate, Auto renewal option, Quick service at your doorstep.

Profit First Deposits

A magic deposit that gives you instant profit. Now you don't have to wait till maturity. You can celebrate your present keeping your future safe and ensured. You can get instant return with even the minimum amount of Tk. 50,000. Profit first deposit gives you instant profit. You don't have to wait for it to mature.

Features and benefits:

Instant Profit on your fixed Deposit, Deposit amount minimum Tk 50,000. Tenure 12 months, Lucrative rate of return, Up to 80% quick loan facility, Quick service at your doorstep.

Easy Way Deposit

Easy Way gives you a hassle free chance to accumulate your small savings into a large pool for an attractive return. The choice of how much you want to save and for how long is entirely yours.

Features and benefits:

Monthly installment minimum Tk 2,500 attractive profit and Maximum compound amount at maturity, Option to pay your installment on any day of the month and profit will be count from the date of installment, Option to multiple installments in a month, No penalty or extra charges for missing installment, Tenure from 3 (Three) to 12 (Twelve) years, Auto renewal option,



Matured amount will be transferred automatically to the customer's Bank account on maturity, Quick service at your doorstep.

Sample Calculation:

Installment Tk.	2,500	Initial Deposit Tk.	
ROI	10.75%		
Period (Year)	Total Deposit	Profit	Maturity value
1	30,000	1,523	31,523
2	60,000	6,607	66,607
3	90,000	16,601	106,601
4	120,000	30,448	150,448
5	150,000	49,247	199,247
6	180,000	73,559	253,559
7	210,000	104,007	314,007
8	240,000	141,282	381,282
9	270,000	186,156	456,156
10	300,000	239,488	539,488
11	330,000	302,233	632,233
12	360,000	375,455	735,455

Children's Deposit

DBH has introduced two types of variable rate children deposits – Monthly savings and fixed savings. It caters to the specific concerns of parents and provides them for an invaluable opportunity of securing their child's future. Parents want the best possible future for their children, but it comes at a cost, DBH Children's Deposit gives you the opportunity to save for your child's future.

Features and benefits:

Monthly installment minimum Tk 2,500, Attractive profit and Maximum compound amount at maturity, Option to pay your installment on any day of the month and profit will be count from the date of installment, Option to multiple installments in a month, penalty or extra charges for missing installment, Tenure from 5 (Five) to 12 (Twelve) years, Auto renewal option, Matured



amount will be transferred automatically to the customer's Bank account on maturity, Quick service at your doorstep, Fixed Savings, Initial Deposit minimum Tk 50,000.

Sample Calculation:

Projected maturity value (may vary due to yearly revision of rate)

Period (Year)	Total Deposit	Profit	Projected maturity value
1	60,000	56,979	116,979
2	120,000	69,325	189,325
3	180,000	87,870	267,870
4	240,000	113,146	353,146
5	300,000	77,388	377,388
6	360,000	114,688	474,688
7	420,000	160,851	580,851
8	480,000	216,685	696,685
9	540,000	283,072	823,072
10	600,000	360,971	960,971
11	660,000	451,433	1,111,433
12	720,000	555,601	1,275,601

Easy home Deposits

Everyone has a dream of his own home. DBH commitment is to make your dream come into reality. You can save a little every month and at maturity you can get a housing loan of three times or more of your savings with a discounted ROI.

Features and benefits:

Home loan facility three times or more of the Deposit maturity amount, Option to get home loan at discount rate of return, Initial Deposit minimum Tk 50,000 & option to open many account at single name, Monthly installment minimum Tk 2,500, Tenure from 5 (Five) to 12 (Twelve) years, Option to pay your installment on any day of the month and profit will be count from the date of installment, Option to multiple installments in a month, No penalty or extra charges for missing installment, Auto renewal option, Matured amount will be transferred automatically to the customer's Bank account on maturity, Quick service at your doorstep.

Sample Calculation:

Easy Home Deposit

Projected maturity value (may vary due to yearly revision of rate)

Installment Tk.	5,000	Initial Deposit Tk.	50,000
ROI	8.25%	(to be re-fixed yearly)	
Period (Year)	Total Deposit	Profit	Projected maturity value
1	110,000	6,979	116,979
2	170,000	19,325	189,325
3	230,000	37,870	267,870
4	290,000	63,146	353,146
5	350,000	95,730	445,730
6	410,000	136,247	546,247
7	470,000	185,377	655,377
8	530,000	243,860	773,860
9	590,000	312,495	902,495
10	650,000	392,153	1,042,153
11	710,000	483,779	1,193,779
12	770,000	588,398	1,358,398

Chapter 5: Concluding Part

5.1 Findings

While I was working at DBH, I found all of my colleagues (Senior, Junior) are very friendly. As it was my first work experience in a corporate house, so I got nervous at the early days but my colleagues were always friendly helpful to me. They taught me how to cope with new and unknown environment. Later on I found an awesome working environment over there. DBH is truly a well organized and wonderful place to work. The corporate culture is as maintain time and schedule is strictly followed there. I found three different departments in my floor and I was amazed to see there is a nice coordination among all the departments. Everyone is very friendly and helpful to each other. Though they are very friendly but they are very professional also. Everyone is self motivated, hardworking, and talented. I feel proud to be there as an intern. My supervisor Mr. Imtiaz Elahi Sohel is the Manager of Brand and Communication department. I learnt so many things from him and other colleagues like- how should I dressed, how should I address any colleague, how should I meet with senior level bosses, how to get an appointment to meet with top level bosses, what is the proper way to report about finished task, how to fix a meeting with other departmental bosses, how to deal with third parties, what is the proper way submit business proposals, and so on. Even though I found almost everything is good with DBH, but I found a few problems during my working period over there, I discussed those problems and solution in the recommendation part.

5.2 Conclusion

The report investigated the links between all the brand marketing like segmentation, integrated marketing communications, planning and forecasting, advertising, distributions, brand image and brand loyalty of DBH. Beside that it has a slight focus on deposit products offered by DBH.

DBH is one of the first choices for home loan and home deposit of many people in Bangladesh. With the vision of becoming, the leading financial institution in the country with satisfied customers and employees, and to generate value for our shareholders while contributing to the well being of the society. To be the best option by providing the highest quality service, best loan package, newest deposit package and professional manpower and service. DBH is always

striving towards achieving the goal of becoming the most preferred option for deposit and loan to target customer.

5.3 Recommendation

- As DBH needs to visit its marketing board (billboard) regularly to ensure the best visibility, DBH should provide own transport for visiting purpose. Because as it is regular process so using public transport like- CNG Auto Rickshaw is not cost effective.
- As DBH gets facilities from different developer's housing projects to promote its brand, DBH should keep up to date contact numbers of those developers in a clean and proper way, and maintain a regular contact with them.
- DBH should track the proper address from developers to execute branding plans.
- DBH should justify the current market situation before going into any contact with third party, as with the change of time many circumstances get changed along with costing.

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