

Internship Report on BRAC Bank

**Internship Report on
Communications Division of
BRAC Bank Limited**

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LETTER OF TRANSMITTAL

14th September, 2014

Mr. Mahmudul Haq

Assistant Professor,

BRAC Business School,

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Subject: Submission of internship report

Dear Sir,

I would like to take this opportunity to thank you for the guidance and support you have provided me during the course of this report. Without your help, this report would have been impossible to complete. With deep gratitude, I also acknowledge the help provided by Hasnain Ahmed, Manager –Marketing, Communication Division, BRAC Bank for providing me utmost supervision during my internship in the organization.

To prepare the report I collected what I believe to be most relevant information to make my report as analytical and reliable as possible. I have concentrated my best effort to achieve the objectives of the report and hope that my endeavor will serve the purpose. The practical knowledge and experience gathered during my report preparation will immeasurably help in my future professional life.

I would really be grateful if you enlighten me with your thoughts and views regarding the report. Also, if you wish to enquire about an aspect of my report, I would gladly answer your queries. Thank you again for your support and patience.

Yours Sincerely,

MinhajUddin Ahmed

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BRAC Business School

Acknowledgement

The successful accomplishment of this Internship Report is the outcome of the contribution and involvement of a number of people, especially those who took the time to share their thoughtful guidance and suggestions to improve the report. It's difficult for me to thank all of those people who have contributed something to this report. There are some special people who cannot go without mention.

First of all, I would like to thank our honorable academic supervisor Mr. Mahmudulhaq , Assistant professor, BRAC Business School, BRAC University. I am thankful to him for his continuous support and supervision, suggestions and providing me with valuable information that was very much needed for the completion of this presentation.

Then, I express my sincere gratitude to Hasnain Ahmed, Manager –Marketing, Communication Division, BRAC Bank, for supervising me the entire internship time. I would like to also express my gratitude to, ArefinJagirdar, Senior Managers of BRAC Bank's Marketing, Md. AlimulKabir-Creative Designer, Md. Abdur Rahim, Manager-Media and External Affairs, for teaching me and supporting me for my internship experience.

Finally my sincere gratitude goes to my family, friends, classmates and colleagues who helped me whenever I needed.

Executive Summary

This report represents the working experience on private sector commercial bank operated in Bangladesh named “BRAC Bank Limited” (BBL) as internship report for BBA program.

BRAC Bank intends to set standards as the Market leader in Bangladesh. It will demonstrate that a locally owned institution can provide efficient, friendly and Modern full- service banking on a profitable basis. The main objective of the study is to identify **“How a 360 Degree communication Mix for card’s campaign can change people mindset about using cards ”**. Different type of promotional techniques that bank use for the promotion of their product is also discussed, basis on qualitative and quantitative strategy. Based on their promotional activities some recommendations will also suggest that will helpful to increase the product selling and quality of customer service.

A survey research is also conducted for measuring the customer satisfaction about BRAC Bank Card’s offer. After discussing the whole topic a general recommendation has also done on the basis of some problem that identified in the report. After conducting the survey research it can be said customer are more or less satisfied with the bank card’s benefits but many customer complaint about the longevity of the benefit of card’s offer.

BRAC Bank is a well-established Bank in Bangladesh. It is providing maximum services to the customer then other Bank. Entering as a new bank in private banking scenario of Bangladesh, BRAC Bank is constantly try to cross the obstacles regarding typical business oriented ideas and come up with innovative curtailed to its Consumers need to harvest maximum benefit for them. BRAC Bank Limited is a third generation bank inaugurated on 4 July 2001 with a mission of providing best banking service in the country to enhance economic activity. Being the fastest growing bank of the country currently BRAC Bank is operating all over the country having 157 Branches and Krishi Branches, 22 SME Sales and Service Centers, 300+ ATMs, 405 SME Unit offices. This fastest growing bank works on 3P- People, Planet and Profit; ensures sustainable growth and largely focuses on SME financing sector.

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Chapter One

Introduction

1.1 INTRODUCTION

1.2 Background:

BRAC Bank Limited is one of the largest local commercial banks operating in Bangladesh. They have a huge customer base that is ever growing.

BRAC Bank Limited is mainly providing three types of service.

- 1) Business or Corporate Financial Services
- 2) Retail or Consumer Financial Services
- 3) Small & Medium Enterprise (SME).

Consumer financial services include credit card services, debit card services, loan facilities, and so on. The unsecured loan division of BBL's consumer Banking Division mainly offers two types of loans—Salary Loans and Quick Loans. Salary loans are loans for any purpose to customers, without any security. Quick Loans are unsecured loans that are partially secured.

This research was aimed at identifying the level of customer satisfaction among the unsecured loan holders of BBL.

1.3 Origin of the report:

The BBA internship program is a mandatory requirement for the students who are graduating from the BBA from Business School Department of BRAC University. The primary goal of the internship was to provide an 'on the job' exposure to the student and an opportunity for translation of theoretical conceptions in real life situation. In the internship program, I was attached to a local organization named 'BRAC Bank Limited' for 3 months. I have decided to make a report on **“A 360 Degree communication Mix for Card's campaign can change Customer mindset about using cards”** For my internship, report under the supervision of Mr. MahmudulHaq , Assistant Professor, BRAC University. This report has been prepared on my practical experiences in BRAC Bank Limited.

1.4 ORGANIZATIONAL BACKGROUND AND STRUCTURE

BRAC Bank Limited, a scheduled commercial Bank, commenced its business operation in Dhaka, Bangladesh on 4 July 2001. The Bank is mainly owned by the largest NGO in Bangladesh – BRAC. The Bank has positioned itself as a new generation Bank with a focus to meet diverse financial needs of a growing and developing economy. The Bank has embarked with an avowed policy to promote broad based participation in the Bangladesh economy through the provision of high quality banking service based on latest information technology. The Bank will ensure this by increasing access to economic opportunities for all individuals and businesses in Bangladesh with a special focus on currently underserved enterprises and households across the rural-urban spectrum. We believe that increasing the ability of underserved individuals and enterprises to build their asset base and access market opportunities will increase the economic well-being for all Bangladeshis.

1.5 Historical Background of BRAC BANK LTD:

BRAC Bank Limited, with institutional shareholdings by BRAC, International Finance Corporation (IFC) and Shore cap International, has been the fastest growing Bank in 2004 and 2007. The Bank operates under a "double bottom line" agenda where profit and social responsibility go hand in hand as it strives towards a poverty-free, enlightened Bangladesh. A fully operational Commercial Bank, BRAC Bank focuses on pursuing unexplored market niches in the Small and Medium Enterprise Business, which hitherto has remained largely untapped within the country. In the last six years of operation, the Bank has disbursed over BDT 7500 corer in loans to nearly 2,00,0,000 small and medium entrepreneurs. The management of the Bank believes that this sector of the economy can contribute the most to the rapid generation of employment in Bangladesh. Since inception in July 2001, the Bank's footprint has grown to 154 branches, 59 SME Service Centers and 429 SME unit offices and over 300 ATM sites across the country, and the customer base has expanded to 878,837. In the years ahead BRAC Bank expects to introduce many more services and products as well as add a wider network of SME unit offices, Retail Branches and ATMs across the country.

BRAC Bank intends to set standards as the Market leader in Bangladesh. It will demonstrate that a locally owned institution can provide efficient, friendly and Modern full- service banking on a profitable basis. It will produce earnings and pay out dividends that can support the activities of BRAC, the Bank's major shareholder. Development and poverty alleviation on a countrywide basis needs mass production, mass consumption and mass financing. BRAC Bank goal is to provide mass financing to enable mass production and mass consumption, and thereby contribute to the development of Bangladesh. The Bank's goals are thus aligned with those of BRAC.

1.6 Goals:

BRAC Bank will be the absolute market leader in the number of loans given to small and medium sized enterprises throughout Bangladesh. It will be a world - class organization in terms of service quality and establishing relationships that help its customers to develop and grow successfully. It will be the Bank of choice both for its employees and its customers, the model bank in this part of the world.

1.7 Corporate Vision:

Building profitable and socially responsible financial institution focused on Market and Business with Growth potential, thereby assisting BRAC and stakeholders to build a just, enlightened, healthy democratic and poverty free Bangladesh.

1.8 Corporate Mission:

- Sustained growth in Small & Medium Enterprise sector.
- Continuous low-cost deposit Growth with controlled growth in retail assets.
- Corporate Assets to be funded through self-liability mobilization. Growth in Assets through syndications and investment in faster growing sectors.
- Continuous endeavor to increase non-funded income.
- Keep our debt charges at 2% to maintain a steady profitable growth.
- Achieve efficient synergies between the bank's branches, SME unit offices and BRAC field offices for delivery of remittance and Banks other products and services.

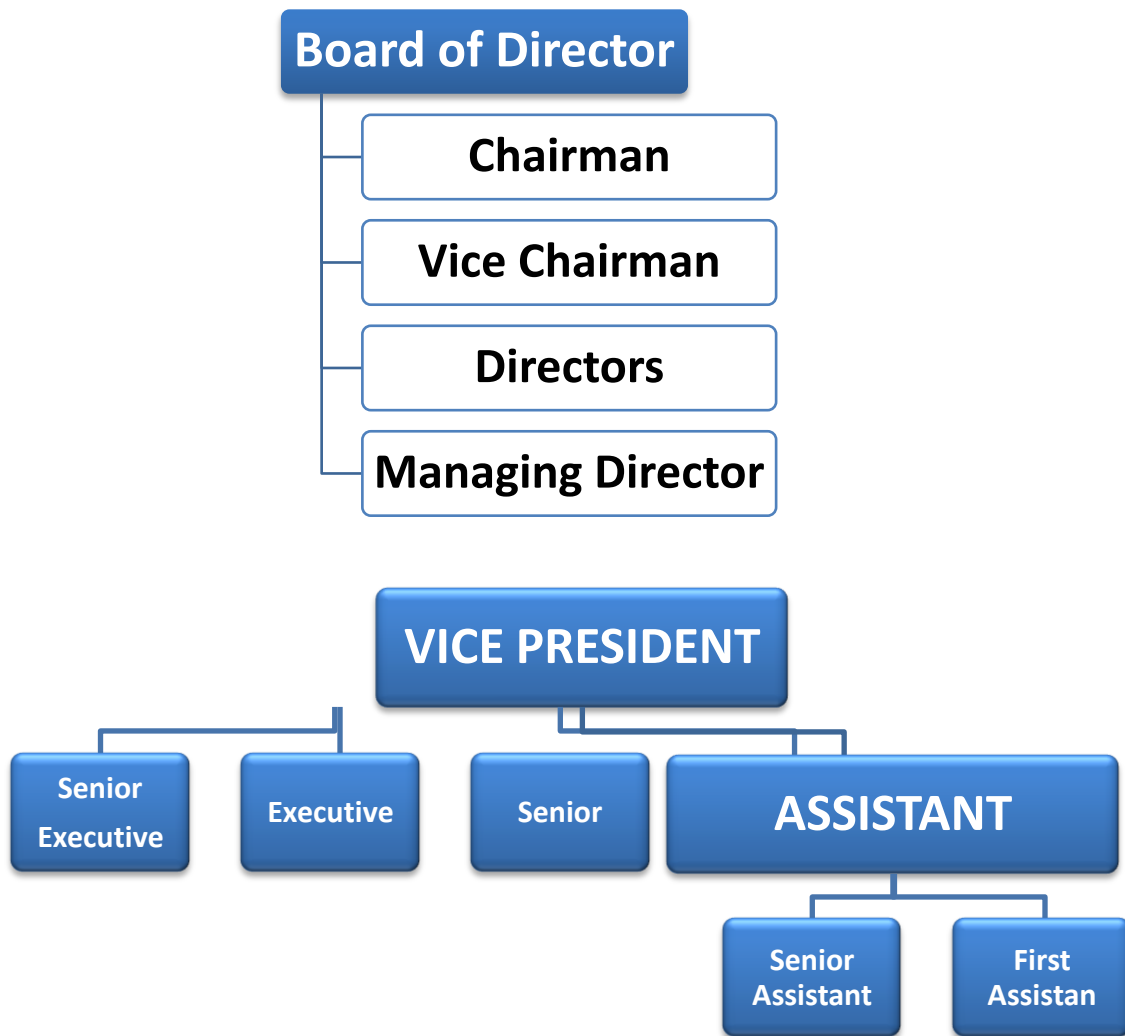
- Manage various lines of business in a full controlled environment with no compromise on service quality.
- Keep a diverse, far flung team fully controlled environment with no compromise on service quality.
- Keep a diverse, far flung team fully motivated and driven towards materializing the bank's vision into reality.

1.9 Core Values:

- Value the fact that one is a member of the BRAC family.
- Creating an honest, open and enabling environment.
- Have a strong customer focus and build relationships based on integrity, superior service and mutual benefit.
- Strive for profit & sound growth.
- Work as team to serve the best interest of our owners.
- Relentless in pursuit of business innovation and improvement.
- Value and respect people and make decisions based on merit.
- Base recognition and reward on performance.
- Responsible, trustworthy and law-abiding in all that we do.

1.10 Organizational Structure:

Boards of directors are the sole authority to take decision about the affairs of the business. Now there are 5 directors in the management of the bank. The board of directors holds meetings on a regular basis.



1.11 Shareholding Structure

Name of Shareholder	% of Shareholding
BRAC	43.77%
International Finance Corporation	5.36%
Shore Cap International Limited	0.86%
General Shareholders	50.00%
Institutions and Others	0.01%
Total	100.00%

1.12 Corporate Information

- Established: 2001
- Registered Office: 1, Gulshan Avenue, Gulshan-1, Dhaka-1212
- Company registration Number: C-37782(2082) of 1999
- Inauguration of Banking Operations: 4th July 2001
- Signing with IFC as investor: 8th May 2004
- First ATM installed: 3rd April 2005
- Preferential share issued: 31st January 2006
- Signing with Infosys and 3i InfoTech for changing Bank's IT platform: 1st August 2006
- Listing with CSE: 24th January 2007 and Listing with DSE: 28th January 2007
- Commencement of share trading in DSE and CSE: 31st January 2007
- Website - <http://bracbank.com>

1.13 Achievements of BRAC Bank Limited

- BBL awarded prestigious FT Sustainable Bank of the Year 2010.
- BRAC Bank Limited has received the prestigious award for being the highest VAT paying organization in national level in service industry for the financial year 2007-2008.
- BRAC Bank received the prestigious Business Award styled DHL-Daily Star Bangladesh Business Awards 2008 as 'Best Financial Institution of the Year'.
- Leader in SME financing through 429 SME unit offices. In the last six years of operation, the Bank has disbursed over BDT 7500 corer in loans to nearly 2,00,0,000 small and medium entrepreneurs.
- BRAC Bank Limited has been awarded ICAB National Award for one of the Best Published Accounts & Reports 2007 recently.

1.14 DEPARTMENTS OF BRAC BANK

If the jobs are not organized considering their inter relationship and are not allocated in a particular department it would be very difficult to control the system effectively. If the departmentalization is not fitted for the particular works, there would be haphazard situation and the performance of a particular department would not be measured. BRAC Bank Limited does these works very well. Departments are as follows—

Human Resource Department	Treasury back
Financial Administration department	General Infrastructure Services
Asset Operations Department	IT
Credit Division	Customer Service Delivery
SME divisions	Cards Division
Internal Control and Compliance Department	Phone Banking
Impaired Asset Management	Cash Management
Probashi Banking Operations	Payment Service
Treasury Front	Loan Administration Department

Wings of BRAC Bank Ltd:

BRAC Bank Limited consists of four major business divisions namely:

- A. Corporate Banking Division
- B. Retail Banking Division
- C. Small and Medium Enterprise (SME)
- D. Foreign Trade & Treasury

Corporate Banking Division

Being a major business unit of the bank, corporate banking division has been playing a significant role to achieve the overall objective of the bank. Since the starting, the division is continuously striving to provide more customer focused products for its valued clients. In this process, the division has segmented itself into various units which provide the associated customer segment. The year 2010 will be marked as a milestone for the corporate banking division as it has finance several large projects in this year. Corporate banking helps its

customers to fulfill their objectives by carefully listening and analyzing their ideas, providing necessary expertise and composite products. The business unit operates through the following four major wings:

- Structured Finance
- Local Corporate Unit
- Medium Enterprise Unit
- Cash Management and Corporate Liabilities

Last year corporate banking enjoyed outstanding growth of 67% in advances while cash management registered 11% growth in deposits due to primary focus on mobilizing CASA (current and savings account) and operating accounts as opposed to term deposits.

Corporate Banking Services:

- Corporate Loan Products
- Overdraft
- Term Loan
- Lease Finance
- Loan against Trust Receipt (LATR)
- Work Order Finance
- Medium Enterprise
- Trade Finance
- Letter of Credit (LC)/ Letter of Guarantee (LG)

Retail Banking Division

Retail Division offers a wide array of lucrative and competitive banking products to the individual customers of the bank. Currently there are six lending products and a number of other attractive new products will be launched shortly. It also offers different types of term deposit scheme and attractive STD & Savings deposit schemes giving interest on daily balance.

Small & Medium Enterprise (SME)

The SME program of BRAC is a venture of BRAC Bank. BRAC bank was set up with the growing need for capital mobilization and the need for formal contracts for a wide spectrum

of clients of the country. When it came to SME financing, instead of approaching the problem by scaling down its regular operations, a separate program designed specially for SME financing was launched by BRAC Bank in 2002. BRAC Bank's effort is noted in this regard for its complete focus on the credit needs of the small and medium enterprises. Since the initiation of SME operations by BRAC Bank, it has become the Bank's largest and most profitable venture. As of December 2004, the SME division accounted for two third of the Bank's profits. BRAC has served 320000 entrepreneurs with SME loans valued at BDT 144330 million through its 424 SME unit offices. BDT 37400 million assets disbursement was supplemented by BDT 8970 million deposits.

The unique feature of BRAC Bank is that it is the only bank that approaches prospective clients, while other banks wait for them to apply for loans when required. SME units of BRAC Bank are located in all districts of the country. Each unit has two to five Customer Relations Officers (CROs). The role of CROs is instrumental in not only selecting and approaching clients, but also in maintaining regular interaction with each client, monitoring the use of the loan and ensuring regular repayment.

Foreign Trade & Treasury

Treasury Division is one of the major divisions of BRAC Bank. Treasury Division deals with money market. All treasury related products are processed in conformity with the Bank's Operational, Trading, Money market, Overnight, Term placing, Deal settlement, Commercial position keeping, Treasury, Credit, Finance & other applicable policies.

Treasury Operations calculates investment figure, prepares the auction application, forwards the application to Bangladesh Bank for Bid and Treasury Operations maintains and reconciles all accounts with foreign and local banks.

SWOT Analysis

The comparison of Strengths, Weaknesses, Opportunities and Threats is normally referred to as a SWOT analysis. Its central purpose is to identify the strategies that will create a firm-specific business model that will best align, fit, or match a company's resources and capabilities to the demands of the environment in which it operates.

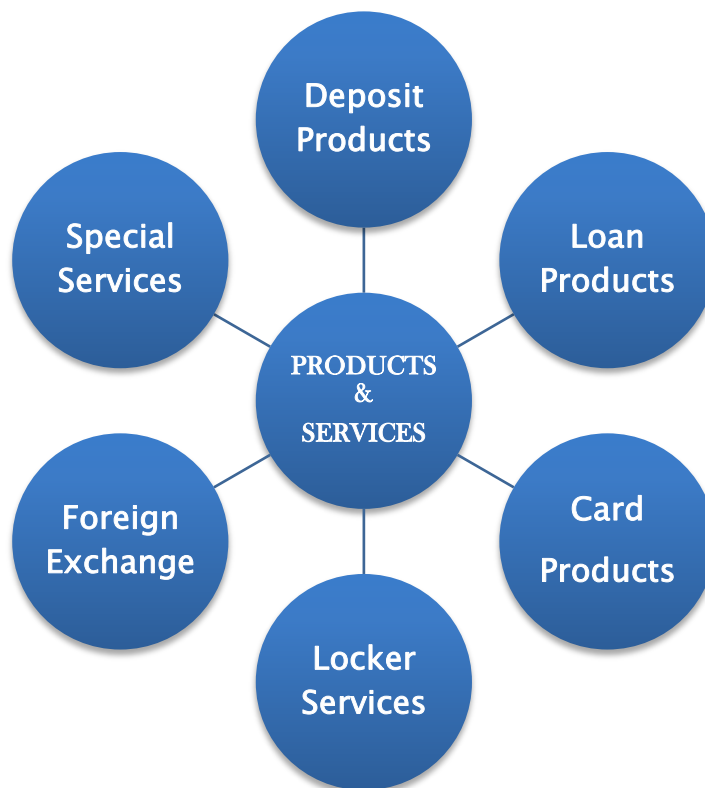
<p><i>Strengths</i></p> <ul style="list-style-type: none"> ☞ <i>Well Capitalized</i> ☞ <i>Brand Name</i> ☞ <i>Faster Processing</i> ☞ <i>Young Energetic Employees</i> ☞ <i>Superior Customer Services</i> ☞ <i>Excellent Networking System</i> 	<p><i>Weaknesses</i></p> <ul style="list-style-type: none"> ☞ <i>Limited Banking Service</i> ☞ <i>Lack of entry-level experience</i> ☞ <i>Lack Of Research</i> ☞ <i>Migration tendencies of employees</i>
<p><i>Opportunities</i></p> <ul style="list-style-type: none"> ☞ <i>Acquire Asset</i> ☞ <i>Expansion</i> ☞ <i>Launching New Services</i> ☞ <i>Foreign Outlets</i> ☞ <i>Better Deal In B2B Sector</i> ☞ <i>Applied Research Centers</i> 	<p><i>Threats</i></p> <ul style="list-style-type: none"> ☞ <i>Increasing Competition</i> ☞ <i>Unable to Expand Market in Rural Areas</i> ☞ <i>New Legal System</i>

Target Customer Group:

- Leading Domestic Organizations
- Corporate and Trading Houses
- Local medium and large Corporate
- Multinational Companies (MNCs')
- NGOs
- Educational Institutions
- Individual
- Leasing companies/Non-banking financial institutions.

1.15 PRODUCTS & SERVICES OF BRAC BANK LTD

BRAC Bank limited is offering different types of service Products and services to their retail customers. Retail banking deals with the providing the bank services to individuals on a one-to-one basis. The services under retail banking are as follows



Deposit Products

BBL has the deposit services for its customers. BBL's deposit services are shown in the figure below.

Savings Account

Savings account is a type of transactional account through which a customer can transact on a daily basis. Special features of this account include: Limitation on transaction & Size of transaction, large withdrawal require prior notice, Cheque bearing account, Interest paid on saving rate.

Savings Accounts		
Product Name	Description	Key Features
Triple Benefit Savings Account	Triple Benefits Savings Account is a local currency interest-bearing account with cheque facility and offers a high interest rate of up to 8.5% p.a.	<ul style="list-style-type: none"> ➤ Interest rate of up to 8.5% p.a. ➤ No Debit Card fee
Savings Classic Account	Savings Classic Account is a local currency interest-bearing account with cheque facility. Monthly minimum balance of BDT 50,000 & above will be eligible for interest.	<ul style="list-style-type: none"> ➤ Interest rate of up to 8.5% p.a., credited to the account every month. ➤ Free first cheque book
Aporajita Account	Aporajita Account is a savings account for female customers. The minimum account opening balance requirement is BDT 5,000.	<ul style="list-style-type: none"> ➤ Interest rate of up to 8.5% p.a., credited to the account every month.
Future Star Account	Future Star Account is a savings account for minor that offers an opportunity to save for your child's future. Fund cannot be withdrawn until the child reaches 18 years of age.	<ul style="list-style-type: none"> ➤ Interest rate of up to 8% p.a., credited to the account yearly. ➤ Free privilege card.

Current Accounts

BRAC Bank's Current Account is a normal checking account, giving the option to deposit and withdraw money for your day-to-day needs.

Current Accounts		
Product Name	Description	Key Features
Current Classic Account	Current Classic Account is a non interest-bearing account with cheque book & VISA Debit card facility.	<ul style="list-style-type: none"> ➤ Non interest-bearing account. ➤ Free first cheque book of 12 pages.
Current Plus Account	Current Plus Account offers you the freedom of unlimited transactions. There is no intercity transaction fee for this account.	<ul style="list-style-type: none"> ➤ No intercity transaction fee. ➤ First cheque book of 25

	There is no Annual Debit Card Fee.	pages for free.
EZee Account	BRAC Bank offers EZee Account a non-cheque interest bearing account for small savers who are in frequent need of transaction. Ezee Account is offers interest rate of 2% p.a.	<ul style="list-style-type: none"> ➤ No Annual Account Maintenance Fee. ➤ Non cheque book account
Salary Account	Salary Account is a non-cheque book individual account for employees of different Corporate Houses.	➤ 4% interest on any deposit amount (on daily balance).
Campus Account	Campus Account is an interest-bearing current account exclusively offered for university students with an interest rate of 4%.	➤ Account opening balance of BDT 2,000 only.

Term Deposits

A type of non-transactional Account and the amount payable after maturity only special features of this account include. Amount can be fixed by both business & individual with permission from bank.

Term Deposits		
Product Name	Description	Key Features
Deposit Premium Scheme (DPS)	DPS is a truly special savings plan that allow saving on a monthly basis and getting a handsome amount at maturity. The installment can be as low as BDT 500 or any multiples of it.	<ul style="list-style-type: none"> ➤ Flexible installment sizes and DPS term ➤ On-Line Banking Facility.
Fixed Deposit General	Fixed Deposit General is a non-transactional account that gives interest and principal at maturity. Interest is paid on maturity, calculated on 360 days, as per the Interest Rate.	➤ Minimum amount required to open this account is BDT 50,000.
Flexi DPS	Flexi Deposit Premium Scheme is a non-transactional account that a customer uses for interest earning and savings purposes through monthly installment basis.	➤ Least amount required to open an FDPS account is BDT 500 and its multiples.

Interest First Fixed Deposit	Interest First Fixed Deposit is used by the customer for interest earning in advance and savings purposes. Interest is instantly transferred to the link account, as per the Interest Rate.	<ul style="list-style-type: none"> ➤ Interest is given at the time of opening the FD. ➤ Minimum amount required: BDT 100,000.
Freedom Fixed Deposit	It is a non-transactional account that gives interest quarterly to the link account automatically. This account is available on a roll over basis until the customer confirms its closure.	<ul style="list-style-type: none"> ➤ Account opening balance of BDT 25,000 only.
Abiram Fixed Deposit	Abiram Fixed Deposit is a non-transactional account that deposits interest monthly to your existing current or savings account. Interest is paid on Monthly basis after adjusting 10% tax.	<ul style="list-style-type: none"> ➤ Minimum amount required to open this account is BDT 100,000.

Loan Products

BBL has the deposit services for its customers. BBL's deposit services are shown in the figure below.

Salary Loan

Salary Loan is a fully unsecured loan facility offered to the salaried employees of different corporate bodies, MNCs, Small/Medium Sized local companies etc based on their monthly net income

Quick Loan

Quick loan is a personal loan facility offered by the retail banking division to businessmen who have sound business records for minimum 2 years. It is a clean lending product in the sense that there is no cash security (like Govt. Savings Certificates or Fixed Deposits etc) taken against the loan.

SL and QL have different features and requirements which will be discussed in detail in the consequent chapters.

Auto Loan

Whether you want to purchase a brand new car or a reconditioned one, BRAC Bank Auto Loan is built for maximum speed and efficiency.

Key Features:

- Up to 50% of quoted value of the car.
- Loan amount up to BDT 2000,000.
- Interest Rate is 17% per annum.
- Tenor: 12 to 60 months.

AponGhar

AponGhar (Own Home) is the Home Loan product from BRAC Bank with a complete solution stretching with five values added FREE services. In addition to these there are smart privilege consultancies for: Interior, Furniture & Soft Furnishing, Home Appliance, Window Treatment etc.

Key Features:

- Interest Rate is 16% for purchase & 17% for home credit per annum.
- Minimum age 25 years & maximum age 65 years at the time of maturity.
- Maximum loan tenor is 25 years.

Secured Loan/Overdraft

BRAC Bank Ltd provides loan against fixed deposits so that you can meet any cash emergencies without the need to give up on your high yield savings.

Key Features:

- Paid in Equal monthly installments.
- Loan Tenor: 12 to 60 months.
- Loan Amount up to 90% of Face Value of your fixed deposits.

Card Products

Credit Card

i) Platinum Credit Card

Platinum Card is the highest visa branded credit card. BBL issue both VISA and Master card of this category. Platinum Credit Card provides cardholders with an unsecured revolving facility. This card is valid not only in Bangladesh but also in abroad as well. This type of credit has a limit ranging from BDT 300,000 to BDT 500,000.

Key Features:

- Priority Pass, Discount at Hotel club, VISA Speedpass, VISA Golf club.
- VISA Concierge service, free access to “Balaka” the Sheraton lounge at Shahjalal International Airport.
- Discount at IKEBANA, Gulshan Group of Hotels, D’DAMAS, OTOBI, Nazimgarh Resorts, LEO DIAMOND, Restaurants all over India.

ii) Universal Credit Card

This is a Visa/MasterCard dual currency credit card with worldwide acceptability. A secured dual card's limit will be maximum USD 30,000 against lien on RFCD or ERQ account. As per customer request, dual card will be offered to customers against his/her Travel Quota, Residence Foreign Currency Deposit (RFCD) account and Export Retention Quota (ERQ) account. There are two types of Visa/MasterCard cards:

- Universal Visa/MasterCard Classic
- Universal Visa/MasterCard Gold

iii) Payment of Credit Card bills

Now customer can pay their credit card bills right on time. There are some easy options to clear BRAC Bank Credit Card dues: Over the Counter, Drop Boxes, Auto Debit Instructions, Internet Banking, and Through ATMs.

Debit Card

A debit card is a plastic card that provides the cardholder electronic access to his or her bank account at a financial institution.

Enhanced Functionalities

- Enhanced daily cash withdrawal limit of BDT 1,00,000 from ATM Booth
- Cash withdrawal facility from More than 300 BRAC Bank ATM booths
- ATM booths of more than 30 banks under OMNIBUS network and all ATM booths of Rupali Bank Ltd
- BDT 3,00,000 cash withdrawal facility from Branch POS counters
- BDT 1,00,000 purchase facility from Merchant POS (Point of sale)
- Free Account Enquiry
- Free Mini Statement Printing

Prepaid Card

Hajj Prepaid Card

BRAC Bank brings another perfect solution for your financial needs while you visit the Holy Lands of Saudi Arabia to perform your Hajj. One can withdraw cash from any Visa accepted ATMs or do the shopping across Kingdom of Saudi Arabia (KSA) using this card.

Travel Prepaid Card

BRAC Bank brings another perfect solution for your financial needs while you visit anywhere in the world. Any individuals having no relationship with BRAC Bank can also enjoy the benefits of this card. One can withdraw cash from VISA accepted ATMs or do the shopping across the world using this plastic.

Locker Services

Locker service of BBL allows the customer to keep their valuables in a safe and secure place and access the same at convenient times. These strong and heat resistant steel lockers stiff in

vault, round the clock security guards provide maximum protection to the valuables of customers. Three sizes locker are available in BBL. Annual charges of these sizes are given below:

Sizes	Charges
Small	BDT 3500 + 15% VAT
Medium	BDT 5200 + 15% VAT
Large	BDT 7200 + 15% VAT

Foreign Exchange & Related Services

The foreign exchange and money market operation of the BRAC Bank Limited in the world is extensive. A superior service is provided to customers in Bangladesh through the Bank's network of dealing centers placed in the principal areas. The Bank's foreign exchange specializes in offering solutions to those who wish to manage interest rate and currency exposures that result from trade, currency endorsement, investment and financing activities of other dynamic economies of the region.

Travel Related Services (TRS)

Travel Related Services deals with the sale of AMEX Travelers Cheques (TC) and Cash FCY against Individual's Travel Quota and Medical File. This entitlement is for a Calendar Year i.e. from 1st January to 31st December.

Features of Travelers Cheque (TC)

- Cheaper than cash Foreign Currency.
- More secure than cash.
- If lost or stolen, can be refunded.

Education Related Services (ERS)

BRAC Bank ERS offers '**Student File**' services which eases educational related financial transactions abroad. Student File opening is a mandatory requirement set by Bangladesh Bank for Foreign Exchange transfer to other countries. Through opening Student File, educational related expenses can be remitted abroad.

Services offered:

- ✚ Foreign Demand Draft (FDD)/ Foreign Telegraphic Transfer (FTT) issuance for tuition fees.
- ✚ Travelers Cheque (TC) endorsement to pay off living expense.

Special Services

Non Stop Banking

In the process of services, BBL has initiated "Non-Stop" banking services for the customers. The service has the two following schedules of two different types of banking service that are convenient for the distinctive customers

- Nonstop banking from 10 a.m. to 8 p.m& 5 p.m. for the fixed branches
- Online banking facility in all of the sections

The branches where the service is available: Gulshan,Banani, Uttara, Mirpur, Dhanmondi, Satmasjid Road, Rampura, Moghbazar, Nowabpur etc.

Customer Centric Business Model

BRAC Bank Limited formally launched a New Retail Banking Business Model to facilitate more customized and convenient services in order to appropriately meet the requirements of the customers. BRAC Bank introduced four segments in their retail banking – **Premium, Supreme, Excel and easy** – aimed to sufficiently fulfill the financial needs of different customer groups.

Mobile Banking

BBL's Mobile Bank units are designed to bring banking service to customers doorsteps. It enables the customers to complete their daily banking without visiting the bank.

Key Features:

- ❖ Instant Account Balance & Mini Statement.
- ❖ Fixed Deposit Maturity Alarm.
- ❖ High Value Transaction Alert.
- ❖ Payment (loan) failure alert.
- ❖ Check clearing failure alert.

Internet Banking

The Customer can be able to view the list of accounts with the current balance. They can transfer funds, make a request for account statement for a required period. Recently BBL introduces their new service “e-statement”. As part of the sustainable banking initiative BBL on the occasion of ‘World Environment Day’ has launched a green initiative quoted as ‘Go Green with e-statement’ for its valued customers in which customers will get their statement at their email address by the 20th of every month. All of these services are free-of-charge for every customer.

Any Branch Banking

BBL offers its customers with the facility of operating their bank accounts from any of its sales and service centers across the county. This enables customers to meet their countrywide banking needs out of one single account.

Chapter Two

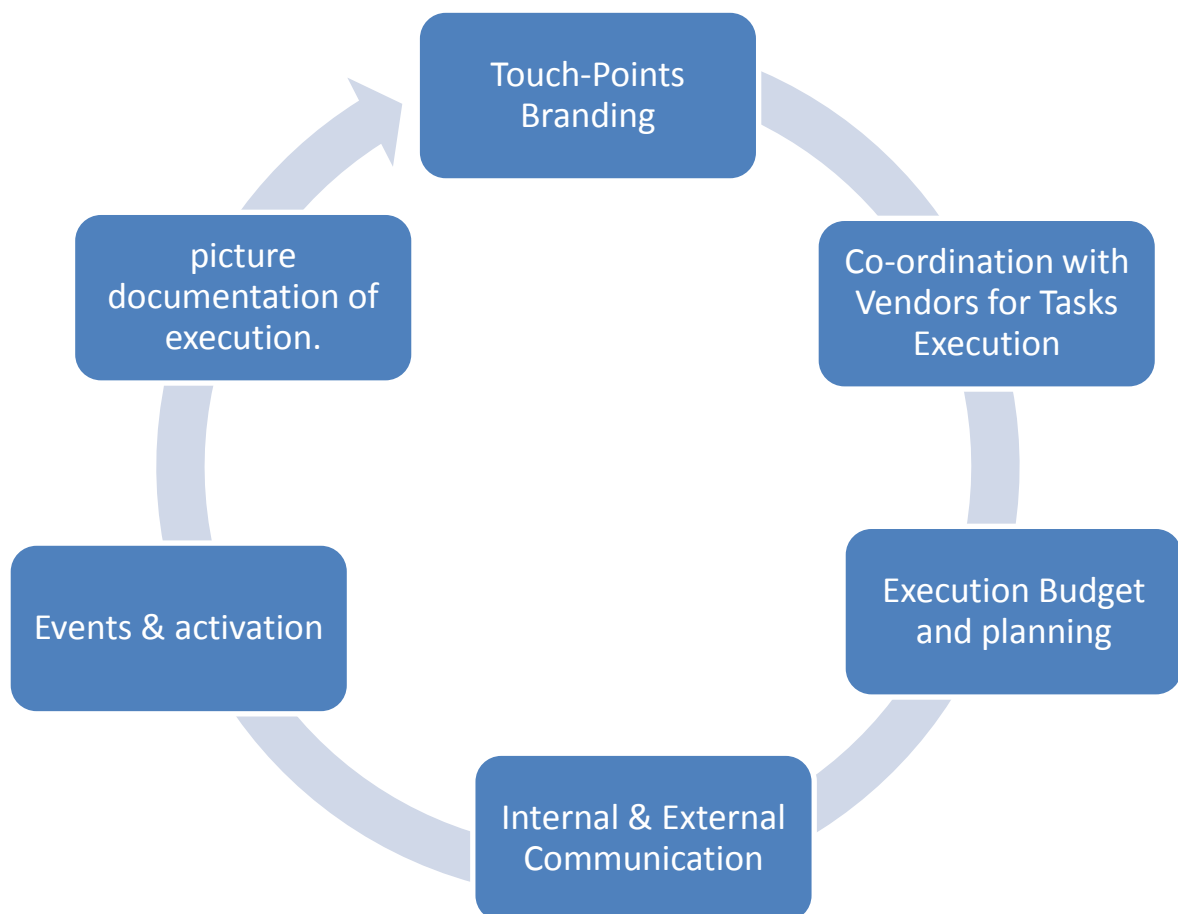
Internship Experience

2.1 Job Description

I joined BRAC Bank as an intern in the marketing and communication department on 18th May 2014. I was selected after an interview with the manager of Marketing in respected department.

2.2 Specific Job Responsibilities

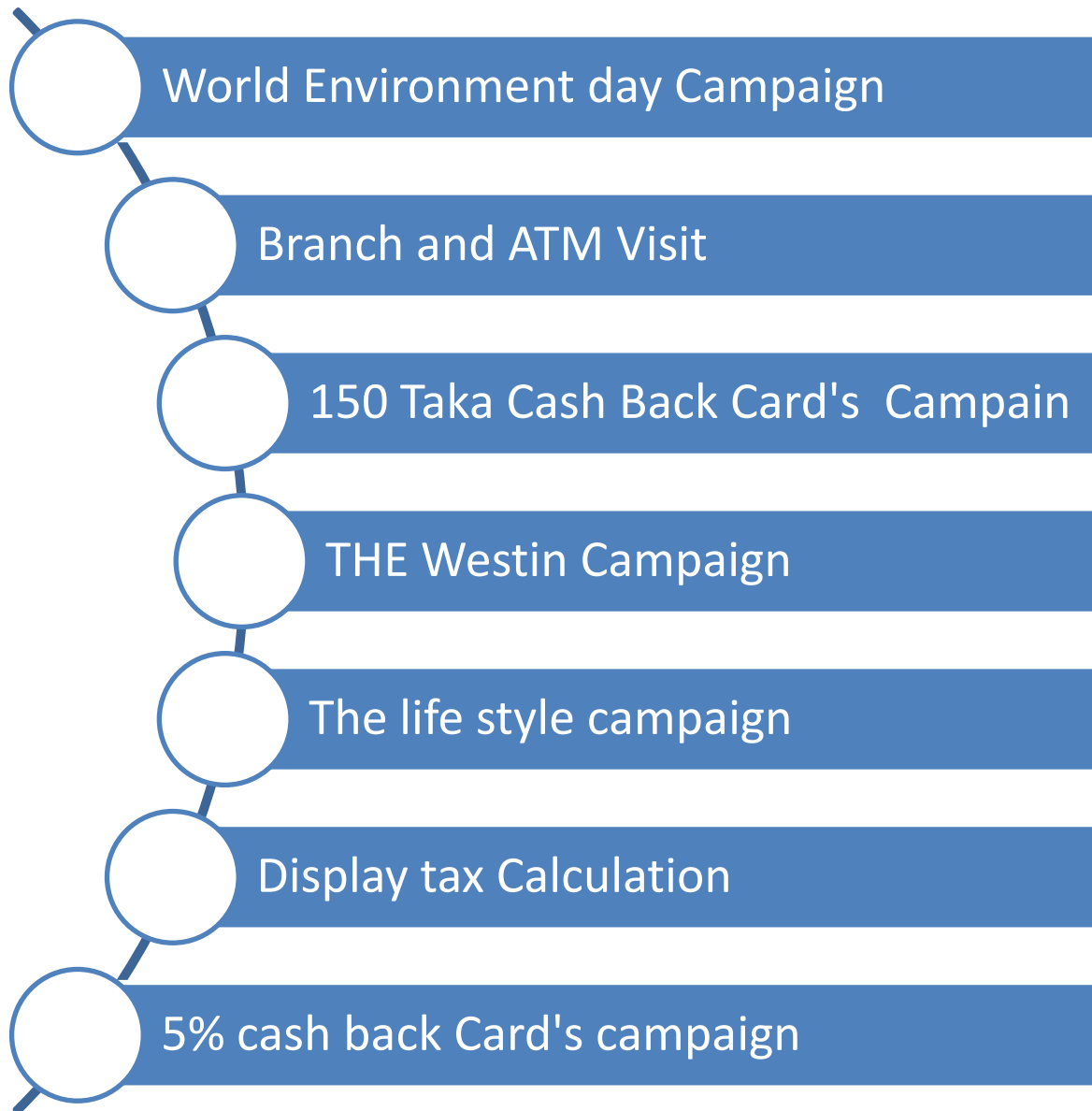
During my 3 months of internship I worked under the manager in the marketing & communication department. The marketing & communication department is responsible for all kind of internal and external communication and all kinds of marketing activities of entire BRAC Bank.



Department Responsibilities 2.3

2.4 Works involved during internship

During my attachment period I was directly involved in the all the events, activation and outdoor marketing of BRAC Bank. This includes events and activations of



2.5 Picture Documentation



World environment Day campaign, Penfield School, dhanmondi 7 ,



World environment Day campaign, Penfield School, dhanmondi 7

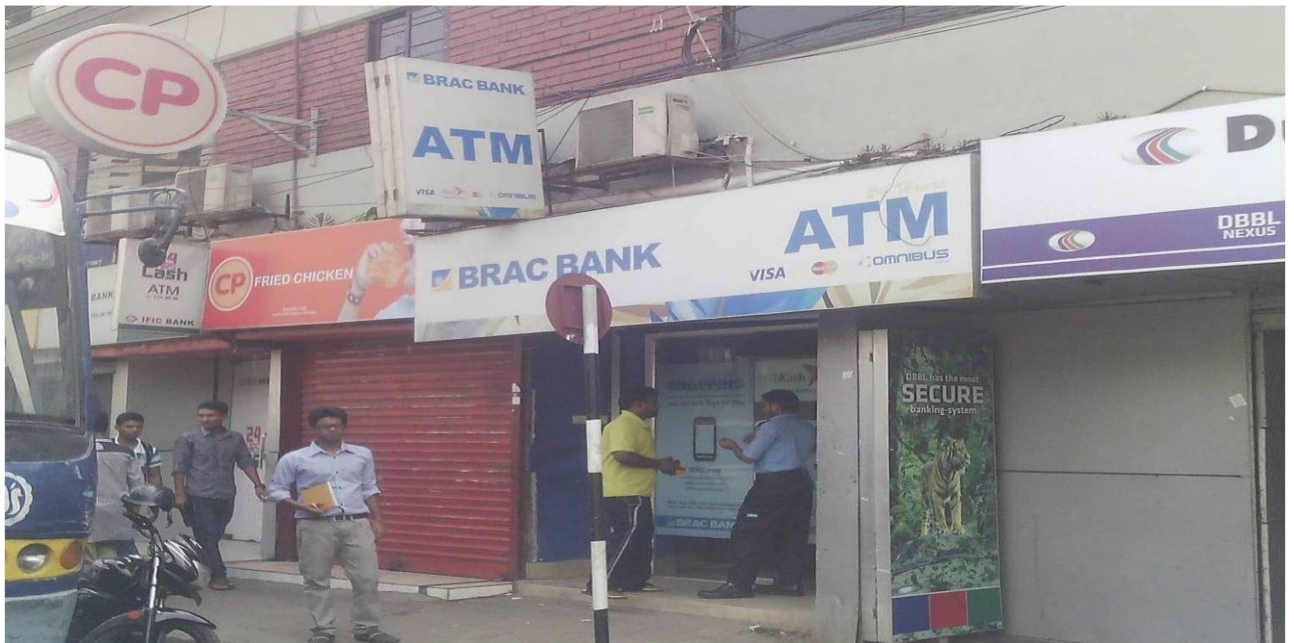


150 taka campaign during the month of Ramadan



Size: 5col x 6in

The Westin Campaign during the month of Ramadan



Different Branch and ATM Visit

2.6 Observation

- BRAC Bank Limited is a third generation bank operating all over the country having 157 Branches and Krishi Branches, 22 SME Sales and Service Centers, 300+ ATMs, 405 SME Unit offices.
- The manpower involve in look after these touch-points is insufficient.
- Numbers of vendor are very low who directly involve in the Branding Execution part.
- Touch-points branding design part mostly look after by one in-house designer.
- The total number of billboards of BRAC Bank around the entire Bangladesh is very low.
- Very less campaign are run around the year in the bank for the promotion of its products
- With a limited number of billboards each board contains different promotions, so none of the promotions are significantly highlighted.
- The billboards are comparatively smaller than the compotators in the market. So it's less hightailed
- A very small team to pull of such a big work load of the entire department
- The salary package for the entry and mid-level management is considerably low.

2.5 Recommendation

- The number of touch points BRAC Bank has that is satisfactory but to reach mass customers needed more touch-points.
- Recruit more employee for Touch-points Branding
- Number in-house designer should increase
- In listed more vendors and agencies for events execution
- Number of billboards should be increased for the increase for product promotion.
- More campaigns should be introduces so that all the products and offers are more highlighted
- One promotion should run at a time for all the boards around the country So that each promotion gets proper exposure.
- The billboards size should be increased for better recall
- Marketing team should be extended for better work efficiency as the work load is massive for a small department
- Marketing activities should be increased to make the potential customers informed

Chapter Three

The Project

3.1 Background of the Study

A credit card is a great financial tool. It can be more convenient to use and carry than cash, and they offer valuable consumer protections. Paper money and coin are risky and burdensome for carrying. One can avoid the toll of finger-counting changes in this system. Dollars, Pounds or Taka can be plundered, lost or stolen. But there is no such fear for card. The cardholder is given a code number called PIN (Personal Identification Number) without which the card cannot be used at sales or services points where the PIN is required. Only the owner of the card will be entitled to use it. In case the card is stolen or lost the clients' bank will issue a fresh card.

Advantages from the customers' point of view:

Purchase Power and Ease of Purchase

Credit cards can make it easier to buy things. If you don't like to carry large amounts of cash With you or if a company doesn't accept cash purchases (for example most airlines, hotels, And car rental agencies), putting purchases on a credit card can make buying things easier.

Protection of Purchases

Credit cards may also offer you additional protection if something you have bought is lost, Damaged, or stolen. Both your credit card statement (and the credit card company) can vouch For the fact that you have made a purchase if the original receipt is lost or stolen. In addition, Some credit card companies offer insurance on large purchases.

Building a Credit Line

Having a good credit history is often important, not only when applying for credit cards but Also when applying for things such as loans, rental applications, or even some jobs. Having a Credit card and using it wisely (making payments on time and in full each month) will help You build a good credit history.

Emergencies

Credit cards can also be useful in times of emergency. While you should avoid spending Outside your budget (or money you don't have!), sometimes emergencies (such as your car Breaking down or flood or fire) may lead to a large purchase (like the need for a rental car or a motel room for several nights.)

Credit Card Benefits

In addition to the benefits listed above, some credit cards offer additional benefits, such as Discounts from particular stores or companies, bonuses such as free airline miles or travel

Discounts and special insurances (like travel or life insurance.) While most of these benefits are meant to encourage you to charge more money on your credit card (remember, credit card companies start making their money when you can't afford to pay off your charges!) the benefits are real and can be helpful as long as you remember your spending limits.

Disadvantages

Blowing Your Budget

The biggest disadvantage of credit cards is that they encourage people to spend money that they don't have. Most credit cards do not require you to pay off your balance each month, so even if you only have \$100, you may be able to spend up to \$500 or \$1,000 on your credit card. While this may seem like 'free money' at the time, you will have to pay it off -- and the longer you wait, the more money you will owe since credit card companies charge you interest each month on the money you have borrowed.

High Interest Rates and Increased Debt

Credit card companies charge you an enormous amount of interest on each balance that you do not pay off at the end of each month. This is how they make their money and this is how most people in the United States get into debt (and even bankruptcy.)

Credit Card Fraud

Like cash, sometimes credit cards can be stolen. They may be physically stolen (if you lose your wallet) or someone may steal your credit card number (from a receipt, over the phone, or from a Web site) and use your card to rack up debts. The good news is that, unlike cash, if you realize your credit card or number has been stolen and you report it to your credit card company immediately, you will not be charged for any purchases that someone else has made. Even if you don't realize your credit card number has been stolen (sometimes you might not know until you receive your monthly statement), most credit card companies don't charge you or only charge a small fee, like \$25 or \$50, even if the thief has charged thousands of dollars to your card.

3.2 Broad Objective

The general objective of preparing this report is to fulfill the requirement of Internship Program as well as completion the BBA Program through gaining the practical job experience and view the application of theoretical knowledge in the real life. The report focuses on two parts. They are:

Primary Objective

The report has been prepared in order to provide a brief idea about different Credit card's offers placed by card division of BRAC Bank.

Secondary Objective

- To provide an overview how BRAC Bank Marketing and communications team help card division for launching a new card campaign
- To give an idea about the communication mix that Marketing team used to make a successful campaign
- Identify pre-campaign and post campaign differences.

3.3 Methodology

Both the primary and secondary data are used to make the report more rich and informative.

3.4 Primary Sources

- ☐ Face to face communication with the on-site supervisor and employees of the BRAC Bank Ltd.
- ☐ Asking open ended and closes ended questions to the Credit card's holder both over phone and at Branches.

3.5 Secondary Sources

- ☐ Official Website of the Bank and bank records
- ☐ Different books, training papers, manuals etc. related to the topic.
- ☐ Different websites and publications, newspapers

3.6 Limitations

I have worked only for three months in the bank. Within this short period it is almost impossible to acquire very deep understanding of banking industry as it is such a broad area to study and activities are quite complex. There were number of impediments in my way of research which prevailed all through the internship-

1. Time shortage

I have already mentioned that internship period was too short to get the big picture of the organization.

2. Access to information

Due to confidentiality issues and policies of the bank I could not use all the data in this report making.

3. Lack of cooperation from Customers

Face-to-face conversation is most important to get the response from the customers. But not all the customers were co-operative. Many of them came here leaving their office or important job and wanted get over with the banking as early as possible, so not so eager to answer my question. Even whenever we visited any customer they were not supportive enough to disclose all their information.

3.7 Main Body of the Project

“How a 360 Degree communication Mix for card’s campaign can change people mindset about using cards”

3.8 360 Degree Communication:

Marketing activities which take into consideration brand identity and take an inclusive approach so that the brand is presented at all points of consumer contact.

Campaign: 150 taka Cash back up to 3000 taka shopping from Shawpno and Agora

An Effective 360 Degree Feedback Communications Plan Should Include:

1) Objectives: It is important to establish objectives for 360 degree communications plan.

First we have determined the purpose of the communication and whom you will be communicating to (audiences) for this campaign. We are implementing a 360 communications plan to educate, inform, change perceptions or build trust and commitment?

2) Audiences: To make this Campaign successful our senior manager Mr. Arefin Called a meeting where each of the communication team member were presented. Mr. Arefin said that “In order to communicate effectively we need to understand our audiences. Who are the key stakeholders in the 360 process in our organization? We need to identify the stakeholders, ascertain how much they know about the 360 process and determine which key messages we need to communicate to them. Some stakeholders that are typically involved in the 360 degree feedback process are”:

- Senior Management
- Middle Management
- Employees
- Teams
- Committees
- Customers and Business Partners

3) Channels: we used a variety of communication channels to distribute this campaign successfully. It is important to make sure that the media you choose are appropriate and relevant for your target audiences. There are a number of communications vehicles you can use; here are some to get you started:

- **Touch points Branding (Branch and ATM):**

Touch-points (Branch and ATM) are the easiest way to reach target customer. As customers go for the Bank for their transaction it is needed to be branded by your recent campaign products. We Branded 38 branches and 50 ATM with the visual of 150 taka cash back.

- **Billboard:** During the month of Ramadan our all billboards are presented with 150 taka cash back layout to come in to eyes of the customers.
- **Press (Newspaper, Magazines):** We gave advertisement on press regarding this campaign on “ProthomAlo” and “Bangladesh Protidin” to make consensus among the customers.
- **Radio:** The listeners of radio are increasing day by day. We made a RDC (Radio communication) for this campaign that was rolled up during the Ramadan month.
- **Website:** 150 taka cash back layout picture was uploaded in the BRAC Bank official website. The customers who visited BRAC Bank website easily got informed about this campaign.
- **Facebook:** BRAC Bank Management authority updated their Facebook cover photo with this campaign layout. Now a day’s people are passing significant amount of time in social media. So, it is important to have a presence with your recent campaign.
- **Banners:** We made banners for Shawpno and Agora’s outlets that would be noticablefor the customers.

3.9 Analysis:

It is important to monitor the effectiveness of the communications efforts. One way to find out is to survey or focus group the target audience. That way you can discover whether the group understood the key messages and if there was an impact. Evaluation is important because it allows you to identify any gaps and improve the communication process.

3.9.1 Sampling Design and Technique:

Sampling involves any procedure that uses a small number of items or a portion of a population to make a conclusion regarding the whole population.

The first step of the sampling plan is to identify the target population: “All the customers who are using BRAC Bank Credit or Debit cards.

The next sampling issue concerns sample size. The target sample size for this research was 40 respondents who are using their cards in the super store (Agora and Shawpno).

3.9.2 Data Collection Method:

I was physically visited some of the Branches and Shawpno ,Agor’s outlets to Conduct this survey. Besides that, I used phone call to complete this survey.

3.9.3 Questionnaire:

I have made a survey questionnaires’ for this campaign with the help of my University supervisor. The questionnaires’ are given below

1. Gender: 1. Male 2. Female

2. Age: 1 <20 2. 20-40 3. 40-60 4. > 60

3. Current Occupation:

1. Business 2. Govenment Services 3. Private services 4. Retired Citizen

4. Income (Monthly):

1. < 25000 2. 25000-40000 3. 40000-60000 4. > 60000

5. Do you know BRAC Bank offers discount for using Credit/Debit cards at super-store (Agora and Shawpno) ?

1. Yes 2. No

6. Do you use Credit /Debit cards for purchasing from super-store?

1. Yes 2. No

7. Which kinds of products or services you purchase from super-store?

1. Grocery 2. Daily Commodities 3. House-wares 4. Electronic items

8. From which communication channel did you came to know about this offer?

1. Newspaper 2. Website 3. Touch-points Branding 4. Facebook

9. Does this offer induce you for shopping at superstore by using BRAC Bank Cards?

1. Yes 2. No

10. Which benefits attract you more in you using Credit/Debit Cards at super-store?

1. Discount 2. Pay flex

3.9.4 Picture Documentation



Taking response from customers

3.9.5 Limitations:

- The research paper is to conduct a small scale survey on clients.
- Time period is the other limitation for collecting information, which is only three month long.
- The employees in BBL are so much busy in their responsible fields; they will hardly provide little time to discuss with them.
- Confidentiality of data is another important barrier that will face during the conduct of this study.

3.9.6 Selected outlets: outlets list is given below:

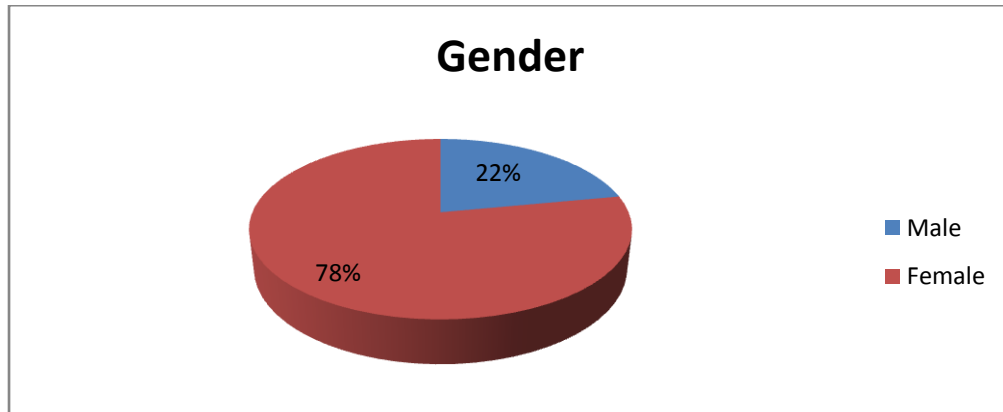
1	SHWAPNO	1/2 ARSIN GATE, EASTERN HOUSING, POSTOGOLA, DHAKA
2	AGORA	1/A BAYEZID BOSTAMY ROAD,, PANCHLAISH,CHITTAGONG
3	SHWAPNO	1/GA, MODDHO BASABO, AGOMONI CINEMA HALL,BUILDING, CENTRAL BASABO, DHAKA
4	AGORA	101, PLOT # 5, ROAD # 37, GULSHAN AVENUE, DHAKA 1212 (ARZED CHAMBER, 13 MOHAKHALI C/A, DHAKA 1212)
5	SHAWPNO	106, HOSNA CENTER, GULSHAN AVENUE, GULSHAN#02, DHAKA
6	SHAWPNO	136/A, EAST NASIRABAD, PACHLAISH, SHOLOSHOR, GET NO #02, CHITTAGONG
7	SHWAPNO	14 / 23, MANAMA TURAG BUILDING, SHAHJAHAN ROAD, MOHAMMADPUR, DHAKA
8	SHWAPNO	16 / 34, RUPNAGOR R / A, MIRPUR , DHAKA.
9	AGORA	19/1, LARMINI STREET, WARI, DHAKA
10	AGORA	208, NEW ESKATON, QUEEN'S TOWER, (GROUND FLOOR), BORO MOGHBAZAR, DHAKA
11	SHWAPNO	21 NAWAB SALIMULLA ROAD, MISSION PARA, NARAYANGANJ
12	SHWAPNO	26/27, ADARAHA CHYANIR HOUSNIG SOCITY, ADABAR, RINGROAD, SHAMOLI, DHAKA
13	SHWAPNO	26/D, MAIN ROAD 3, SECTION 11, MIRPUR, DHAKA
14	SHWAPNO	260/6 MALIBAG MOOR, DHAKA - 1227
15	SHWAPNO	261/F, HAZI MORON ALI ROAD,NAKHALPARA,DHAKA
16	SHWAPNO	27,FRIENDS TOWER,OVOY DAS LANE,TIKATULI,DHAKA
17	SHWAPNO	27/A, MONIPURIPARA, DHAKA
18	AGORA	27/B/3-A, DHAKESHARI ROAD, AZIMPUR, DHAKA
19	SHWAPNO	33, SHAHEED FARUK ROAD, UTTAR JATRABARI, DHAKA
20	SHWAPNO	36/1, RANKIN STREET, WARI, DHAKA 1203
21	SHWAPNO	389/B, AGRANI MID TOWN COMPLEX, (GROUND FLOOR), WEST RAMPURA, DHAKA
22	SHWAPNO	435/1 BORO MOGHBAZAR (WIREKESS GATE) DHAKA
23	SHWAPNO	558 EAST KAZIPARA, MIRPUR, DHAKA
24	SHWAPNO	69/1, MOHONA R/A, BLOCK # A, SUNRISE TOWER, SYLHET

25	AGORA	77/C,BLOCK#D, ASAD AVENUE, SALIMULLAH RAOD, DHAKA
26	SHWAPNO	787/863, M.M ALI ROAD, GOLPAHAR, CHITTAGONG
27	AGORA	8, SHAHEED SANGBADIK SALINA PARVEEN SARAK, BARA MOGHBAZAR, DHAKA 1217
28	SHWAPNO	90/91 NAZIMUDDIN ROAD , DHAKA -1000
29	SHWAPNO	BADUR UDDIN MANSION, HOLDING# 32, CHERAG ALI MARKET, COLLEGE GATE, TONGI, GAZIPUR
30	AGORA	CONIFAR TOWER 1ST FLOOR, 31 SHIDDESHWARI ROAD, SHANTINAGAR,RAMNA , DHAKA
31	SHWAPNO	ELDORA, HOUSE NO#18, ROAD NO#02, MAIN ROAD, MOHAMMADI HOUSING SOCIETY, MOHAMMADPUR, DHAKA
32	SHWAPNO	ELITE CENTER, 741,(NEW), BLOCK#D, SATMASJID ROAD, DHANMONDI, DHAKA
33	SHWAPNO	F/214/10, HAKKANI HOUSING SOCIETY, O.K. TOWER, RAJBARI ROAD, JOYDEBPUR, GAZIPUR.
34	AGORA	GENETIC PLAZA, PLOT # 404 (OLD)/16 NEW,ROAD 27 (OLD)/16 NEW DHANMONDI, DHAKA
35	SHWAPNO	HABIB KHAN TOWER,326,SOUTH KAZLA,SONTEK ROAD,JATRABARI, DHAKA
36	SHWAPNO	HOLDING#0453, ABASH#3, EAST ZINDABAZAR, SYLHET
37	SHWAPNO	HOLDING-544/2-C,KAZIPARA,MIRPUR, DHAKA
38	SHWAPNO	HOUSE # 05, ROAD # 13/C, SECTOR # 6, UTTARA, DHAKA - 1230
39	SHWAPNO	HOUSE # 286/2, WEST NAKHALPARA, DHAKA - 1208
40	SHWAPNO	HOUSE # 376, BLOCK # K, SOUTH BANASREE, DHAKA
41	SHWAPNO	HOUSE # 389/B, SKY VIEW AFRINA, CHOWDHURY PARA, KHILGAON, DHAKA - 1219
42	SHWAPNO	HOUSE # 41, ROAD # 6, BANASREE RAMPURA, DHAKA - 1217
43	SHWAPNO	HOUSE # 56/4, LAKE CIRCUS , KALABAGAN, PANTHAPATH, DHAKA - 1205
44	SHWAPNO	HOUSE # 61, LAZMI BAZAR, SUTRAPUR, DHAKA
45	SHWAPNO	HOUSE # 76/A, ROAD # 11, BANANI, DHAKA - 1213
46	SHWAPNO	HOUSE # 9/5, SECTION # 06, BLOCK # B, AVENUE # 5, MIRPUR, DHAKA-1216
47	SHWAPNO	HOUSE#14 & 30-B,MAIN ROAD,BLOCK#B, NORTH BANASREE,RAMPURA, DHAKA
48	AGORA	HOUSE#31, GAUSUL AZAM AVENUE, SECTOR-14,UTTARA MODEL TOWN, UTTARA,DHAKA
49	SHWAPNO	HOUSE#41, GARIBE NEWAZ AVENUE, SECTOR#11, UTTARA, DHAKA
50	SHWAPNO	HOUSE#42, ROAD#8, BLOCK#C, RESIDENTIAL AREA, RAMPURA, DHAKA
51	AGORA	HOUSE#44, SHEIKH KAMAL SARANI, ROAD#16, PLOT#275/E, DHANMONDI, DHAKA
52	AGORA	HOUSE#71, GAUSUL AZAM AVENUE, SECTOR#14, UTTARA MODEL TOWN, UTTARA, DHAKA
53	SHWAPNO	HOUSE-80,ROAD-05,BLOCK-C, MOHANAGOR,RAMPURA, DHAKA
54	AGORA	IDEAL POINT, 157 SHANTINAGAR, DHAKA

55	SHWAPNO	KHA#99/5, MAIN ROAD, KHILKHET LAKE CITY CONCORD,KHILKHET, DHAKA
56	AGORA	KHAN A SOBUR ROAD, POWER HOUSE MORE, KHULNA
57	SHWAPNO	LATIF REAL ESTATE 13-14, MANSURABAD HOUSING LTD. MONSURABAD, MOHAMMADPUR, DHAKA - 1207
58	AGORA	LOREN VISTA TOWER 1ST FLOOR,169 DR. KUDRAT-E-KHUDA ROAD,ELEPHANT ROAD,DHAKA
59	SHWAPNO	MADHOBILOTA, 44/A/2- AZIMPUR, DHAKA
60	SHWAPNO	NATOR TOWER,PLOT#32-D & 32-E, ROAD# 02, SECTION#03,UTTARA MODEL TOWN,DHAKA
61	AGORA	NORTHERN LIONS R. P. TOWER, PLOT# A, BLOCK # D, CHIRIAKHANA ROAD, SECTION # 2, MIRPUR, DHAKA - 1216
62	SHWAPNO	PALOLIC MPLLICK PLAZA, 218/9 WEST KAFRUL SHEWRAPARA, MIRPUR, DHAKA - 1216
63	AGORA	PINK CITY, PLOT # 15, BLOCK # CEN (C),GULSHAN AVENUE ROAD #103, GULSHAN, DHAKA
64	SHWAPNO	PLOT # 03, GULSHAN NORTH, CIRCLE-2, DHAKA -1213
65	SHWAPNO	PLOT # 15, ROAD # 6, NEKUNJA - 2 DHAKA
66	SHWAPNO	PLOT # 3A, ROAD#4, DHANMONDI R/A, GREEN ROAD, DHAKA -1205
67	SHWAPNO	PLOT # D, MAIN ROAD, BLOCK # D, SJ HOUSING ESTATE, MULTIPLAN CENTRE, SYLHET
68	AGORA	PLOT#02, ROAD#13/A, SECTOR#06, UTTARA MODEL TOWN, UTTARA, DHAKA
69	AGORA	PLOT#76/A, ROAD#11, BLOCK# M, BANANI, DHAKA
70	SHWAPNO	PLOT-27, ROAD-02, SECTION-11, CHOWRASTA, SECTOR 11, UTTARA, DHAKA 1230
71	AGORA	RANGDHANU COMPLEX,ROAD#03,PLOT#155/1, BLOCK#A, SECTION#12, PALLABI, MIRPUR, DHAKA
72	AGORA	RIFLES SQUARE, ROAD # 2, DHANMONDI R/A, DHAKA 1205
73	SHWAPNO	ROAD-01,BLOCK-B,SECTION-12, POLLOBI,MIRPUR, DHAKA
74	AGORA	SECTOR 04, ROAD 04, PLOT 02,UTTARA MODEL TOWN, DHAKA
75	SHWAPNO	SYLLMARK TOWER, SIBGONJ UPASHAHAR POINT, SYLHET
76	SHWAPNO	TAPA TOWER, 169 SHAHEED, NAZRUL ISLAM SHARANI, PURANAPALTAN, DHAKA
77	AGORA	TOKYO SQUARE,24/A RING ROAD, BLOCK#C,JAPAN GARDEN CITY,MOHAMMADPUR, DHAKA

3.9.7 RESULT AND DISCUSSION:

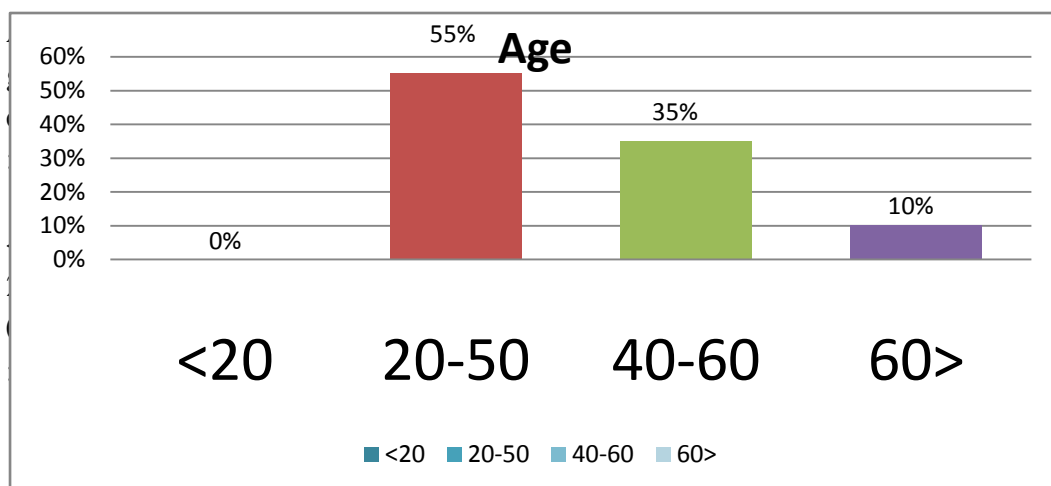
Question: Gender: Male: 1 Female: 2



Observation: While conducting this survey I have found 78% are male and 22% are female. The ratio is 3.54:1. Male people are using more cards in superstore than female. The reason could be the empowerment and employment of male and female person. Another reason is male are involve more in financial transaction than female.

Question: Age:

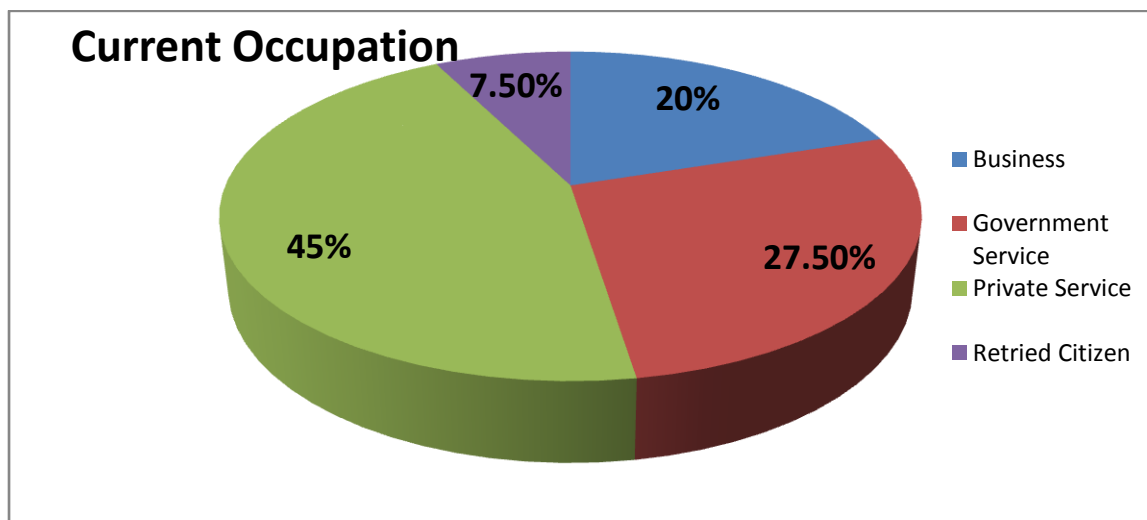
< 20 : 1 20-40: 2 40-60: 3 60>: 4



Observation: In this survey, I did not find any card user who is below 20. 55% card user exists in the age range of 20-50. These young segment customers are using cards in superstore to purchase daily necessities. 35% card user is representing the age group of 40-60. These middle group customers are involved in buying house hold items. 10% card user is in the age of above 60.

Question: Current Occupation:

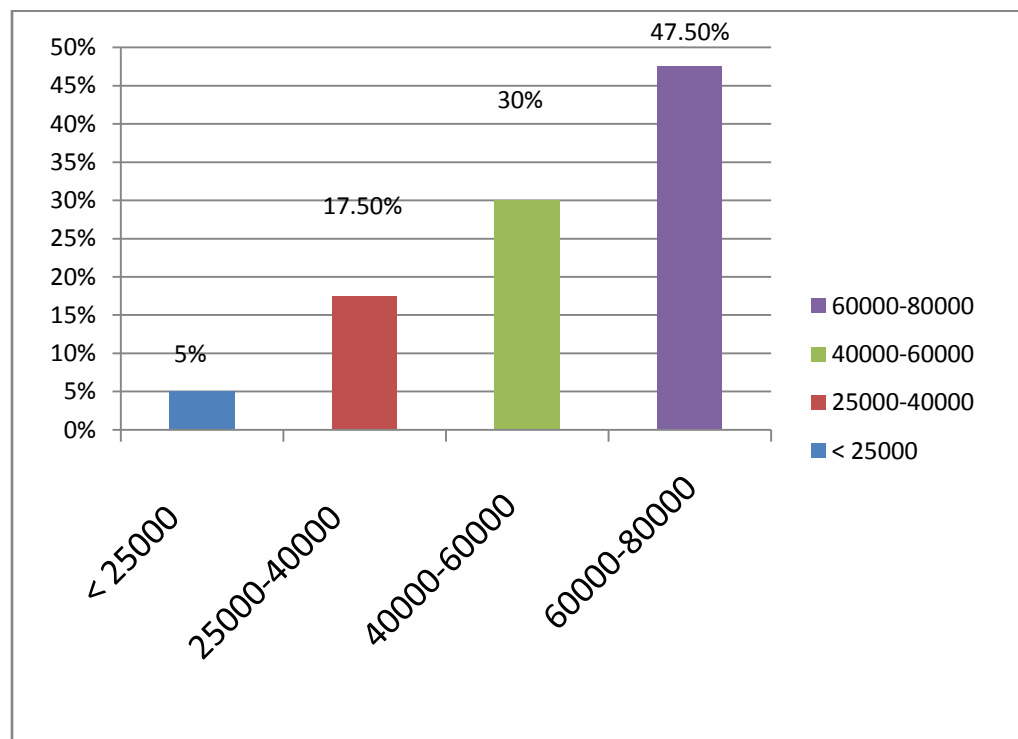
1. Business
2. Government Service
3. Private Service
4. Retried Citizen



Observation: Here, 45% customer represents private service and using card in the superstore. These private service people are targeted customers for BRAC BANK as they generated most of the revenue. 27.50% people are in government service and involve in using cards. 20% people are involve with business who like to use cards in consumption of goods and services. 7.50% people card users are in the cluster of retried citizen.

Question: Income (Monthly):

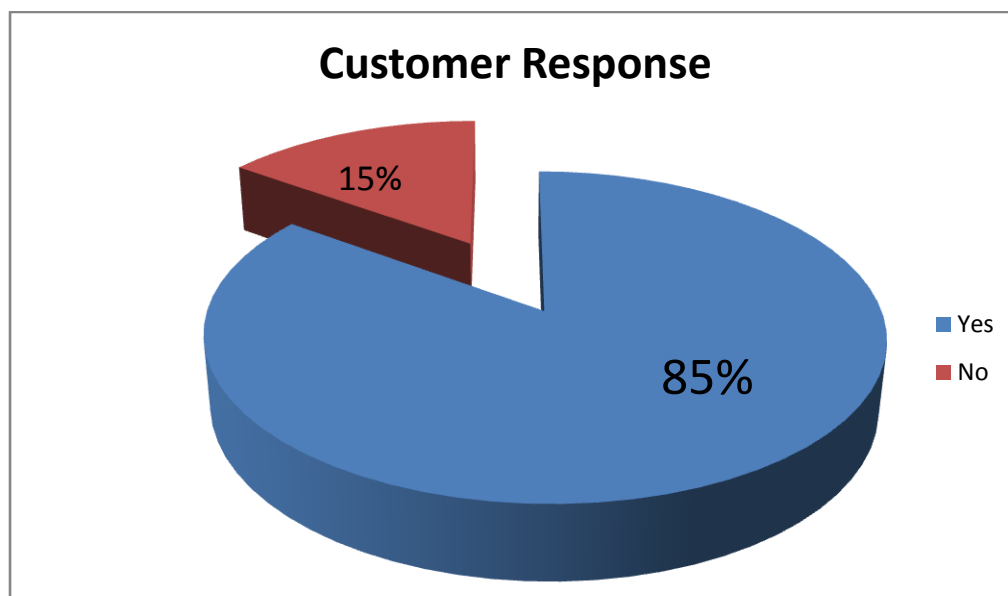
1. < 25000
2. 25000-40000
3. 40000-60000
4. 60000-80000



Observation: In this survey I found that 5% customers who are using BRAC Bank card monthly income is less than 25000 taka. It is a good sign for Brac Bank. 17.50% customers' monthly income is in between 25000-400000. 30% customer's monthly income is 40000-60000 taka. This segment is the second largest portion that is using BRAC Bank cards. So, by using the communication mix BRAC Bank can make success of this campaign. 47.50% of the customer's monthly income is 60000-80000 taka and this is the largest portion. BRAC Bank should target this group of customers to make aware about their campaign

Question: Do you Know Brac Bank offers discount for using Credit or Debit cards at super store?(You can get 150tk cash back by using Brac bank Credit/debit cards at super store up to 3000tk shopping)

1. Yes
2. No

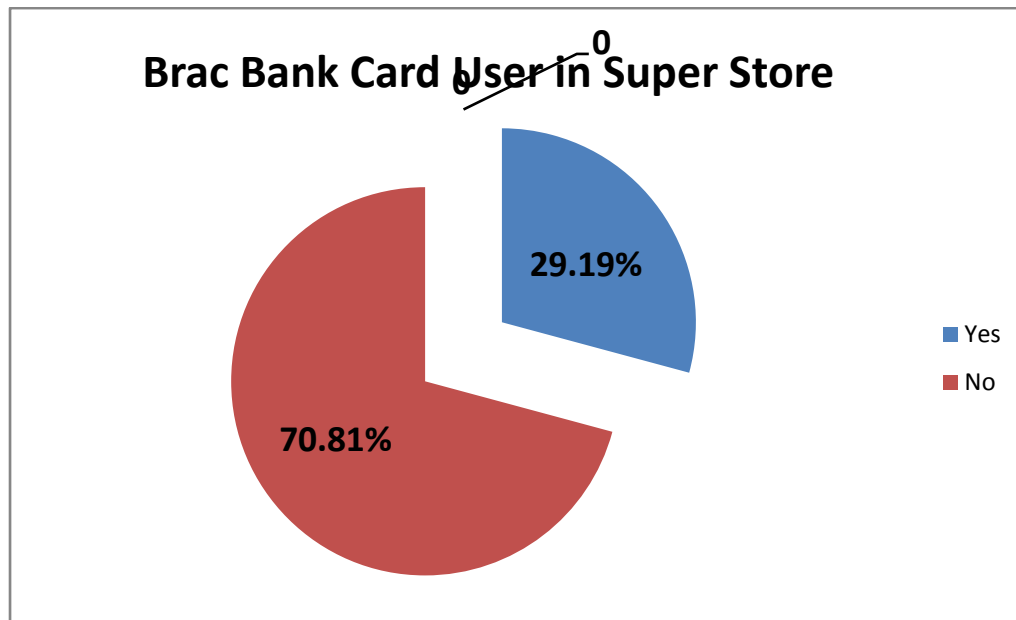


Observation:

360 degree communication mix success depends on the customer's involvement on particular campaign. 85 % customers who are using Brac Bank cards made positive response about this campaign. So, we can say that the medium of channels we used are working properly. 15% customers did not have any idea regarding this campaign. We did not go for any television commercial for this campaign as TVCs' cost per reach is too high and this could be a reason.

Question: Do you use Brac Bank Credit /Debit cards for purchasing from superstore (Agora / Shwapna)?

1. Yes 2.No

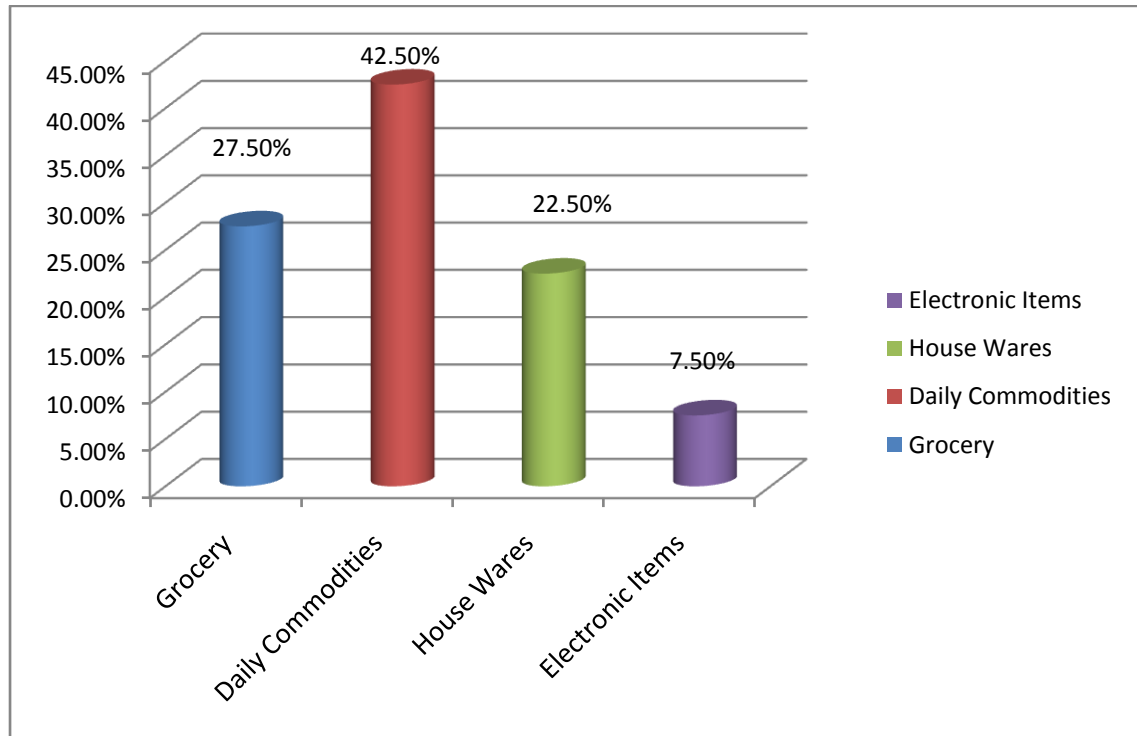


Observation:

While conducting this survey I have found 70.81% customers are using cards in the super store. This is good sign for BRAC Bank as the campaign is running for BRAC Bank debit and credit card holders. 29.19% customers are not using cards in the super-store. 29.19% which is not a small, to attracts these customers BRAC Bank should give more offer on the products that can be purchased from super-store.

Question: Which kinds of products or services you purchase from Super store?

Grocery: 1 Daily Commodities: 2 House Wares: 3 Electronic Items: 4



Observation:

27.50% customers are using cards for purchasing grocery items from super-store. 42.50% customers are using cards for daily commodities that is the approximately half of the cards user. So, to increase the volume of cards user BRAC Bank should come up with more lucrative offers on daily commodities product. 22.50% customers are using cards for house wares products and 7.50% customers are using cards for purchasing electronic item from super-store.

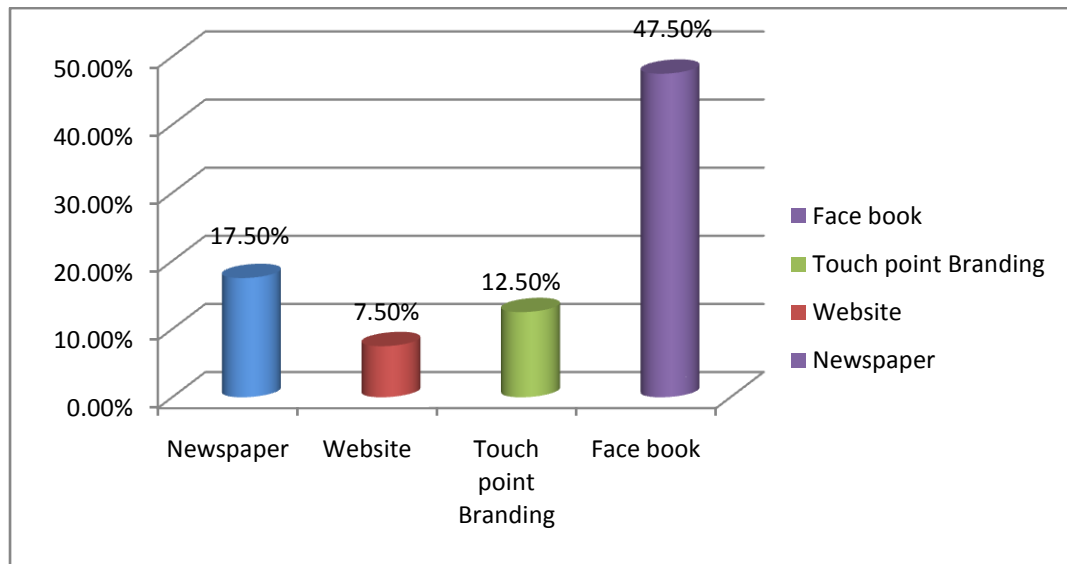
Question: From Which Communication channel did you come to know about this offer?

Newspaper: 1

Website: 2

Touch point Branding: 3

Face book: 4



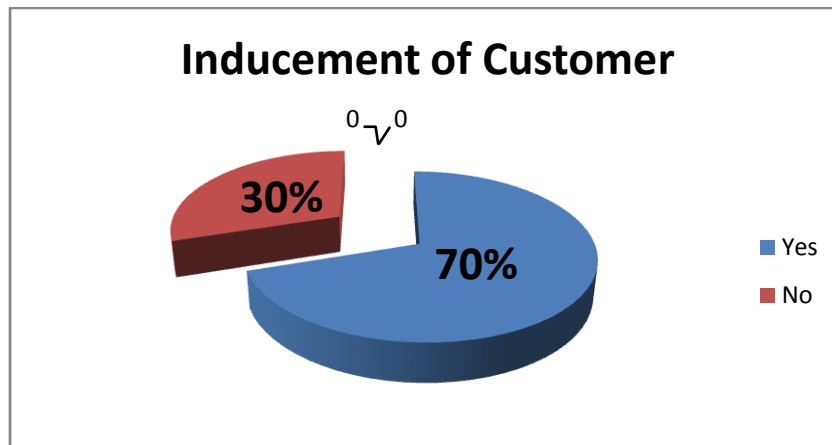
Observation:

This is a vital question that I asked to my responder as it is directly related with the communication mix. I founded four communication channels by through the customers are came to know about this BRAC Bank cards campaign. All of these four communication channels are used by marketing team to inform customers regarding this offer. 17.50 customers are informed by newspaper. 7.50% customers are come to know about this offer by browsing website. 12.50% customers are noticed this offer by touch point Branding. 47.50% customers are seen this offer in Facebook page.

Question: Does this offer induce you for Shopping at super store by using Brac bank Credit/Debit cards?

Yes: 1

No: 2



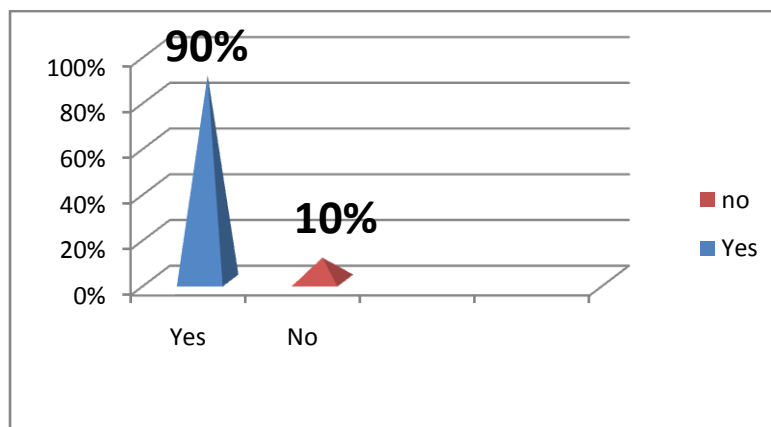
Observation:

70% customers are very delighted regarding this offer and the Card user volume got increased during this campaign in the selected outlets of two super store. 30% customers did not show too much interest on this offer as they want to go for cash payment while they do shopping on super-store.

Question: Which benefits attracts you more in using Credit/Debit cards at Super store?

Discount: 1

Pay Flex: 2



Observation:

90% customers are happy with discount offer given by the cards. The reason behind this they got this benefit instantly and easy to understand and no terms and conditions.

10% customers are happy with pay flex or monthly installment.

Sales Change in super store:

To compare the sales change after this campaign I was talked to Mr. Syed Mohidul Islam, Associate product manager, Cards and payment. Mr. Syed told me “After this campaign we get a good response from our card user”. He also added that “two of our selected superstores sales increased, 20% sales increased in SHAWPNO and 15% sales increased in AGORA. The number of outlets of SHAWPNO is higher than AGORA. Mr. Syed informed me that customer’s card payments also increased by 10% approximately and that makes the campaign successful.

4. CONCLUSION

4.1 Conclusion

As a result of rapid globalization, advances in communication technologies and digitalization, the standard of living are developing day-by-day in Bangladesh .The infrastructure facilities have been changed gradually. So, now people are becoming fashion-oriented they want to cope with the changing global economy.The banking services in our country are becoming more sophisticated and modern. Most of the private banks offer the credit card along with the banking services. In recent times, credit/debit card portfolios have been very profitable for banks, largely due to the booming economy.

In this report I tried to find the factors that satisfy and dissatisfy the customer for using the Credit and debit card. The perfect satisfaction of customer ensures the involvement with the cards. This positive involvement grips the existing customers and create potential customer. But the cards provided service is not enough to fulfill the customer requirement. Bank should understand and provide proper emphasis on the different factors that influences the customers' attitude for buying behaviors. The finds of the study may be used for developing the factors related to Credit and debit card services and formulating strategy accordingly. The outcome of this report may help BRAC Bank Card Division for future advancement. .

4.2 Acronym

ATM Automated Teller Machines

BBL BRAC Bank Limited

CRO Customer Relationship Officer

EMI Equal Monthly Installment

EMT Extended Management Team

ERMC Enterprise Risk Management Committee

IFC International Finance Corporation

MANCOM Management Committee

SME Small and Medium Enterprise loan

SSC SME Service Center

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