

Report on  
Internship Experience at *Paper Rhyme Advertising Limited*

By

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An internship report submitted to the Department of English and Humanities in Partial  
Fulfilment of the requirements for the degree of Bachelors of Arts in English

Department of English and Humanities

BRAC University

January 2020

## **Declaration**

It is hereby declared that

1. The internship report submitted is my own original work while completing degree at  
  
BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

**Student's Full Name & Signature:**

A handwritten signature in black ink that reads "Fabiha". The signature is written in a cursive style with a large, sweeping underline that loops back under the first letter.

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**FABIHA NOSHIN**

16103018

**Supervisor's Full Name & Signature:**

**Roohi Andalib Huda**

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**ROOHI ANDALIB HUDA**

Assistant Professor, English & Humanities

BRAC University

### **Acknowledgement**

I dedicate my internship report to the most important persons in my life, without whom I am nothing. Thank you Abbu, Ammu, Myra and Sadi for encouraging me and supporting me always.

There were moments when I was on the verge of giving up but my parents, Sadi and Myra was there to make me realize that I am capable of doing greater things in life. I am grateful to everyone who has helped me to learn and grow for the past few years. I would like to thank my BRAC University supervisor Ms. Roohi Andalib Huda miss for being such a nice person and wonderful teacher. I am indebted to her for her sincere guidance and belief in me that I can make it. She guided me throughout my whole internship and without her help and guidance I could not produce the report successfully. Thanks to all of my friends specially Sadiqa Farhin who always stood by my side with her sincere support. I am grateful to have such helpful people through my journey. Finally, I would like to thank *Paper Rhyme*'s Managing Director and CCO Mr. Abu Zafer Mohammed Saifuddin for granting me the internship.

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## **Glossary**

**Consequence:** It is the result of the news item on the masses or people. While writing news the writer needs to choose stories which will have an impact on readers' lives.

**Timeliness:** In any business organization time is money. The quicker the information or news is posted the more viewers it will get.

**Ethics and Ideology:** In a world of media there are many ethics and ideology that we need to follow. As a copywriter we come into contact with many confidential information from our clients but it is very important to respect their privacy and keep the information disclosed. An employee also need to be honest, punctual, transparent and tolerant of other peoples' opinion. There are many definitions of 'ideology' but the basic idea of ideology is "ideology can refer to a systematic body of ideas articulated by a particular group of people.

**Panopticon and Gaze:** In the 18<sup>th</sup> century Jeremy Bentham, a social theorist designed a system of control and a type of institutional building known as 'Panopticon'. According to the article "Media and Participation" Foucault in his book Discipline and Punish says that "The 'Panopticon' is a prison scheme, which allow a single watchman to monitor inmates of an institution- without the latter being able to tell whether they were being watched or not." It guarantees the function of power.





## **Chapter 1**

### **Introduction**

Advertising and Advertising agencies are important for the growth of any business. Advertising is also an important part of economic and social life. Advertising is everywhere, starting from billboards on the streets to the screens of hand-held devices. Every business owner understands this fact how crucial advertisement is for business growth. An advertising firm works as a facilitator for brands, to help the business. An advertising firm not just builds a brand but also creates demand for its clients' product and service through creative art and unique marketing strategies.

Advertising firms create advertise of the product and service by collecting all the information from their client. They also perform an in-depth research about the product by interviewing consumers. Advertising firms collect information by targeting particular customers based on a wide range of factors such as gender, nationality, age etc. An advertising firm also plans how to promote the product on social media. They also explore the market with different advertisements. Business owners can meet new businesses which are already working with the advertisement firm and from this connection they can know different marketing strategies of different companies. For new business owner it is difficult to develop their brands. An advertising firm or agency creates advertisements and campaigns with its experience and knowledge which resulting in brand awareness among its customers. Advertising helps consumers inform about which brands are available in the market and which brand is better than the others. Advertisement improves our standard of living, it creates job opportunities, it increases sales of products, helps to control price

of essential products, it encourages media and solves societal problems. Our contemporary consumer culture is highly dominated by advertising. Advertising agencies are the mediums through which we can get reliable information about the goods and services that many businesses are offering.

The first and foremost reason behind choosing to do my internship in an Advertising agency- *Paper Rhyme Advertising Limited* was that I really loved the ENG 404 Copywriting class in which I learned about many things about advertising such as the fundamentals of persuasive writing, power copywriting techniques, print advertising, audiovisual promotions and many other things. I started to develop my interest towards advertising and found advertising not only a tool of marketing but also a creative way of product representation. I also managed to do well in that subject and I was convinced that I want to learn more about media and cultural studies and work in this field. I am very grateful to Mr. Abu Zafer Mohammed Saifuddin sir, the Managing Director and CCO of *Paper Rhyme Advertising Limited*. To conclude, I can say that I had a great and meaningful internship experience at the *Paper Rhyme Advertising Limited*.

## Chapter 2

### A Brief History of *Paper Rhyme Advertising Limited*

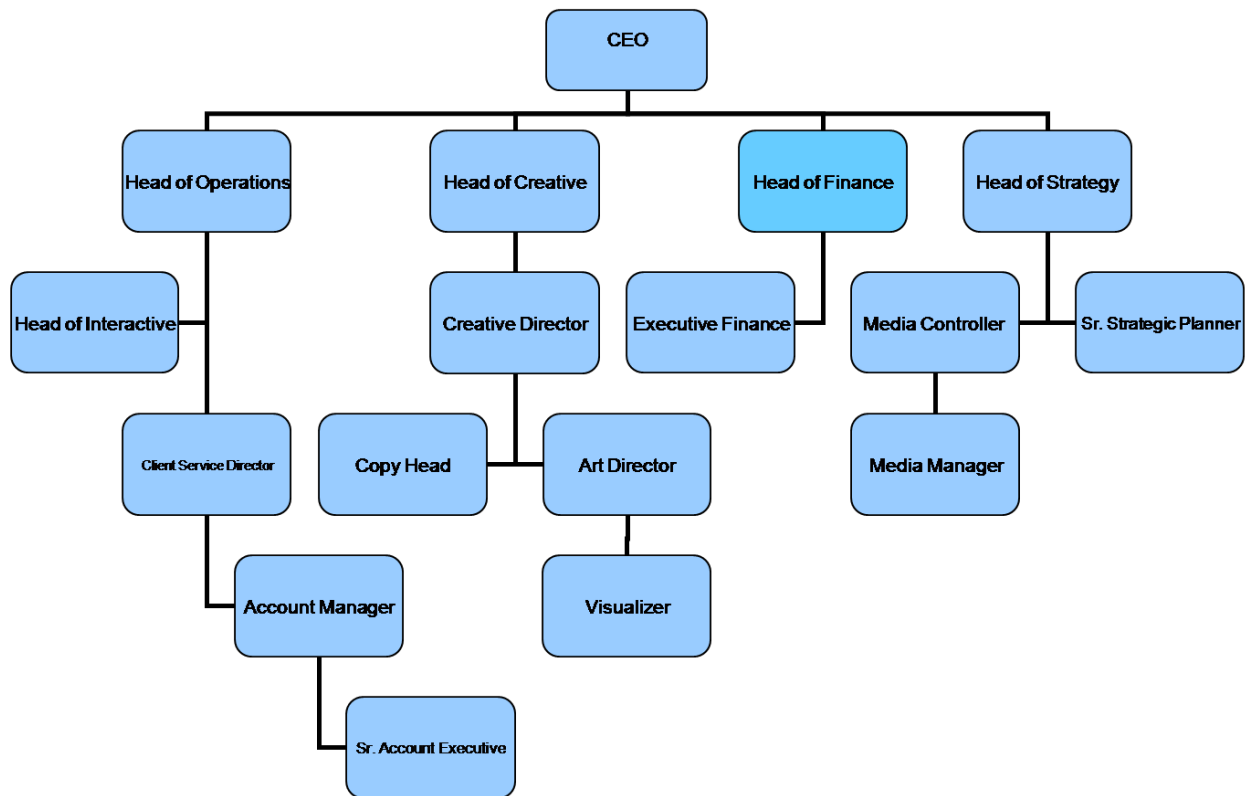


*Paper Rhyme Advertising Limited* is an advertising agency and a Branding service provider that develops business designs for their clients. Mr. Abu Zafer Mohammed Saifuddin is the Managing Director and CCO of *Paper Rhyme*. The advertising agency was founded in 2005. Major services that *Paper Rhyme Advertising Ltd* provides are- social media marketing, print design, logo design, product design and branding. The company's head office is at Banani, Dhaka. Vision of *Paper Rhyme Advertising Ltd.* is “*Paper Rhyme* will thrive to offer its clients a one stop total creative, media and activation solutions from strategic brand planning and the development of powerful creative to an efficient implementation of campaigns with the highest possible media and public relation coverage”. *Paper Rhyme* is successfully serving TK Group, SMC, Pink City, Monno, Fresh, BITI, Bank Alfalah Limited, Acme, Robi, Santa properties and many other well- known companies for 15 years.

Paper Rhyme Advertising Ltd.'s services includes-

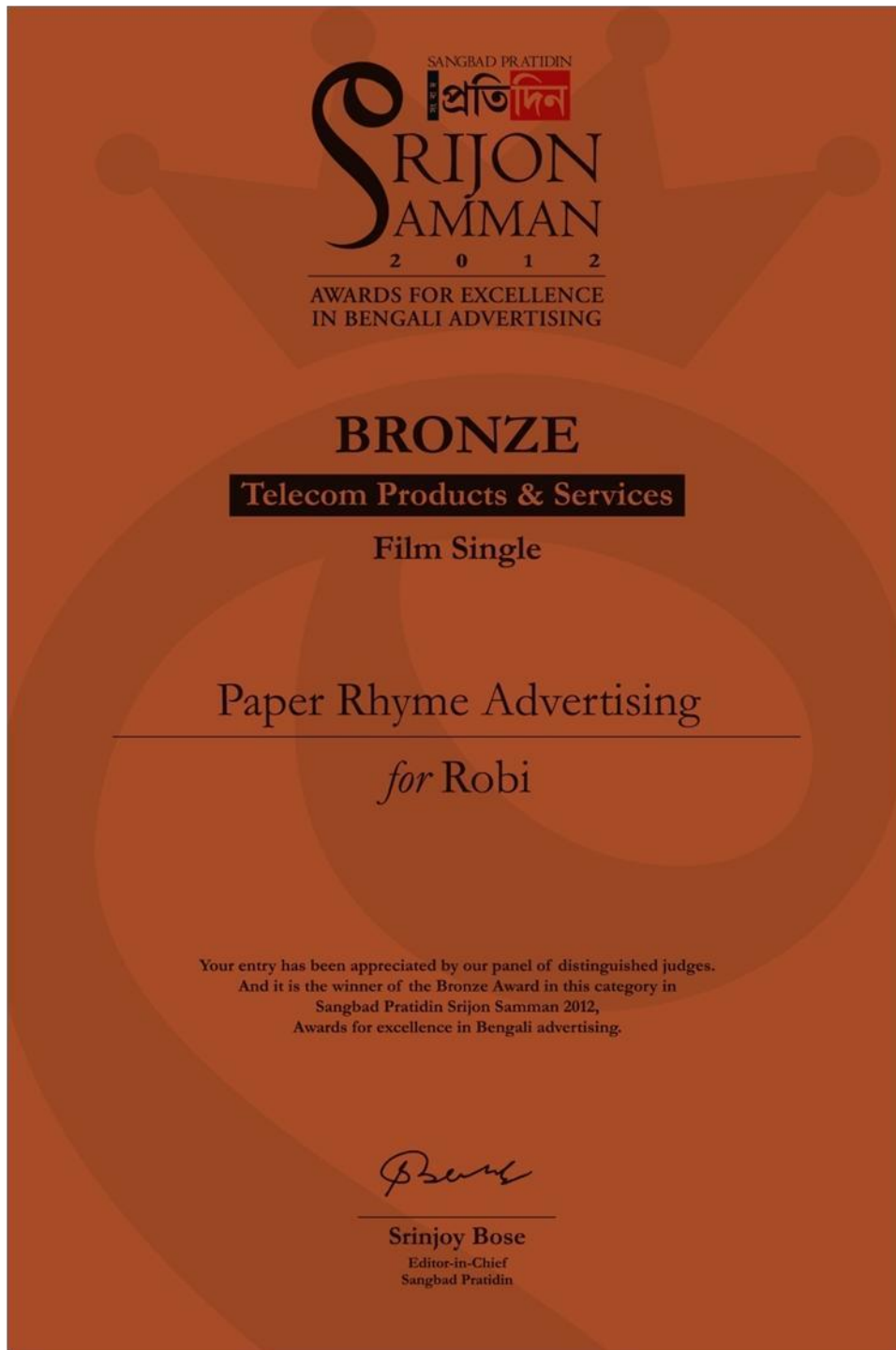
- Social Media Marketing
- Print Design
- Logo Design
- TV Commercials
- Radio Commercials
- Interior Branding
- Digital Marketing
- Branding
- Product Design

***Paper Rhyme Organogram:***



*Paper Rhyme* got many awards for its success –

- One of the BATA campaigns have been awarded in BATA
- International Campaign
- Srijon Samman Award for Robi, Recognition from India



*Paper Rhyme* has successfully been able to maintain its reputation as a considerable force in the world of advertising agency.

### Chapter 3

## **My Daily Tasks**

The internship at *Paper Rhyme Advertising Limited* was a learning experience for me. Here I could practice what I learned in my media classes. This experience added tremendous value to my life as it provided me with a big exposure to the world of Advertising.

Throughout the course of my internship at Paper Rhyme, I performed every task that Saif sir wanted me to do for the agency. I wrote few reports, edited few files and I worked as a translator as well.

I translated (Bangla to English) eight files of Grameen Welfare's activities during the COVID- 19 pandemic. I also translated (English to Bangla) files of MTB Bank on their activities during COVID- 19 pandemic, shedding light on how they are continuing their work despite the sudden outbreak of COVID- 19. Translation was an important part of my internship. We think translation is easy, but it is very time consuming and hard. The kind of text I had to translate was very tricky and therefore, it required a considerable grasp over both languages. While translating the texts, I realized how important it is to familiarize oneself with both Bangla and English language. I learned from my translation course that sometimes one cannot find an equivalent word and in such case the translator has to come up with alternative terms. I did not just translate the files word by word, I improvised the texts. I not only rephrased many sentences and rectified grammatical mistakes but also cut down on some unnecessary information and made it short.

The primary difficult task was writing reports and papers. While writing the papers, I had to pitch idea first, discuss certain aspects, interview people over phone, write the main points, and conclusions and coming out with the suitable titles for my reports. I wrote an in-depth report on

Grameen Bank and Grameen Welfare's activities during COVID- 19 and how they are helping the rural people of Bangladesh, by spreading awareness about the pandemic. I wrote a report on 'How

*Chaldal Works: Its Operation, Service and Strategy*, looking into one of the most popular online grocery dealers' operation blueprint. I also interviewed few consumers of *Chaldal* to know how they are getting their service and if the consumers are satisfied with their service or not. I also wrote a paper on 'Health Scenario of Bangladesh' where I talked about how the public and private hospitals are giving service to the people during the sudden outbreak of COVID- 19. I read many articles and news scripts for use in paper and report writing. During the process of writing, I learned the importance of outlining, researching and the need to keeping myself informed about current news of the world.

## **Chapter 4**

### **Translation Tasks**

During the first two weeks of internship at The Paper Rhyme Advertisement Ltd. I did Bangla to English translation of 8 files related to Grameen Welfare and their healthcare services during COVID-19 in our country. The translation had to be done with great caution and I learned that the more exposure I have to both the languages, the better it is for translation. After I translated the files and edited them and mailed them to my office. Even though I had to translate reports about COVID-19 news, I also had to write and keep up to date with news about current economic status of our county. Few weeks later my supervisor at my office Mr. Saif sir gave me another letter which was about how MTB bank is continuing their work despite the sudden outbreak of COVID-19. The letter I had to translate was very tricky and therefore, it required a considerable

grasp over both the languages. While translating the letter, I realized how important it is to familiarize oneself more and more with both the languages.

**Original Text:**

eZ@gv#b Avgv#i t`#k K#ivbv fvBivm (Covid-19)-i we—vi µgkt evo#Q Ges GB fvBivm Øviv kZ kZ

gvbyl cÖwZw`b Avµvš— n#”Q| Avgv#i t`#k MZ 05/05/2020 Bs Zvwi#L GB fvBivm

Øviv GK w`#b m#e@v”P 786 Rb Avµvš— nq| MZ gv#m A\_”@vr 5B GwcÖj K#ivbv Avµvš—

tivMxi msL`v wQj 70 Rb Ges GK gv#mi e”eav#b A\_”@vr 5B tg GB msL`v te#o `vwo#q#Q 10,929

R#b Ges g,,#zi msL`v wM#q `vwo#q#Q 8 t`#k 182 R#b| ^ewk|K GB gnvqvixi me#P#q fqsKi mgq

Avgiv GLb cvi KiwQ| Ggb cwiw`wZ#Z t`#ki A\_@bxwZi PvKv#K mPj ivL#Z miKvi mxwgZ cwim#i

Awdm Av`vjZ, t`vKvbcvU I kwcsgj Ly#j t`qvi wm#vš— MÖnY K#i#Q| we#klÁ#i g#Z, GiKg

wm#v#š—i d#j AvMvgx w`b,#jv#Z K#ivbv fvBivm msµgb Av#iv cÖKU AvKvi avib Ki#Z cv#i| Z#e

me#P#q D#ØMRbK welq n#jv Avgv#i t`#k A#bK

^v”Kg@x thgb, Wv<sup>3</sup>vi, bvm@, j”ve#UK#bvjwRó mn ^v” mswk-ó Kv#R Kg@iZ A#bK

Kg@KZ@v/Kg@Pvix K#ivbv fvBiv#m msµvwgZ n#”Qb Ges gviv hv#”Qb|



MÖvgxY Kj"vY Zvi "v"Kg@m~Pxi AvIZvq mKj Kg©KZ©v/Kg©Pvix-t`i myiw¶Z #i#L wPwKrmv

tmev t`qvi h\_vmva" cÖ#Póv Pvwj#q hv#"Q| GB mg#q wPwKrmv t`qvi t¶#í Avgiv Iqvi tñj\_

AM©vbwB#Rkb (WHO)- Gi MvBWjvBb AbymiY K#i tivMx#K wPwKrmv tmev t`qvi

tPóv KiwQ Ges MvBWjvB#bi GKwU evsjv ms`ciY BwZg#a" B mKj "v"K#>`# t cÖiY K#iwQ| Avgv#`i

"v"Kg©xiv GB MvBWjvBb tgvZv#eK mvgvwRK `~i"Zi eRvq #i#L I tivMxi

t¶#í KiYxq welq, #jv wbwðZ n#q (thgb; gv` cwiavb Kiv, n"vÛ m"vwbUvBRvi w`#q nvZ

tavqv, tivMxi KvQ t\_#K wewfbœ Z\_" hvPvB evQvB Kiv BZ"vw`) wPwKrmv tmev cÖ`vb Ki#Q| Z#e

A#bK tivMx cÖK...Z Z\_" tMvcb K#i (thgb; cwiev#ii tKD m#ú#wZ we#`k#diZ m`m" \_vKv, XvKv I

bvivqbMÄ t\_#K m#ú#wZ cwiev#ii m`m" tdiZ Avmv BZ"vw`) wPwKrmv

tmev wb#"Q hvi d#j Avgv#`i "v"mnKg©xiv K#ivbv fvBivm msµgb SuywKi g#a" ci#Q| Z#e "v"

mnKg©x#`i h\_vh\_ myi¶vi Rb" BwZg#a" B cÖwZôvb t\_#K wewfbœ mgq wb#æv³ weeiY

Abyhvqx চবৎংড়হধষ চৎড়ঃবপঃরাব উয়ঁরঢ়সবহঃ (চচউ), মাস্ক, হ্যান্ড স্যানিটাইজার, হ্যান্ড

গে-ভাস, নন টাচ থার্মোমিটার ইত্যাদি পাঠানো হয়েছে |

স্বাস্থ্যসহকর্মীদের সুরক্ষার জন্য প্রদানকৃত দ্রব্য সামগ্রীর তালিকা ও বিবরণী

ক্রঃ নং	অঞ্চলের নাম	চচউ সংখ্যা	হ্যান্ড গে-ভাস (১০০ টির বক্স)	মাস্ক এর সংখ্যা	সু- কভার এর সংখ্যা	ওটিসল/হেক্সিসল এর সংখ্যা	নন টাচ থার্মোমিটারের সংখ্যা
০১	টাঙ্গাইল	১৫২	৪	১৭০	১৬৮	২২৬	৯
০২	সাভার	১৩২	১০	১৫০	৫৮	১৭৮	১১
০৩	সিরাজগঞ্জ	১৭৮	৭	-	১২৬	২০২	৯
০৪	রাজশাহী	২৮৪	৪	-	১৯০	২৬২	১১
০৫	নওগাঁ	২৮৪	৬	-	১৮২	২৪৪	১১
০৬	নরসিংদী	১৫৪	৬	৫০	১১২	১৯০	৮
০৭	ময়মনসিংহ	২৩০	১৪	১০০	৪০	২২৬	১০
০৮	কুমিল্লা	২৬৪	১৫	৮৯	১৭২	২৬২	১২
০৯	কেরানীগঞ্জ	১৬৫	১১	-	১৩২	৮২	৯

১০	জোবরা	২০০	৮	-	১২৬	২২০	১০
১১	কুষ্টিয়া	১৯২	৮	১০০	১২৪	২২০	৯
১২	মাগুরা	৮৮	৫	৫০	৫৮	১১৬	৫
১৩	পিরোজপুর	২১৮	৩	১০০	১৪২	২০২	৯
১৪	পটুয়াখালী	১৪০	১২	-	৯০	১৭২	৮
১৫	একমন হাসপাতাল	২২	০১	-	২২	৬০	১
মোট-		২৭০৩	১১৪	৮০৯	১৭৪২	২৮৬২	১৩২

স্বাস্থ্য সুরক্ষার জন্য উলি-খিত দ্রব্য সামগ্রীর মধ্যে পরিধান যোগ্য চচউ দুই তিন বার ওয়াশের পর ব্যবহারের অনুপযোগী হয়ে যাওয়ার ফলে নতুন করে এর সরবরাহের প্রয়োজনীয়তা দেখা দিচ্ছে। এছাড়া অন্যান্য সামগ্রীগুলোর যথাযথ ব্যবহার নিশ্চিত করা হচ্ছে এবং ফিল্ড থেকে এগুলোর ব্যাপারে

নতুন করে চাহিদা আসলে তা যাচাই বাছাই করে বিতরণের ব্যবস্থা নেয়া হচ্ছে। গত ০৫/০৫/২০২০ইং তারিখে গ্রামীণ ডিস্ট্রিবিউশন থেকে ১৫০ টি নন টাচ থার্মোমিটার ক্রয় করা হয়েছে ও এগুলো প্রত্যেকটি স্বাস্থ্যকেন্দ্রে বিতরণের জন্য যথাযথ ব্যবস্থা নেয়া হয়েছে।

### **Translated Text:**

#### **Report on the activities of Grameen Kalyan during the COVID-19 disaster**

At present, the spread of Corona virus (Covid-19) is increasing in our country and hundreds of people are being infected by this virus every day. On 05/05/2020, a maximum of 786 people were infected with this virus in one day. Last month, on April 5, the number of coronavirus cases was 70, and in the space of a month, on May 5, the number has risen to 10,929 and the death toll has risen from 8 to 162. We are now going through the most terrible time of this global epidemic. In such a situation, to keep the wheel of the country's economy running, the government has decided to open a limited number of office courts, shops and shopping malls. According to experts, this decision could lead to a more pronounced coronavirus infection in the coming days. However, the most worrying thing is that many health workers in our country such as doctors, nurses, lab technologists and many other health workers are getting infected with the corona virus and are dying.

Grameen Kalyan is making every effort to provide medical services keeping all the officers / employees safe under its health program. At this time, we are trying to provide medical services already se  
providing



to the patients following the guidelines of the World Health Organization (WHO) and we have ensuring that the patient has to take necessary measures (such as wearing a mask, washing hands with hand sanitizer, checking various information from the patient, etc.). However, many patients are seeking medical care by withholding factual information (such as family members who have recently returned from abroad, family members who have recently returned from Dhaka and Narayanganj, etc.) putting our health workers at risk for corona virus infection. However, for the proper protection of the health colleagues, the organization has already sent PPE, the masks, hand sanitizers, hand gloves, non-touch thermometers, etc., as per the details given at various times.

**List and description of products provided for the protection of health workers**

<b>Sl No.</b>	<b>Area Name</b>	<b>PPE</b>	<b>Hand gloves (100 pieces box)</b>	<b>Masks</b>	<b>Shoecover</b>	<b>Oticol/hexicol</b>	<b>Non-touch thermometers</b>
01	Tangail	152	4	170	168	226	9
02	Savar	132	10	150	58	178	11
03	Sirajganj	178	7	-	126	202	9
04	Rajshahi	284	4	-	190	262	11
05	Naoga	284	6	-	182	244	11
06	Narsingdi	154	6	50	112	190	8
07	Maymansingh	230	14	100	40	226	10
08	Comilla	264	15	89	172	262	12
09	Keraniganj	165	11	-	132	82	9

10	Jobra	200	8	-	126	220	10
11	Kushtiya	192	8	100	124	220	9
12	Magura	88	5	50	58	116	5
13	Pirojpur	218	3	100	142	202	9
14	Potuakhali	140	12	-	90	172	8
15	GKhb Hospital	22	01	-	22	60	1
<b>Total</b>		<b>2703</b>	<b>114</b>	<b>809</b>	<b>1742</b>	<b>2862</b>	<b>132</b>

Wearable PPE among the products mentioned for health protection: As it becomes unusable after washing two or three times, there is a need to re-supply it. In addition, proper use of other materials is being ensured and new demand for them from the field is being checked and sorted. As on 05/05/2020, 150 non-touch thermometers have been procured from Grameen Distribution and appropriate arrangements have been made for their distribution in each health centre.

**PICTURES:  
distribution**



**Food/Relief**

**Original Text:**

However, with the COVID-19 in the Bangladesh, like also faced with a

sudden outbreak of first quarter of 2019, the rest of the world, is number of challenges as

far as the economy is concerned. The banking sector is the wheel of any economy. The health of the banking sector depends on the growth of all the other sectors of the country; similarly, the growth of the rest of the wings of the economy is highly dependent on the health of the banking sector. With most of the businesses suspending their business operations due to the lockdown, (effective from 25 March 2020) and export-oriented industries losing their confirmed orders, one of the major challenges to be faced by the banks is the rise in the Non-performing Loans (NPL) in addition to the credit risk. The Central Bank, in March, issued a circular not to change the classification status of the borrower up to September 2020. Under such circumstances, the credit worthiness of the existing borrower is likely to deteriorate which, in turn, might block the possibility of repayment of the loan.

The Government has declared stimulus packages of more than BDT 1.0 Trillion for the survival of different business entities including corporate, SME, micro finance, agriculture etc. and the entire fund is supposed to be channeled through the banking sector. If a certain borrower with a loan liability avails further loan under this stimulus package, then the borrower will need to repay

both the existing loan and the new loan. In an adverse business environment, both the borrowers and the banks will thus be faced with a new challenge. This will ultimately affect the liquidity status of the banking sector making it difficult for the banks to bring down their Advance-Deposit (AD) Ratio. The ongoing economic depression resulting from COVID-19 will also witness a downtrend in the remittance inflow coupled with a decrease in buying power of the people, reducing the investment opportunities for the banks and increasing their chances of negative income growth. To survive the financial crisis, the depositors are most likely to withdraw their deposits affecting the fund inflow of the banks.

Despite all the skepticism, MTB is all poised to endure any probable tribulation. The bank intends to put more emphasis on the need to develop an innovation-first attitude through a cultural shift towards digital transformation. To remain aligned with the changing market scenario, MTB realizes the importance of prioritizing the modification of the business models by increasing operational efficiencies through new service offerings with greater convenience. Furthermore, increasing the investment in Digital Banking and consistent innovation will be prerequisites for the bank to keep up with the increasing expectations of the savvier and more informed clientele. MTB will also put a thrust on designing attractive deposit products to maintain the fund flow. The bank underscores customer satisfaction to be gained through business agility for customer acquisition and retention.

To justify the bank's vision - MTB3V, we realize that the key competitive differentiator is customer experience. Therefore, to keep up with the customer expectations, the bank tries to make the customer interactions seamless and spontaneous. At MTB, we try to create a culture of operational excellence, efficient performance and world-class delivery that, in turn, enables us to



respond promptly in delivering consistent long-term returns to the shareholders amidst the rapidly transforming financial, macroeconomic and socio-political environment.

### **MTB Shining – The Theme of 2019**

MTB always aims to stretch its legacy built by its founders since its inception, by maintaining a high compliance status and consistent customer-centric culture. One of the Key Performance Indicators (KPIs) of MTB has always been to achieve a higher score than its peers when it comes to serving its customers. In 2019, MTB aspired to set a shining example in each and every sphere of its customer service offerings required to become the brightest star in the sky like the Sirius.

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**Total assets of the bank grew by 15.53% to BDT 257.01 Billion, marking a milestone in the bank's annals. It was supported by a prudent 14.20% growth in gross loans which amounted to BDT 189.73 Billion at the year closing while the total deposit grew by 14.92% to BDT 190.95 Billion.**

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On the backdrop of an impulsive economic and political scenario, 2019 was a remarkable year for MTB in terms of business achievements, technological advancements and business model reformation initiatives, making the bank fully equipped to enhance value for all stakeholders. The financial year which marked 20 years of the bank's extraordinary journey witnessed great progresses on a significant number of fronts despite the increasing challenges faced by the entire banking industry. In 2019, MTB's overall balance sheet experienced a healthy growth – Deposits grew by 14.92%, Loans and Advances rose by 14.20%, the Trade Finance business also saw a positive growth through marginal growth in both imports and exports.

The bank's standalone performance was impressive, generating Operating Profit of BDT 5.11 Billion, a 10.93% growth from previous year. The bank has been consistent in providing returns to the customers, and in 2019 the Return on Equity (ROE) was 13.51%. The results from subsidiaries were also laudable. MTB Capital Limited (MTBCL), MTB Securities Limited (MTBSL) and MTB Exchange (UK) Limited generated operating profits amounting to BDT 39.20 Million, BDT 164.07 Million and BDT 8.44 Million respectively.

The bank has always been very keen to have a strong capital base which we intend to boost further with a view to equipping ourselves to be able to extend credit to our customers during all sorts of economic uncertainties in the future. With substantial increases in regulatory capital requirements, we have, over time, built up our capital and financial strengths enabling us to attain our capital ratio of 12.91% of risk weighted assets. In the year 2019, the bank raised capital in the form of share capital by issuing 10% equity shares 63,707,004 to Norfund, a Norwegian private equity company.

We are excited to have initiated the process of issuing BDT 4 Billion perpetual bond as Additional Tier I capital, which is in fact, the first time for us issuing this type of financial instrument. During 2020, the bank plans to raise an additional BDT 5.0 Billion Tier-II capital out of which BDT 4.40 Billion has already been raised.

### **Creating happy customers and retaining them**

As part of the bank's brand promise, we believe in empowering our customers to advance towards their ambitions and goals at every stage of their lives. With that end in view, we relentlessly strive to provide our existing and potential customers with the right solutions that are simple yet innovative and competitively priced. A shining financial brand with 20 years of strong market

existence, MTB aims to become a household name by offering services at the customers' doorsteps through its 118 Branches, 5 Sub-branches, 302 strategically located ATM Booths, 15 Smart Banking Kiosks and over 3,000 POS Machines. With a view to serving the unbanked population and being aligned with the government's financial inclusion policy, MTB initiated its Agent Banking services in 2016 and within a very short span of time, the bank has successfully been able to set up 140 MTB Agent Banking Centres (MABC), serving around 40,000 customers, significantly contributing to the inflow of remittances and achieving a phenomenal growth in terms of customer deposit amounting to BDT 2,203 million. In addition to the physical network, the bank encourages the customers to avail its other alternate delivery channels like the Internet Banking and SMS Banking services.

With a view to extending the bank's Retail Banking and Credit Cards reach and ensuring greater comfort and convenience for its customers and valued stakeholders, MTB has set up MTB Air Lounge at the international departure area of Hazrat Shahjalal International Airport (HSIA) in Dhaka, Shah Amanat International Airport (SAIA) in Chattogram and Osmani International Airport (OIA) in Sylhet. MTB is one of the 5 banks in the country to offer such facilities to cater to the needs of its privileged customers. The bank has tied up with 'Priority Pass, 'Diners Club' and 'DragonPass' which will allow MTB customers to access international air lounges.

As a recognition of the excellence in service expansion of MTB Cards business, the bank received the 'Award for Excellence in Mastercard Co-Brand Business 2018-19 & Pioneer in Mastercard Contactless Credit Issuance 2018-19' category, presented by Mastercard at its first-ever "Mastercard

Payments Summit & Gala Award Night 2019".

**Ttranslated Text:**

২০১২ সালের প্রথম প্রান্তিলে হঠাৎ কোভিড -১৯ এর প্রাদুর্ভাবের ফলে, স্তেলের অন্যান্য কেলের মলা, োাংোলেেও অথভনীস্ত ও অলন্ে

চ্যালেলের মুলামুক্তি হললে। েযাংস্তোং িা হল অথভনীস্ত র চ্ােো। েযাংস্তোং িাল র সাফেষ স্তন্িভির েলর কেলের অন্যান্য সমস্ত িাল র প্েরুস্তির উপর; এেহিলে, অথভনীস্ত র অন্যান্য উইংলসর েুস্তি েযাংস্তোং িাল র উন্নস্ত র উপর স্তন্িভিরেো। েেডাউলন্র োরলে কেস্তেরিাগ েযেসাে ালের েযেসান্তেে োর্ভক্রম স্থস্তগ েলর (২০২০ সালের ২৫ মাচ্ভ কথলে োর্ভের) এোং রফ াস্তনুিী স্তেল্লগুস্তে ালের স্তন্তি স্তন্লেভেন্া হান্তরলেলে, েযাংেগুস্তের সামলন্ কর্ অন্য ম েড চ্যালেে া হল অপ্রচ্ন্তে িালে েুস্তি খে (এন্তপএ) োড়াও আরও খেবুুঁস্তে রলেলে। কেস্ত্রীে েযাংে মাচ্ভ মালস ২০২০ সালের কসলেস্বর পর্ভি খে গ্রহী ার কেস্তেস্তেন্যালসর স্তস্থস্ত পস্তরে ভন্ ন্া োরার জন্য এেটি স্তেজ্জস্তি জাস্তর েলরস্তেে। এইরেম পস্তরস্তস্থস্ত ল , স্তেেষমান্ খেগ্রহী ার খে গ্রহলন্র কর্াগষ া অেন্ত হল পালর, র্ার ফেস্বরূপ, খে পস্তরলোলের সম্ভােন্া আটোল পারার সম্বেন্া আলে।

েলপভালরট, এসএমই, মাইলক্রা স্তফন্াস, েুস্তি ই যান্তেসহ স্তেস্তিন্র েযেসান্তেে সাংস্থার কেঁলচ্ থােোর জন্য সরোর স্তেস্তডাটি ১.০ ট্রিস্তেেন্ এরও কেস্তে

উদীপন্া পযালেজ ক ািো েলরলে এোং পুলরা হস্তেে েযাংস্তোং িাল র মােষলম চ্ান্তে হগোর েখা রলেলে। স্তে েন্ ো্েেি কোে এেটি স্তন্তেভষ্ট খেগ্রহী া এই উদীপন্া পযালেজর অৌলন্ আরও খে গ্রহে েলর, লে খেগ্রহী ালে স্তেেষমান্ খে এোং ন্

ুনু খে .ডি়েই পন্তরলোে েরল হলে। প্রস্ত কূে েযেসালের পন্তরলেলে, খেগ্রহী া গ্রোং  
 েযাংে .ডি়েই এটি নু নু চ্যালেলের মুলামুক্তি হলে। এটি চূড়াি়িালে েযাংন্তোং িাল র  
 রে ার স্তস্থস্ত লে প্রিান্তে েরলে র্া েযাংেগুন্তেলে ালের অন্তগ্রম-আমানু (এন্তড) অনুপা  
 হ্রাস েরল অসুন্তেো েরলে। কোি়ি ১৯এর ফলে চ্েমানু অখনভন্ত ে মান্তসে চ্াপ  
 জন্গলের ক্ে ক্ষম া হ্রাস, েযাংেগুন্তের জন্য স্তেস্তনুলোলগর সুলর্াগ হ্রাস পালে গ্রোং ালের  
 কন্ত োচ্ে আলের েুস্তির সম্ভােন্া েুস্তি সহ করন্তমটযাস প্রোলহ হ্রাস পালে। আন্তথভে  
 সঙ্কট কথলে োুঁচার জন্য, আমানু োরীরা েযাংলের হন্তেলের প্রোহলে প্রিান্তে েরলে  
 গ্রোং ালের আমানু প্র যাহার েরার সম্ভােন্া কেস্তে থালে।

সমস্ত সাংেে সলেও এমটিস্তে কর্ কোন্ও সম্ভােষ সঙ্কট সহয েরার জন্য প্রস্ত । েযাংে  
 স্তডস্তজটাে রূপািলরর স্তেলে এটি সাংক্ষুস্ত ে পন্তরে ভলন্ত মােষলম এটি উদ্ভােন্ী-প্রথম  
 মলন্াি়িালে গলড় ক ােোর প্রলোজলন্ত প্রস্ত আরও কজার কেণ্ডোর ইলে প্রোে েলর।  
 পন্তরেস্ত ভ োজালরর দূলেযর সালথ জন্তড় থােোর জন্য, এমটিস্তে আরও কেস্তে  
 সুন্তেোলথভ নু নু পন্তরলিো প্রস্তালের মােষলম অপালরেন্াে েক্ষ া েুস্তি েলর  
 েযেসান্তেে মলডেগুন্তের পন্তরে ভলন্ত অগ্রান্তেোলরর গুরুত্ব উপেস্তি েলর। দ্য িী ,  
 স্তডস্তজটাে েযাংন্তোংলে স্তেস্তনুলোগ েুস্তি গ্রোং োরোোন্তহে উদ্ভােন্ োুঁচালন্া  
 গ্রোং আরও জ্ঞা ক্লালেলের ক্রমেেমভ ানু প্র যােো েজাে রাি়ার জন্য েযাংেটির পূেভে  
 ভ হলে। এমটিস্তে হন্তেলের প্রোহ েজাে রািল আি়িত্তেে আমানু পেয স্তডজাইলন্ত উপর

কজার কেলে। েযাংে গ্রাহে অন্তেগ্রহে এং েলর রািার জন্য েযেসান্তেে ত্পর ার

মােষলম গ্রাহে সন্তুস্ত অজভন্ েলর।

েযাংলের দৃষ্টিস্তিলে ন্যােসি েরল – এমটিস্তেত্তি, আমরা েুবল পান্তর কর মূে চ্ান্তে  
 হে গ্রাহলের অন্তিষ্ঠ া। সু রাং, গ্রাহলের প্র যােো েলর রািল , েযাংে গ্রাহলের  
 হৌরঅযােেন্গুন্তে স্তন্তেভন্ন এং স্ব ংস্ফু ভ েরার কচ্চ্টা েলর। এমটিস্তেল আমরা  
 অপালরেন্াে এস্তিলেন্স, েক্ষ পারফরমযান্স এং ত্তেেমালন্ন সরেরালহর সাংস্কৃত্ত ত্তর েরার  
 কচ্চ্টা েস্তর রা ুলরস্তফলর দ্র রুপারিরৌরী আন্তথভে, সামন্তষ্টে অখনভন্ত ে রাজন্অইন্ত ে  
 এং আথভসামগ্রীগুন্তের মলেয অাংেৌোরলের োরোোন্তহে ৌী ভলমোৌী  
 স্তরটান্ভ প্রোলন্ন জন্য আমালের াত্ক্ষন্তেৌিলে প্রস্ত স্তক্কা জান্াল সক্ষম েলর। এমটিস্তে  
 েইন্তন্াং - ২০১৯ এর স্তথম

এমটিস্তে সেভো েক্ষয রালি এর প্রস্ত ঠা ালের দ্ব্ারা প্রস্ত ঠালন্নউই প্রসান্তর েলর, এটি উচ্চ  
 র সম্মন্ত স্তস্ত এং োরোোন্তহেগ্রাহেলেস্তন্দ্রে সাংস্কৃত্ত েজ্াে করলি। এমটিস্তে-র অন্য ম  
 প্রোন্ পারফরমযান্স সূচ্ে (কেন্তপআই) র্িন্ ার গ্রাহেলের কসো কেণ্ডোর েথা আলস িন্  
 সেভো ার সহেমীলের কচ্লে উচ্চ র কক্ষার অজভন্ েরল থালে। ২০১৯ সালে, এমটিস্তের  
 পন্তরস্তচ্চুস্ত আালের সেলচ্লে উজ্জ্ব ন্ক্ষত্র হলে উঠল প্রলোজন্ ার গ্রাহে পন্তরলিোর  
 অফারগুন্তের প্রস্ত টি কক্ষলত্রই এটি উজ্জ্ব ডৌহরে স্থাপন্ েরা

েযাংলের কমাট সম্পে ১৫.৫৩% েৃন্তি কপলে ২৫৭ স্তেস্তেংন্ টাো হলেলে, রা েযাংলের োন্তিভৌল এটি মাইফেে স্তহসালে স্তচন্তি হলেলে। এটিলে কমাট খে ১৪.৯২ % প্ৰুন্তির দ্বারা সমস্তভ হলেস্তেে রা েেলরর কেলির স্তেলে ১৮৯.৭৩স্তেস্তেংন্ টাো স্তেে এোং কমাট আমান ১৪.৯২% েৃন্তি কপলে ১৯০.৯৯ স্তেস্তেংন্ ডোলর োঁস্তড়লেলে।

অপ্রলোজনীে অখনভন্ত ে ও রাজনন্ত ে দৃলেষর পট্টিস্তমল , েযেসান্তেে সাফেয, প্রুন্তিগ অগ্রগন্ত এোং েযেসান্তেে মলডে সাংস্কালরর উলেযালগর কক্ষলত্র এমটিস্তের পলক্ষ ২০১২ স্তেে এটি উলেিলর্াগয েের, রা েযাংেলে সমস্ত কেেলহাস্তালরর মান োড়ালন্ার জন্য পুলরাপুস্তর সন্তি েলরস্তেে। েযালঙ্কর অসাোরে রাত্রার ২০ েের স্তচন্তি েরা আস্তথেভ েের পুলরা েযাংস্তোং স্তেলল্লর সামলন্ ক্রমেেভমান্ চ্যালেে সলেও উলেিলর্াগয সাংিযে ফলে দুেভাি অগ্রগন্ত অজভন্ েলরলে। ২০১৯ সালে এমটিস্তের সামস্তগ্রে েযালেসস্তেট এটি স্বাস্থ্যের প্ৰুন্তি অজভন্ েলরলে - আমান ১৪.৯২% েৃন্তি কপলেলে,খে ও অন্তগ্রম ১৪.২০% েৃন্তি কপলেলে, োস্তেজয স্তফন্াস েযেসােও আমোস্তন্ ও রফ াস্তন্ন ডিে কক্ষলত্রই প্রান্তিে প্ৰুন্তির মােযলম এটি ইস্ত োচ্ে প্ৰুন্তি কেলিলে

েয়াংলের স্ব ব্ল প্যারফরম্যান্স স্তেে স্ত্ৰচত্ত্বােিভে,৫.১১ স্তেেস্তেেন্ ডোলরর অপালরটিং মুন্াফা অজভন্ েলরলে, রা আলগর ের কথলে ১০.৯৩% প্ৰেস্তি স্তেে। েয়াংেটি গ্রাহেলের স্তরটান্ভ প্রোলন্ কক্ষলত্র োরোোস্তহে স্তেে গ্রোং ২০১৯ সালে স্তরটান্ভ অন্ ইক্যইটি (আরওই) স্তেে ১৩.৫১%। সহােে সাংস্থা কথলে প্রাি ফোফেগুস্তে প্রোংসন্ীেও স্তেে। এমটিস্তে েযাস্তপটাে স্তেস্তমলটড (এমটিস্তেস্তসএ), এমটিস্তে স্তসস্তেউস্তরটিজ স্তেস্তমলটড (এমটিস্তেএসএ) গ্রোং এমটিস্তে ট্রিলচ্ে (ইউলে) স্তেস্তমলটডর্খাক্রলম ৩৯.২০ স্তমস্তেেন্, স্তেস্তডটি ১৬৪.০৭ স্তমস্তেেন্ গ্রোং স্তেস্তডটি৮.৪৪ স্তমস্তেেন্ ডোর অপালরটিং োি অজভন্ েলরলে।

িস্তেিষল সেে েরলের অখনভন্ত ে অন্তন্িে োর সয়ে আমালের গ্রাহেলের ঋন্লপল সক্ষম হগোর জন্য সস্তি েরার উলদলেয আমরা

েয়াংেটি আরও েস্তিোোী মূেেন্ স্তিস্তত্ত্ব অজভলন্ জন্য সেভো আগ্রহী স্তেোম ।

স্তন্েস্তে মূেেলন্ প্রলোজনীে োর কক্ষলত্র লর্খষ্ট পস্তরমাে ে্স্তি পাগোর সালথ সালথ

আমরা আমালের মূেেন্ গ্রোং আন্তথভে েস্তি ত স্তর েলরস্তে রা আমালের ঝুঁস্তেৰুি

ওজলন্ সম্পলের ১২.৯১% মূেেন্ অন্ুপা অজভলন্ সক্ষম েলর ুলেলে। ২০১৯ সালে,

ব্রণলোস্তজোন্ এটি কেসরোরী ইক্যইটি সাংস্থা ব্রফুন্ডলে ১০% ইক্যইটি কেোর

৬৩,৭০৭,০০৪ জাস্তর েলর েয়াংে কেোর মূেেন্ আোলর মূেেন্ সাংগ্রহ েলরলে।

আমরা অন্ত স্তরি স্তলরর প্রথম মূেেন্ স্তহসালে ৪ স্তেেস্তেেন্ টাোর স্থােী েস্ত জাস্তরর

প্রস্তক্কো শুরু েরল কপলর আমরা উত্সাস্তহ , রা প্ৰে পলক্ষ আমালের জন্য এই জাীে



আন্তর্জাতিক ইস্যু বেরার জন্য প্রথমবার। ২০২০ সালের মলেয, যেখানেটি অন্ত স্তরি ৫ স্তেস্তেইনে  
টিবোর -২ মূইনে সাংগ্রহর পস্তরেল্লনা ােলরলে ব্ার মলেয ইন্ত মলেয ৪.৪০ স্তেস্তেইনে  
ডোর সাংগ্রহ বেরা হললে।

গ্রাহেলের িুস্তে বেরা গ্রোং  
ালের ােলর রািা

যেখানের ব্র্যান্ড প্রস্ত শ্রুস্ত র অাংে স্তহসালে, আমরা আমালের গ্রাহেলের ালের জীেলত্র  
প্রস্ত টি পর্ভালে ালের উচ্চাোঙ্ক্ষা গ্রোং াক্ষযগুস্তের স্তেলে এস্তগলে ব্াণোর ক্ষম ােলন  
স্তেোস াস্তর। কসই ােলক্ষযই, আমরা আমালের স্তেযমান্ গ্রোং সস্তাযে গ্রাহেলের সঠিে  
সমাোন্ কেণোর জন্য স্তন্রেসিালে প্রলচ্ষ্টা বেরস্তে ব্া সহজ গ্রোং উদ্ভােন্ী গ্রোং প্রস্ত  
লব্াস্তগ ামূেে মূেয স্তন্ভেভারেলব্াগয। ২০ ােলরর ান্তিোোী াোজালরর  
অন্তস্তত্ব সহ এটি উজ্জ্ব আন্তর্জাতিক ব্র্যান্ড, এমটিস্তে ার ১১৮ াোিা, ৫ টি ােুটে -োিা,  
৩০২ কৌেগ ািালে অস্তস্থ এটিএম ােুথ, ১৫ স্মাটভ যেখাংস্তোং স্তেেস্ক গ্রোং  
৩০০০পঅসলমস্তেলন্ এরও কেস্তে মােযলম গ্রাহেলের কোরলগাড়াে কসো স্তেলে এটি  
পস্তরোলরর নাম হললে উলঠলে পস কমস্তেই। স্তন্রেস্তেই জন্লগাষ্ঠীর কসো প্রোন্ গ্রোং সরোলরর  
আন্তর্জাতিক িুস্তি ন্ীস্ত মােোর সালথ জস্তড থােোর ােলক্ষয এমটিস্তে ার এলজে  
যেখাংস্তোং পস্তরলিো শুরু ােলরলে ২০১৬ সালে গ্রোং িুে অল্প সমলের মলেযই  
যেখাংটিসফলেযর সালথ ১৪০ এমটিস্তে এলজে যেখাংস্তোং কেন্দ্র স্থাপন্ বেরল সক্ষম হললে

(এমএন্তেস্তস) প্রাে ৪০,০০০ গ্রাহেলে কসো প্রোন্ েলর, করন্তমটযাঙ্গ প্রোলহ উলেিলর্াগষ  
 অেোন্ রালি এোং গ্রাহে আমান্ল র কক্ষলত্র ২,২০৩ স্তমন্তেেন্ ডোলরর েষন্ত ক্রমী েৃন্তি  
 অজভন্ েলর। োরীন্তরে কন্টগোলেভর পাোপান্তে, েযাংে ার অন্যান্য স্তেেল্প  
 কডস্তেিান্তর চ্যালন্ে কর্মন্ হৌরলন্ট

েযাংস্তোং এোং এসএমএস েযাংস্তোং পন্তরলিোগুস্তে গ্রহে েরল গ্রাহেলের উত্সাহ কেো।

েযাংলের স্তরলটইে েযাংস্তোং এোং কক্রন্তডট োডভগুস্তে ার গ্রাহেলের এোং মূেযোন্  
 কেেলহান্ডারলের আরও কেস্তে আরাম ও সুস্তেোলথভ স্তন্তি েরার েলক্ষয এমটিস্তে  
 Amanাোোর হর্ োহজাোেে আজভান্ত ে স্তেমান্েন্দর (এইচএসআইএ) এর আজভান্ত  
 ে প্রস্থান্ এোোেে োহ আমান্ লে এমটিস্তে এোর োউে স্থাপন্ েলরলে। চ্যাটগ্রালম  
 আজভান্ত ে স্তেমান্েন্দর (সাআইএ) এোং স্তসলেলটর ওসমান্ী আজভান্ত ে স্তেমান্েন্দর  
 (ওআইএ)। এমটিস্তে কেলের সুস্তেোপ্রাি গ্রাহেলের চ্ান্তহো পূরলের জন্য এই জা ীেে  
 সুস্তেো সরেরাহেরী 5 টি েযাংলের মলেয এেটি। েযাংেটি ‘অগ্রান্তেোোর পাস,’ স্তডন্াসভ  
 ক্লাে ‘এোং’ ড্রাগন্পাস ’এর সালথ চ্ুন্তি েলরলে র্া এমটিস্তে গ্রাহেলের আজভান্ত ে স্তেমান্  
 োউলে প্রলেলের সুলর্াগ কেলে।

While translating the texts I realized how important it is to familiar oneself with Bangla and English language. There are plenty of synonyms for a single word and although all of them mean exactly the same, they cannot be used everywhere because of different contexts. In some places I did not

write he translated word instead I wrote the original word because translating them would not sound right. During my translation course, I learned that to translate texts one need to be efficient in both Bangla and English language otherwise he or she cannot be a good translator.

## **Chapter 5**

### **Writing Reports**

During three months of my internship, I have written three reports. I am a good writer. I learnt many new techniques that are associated with writing such as research, taking interviews, accuracy and gained knowledge about translating English files to Bengali and paraphrasing from all the works that I have done till now. Throughout my internship, I wrote different kinds of reports which was a fulfilling experience for me.

I wrote an in-depth report on Grameen Bank and Grameen Welfare's activities during COVID- 19 and how they are helping the rural people of Bangladesh, by spreading awareness about the pandemic. To get an idea of what Grameen Kalyan is doing to help rural people of Bangladesh and what kind of a write-up this one needs to be, I browsed their website and few more related

articles. I thoroughly read those articles to get some ideas about how should I write my report properly on Grameen Kalyan's activities during Corona pandemic. Grameen Kalyan is making every effort to provide medical and financial services keeping all the employees safe under its program. Grameen Kalyan was established in 1996 under Bangladesh Company Act. It is a comprehensive health service financing and delivery program to establish and provide affordable healthcare to people. The goal of the company is to establish and operate primary health centers and other health service facilities in rural areas. Each health care center consists of qualified doctors and nurses and each center can serve a population of 30 to 35 thousand people. The plan provides free prevention care, family planning, health education and other services. While writing the report I emphasized on the most unique things that I learned from reading the articles. Next, I came up with a suitable caption for the report. To incorporate into my report, I also collected few pictures from the Grameen Kalyan's website. I focused on the main activities Grameen Kalyan is doing to help poor villagers in our county during this Corona pandemic.

I wrote a report on 'How Chaldal Works: Its Operation, Service and Strategy', looking into one of the most popular online grocery dealers' operation blueprint. To get an idea of what Chaldal is doing and how it is working to provide 1 hour delivery in all over Dhaka, I browsed their website and read few related articles. Since more people and businesses become comfortable using online shopping, the online shopping platforms have increased in Bangladesh over the last ten years. This made major opportunities in the digital commerce space, and companies like *Chaldal* which is a Dhaka based online shopping platform/ grocery startup, are benefiting from these opportunities. Chaldal.com is an online platform for grocery and delivery based in Dhaka, Bangladesh, founded in 2013. Its aim is to give its consumers the best experience of shopping in a big-box store with a huge number of grocery items. They sale meat and dairy, fresh fruits and vegetables, pet food,

health care products, groceries, personal care products and household items via its mobile apps and website. It has 50 locations in total. *Chaldal* received financing from IFC: International Finance Corporation, World Bank. Consumers can order products from Chaldal's website and its Android and iOS app. Chaldal maintains 14 different warehouses across Dhaka so that they can ensure their one hour deliver policy. A portion of my report is given below:

When the consumers open Chaldal's website first they see their motto of – “Groceries delivered in 1 hour” and a search bar where consumers can search for their desired products. The search bar has some categories such as- Covid-19 protection, new arrival, flash sale, popular, baby care, pet care, food, home and cleaning, office products, beauty and health, home appliances and vehical essentials. These categories have sub- categories in them such as the Food has sub-categories of fruits and vegetables, breakfast, beverages, meat and fish, snacks, dairy, frozen and canned, bread and bakery, baking needs, cooking and diabetic food. The website also has features such as – Login, Sign up, Language etc. All the products has pictures and description of the product so that the consumers can easily search for the product they want to buy. The website has another filter which is – special offer, where consumers can get special offers on products such as- chicken eggs 12 pieces 99 taka, full cream milk 2 liter 215 taka instead of 225 taka etc. consumers can buy products via cash on delivery, visa card, debit or credit card and through Bkash.



## Enjoy the country's fastest E-commerce Grocery search engine



Today, Chaldal has not only built a successful online grocery business also they directly collect products from local farmers by building an end to end grocery supply chain. Over the last decade, Chaldal has expanded its platform beyond the marketplace and micro-warehouse model and embedded itself firmly into grocery supply chain with initiatives such as Chaldal Vegetable Network and logistics operations Go Go Bangla. Chaldal also made investment in Cookups which is an online home-made food delivery service. This investment acquire new customers for both Cookups and Chaldal. Chaldal can both sell its products to Cookups as well as Cookups' customers. Another important achievement of Chaldal is it is now working in Rohingya camp with the World Food Program as a supplier.

After analyzing the website, I wrote the report by describing the features of the website properly. Next, I came up with a suitable title for the report. I collected consumers' opinion about Chaldal's website and if they are happy with their service. I interviewed few consumers of the app over

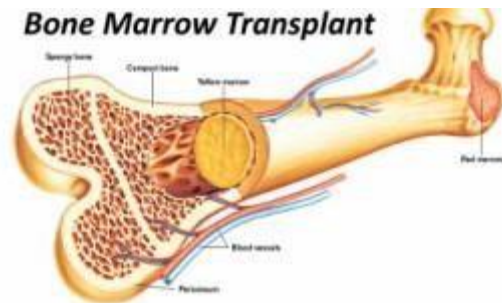
phone. I also wrote about Chaldal's business strategies and how it has expanded its platform. I focused on the main activities Chaldal.com is doing to connect with every Bangladeshi business and household, how they were able to build a successful online grocery business and how they are operating their business in Dhaka, Bangladesh. I learned from my print media courses how to properly analyze something and write a paper on it by describing its features properly- it helped me to write an in-depth paper about Chaldal.com.

I also wrote a report on the 'Health Scenario of Bangladesh'. I read few articles and studies done by DMCH and other renowned hospitals to find exact number of patients suffering from various diseases in Bangladesh and how these government and private clinics are giving services to their patients. After finding all the answers to the questions given by my office supervisor I started to write my paper. I wrote a short introduction discussing about healthcare in Bangladesh, number of Upzilla and Thana health complexes, numbers of doctors and nurses and how government and private clinics are giving services to their patients. Then I wrote all the information that I found reading articles one by one- Bangladesh has only 6 doctors, nurses and midwives for every 10,000 people according to the latest report of health bulletin published yearly by the Health Ministry, the current doctor – patient ratio is 5.26 to 10,000, there are 13 to 15 lakh people who are suffering from cancer in Bangladesh and about two lakh people are newly diagnosed with cancer each year according to an article named "Comprehensive update on cancer scenario of Bangladesh" and discussed about few more topics regarding healthcare. Next, I came up with a suitable title for my paper. To incorporate in my paper I collected few pictures from the internet. I focused mainly on the rising number of diseases in Bangladesh and how they are being tackled by government and private hospitals. A portion of my report on healthcare is given below:

**Number of people suffering from cancer:** There are 13 to 15 lakh people who are suffering from cancer in Bangladesh and about two lakh people are newly diagnosed with cancer each year according to an article named “Comprehensive update on cancer scenario of Bangladesh”.

**Number of people suffering from bone related problems:** 43.6 and 5.5% of 16- 45 years old women and 40.7 and 41.8% of 46- 65 years old men and women have bone related problems such as osteopenia and osteoporosis in bangladesh according to an article named “ Bone mineral densities in normal Bangladeshi women”.

**Number of people suffering from Cerdiology related problems:** According to WHO country profile 2018, cardiovascular disease kills 2.56 lakh people in Bangladesh and according to non-communicable disease risk factor survey 2018, 15.5% of people are at ricks of heart dease.



A report is short, sharp and consists of information which is written for a particular purpose. To write a report one needs to be specific. In my reports I describe the sequence of events and



situations, I evaluate the facts, describe the result of my research, I also suggested how the situation can be improved and finally gave proper conclusion.

## **Chapter 6**

### **Integration of Terms, Concept and Theory with My Internship Experience**

Since I did my major in Media and Cultural studies, I learned many theories as well as many concepts which are essential to understand the world of media. Few of these theories directly relate with my work and I observed that during my internship at *Paper Rhyme*. The terms that I described here are from Eng440: ENGLISH FOR THE PRINT MEDIA course and the concepts and theories are from Eng331: INTRODUCTION TO CULTURAL STUDIES: THEORY AND PRACTICE

course. The terms, concepts and theories are described below:

**Consequence:** Consequence is the result of the news item on the masses. While writing reports I had to write them in a way so that the readers could relate to them and it can create an impact on the readers. I wrote reports of Grameen Welfare's activity during COVID-19 and how they are giving medical and financial services to the rural people of Bangladesh so the readers can relate to them that everyone is suffering from the pandemic especially rural people. Consequence refers to the impact of the news or information. For example, now people of Bangladesh are more interested to know the news of COVID-19. I wrote about the current situation of our country and how the public and private hospitals are tackling the situation. I wrote a report on "Health Scenario of Bangladesh" where I briefly described the facilities each public and private hospitals have so that by reading the report the readers can know which hospital to contact for their health related issues. I wrote about hospitals that have enough facilities to provide to COVID-19 patients. By reading my report people can know about those hospitals and go there for treatment.

**Timeliness:** In every organization timeliness is very important. The quicker the advertising firm makes advertisement, the more customers the product will get. If a new product launch in market and the advertising firm is unable to promote it in the market quicker than it will not get enough attention from the customers. During my internship, I had to speed up my writing process to meet the time limit given by my on-site supervisor. For example, Paper Rhyme gave me to translate files of Grameen Welfare's activities during Covid- 19 and I had to translate those files within a day and my supervisor thanked me for translating the files quickly since it was an important task given by Grameen Bank. I also wrote a report on "Health Scenario of Bangladesh" where I talked about hospitals that have enough facilities for COVID-19 patients so that the readers can know about those hospitals and go there for treatment. If I submitted the report to my office after the pandemic was over than it would not carry any value. That is why timeliness is important in every sector. Since I worked from home and did not have enough resources such as good internet connection and better technology I tried by best to submit my assignments on time.

**Ethics and Ideology:** Ethics and Ideology is important in every aspects of life because who respects other's norms, beliefs and values can easily keep pace with any changing circumstance. Ideology is an important concept in the study of popular culture. It is a system of ideas and ideals. There are many definitions of 'ideology' but the basic idea of ideology is "ideology can refer to a systematic body of ideas articulated by a particular group of people. For example, we could speak of 'professional ideology' to refer to the ideas which inform the practices of particular professional groups" (Storey 2). *Paper Rhyme Advertising Limited's* tagline is "We Develop Business Design" and its vision is "*Paper Rhyme* will thrive to offer its clients a one stop total creative, media and activation solutions from strategic brand planning and the development of powerful creative to an efficient implementation of campaigns with the highest possible media and public relation

coverage”. Their consideration is “Understanding Clients’ business”. The tagline, vision and consideration speak for themselves. They are indicative of the kind of ideology that *Paper Rhyme Advertising Limited* believes in. In an article named “Ethics in Advertising: Review, Analysis, and Suggestions” the author said “One important aspect of virtue ethics is the ‘ethics of the mean.’ This notion represents the balance idea, in which both excess and deficiency are unacceptable” (Murphy 318). During my internship my supervisor told me to be punctual and honest. I was taught from the very first day of my internship to be transparent and not to be biased towards anyone at the office so that everyone can trust me. While writing reports I was not allowed to hide any information about hospitals in our country. I wrote everything that I found after doing my research and added the accurate information in my reports. There were many public and private hospitals that does not have enough facilities for the treatment of COVID-19 patients, I wrote about it in my report. I had to respect the value of honesty. I also abided by the norms of my office in case of professional behavior.

**Panopticon and Gaze:** As a work of architecture the panopticon allows powerful persons to observe the people without the people knowing. The basic concept of Bentham’s panopticon is- there is a central tower surrounded by cells. In the light house is the watchman and in the cells are prisoners or workers. The tower shines bright light so that it is easier for the watchman to observe everyone in the cell. The purpose of this ‘gazing’ is to keep the prisoners in control and to make sure that no unwanted movement is being made by them. Bentham argued that those inside the panopticon should always think they are under inspection at any time. According to Foucault power and knowledge comes from the power of observing others. Michel Foucault a French philosopher developed the idea of ‘Panopticism’, a social theory named after the panopticon in his 1975 book Discipline and Punish. Bentham’s prison served as a metaphor for Foucault speculate

structures of power. Foucault suggests that we can gain power by producing knowledge. Through observation we can produce new knowledge. He believed in the power and freedom of people living in the society. He also suggests that power exist everywhere and it is a form of strategy, with the power of shaping people's behavior. Foucault viewed the idea of panopticism as a symbol of the disciplinary society of surveillance. According to the article "Media and Participation", Foucault in his book Discipline and Punish strongly advocates looking at how disciplinary power works upon bodies. While doing my internship I was under my supervisors' surveillance all the time. My on-site supervisor and University supervisor observed everything I did and gave me instructions after correcting my works. Since I worked from home Saifuddin sir called me many times to see if I am doing my work properly from home. This prison is the society and we live in and organizations and companies like *Paper Rhyme*, *Grameen Welfare*, *MTB Bank*, *Chaldal* act as the observers. I had the chance of being a watchdog for *Paper Rhyme Advertising Limited* while working there. I was advised to keep myself updated with the current news of the world. The advertising agencies when they notice the slightest change in the society and market they immediately start working and advertising according to that to impress their clients. Even in the earlier days when COVID-19 had just begun we were informed everything by the newspapers and TV channels but after few days the information was being controlled by them. While translating the files of *Grameen Welfare* and *MTB Bank* I noticed that the number of corona positive patients in the charts are not as huge as I was expecting, which was really suspicious. This information is controlled because the huge number of infected and dead people number will cause panic and anxiety among the readers. I also wrote a report on *Chaldal* app where I talked about how the most popular grocery store works. While researching about them and interviewing people I found out the app always shows ad in consumers' social media accounts of the products people are interested

in or want to buy. They also send text to their consumers' phones and social media accounts about their daily deals. From this we can say that the app is observing their consumers about what they want to buy and showing them ad according to that. I had to agree with Foucault that power is everywhere in our society and we are under surveillance all the time.

## **Chapter 7**

### **Recommendation**

I learned many things from my Media and Cultural studies courses. These courses that are offered by BRAC University's Media and Cultural Studies stream are essential for anyone who wants to peruse their career in Media sector and Journalism. However, I think as a Media major student that we need more guest speaker session and office trip. We had few guest speaker session and the sessions were very helpful. I could relate to them with my studies. I think the number of courses for media major students are not sufficient and there should be a course that completely focus on Advertising and its strategies.

There are many courses that are offered to students in Media and Cultural studies such as ENG 401: Editing, ENG 440: English for print media and ENG 404: Elements of Copywriting but there is no course offered for students who are willing to work for advertising agencies and television industries. In addition, courses can include more topics such as Branding, Introduction to Advertising, Advertising and society and advertising strategies etc.

It is important to mention that I discovered my interest in working in advertising agencies after going through these Media and Cultural courses offered by BRAC University. I had an unforgettable experience while working for *Paper Rhyme Advertising Ltd.*'s office. I would like to thank my on-site supervisor, I decided to stick to this profession in future. The course ENG 440: English for Print Media and ENG 404: Elements of Copywriting helped me a lot during my Internship. I could relate the theories which I learned in class with my work. I think BRAC University should add courses like script writing, effective communication- writing, design and presentation courses so that students can improve their writing skills.

## Chapter 8

### Conclusion

My internship experience at Paper Rhyme Advertising Ltd. was an adventure for me. My supervisor pushed me to think outside the box. I learned a lot from my office since they gave me variety of tasks to perform. As my internship ends, I am happy to report that I have learned the vital assets of working under pressure within a deadline. I am grateful for the valuable knowledge that I have received throughout these three months. *Paper Rhyme* gave me so many opportunities to learn and enhance my writing skills during my internship at their office. I believe that the experience I got from *Paper Rhyme* will help me a lot in my next workplace.

This report is a result of all my learning at BRAC University as a student and during my internship at Paper Rhyme Advertising Ltd. as a translator and writer. Even though I was exempted from many traditional office duties since I was working from home, I learned a lot about working in an agency, time management, handling assignments and more. In my time with *Paper Rhyme Advertising Ltd.*, I was able to make most out of the work that I did.

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