

Internship Report

on

Promotional Activities of Trust Bank Limited

Submitted by:

Name: Mafuja Akther

ID: BBA1801013093

Program: BBA(Major in Marketing)

Semester: Fall 2021

Submitted to:

Department of Business Administration

Sonargaon University (SU)

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



Sonargaon University (SU)

Dhaka-1215

Date of Submission: January 08, 2022

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Sharmila Sikder

Lecturer

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Letter of Transmittal

January 08, 2022

To

Sharmila Sikder

Lecturer

Department of Business Administration

Sonargaon University (SU)

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

Dear Madam,

It is my great pleasure to submit my internship report on “Promotional Activities of Trust Bank Limited” which is prepared under the supervision of you. As per the requirements of the BBA program, I have completed my internship from Trust Bank Limited, Mirpur DOHS Branch, for the period of three months.

I appreciate that the approach really contributes to giving my course learning a lasting shape on me. The entire report is based on my practical experience in Trust Bank Limited. I have put my best effort into completing the report with all the information that I have collected during my stay at Trust Bank Limited.

I have great hope that the report will meet your expectations and aid you in getting a clearer idea about the subject.

Sincerest gratitude for your illuminating guidance.

Sincerely,

Mafuja Akter

ID: BBA1801013093

Program: BBA (Major in Marketing)

Semester: Fall 2021

Declaration of Student

I, Mafuja Akter hereby declare that the presented report of Internship entitled “Promotional Activities of Trust Bank Limited” a study on Promotional Activities of Trust Bank Limited, Mirpur DOHS Branch, Dhaka is uniquely prepared by me after the completion of three months of work experience in Trust Bank Limited.

I further certify that the work contained in the report is original and has been done by me under the general supervision of my supervisor. The work has not been submitted to any other Institution for any other degree/certificate. I have followed the guidelines provided by the university in writing the report. Whenever I have used materials (data, theoretical analysis, and text) from other sources, we have given due credit to them in the text of the report and given their details in the references.

Sincerely,

Mafuja Akter

ID: BBA1801013093

Program: BBA (Major in Marketing)

Semester: Fall 2021

Letter of Authorization

This is to certify that the work incorporated in the internship report entitled “Promotional Activities of Trust Bank Limited” is a record of work carried out by Mafuja Akter, bearing ID: BBA1801013093 under my guidance and supervision for the award of Degree of Bachelor of Business Administration in the faculty of Business Administration of Sonargaon University. To the best of my knowledge and belief the internship report embodies the work of the candidates themselves, has duly been completed, fulfills the requirement of the ordinance relating to the University and is up to the desired standard both in respect of contents and language for being referred to the examiners.

.....

Sharmila Sikder

Lecturer

Department of Business Administration

Sonargaon University (SU)

Acknowledgement

First of all, I would like to thank almighty Allah for helping me starting from the beginning to the end of my internship period.

I would like to thank my honorable supervisor Sharmila Sikder for giving me full support, ideas and constant supervision throughout the semester for preparing this report.

Then, I would like to express my heartiest thanks to my relative Brig. Gen. Nazim Uddin for arranging the internship opportunities for me at Trust Bank Limited.

I would also like to express my special thanks to Mr. ABM Moinul Hasib, Branch Manager, Trust Bank Limited, Mirpur DOHS Branch for giving me a chance to spend my practice in his organization and helping me in my day to day activities during the internship time.

Finally, I would like to extend my gratitude to my co-workers of Trust Bank Limited for helping me in moral and material needs as well as sharing with me their knowledge to improve my theoretical knowledge to the real works.

Executive Summary

The report is designed based on my theoretical understanding and my practical experience. It is designed to have a practical knowledge while passing through the theoretical understanding. The report is of three months working at Trust Bank Limited, Mirpur DOHS Branch, Dhaka. The report contains Introductory Part, Organizational Part, Literature Review, Analysis Part and Findings, Recommendations, and Conclusion Part. In the Introduction part I have focused on the concept about the study, Objective of the report and scope of study is also discussed. The main objective of the study is to assess the promotional activities of the banking industry in Bangladesh focusing on Trust Bank Limited. The scope of the report covers the promotional activities of Trust Bank Limited. The next chapter I have discussed about the literature review of this topic. In the third chapter I have discussed the organization which represents an overview of Trust Bank Limited. This chapter also includes mission, vision, corporate information, and some product information. This part contains basically the theories of promotional activities. In chapter four I have discussed my experience of internship during my stay at Trust Bank Limited. In chapter five, there I have analyzed the “Promotional Activities of Trust Bank Limited”. This part contains basically the theories of promotional activities and related theories to the organization. At the end of my study, I have mentioned the findings. Here I have mentioned some recommendations for Trust Bank Limited. What activities they can follow to improve their organizational performance. I hope they will benefit from those recommendations and the overall conclusion is given according to my point of view.

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Chapter One

Introduction

1.1 Introduction

Banks are very important institutions in the financial system of countries and play a fundamental role in the global economy. For growing and developing countries, nationalized banks already prove them and play a vital role in national development. Trust Bank Limited is one of the largest private commercial banks in Bangladesh. The commercial banks not only contribute to the growth of an economy of a country but also provide some services according to their customers' demand. Now bank's offer the widest range of financial services and perform a lot of financial functions. Coping with the developing economy and comparative environment, Trust Bank Limited follows proper promotional activities. Innovative promotional activities are the key issue of success. These promotional activities are very important for profitability and success of a bank.

For the sake of sound promotional activities, it is necessary to develop a sound framework and blueprint of techniques to ensure that loans can reach the target people and capture the maximum market share. For this purpose, proper and prior analysis of marketing proposals is required to assess the risk. In the background of the above things, the issue "Promotional Activities of Trust Bank Limited" has been undertaken as a comprehensive report topic, which will serve the requirement of my BBA program. Trust Bank Limited, a leading commercial bank with 114 branches strategically located in almost all the commercial areas throughout Bangladesh. Trust Bank Limited is a 4th generation private commercial bank, established by Army Welfare Trust of Bangladesh Army. The Bank has real-time online banking branches network to provide online banking. It plays a key role in the modern banking sector in Bangladesh.

1.2 Origin of the Report

Internship program is a mandatory requirement of the Bachelor of Business Administration program, under faculty of Business Administration of Sonargaon University. Before completion of the degree, a student must undergo the Internship program. This report is prepared based on practical knowledge acquired from the internship program and as well as for the fulfillment of the degree requirement of BBA, Sonargaon University. As practical orientation is an integral part of BBA, I was sent to the Trust Bank Limited, Mirpur DOHS Branch to have real life exposure on a three months internship program. This internship report titled “Promotional Activities of Trust Bank Limited” will be able to meet the requirement of the internship program successfully.

1.3 Objectives of the Report

The objective of the report is to make us know the practical situation of commercial banks of Bangladesh in overall activities and prepare me to face the complex situation of banking in this country .The primary objective of this report is to commonly meet the requirements of Trust Bank Limited. However the objectives of this study are something broader. Objectives of the study are summarized in the following manner.

Broad Objectives

- Apart from fulfilling the BBA program, I am practicing in this report to learn about the promotional activities and practices of Trust Bank Limited. The main objective of the report is to make an in depth analysis and evaluation of current promotional activities and practices of Trust Bank Limited.

Specific Objectives

- To apply theoretical knowledge in the practical field.
- To develop our skill in the banking sector.
- To know the customer service of the banking sector.
- To observe the practice of modern technology in the banking sector.
- To know Practical Knowledge about transactions.

1.4 Methodology of the Report

This report is a permutation of fundamental and substandard data investigation and analysis. In order to make the report more meaningful and presentable, I collected data from primary and secondary sources. The report is primarily based on secondary data.

Primary Sources

- Face to face conversation with the respective officers and staff of the branch.
- Discussing with my supervising teacher and manager.
- Practical work experience in the different desks of the department of the branch.

Secondary Sources

- Annual Report of Trust Bank Limited.
- Website of the Trust Bank Limited.
- Several books and periodicals related to the banking sector.
- Bangladesh Bank Report on Trust Bank Limited.
- Different circular sent by the head office of Trust Bank Limited.
- Various documentary files of Trust Bank Limited.

1.5 Scope of the Study

This paper will cover the details of Trust Bank Limited's strategies and practices about the overall promotional activities of Trust Bank Limited. Nowadays, marketing strategy is the most important for all banks because it helps to reach the target customer as well as to get the maximum market share. In this paper, I will try to broadly focus on the various functions of marketing strategy and recovery process. It will also cover the total system of marketing channels and evaluate the performance of Trust Bank Limited. The proper marketing policy will also affect the intermediation efficiency of the financial institutions and thus the economic growth of a country. This established the fact that banks should provide increasing emphasis on various analytical tools and techniques for marketing strategy. The marketing performance of the bank has been analyzed with implementing marketing policy. After completion of research, it is helpful to me to understand the total loans and advances related works of a bank.

1.6 Limitations of the Report

Marketing department is a very sensitive area which runs all promotional activities and it has very little scope for the internship students to work. Most of the work area is based on secret marketing strategy and group performance by internal and external media and advertising organizations controlled by the marketing manager. Limitations of the report are as follows:

- Limitation of time is one of the most important factors for collecting data. A longer time period would have ensured to collect more information in detail.
- Information secrecy is a critical problem. Disclosing information in a financial institution is highly restricted. This hinders the divisional activities in detail.
- Customers are very busy and they do not want to answer questions. They try to avoid any interview and it is a major problem of preparing the report.

- Due to lack of experience, there is a chance of having some mistake in the report but best effort has been applied to avoid any kind of mistake.

Chapter Two
Literature Review

2.1 Literature Review

Promotion is the direct way an organization tries to reach the public. It is performed through the five elements of the promotion mix including advertising, sales promotion, personal selling, public relations and direct marketing (Czinkota & Ronkainen, 2004). With the growing importance of the financial sector, pressures are escalating for more effective marketing management of the financial services. Despite the recent recessions, the financial services sector is continuing to grow in terms of turnover and profits and thus, has a supreme impact on the other spheres of the economy. Consequently, there is currently growing interest in applying marketing techniques and tools in financial services. In spite of major changes on the market of financial institutions, there are indications that banks have not yet successfully embraced the marketing philosophy or achieved levels of its implementation consistent with satisfied customers.

Financial institutions are realizing that their established promotion practices are inadequate for new market conditions as levels of customer defection in the sector grow. Traditionally, banks have tried to reach out to everyone in the community, but recent research proposes that banks should aim to identify and serve microsegments (Dawes & Brown, 2000). The role of promotion has been redefined into managing long-term relationships with carefully selected customers, including construction of learning relationships where the marketer maintains a dialogue with an individual customer (Dawes & Brown, 2000). Due to this fact, the personnel are one of the most important resources of a bank. In financial services, people are primarily bothered about the security of their funds and default risks. After the year 1969, the deposits of banks increased more than 80 times as a result of the nationalization of banks. Cox (2007) contends that financial service providers are not perceived as highly trusted, so that they might have difficulty in selling risk-based products. The effort to promote banking business is quite a distinguished affair. At present, it has become very tricky due to the changing trends of the industry, increasing competition and efficiency of the regulatory environment, and the financial system.

The complexity in the banking services is also an issue of vital importance. This is the time when banks are offering new and innovative services frequently in the market. The content of promotional tools should help the customer in making the most valuable decision. This can be firmly said that well designed promotional strategies are very important to promote banking services effectively. In marketing any product or service, customer satisfaction has been given prime importance. The most frustrating aspects of bank marketing are lack of management support, lack of interdepartmental cooperation, crisis management, government intrusion and advertising and media problems (Berry et al.,1980). Sarin (2007) observes that manpower in service organizations must work with the focus of satisfying the customer. Banking should bring out the areas requiring improvement and which further illuminate the measures to improve the quality of services. Promotional packages are very important for the financial service industry (Ananda & Murugaiah, 2003). Thus the orientation of banks should be with a much wider focus in relation to customer and market needs, and the consequent marketing strategies. The challenges put forth by the changing environment have to be effectively tackled to identify the consumer needs and provide valuable services through product innovation (Raman, 2006). In banking, the temporal and spatial dimensions are perceived as more important than traditional dimensions based on outcome and process elements (Kristina, 2006).

Kristina (2006) recommends that promotional strategies should be designed as per the nature of services to be promoted. The advertisers should seek a narrative approach to communicate the service experience rather than a logical, argumentative approach. Location convenience, speed of service, competence and friendliness of bank personnel are also the most important points with maximum value in banking services (Laroche et al., 1986). Meidan (1976) indicates that about 90.00% of the respondents banked at the branch nearest to their home place and place of work. Convenience in terms of location was also found to be the single most important factor for selecting a branch. It has been generalized in studies that services marketing is more challenging than the advertising of tangible products (Ray & Suchetana, 2006). While formulating marketing strategy, a bank should focus attention on; consumer sovereignty, attitude, responsiveness and personal skills of bank staff, revitalizing the marketing department, top management support to the marketing department and participation of marketing personnel in key bank decisions (Kumar, 1991).

Chapter Three
Organizational Profile

3.1 Historical Background of Trust Bank Limited

Trust Bank Limited is a private, commercial, scheduled Bank, which obtained a license from Bangladesh Bank on July 15, 1999. Presently Army Welfare Trust is its major shareholder. The authorized capital of the Bank is Taka 2000 million and paid-up capital of Taka 500 million.

The idea of setting up a Bank by the Bangladesh Army was first conceived in 1987 and on November 29, 1999 the first branch of Trust Bank Limited came into operation. Composition of the Board of Trust Bank Limited consists of Ex-officio Directors of in service senior army personnel, with the Chief of Army Staff as its Chairman and the Adjutant General as its Vice Chairman.

Trust Bank Limited has a spread network of 114 branches across Bangladesh. The Bank is sponsored by the Army Welfare Trust (AWT), is first of its kind in the country with a wide range of modern corporate and consumer financial products. Trust Bank Limited has been operating in Bangladesh since 1999 and has achieved public confidence as a sound and stable Bank.

In addition to ensuring quality customer services related to general banking the bank also deals in Foreign Exchange transactions. In the meantime, the bank has extended credit facilities to almost all sectors of the country's economy. The bank has plans to invest extensively in the country's industrial and agricultural sectors in the coming days.

3.2 Company Profile

Banking License Received	15th July 1999
Certificate of incorporation Received	17th June 1999
Certificate of Commencement of Business Received	17th June 1999
First branch Licenses	9th August 1999
Formal Inauguration	29th November 1999
Number of Branch	114
Number of ATM Booth	245
Number of Employee	1941
Chairman	General S M Shafiuddin Ahmed
Managing Director & CEO	Humaira Azam
Head Office	Shadhinota Tower Bir Shrestha Shaheed Jahangir Gate, Dhaka Cantonment.

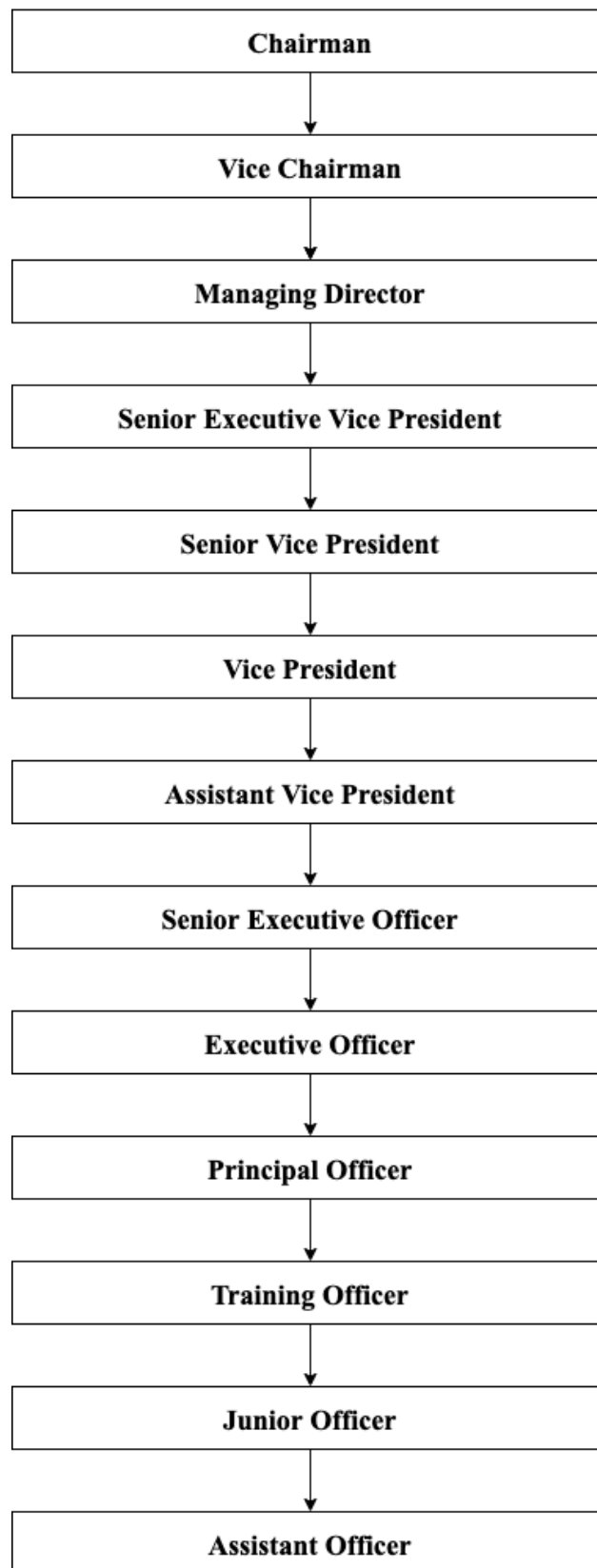
3.3 Mission

- Long term sustainable growth - diversified business with robust risk management.
- Financial inclusion - bring the unbanked population into the banking network through low cost and technology based service delivery.
- Accountable to all stakeholders - customers, shareholders, employees and regulators.
- Highest level of compliance and transparency at all levels of operation.
- Achieving sound and profitable growth in assets and liabilities, with focus to maintain non-performing assets at acceptable levels.
- Build long-lasting, credible and mutually dependable relationships with customers.
- Efficiently managing interest and operating costs.
- To excel in rendering superior customer service.
- To be the preferred employer among Banks in Bangladesh.

3.4 Vision

- Build a sustainable and respectable financial institution.
- Be a leading commercial bank, with a social focus, assisting in the economic development of the country.
- The profit of the bank is used for the socio-economic development of the members of the Bangladesh Army and thereby the nation as a whole.

3.5 Organogram of Trust Bank Limited



3.6 Branch Locations of Trust Bank Limited

Branch Name	Address
Agrabad Branch	92 Rafiq Tower (Ground & 5th Floor), Agrabad, Chattogram
Amirabad Lohagara Branch	Best Chowdhury Plaza, 1st Floor, Main Road, Amirabad, Lohagara, Chattogram
Ashuganj Branch	Char Char Tala Thana, Ashuganj, Brahmanbaria
Ashulia Branch	Trust Bank Limited, Ashulia Branch, Chowdhury Bhaban (1st floor), Baipail, EPZ Road, Ashulia, Dhaka.
Bagerhat Branch	7/2, Khan Jahan Ali Road (1st Floor), Bagerhat Sadar, Bagerhat.
Banani Branch	Delta Dalia Complex, 1st Floor, 36, Kamal Ataturk Avenue, Banani, Dhaka
Bandarban Branch	1st Floor of Chairman Market, Bandarban Bazar Fund, Plot# 240/C, Bandarban Sadar, Bandarban
Bangabondhu Cantt. Branch	Bangabondhu Cantonment Branch, 98 Comp. Bde., Union-Nikrail, Thana-Bhuapur, Dist-Tangail
Barisal Branch	S Rahman Market (Ground floor), 78, Sadar Road, Barisal City Corporation Area, Barisal
Bashundhara Branch	12/D/E, Block-A, Bashundhara R/A, Dhaka-1229
Beanibazar Branch	Al-Amin SuperMarket, College Road, Beanibazar Sylhet
Bahadurganj Branch	SEBA Tower (1st floor), Shaheed Mohiuddin Sarak, Bhedarganj Pourashava, PS-Bhedarganj, Shariatpur.
Bhairab Branch	Ground Floor, Holding # 173, Kali Bari Road, Bhairab Bazar, Bhairab, Kishoreganj
Shaheed Mahboob Cantt. Branch	Cantonment Board Market, Bir Uttam Shaheed Mahub Cantonment, Dinajpur
Bogra Cantt. Branch	Ullash Sena Complex (1't Floor), Shahjahanpur, Bogura, Cantonment (B-Block), Bogura
CDA Avenue Branch	SANMAR TOWER -1(1st flr) 1850/3319, CDA Avenue, East Nasirabad, Chattogram
Centennial Branch	Dream By Icon, 2/4, Block-A, Mohammadpur Housing Estate, Mirpur Road

Chandpur Branch	1st Floor of Notun Bazar Super Market, Chandpur
Chapainawabganj Branch	1st and 2nd Floor of a five storied building at boro Indara Morh, 16 Jhilim Road, Kotwali, Chapai
Chattogram Cantt. Branch	Bangladesh Tea Board Bhaban, Ground Floor, 171-172 Baizid Bostami Road Nasirabad, Chattogram
Chondipul Sub Branch	Iqbal Tower Center (1st Floor), Chondipul, Mouza: Boldi, Union: Boroikandi, Thana: South Surma, Dist: Sylhet
Chowmuhani Branch	1st & 2nd Floor, Holding No. 309 & 310, Chowmuhani Pourashava
Companigonj Branch	1st Floor, Khokan Tower, Companigonj, Muradnagar, Cumilla.
Cox's Bazar Branch	Diganta Annexure Complex (1st Floor), Cinema Hall SuperMarket, Thana: Cox's Bazar, Dist: Cox's Bazar
Comilla Branch	Omori Mansion (1st & 2nd floor), Badurtala 1st Lane, Kandirpar, Cumilla
Comilla Cantt. Branch	Mainamati SuperMarket, (1st floor), Comilla Cantt. Comilla
Dashuria Branch	Abdul Khaleque Market (1st Floor), Dashuria, Ishwardi, Pabna
Daulatpur Branch	1/1 Upper Jashore Road, SS Center (1st Floor), Daulatpur, Khulna.
Dayarampur Branch	M K Shopping Complex, (1st Floor), Dayarampur Bazar, Qadirabad Cantonment Road, Dist: Natore
Dewan Bazar Branch	Iqbal Tower (1st Floor), 85/86 Dewan Bazar, Nawab Sirajuddowla Road, Chattogram
Dhamrai Branch	1st Floor of Siddique SuperMarket, Holding# A-29, Dhamrai Pourashava, Dhamrai, Dhaka
Dhanmondi Corporate Branch	House No 35, Road no 02, Dhanmondi R/A.
Dholaikhal SME Service Center	31/1 Lalmohan Shah Street, Dholaikhal, Dhaka
Dilkusha Corporate Branch	Peoples Insurance Bhaban, 36, Dilkusha C/A (1st Floor), Dhaka-1000
Dinajpur Branch	Northern Plaza (Ground Floor) Holding No.: 74169 Ganesh Talai (Charu Babur Road) Ward No. 03 Pourashava . Dinajpur Thana . Kotwali Dist.: Dinajpur

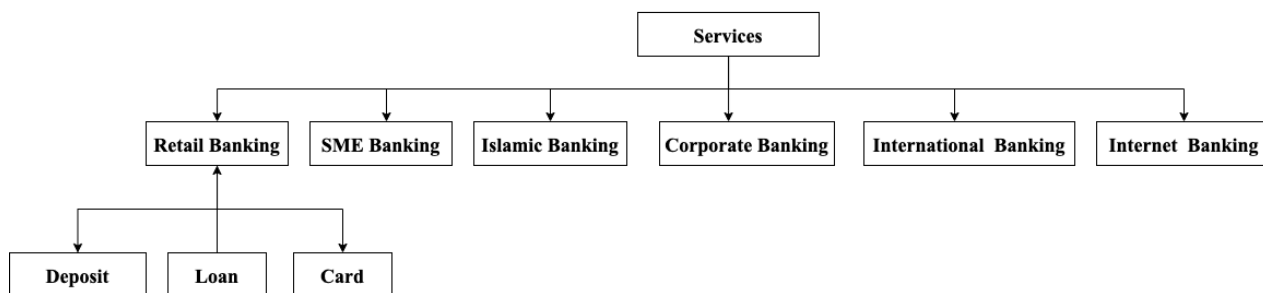
Elephant Road Branch	M.R. Mansion (1st floor), 19, Elephant Road, Dhaka-1205
Faridpur Branch	Manmohan Shopping Complex, Holding # 15/18, Chowk Bazar, Chawl Patti, Kotwali Thana, Faridpur Sadar, Faridpur.
Feni Branch	Kazi Center, Holding-106, SSk Road, Feni
Gazipur Cantonment Branch	BOF Complex, Shahid Jaman Shorok, Word#24, Gazipur City Corporation, Thana: Joydevpur, Dist: Gazipur
Goalabazar Branch	Hazi Nasibullah Market (1st floor), Main Road, Union-Goalabazaar, Thana-Osmaninagar, Sylhet
Golapganj Branch	Rahman Shopping Complex (1st Floor), Holding No-76, Golapganj, Sylhet
Gopalganj Branch	1st Floor, H#172, Adhunik Shamobay Biponi, Puratan Bazar Road, Gopalganj
Gulshan Corporate Branch	Cityscape Tower (3rd and 4th Floor), Holding No:-53, Gulshan Avenue, Dhaka-1212
Habiganj Branch	Mannan Shopping Mall, Badiuzzaman Khan Road, Habiganj.
Halishahar Branch	, 2030/A, Monirat Plaza, , Block-G, Road#4, , Port Connecting Road, Boropole, , Halishahar , Chattogram., , PABX:031-2512592-93, , Mobile:01713-431478
Head Office	Shadhinota Tower, Bir Sreshtho Shaheed Jahangir Gate, Dhaka Cantonment, Dhaka-1206
Jahanabad Cantt Branch	Cinema Hall Complex, Jahanabad Cantonment, Gilatala, Fultala, Khulna
Jalalabad Cantt. Branch	Jalalabad Cantonment Branch, Jalalabad Cantonment, Sylhet.
Jessore Cantt. Branch	Jessore Cantonment, Jashore
Jhenaidah Branch	Ground Floor, Holding # 54, Jhenaidah Sadar, Jhenaidah (Adjacent to Shishu Kunja School & College
Joydebpur Branch	Bhawal Point, Vogra, Up-Bason, Po-National University, Joydebpur, Gazipur.
Joypara Branch	Ansar Uddin, Mozhar Ali and Khair Uddin Plaza Ward No.-02, Joypara, Dohar, Dhaka
Jubilee Road Branch	64 Jubilee Road, Chattogram,
Kabirhat Branch	Ward No.-2, Kabirhat Pourushova, Noakhali

Kadamtali Branch	Royal Plaza (1st & 2nd floor), 431, DT Road, Kadamtali Bus Station, Kadamtali, Chattogram
Kafrul Branch	MQ Plaza (1st Floor), 28, DCC North Kafrul, Dhaka Cantonment, Dhaka- 1206
Kakrail Branch	38, Kakrail, Inner Circular Road, Bijoy Nagar, Dhaka.
Kanchpur Branch	Sonargaon Mega Shopping Complex(1st Floor), Kanchpur, Sonargoan, Narayanganj.
Karwan Bazar Branch	EDB Trade Centre, 93 Kazi Nazrul Islam Avenue, Dhaka
Keraniganj Branch	1st Floor, Azhar Plaza, Ferry Ghat, Bus Road, Zinjira, Keraniganj, Dhaka
Khagrachari Branch	College Road, Khagrachari
Khatungonj Branch	205, Main Road, Plot No-218, Kahtunganj, Chattogram
Khwaja Garib Nawaz Avenue	Khwaja Garib Nawaz Avenue, Uttara, Dhaka
Khulna Branch	Shena Kalyan Bhaban, 1st Floor, 1 KDA Avenue, Khulna
Khulshi Sub Branch	Rubiya Heights, Road # 3, Zakir Hossain Road, Thana: Khulshi, District: Chattogram
Kishoreganj Branch	Holding No: 673, 1st Floor, Haji Abdul Majid Building, Ishakhan Road, Terripatty, Bara Bazar, Kishoreganj
Kushtia Branch	1st floor of Shatabdi Bhaban, Holding No-92/A, Nawab Siraj-Ud-Daula Road, PS-Kushtia Sadar, Kushtia
KYAMCH Branch	Khawaja Yonus Ali Medical College and Hospital, Enayetpur, Sirajgonj
Lalmonirhat Branch	Simanto Shopping Complex (1st floor), Holding No-755, Mission More Zero Point, PS-Lalmonirhat Sadar, Lalmonirhat
Madhabdi SME/Krishi Branch	RM Building#03, Holding# 196, Madhabdi, Narsingdi
Madina Market Branch	Haque Mansion, Holding # 711, Sylhet-Sunamgonj Road, Sylhet City Corporation, Kotwali, Sylhet
Maligaon Branch	Maligaon Hospital Medicine Market (1st Floor), Maligaon

Manikgonj SME/Krishi Branch	Anjoli Super Market(1st Floor), 75 Shaheed Rafik Sarak, Kali Bari, Manikgonj
Matikata Sub Branch	Online Wasi Tower, Holding No: 572/Ka, Mirpur DOHS Road Ward No: 15, Dhaka North City Corporation, Thana: Dhaka Cantonment
Matuail Branch	1st F, Mainuddin Bhaban, South Matuail, Kadamtali, Dhaka-1213
Millennium Corporate Branch	Shadhinota Tower (Level 2), Bir Sreshtho Shaheed Jahangir Gate, Dhaka Cantonment, Dhaka-1206
Mirerbazar SME/Krishi Branch	52, Istiak Commercial Complex(1st Floor), Mirerbazar Chowrasta, Pubail , Gazipur, Bangladesh.,
Mirpur Branch	Road-3, Block-A, Section-11, Mirpur, Dhaka
Mirpur DOHS Branch	Cultural Center Bhaban, Road No-09, Mirpur DOHS, Pallabi, Dhaka-1216
Mohakhali Branch	Holding No. 100 (1st Floor), Bir Uttam A K Khandakar Road, Mohakhali C/A, Dhaka-1212
Mongla Branch	1st Floor of BN School & College Campus, Mongla, Bagerhat
Moulvibazar Branch	Holding NO # 426/2, Court Road, Hafiza Khatun Girl's School More, Thana-Kotwali, Dist-Moulvibazar
Munshiganj Branch	Vill: Munshiganj, PO-Kalinagar, PS-Shyamnagar, Satkhira
Mymensingh Cantt. Branch	Mymensingh Cantonment, Mymensingh.
Narayangonj Branch	1 No. Alam Khan Lane (1st & 2nd Floor), B. B. Road, Narayanganj-1400.
Narsingdi Branch	Salam Mension, Holding-13/9, Thana-Narsingdi, Dist-Narsingdi
Natore SME/Krishi Branch	Sahara Plaza (1st floor), Kanai Khali, Natore
Naval Base Branch	BNS Issa Khan, Anchorage Building(1st Floor), , Patenga, Chattagram
Pangsha Branch	Mahamud Plaza, (1st Floor), College Road, Pangsha Sadar, Pangsha, Rajbari
Patuatuli Branch	1st Floor, Lucky Mansion, 70/A, Patuatuly, Katwali, Dhaka

Payra Port Branch	Mouza-Itbaria; Union-Kolapara; Upazilla-Kolapara; Zilla-Patuakhali
Principal Branch	98 Shaheed Sarani, Dhaka Cantonment, Dhaka-1206
Radisson Blu Chattogram Bay View Hotel Branch	Road- S.S Khaled; Ward no-15; Chattogram City Corporation; Thana-Kotwali; Zilla- Chattogram
Rajendrapur Cantt. Branch	551 (1st Floor), Vill: Nayanpur, Union: Bhawal Gore, Word No: 09, PO: Rajendrapur Cantt, PS: Gazipur, Dist: Gazipur.
Rajshahi Branch	Dainik Bartta Complex (1st floor), Alupatty, Ghoramara, Rajshahi
Ramu Branch	Alhaj Zahed Shopping Complex, 1st Floor, Infront of Ramu Girls School, Chowmuhani, Ramu, Cox's Bazar.
Ramu Cantonment Sub Branch	N/A
Rangamati Branch	1st Floor of SR Tower, 107, Shahid Abdur Rashid Sarak, Banarupa, Rangamati
Rangpur Cantt. Branch	Sena Sambar Building, 3rd Floor, (Beside Cantt. Public School & College, Rangpur), Dhap, Medical More, Rangpur.
RWGH Branch	Airport Road, Joar Sahara, Dhaka
Saidpur Branch	Shaheed Sharani Market, Airport Road, Saidpur-5310., Nilphamari, Bangladesh.
Savar Cantt. Branch	Savar Cantonment, Savar, Dhaka
Shaheed Salahuddin Cantonment Branch	Shaheed Salahuddin Cantonment, Ghatail, Tangail,
Shahjalal Uposahar Branch	BODOR TOWER, HOLDING# 14 BLOCK-E, MAIN ROAD, SHAHJALAL UPOSHAHAR, SYLHET
Shambhuganj Branch	1st Floor of Hazi Nurul Islam Tower, Sambugonj Main Road, Sambugonj, Mymensingh.
Shothibari Branch	Attique Market (1st floor), Shathi Bari Bazar, PS-Mithapukur, Rangpur
Sheikh Hasina Cantonment Branch	Sheikh Hasina Cantonment, Bakergonj, Barisal
Sherpur Branch	1st Floor, Shah Turkan Plaza, Sherua Bot Tola, Sherpur, Bogura

3.7 Major Operational Areas



3.7.1 Retail Banking

Retail banking of Trust Bank Limited consists of their wide range of products that are pointed out below:

Current Deposit Account: A Current Account at Trust Bank to suit business needs and avail of a range of benefits as listed below:

- MICR cheque book facility containing 20 leaves.
- Free 24 hours ATM facility for individual current account holders at over 245 ATMs across Bangladesh.
- Trust Bank online banking facility.

Saving Deposit account: Choose from a range of savings accounts that allow customers to withdraw funds at any time for easy, convenient banking.

- Bank pays attractive interest.
- Personalized MICR cheque book is available.
- Nominal service charge.
- Any branch banking facility.
- Bank accepts and supports standing instructions.

- Interest payable on a half yearly basis.
- E-Statement.
- Dedicated on call service.
- Access to funds via Trust Bank Limited ATMs, online banking, and Tap pay app.

3.7.2 SME Banking

SME banking divided into two sectors

Agricultural Loan:

- Trust Shufola Bangladesh.
- Peak Seasons Loan.
- Agri-Business Loan.
- Trust Shufola Bangladesh.
- Loan for Poultry Farm.

Entrepreneur Loan:

- Entrepreneurship Development Loan for Retirees.
- Women Entrepreneur Loan.

3.7.3 Islamic Banking

Islam is a complete code of life. The prime objective of Islamic lifestyle is to conquer success in life here and hereafter. Islamic way of life as enshrined in the Holy Qur'an and the Sunnah should be followed. Islamic Banking trade and transaction is based on the core rules and regulations affirmed in the Holy Qur'an and the Sunnah. Trust Islamic Banking is solely committed to conduct and manage the banking system abiding the Islamic law. Islam has given right to attain and own assets.

Deposit Account:

- Al-Wadiah Current Account.
- Al-Wadiah Term Deposits.
- Mudaraba Savings Account.
- Mudaraba Special Notice Deposits.

Loan Scheme:

- Barakat Car Scheme.
- Barakat Home Construction Scheme.
- Qard Scheme.

3.7.4 Corporate Banking

In general Trust Bank divided the corporate banking sector into three different aspects; these are given and described below in short.

Cash Management:

- **Cash Trade Overview:** An easy and convenient way of managing finances. Whether customers want to make or collect payments, manage company accounts efficiently, the bank has a service to suit.
- **Liability Products:** This bank also offers various transaction and investment opportunities to their clients for their long and short term fund.
- **Securities Services:** Primary services offered where Trust Bank Limited will be responsible for maintaining the safety of custody assets held in physical form at the custodian's premises.

Corporate Loan:

- Overdraft.
- Short Term Loans.
- Syndicated loan.
- Term Loan.

Trade Finance:

- Letter of Credit (LC).
- Letter of Guarantee (LG).

Chapter Four
Internship Experience

4.1 Internship Experience

As an intern, I started working in Trust Bank Limited at Mirpur DOHS Branch on September 15, 2021 to December 14, 2021. Trust Bank Limited gave me the opportunity to work in the banking industry from where I learned many things. As I worked in the bank, I got a huge idea on how the whole banking system works. The task that I performed during the tenure of my internship has surely enriched my skills and this working experience in a bank was very beneficial to me. As it helped me to learn how to work under pressure, manage time efficiently, deal with clients etc.

4.2 Duties and responsibilities

The tasks, which I have performed during the tenure of my internship, are briefly described.

- In the beginning Trust Bank Limited placed me in the account opening session where I got lessons about opening an account ,what are the requirements of opening up an account and so on.
- I received account opening forms from the customers. In Trust Bank Limited account opening procedures are different for defense persons instead of general people. There is an account opening number list given from where the account number should be taken and placed into the form then kept in the software for future purpose.
- The bank is operated by a software named “Flora Banking” for maintaining banking activities. Through this software the bank reports its current status to the head office and makes transactions from one place to another place which actually saves time. I got experience operating software for putting information into servers, to check transaction status, customer bank statements, making customer profiles, activation of an account and many more.

- Verifying customers' application form whether it's correct or not, the required papers are attached or not e.g. NID card, birth certificate, nominee NID card, photos of applicant and nominee etc.
- Verifying the signature card with three identical signatures, then adding the signature card for the purpose of issuance cheque book, making transactions to other branches and so on.
- Receiving and Sending ATM card to another branch, for this processing all the related procedures.
- Sending cheque book requisition to the Head office and receiving Cheque book from the head office.

4.3 Learnings

As this is my first time working in a corporate world, there are so many things to learn. The things that I primarily in there:

- How to behave with clients in the corporate world.
- Time management.
- How to behave with colleagues, supervisors, managers and with overall organization.
- How to manage different types of clients at the same time since everyone is important for the organization.

4.4 Observations

Working at Trust Bank Limited was a great experience for me. I was able to learn many things throughout my internship period. I think it will help me if I work for banks, corporate houses or any other multinational companies. Internship gives me an opportunity to know the real working environment and get real life experience. Also it allowed us to know what types of difficulties we are going to face in the future and how to get rid from those difficulties as well. From my internship period I have observed some things and from my little knowledge.

- All the employees and managers of the bank are very friendly and they are ready to help me all the time.
- The working environment of the bank is very friendly. Throughout my internship period they never underestimated me. Whenever I needed any help, they cooperated with me.
- They strictly follow the rules and code of conduct.
- Chain of command is excellent in the branch, as well as with the other branches of the bank.

Chapter Five
Promotional Activities of Trust Bank Limited

5.1 Concept of Promotional Mix of Trust Bank Limited

Promotional mix of Trust Bank refers to the specific combination of the tools, channels, and processes the bank uses to promote its offerings. Promotion makes up one of the four P's in the marketing mix, alongside Product, Price, and Place, and it's arguably the most important. That's because promotional strategy ties all of other marketing activities together.

Every market is different, with different factors affecting promotional mix. The biggest challenge for marketers is finding the best possible mix of promotional elements to maximize the results of marketing efforts. We'll look at five of the tools and techniques that Trust Bank Limited uses in an effective promotional mix.

Advertising: It is a non-personal promotion of products and services. Trust Bank Limited uses advertising as a vital tool for increasing brand awareness. Trust Bank Limited shows promotions to masses of people using email, webpages, banner ads, television, radio, etc.

Direct Selling: This is a one-to-one communication between a sales representative and a potential customer. Direct selling influences customers to decide to buy certain products or services. It is one of the most effective ways of promoting Trust Bank Limited because the sales representative can tailor the promotion precisely to those who are most likely to make a purchase. On the other hand, this is the most expensive form of sales because Trust Bank Limited needs to pay for one person's time.

Sales Promotion: This is a set of short-term activities that are designed to encourage immediate purchase. Sales promotions are a campaign that uses time-sensitive offers e.g. sales, discounts, coupons, etc., to engage existing consumers and bring in a larger audience. Trust Bank Limited makes this a core component of their marketing efforts, though sometimes it's the most annoying type of communication for people.

Public Relations: This type of promotional method determines the way people treat the bank. Trust Bank Limited uses public relations to build a firm and attractive brand image by publishing interesting news stories about their activities in the media. Public relations are not fully controlled by the bank.

5.2 Promotional Activities

Under promotional activities we want to include the type of activities that are undertaken by Trust Bank Limited to endorse themselves in front of the country. We would like to include different types of advertisement made in different mediums and in different ways by the bank. These consist of:

Billboard Advertisements: Trust Bank Limited places giant size billboards with its current offers, promotions, and discounts. We can see billboards of Trust Bank Limited on the sides of many VIP roads and also on the road side of long routes of different loan or deposit products, credit card, and debit card services and features etc.

Advertisement in Television Channels: Though it is seen very often, Trust Bank does place advertisements in different television channels mainly in the pick hours like during important television programs, top news etc.

Newspaper Advertisement: In different newspapers mainly in front page or second, third page, or middle or in sports page Trust Bank place their advertisements.

In Different Magazines: In different political or business magazines we have found advertisements of different loan products or elements of corporate banking of Trust Bank Limited.

Social Marketing: Trust Bank Limited supports many social development organizations by providing funds to arrange or organize workshops, training programs etc. The Bank sponsoring tree plantation programmes especially in the sides of the roads. Trust Bank Limited also donates to the health sector of Bangladesh for rural development.

Advertisement Through ATM Booth: Number of ATM booths has become a media of promoting a Banks brand image and value. Keeping that in mind Trust Bank Limited expanded the number of ATM booths across the country. Currently the Bank has 245 ATM booths. Trust Bank Limited also promotes its services through its ATM booth screen.

Advertisement Through Social Activities: Trust Bank Limited takes part in different types of social activities and responsibilities which is another kind of effective promotion. The bank has built some passenger sheds near bus stops where passengers can sit and wait for their bus. In the passenger shed, Trust Bank Limited promoted their services using billboards. Also, the bank is donated to the health sector of Bangladesh for rural development in 2019.

Chapter Six
Findings and Analysis

6.1 Findings

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

- Trust Bank Limited donated BDT 76.13 million in the health sector of Bangladesh in 2020.
- Trust Bank Limited contributed BDT 39.95 million to disaster risk reduction and resilience building activities in 2020.
- In 2020, Trust Bank Limited continued its support to different areas by donating BDT 167.91 million from its fund.
- Trust Bank arranges a conference on annual risk in 2021.
- Trust Bank Limited arranges a DSR training program in 2021.
- Trust Bank Limited holds a seminar on Cyber Security Awareness on 4 October, 2021.
- Trust Bank Limited arranges a workshop on "Money Laundering Prevention & Combating Financing of Terrorism" at Bhatiary Golf & Country Club in Chattogram in 2021.
- Trust Bank Limited launched a new call center by "gPlex". Customers now can get all kinds of help and information by calling 16201.
- Trust Bank Limited signed a Memorandum of Understanding (MoU) with NOVOAIR. All customers of Trust Bank Limited are eligible for a 10% discount on base fare any time.

6.2 Analysis of Promotional Expenses

The promotional expense and total profit before tax of fiscal year 2016 to 2020 are given below:

Year	Total Profile (BDT million)	Promotional Expense (BDT million)
2020	11,729	16.8
2019	11,133	15.2
2018	10,086	16.3
2017	9,536	13.4
2016	8,237	11.6

Source: Trust Bank Limited Annual Report 2016-2020

Chapter Seven
Recommendations and Conclusion

7.1 Recommendations

It is very difficult to recommend Trust Bank Limited from my little knowledge and experience. I have tried to make some recommendations based on my observations from the report which can be helpful for the organizations to mitigate the challenges.

- **Developing More Effective Promotional Strategies:** Trust Bank Limited needs to focus on their promotional strategies more effectively. They need to use different types of effective promotional tools that stimulate their business in the competitive market. They are not visible enough in the market to spread their marketing activities. They need to focus on different types of advertising such as online commercials.
- **Analyze and Understand the Competitive Marketing Strategies:** In every business there exists competitive rivalry. Although Trust Bank Limited is a fourth generation bank and has many competitors, they are myopic about their competitors. For their business development they need to analyze the existing competitive market and understand the competitors market strategies and take effective initiatives.
- **Develop Realistic Marketing Strategies:** Trust Bank Limited needs to develop more realistic marketing strategies. The bank's targeted customers were the defense persons at the beginning. They need to develop different market strategies by giving extra facilities to the non defense persons of Bangladesh e.g. can give some extra benefits.
- **More Focusing on Digital Marketing Platform:** In this internet revolutionary period Trust Bank Limited needs to focus on the digital marketing activities. They need to develop a strong digital marketing strategy to increase their visibility in digital marketing platforms. They need to concentrate more on digital marketing activities, such as facebook, youtube, twitter posting and boost up those posts to reach customers.
- **Focus on Unique Selling Proposition:** Trust Bank Limited needs to focus on unique selling propositions. They need to change their product attributes and differentiation in product development. They need to offer attractive unique products/services for their potential customers.

7.2 Conclusion

There is no doubt that banks have a crucial role to play in the economic development of a nation. In addition, the popularity of banks is rising day by day, which also leads to increased rivalry. Work experience at Trust Bank, Mirpur DOHS Branch, is quite exciting. I have gathered the knowledge of a real professional environment. Retail banking, lending and also foreign exchange operations are a very useful banking resource for the business world, as the importance of these services is huge. All of these services have gained such a role in the banking sector that citizens in both developed and developing countries are very dependent on banking services.

In Bangladesh, credit facilities or loans have started to become very attractive in recent times. Nonetheless, there is still a lot of work to be done to improve services and facilities in this department. Trust Bank Limited is engaged in general banking operations with a view to extending banking services to clients. All the employees of this bank are highly qualified and dedicated, who always try to provide the best service to their customers. In this bank, employees are highly motivated by their remuneration and other benefits. Also, all workers work very closely with their clients, colleagues and guests. I would like to say that I am very fortunate to enter here as an intern because I always have the support and inspiration to gather information from Trust Bank Limited.

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