Report

On

Successfully Use of Marketing Techniques in Promotion of
Jamuna Bank Limited

Course code: 499

Course Title: Internship

Prepared for

Sayeed Alam
Associate Professor
Department of Business Administration
East West University

Prepared by

Mousumi Banik

2006-2-13-016
Department of Business Administration

East West University
Successfully Use of Marketing Techniques in Promotion of Jamuna Bank Limited

Jamuna Bank Limited
your partner for growth

East West University

LIBRARY

15 JUN 2011
Letter of Transmittal

29th April, 2010

Sayeed Alam
Associate Professor
Business Administration Department
East West University
43, Mohakhali C/A.
Dhaka- 1212

Subject: Submission of Internship report on “Successfully use of marketing tools in promotion of Jamuna Bank Limited”.

Sir,

I am honored and pleased to have such a creative report paper which has given me immense pleasure and enhanced my educational knowledge beyond my limit. While preparing this report paper, I had the unique opportunity to deliver my ideas, thoughts, plans as well as myself.

I have tried to give my best to follow your instruction, Schedule, Format and Suggestion in every step of our writing.

Thanking you and expecting to get cordial acceptance from you.

Sincerely,

Mohd. Banik
Moosumi Banik
Acknowledgement

At first I would like to thank my God, who provides the all supportive to make the report completed and meaningful. It could not have been materialized without the help of all officers, executives and staffs of Jamuna bank Limited, Malibagh Branch, Dhaka. Preparation of this report received assistance, guidance and took valuable time of many important and prestigious personalities.

In preparing this report, I have received active co-operations from Shahriar Kabir, Ummey Kawsar and Alamgir Parvez of Jamuna Bank Limited. I am also grateful to the manager sir Moin Uddin Ahmed and SVP Sir Raisul Alam who have provided a true working and learning environment in the bank.

However this report has suffered some shortcomings. I have exerted my best effort to prepare this report. I seek excuse for the errors that might have occurred in spite of my best efforts.
# Table of Content

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Letter of Transmittal</td>
<td></td>
</tr>
<tr>
<td>Acknowledgment</td>
<td></td>
</tr>
<tr>
<td>Table of Contents</td>
<td>1</td>
</tr>
<tr>
<td>Executive Summery</td>
<td></td>
</tr>
<tr>
<td><strong>1. Introduction</strong></td>
<td>3</td>
</tr>
<tr>
<td>1.1 Origin of the Report</td>
<td>4</td>
</tr>
<tr>
<td>1.2 Objectives</td>
<td>4</td>
</tr>
<tr>
<td>1.3 Methodology</td>
<td>4</td>
</tr>
<tr>
<td>1.4 Scope of the report</td>
<td>4</td>
</tr>
<tr>
<td>1.5 Limitations</td>
<td>4</td>
</tr>
<tr>
<td><strong>2. Overview of JBL</strong></td>
<td>6</td>
</tr>
<tr>
<td>2.1 Bank Management</td>
<td>7</td>
</tr>
<tr>
<td>2.2 Malibagh Branch Profile</td>
<td>7</td>
</tr>
<tr>
<td>2.3 Advertising procedure through different departments</td>
<td>9-10</td>
</tr>
<tr>
<td>2.4 Working Process through online banking</td>
<td>11</td>
</tr>
<tr>
<td><strong>3. Using Of Promotional tools in JBL</strong></td>
<td>13-14</td>
</tr>
<tr>
<td><strong>4. Main products of JBL</strong></td>
<td>16-28</td>
</tr>
<tr>
<td>4.1 Deposit products</td>
<td>16</td>
</tr>
<tr>
<td>Monthly Savings Scheme</td>
<td>17</td>
</tr>
<tr>
<td>Marriage deposit scheme</td>
<td>19-20</td>
</tr>
<tr>
<td>Lakhpati/Millionaire deposit scheme</td>
<td>20-21</td>
</tr>
<tr>
<td>Kotipati/Education savings scheme</td>
<td>21-22</td>
</tr>
<tr>
<td>4.2 Loan Products</td>
<td>24-28</td>
</tr>
<tr>
<td><strong>5. Promotion of JBL through Social Activities</strong></td>
<td>30-33</td>
</tr>
<tr>
<td><strong>6. Recommendation</strong></td>
<td>34-35</td>
</tr>
<tr>
<td><strong>7. Conclusion</strong></td>
<td>36</td>
</tr>
<tr>
<td><strong>8. Bibliography</strong></td>
<td>37</td>
</tr>
</tbody>
</table>
Executive Summary

This report is an individual assignment as a part of the internship programme under the BBA curriculum of East West University. The primary objective of this report is to know how this Jamuna Bank Limited is promoting their products to the customers. I have prepared this report on the basis of my three months practical experience at Jamuna Bank Limited. The internship programme helped me to learn about the current situation of a financial institution. I have also implemented my theoretical knowledge into practical and realistic work environment.

Banks play a vital role in the economy of the country. Countries’ development greatly depends on the activities of the bank. Commercial Banks take deposit and give away loans. These banks help in savings. Savings create investment. Finally the commercial Banks play a significant role in import of country through opening of bank L/Cs. These assist to earn foreign currency by helping the exporters in export. The bank provides the customers with the safety, liquidity and profitability by means of different savings media offering different degrees of a mix of liquidity return and safety of savings. The saving banks use as their key of business. They invest the savings in higher degree of return and maximize their profit in business.

This is a descriptive research designed to evaluate the promotional strategy of Jamuna Bank Limited based on observed facts and figures. This Bank is registered by the central bank; Bangladesh Bank. It follows the rules and regulations prescribed by the Bangladesh Bank. The functions of the bank cover a wide range of banking and functional activities to individuals, firms, corporate bodies and other multinational agencies.
INTRODUCTION
1. Introduction

Jamuna Bank is now running 9th years of its successful operation. It recognizes the support of all valued customers, well-wishers and partners which has enabled us to reach at this stage. They believe that like previous years they will be with the customers to give the opportunity to serve them in coming years.

Jamuna Bank is highly capitalized new generation Bank started its operation with an authorized capital. JBL is managed by highly professional people. It takes the all types of banking transactions to support the development of trade and commerce in the country. The Bank gives special emphasis on export, import, Trade Finance, SME Finance, Retail Credit and finance to women. The corporate culture of Jamuna Bank Limited is created by it’s employees. They always ready to give the prompt and flexible services to the customers. The main strategies of his bank are to rise up paid up capital and reserve fund up to t4000 000illion by June 2011. it is strive for customer satisfaction through quality control and delivery of timely services. This bank always keeps a good relation with the customers to increase a direct contact. The organizational structure and corporate governance of Jamuna Bank Limited reflect the determination to establish, sustain, and increase its strength for a strong base as a customer-oriented bank with a transparent management.
1.1 Origin of the Report

The report is prepared to fulfill the partial requirement of Bus 499, Internship. On the month of April, 2010, my supervisor, Sayeed Alam is assigned me to prepare a report on real life marketing techniques that strategies success of Jamuna Bank Limited.

1.2 Objective:

- **Broad Objective**: Apart from fulfilling the course requirement BUS 499, I am practicing this report to learn and know in detail about the advertising strategies which the Jamuna Bank takes as their promotional methods.

- **Specific Objective**: Specifically I am preparing this report to find out the importance of different factors by which this bank can advertise their products in this competitive market to the customers. This paper aims to highlight the importance and influence of the various factors of advertising strategies.

1.3 Scope of the report:

In this report, I have covered mainly the employee’s suggestion of Jamuna Bank Limited. My supervisor has also provided me a guideline.

1.4 Methodology of the report:

I have used both primary and secondary method to collect the relevant information. I have collected information from the internet, the annual report of Jamuna Bank Limited and also from marketing related books. The employees of Jamuna Bank Limited, Malibagh Branch have also helped me.

1.5 Limitations:

To prepare this report I have faced a lot of difficulties. This Bank is not in a successful position in case of advertising their products to the customers. Mainly they sell their products like, Savings, Current, STD account; various Loans through Personal Selling or Direct Marketing. As a financial organization, a bank has some restrictions to serve all the real data of the bank to the general people.
OVERVIEW OF JAMUNA BANK LIMITED
2. Overview of Jamuna Bank Limited

Jamuna Bank Limited is a banking company registered under the company act; 1994. It has started its operational activities from 3rd June, 2001.

To become a leading banking institution and to play a pivotal role in the development of the country, the Jamuna Bank Limited has been doing its activities. Its corporate slogan is “Your Partner for Growth”. The sponsors of Jamuna Bank Limited are highly leading entrepreneurs of the country having stakes in different segments of the national economy. They are renowned industrialists and businessmen having wide business reputation both at home and abroad. This bank is managed by highly professional people.

Jamuna Bank Limited has established relationship with most leading international banks in 107 countries through 715 correspondents to cover all important financial centers of the world. The bank endeavors to increase its network of correspondent relationship with more overseas banks, financial institutions to cater to the needs of customers globally. Drawing arrangements with overseas exchange houses have already been established for bringing in home remittance through banking channel. Efforts are underway to expand correspondent relationship further to facilitate the bank’s growing foreign trade transactions.

Jamuna Bank’s banking practice is based on a network of relationship with its employees, customers, suppliers, business associates, shareholders regulatory authorities and the community. The bank’s corporate social responsibility is about addressing the needs of all the stakeholders in a way that advances its business and makes a positive and meaningful involvement to the society.
2.1 Bank management:

Banks are exposed to a number of risks of different types in banking. Credit risk, Market risk, Operational Risk and reputation risk are important. In these days, the risks are added money laundering coupled with terrorist financing. Bangladesh bank has emphasized on managing these risks and issued respective guidelines to be followed by banks operating in the country.

2.2 Profile of Malibagh Branch, JBL:

During my internship period, I have worked in Jamuna Bank Ltd, Malibagh Branch. It has opened in 25th June, 2009 though this bank is newly opened but it is working in an efficient way. There are some corporate clients who always do their transaction in this bank.

Bengal Paint, Madina Dyeing, Anchor Dyeing & Accessories, Pack stone, Galaxy Thread & Accessories are those corporate clients. Sometimes they try to bring some other corporate clients because in this bank they get the best service for their business transaction. In this way they are performing a good job for advertising the bank.

The branch has three departments:

- General Banking Department
- Loans and advance Department
- Foreign Exchange Department

The General Banking Department deals with the functions of the Accounts management, Cash deposits and withdrawal, Local transmittal and Clearing.

The Loans and advance Department is responsible for the functions of assessment, processing, monitoring and recovery of the loans and advances.

The Foreign Exchange Department carries out the functions of export and import finance and foreign remittance.
Successfully Use of Marketing Techniques in Promotion of Jamuna Bank Limited

ADVERTISING FORMULAS THROUGH DIFFERENT DEPARTMENTS IN JBL

Jamuna Bank Limited
your partner for growth
3 Advertising Formulas through different departments in JBL

An organization is like complex machinery consisting of different parts. Different functional divisions and departments are the different parts of this organizational machinery. Therefore, to make an organization a success, the divisions and departments must work accordingly. In Jamuna Bank Limited, all the divisions and departments are closely tied with one another.

- **Sales division** makes sales forecast, identifies market’s potential opportunity and sends it to the technical division for doing the plan for new coverage area. There is a sales team in this bank, these people go to the customers and tell about the benefits of their bank account.

- If the sales and marketing team faces any problems and suggestions regarding the products and their selling procedure they in form to the General Banking Division.

- **Account division** is related with all the divisions for fund allocation and fund management of all shorts and giving salary to all the employees of the bank. After the daily transaction period, they go to cash department and follow up the whole day transaction.

- **General Banking division** provides the foundation of banker-customer relationship. This is an era of keen competition among Banks. It is most important and preliminary work of a bank. The regular service given to customers such as Depositing or drawing money, selling of instruments to them for remittance purpose collection of instruments, providing other subsidiary services to keep customer.

- The Bank is being managed and operated by a group of highly educated and professional team with diversified experience in finance and banking. The Management team is headed and led by Moin Uddin Ahmed who has been working as Managing Director and Raisul Islam, SVP. The Management of the
Successfully Use of Marketing Techniques in Promotion of Jamuna Bank Limited

Bank constantly focuses on understanding and anticipating customer’s needs always.

- In Foreign Exchange Department, the foreign traders refer to the trade between the different sovereign nations of countries. Foreign trade mainly categorizes into export trade and import trade. For development of the economy in a country foreign trade is important. Financial institutions like Bank can help the foreign trade of a country through financial accommodation to the foreign trade.

The all departments work together that’s why Jamuna Bank Ltd does not face so many difficulties. The customers also get a better service from this bank. For all the departments the performance of the Jamuna Bank Limited as a whole is said to be quite standard.

The transaction hour of the bank is 10 a.m to 4 p.m from Sunday to Thursday. But after the transaction period all the employees stay until 6 p.m. for doing their internal banking jobs. This Bank offers different types of corporate and personal banking services involving all segments of the society within the purview of rules and regulations laid down by the central bank and other regulatory authorities.
3.1 Working process through Online Banking

In all over the country, Banking Business has become competitive in respect of line of products and quality of services. The Banks are operating in a race to give the prompt services and technology for satisfying customer’s need better than one another. In case of Jamuna Bank Limited, they have adopted the latest technology in operation and that atmosphere which bring the development. Being aware of these facts they are ready to provide world class banking facilities and services supported by technology to the customers. That’s why the customers always remain satisfied. As an Online Banking Software, Switching Software, Servers, ATM, Data Storage System and other hardware this bank uses Flora Bank. The customers of this bank are in apposition avail of world class banking services locally at a reasonable cost through fully automated on line banking system.

The main features of Jamuna Bank Limited are given below:

- Centralized Database
- Internet Banking Interface
- Real time any branch banking
- ATM interface
- Corporate MIS facility

Delivery channels of Jamuna Bank Limited online banking are:

- Branch Network
- ATM Network
- Point of Sales Network
- Tele-Banking Network
- SMS Banking Network
- Internet Banking Network
SUCCESSFULLY USE OF MARKETING TECHNIQUES IN PROMOTION OF JAMUNA BANK LIMITED

USING OF PROMOTIONAL TOOLS IN JAMUNA BANK LTD.

Jamuna Bank Limited
your partner for growth
4 Using of Promotional Tools in Jamuna Bank Ltd.

In order to sell goods and services or promote an idea, Promotion acts as the coordinator of all seller initiated efforts to set up channels of information and persuasion. The basic tools used to accomplish an organization's communication objectives are often referred to as the Promotional mix.

There are mainly four parts of Promotional Mix.

- Advertising
- Sales Promotion
- Publicity
- Personal Selling

But besides them we can recognize extra two tools Direct Marketing and Interactive Marketing as the major promotional mix elements. How the Jamuna Bank Limited are going to use the promotional tools through its different activities are given below:

- **Jamuna Bank Limited** does not use all the tools of promotional tools. This bank only uses direct marketing and personal selling as their advertising procedure.

- In the TV news, Jamuna Bank sponsors for reminding the customers.

- They believe on a variety of promotional elements to progress their products and services through intermediaries directly to the customers.

- They think that **Personal Selling** is effective in creating brand image, conveying information, creating awareness and can generate a behavioral response.

- As we know that **Direct Marketing** is in itself a form of Advertising. Through mail, print, or TV adds they make a direct response with the customers.
In the newspapers, Jamuna Bank gives ads for their social marketing activities. Like, AIDS, Drug Addiction, to help poor children, to save the ACID victim etc.

For transferring money from outside of the country there are several systems. But the fastest system is **Money laundering**. By this system the customers can get money quickly using pin number through telephone. In all the branches of Jamuna Bank Limited, there is a billboard in which it is written that "**Money Laundering in easy way**".
PRODUCTS OF JAMUNA BANK LIMITED
5. Products of Jamuna Bank Limited

As a commercial bank, this Jamuna Bank also gathers funds from depositors and interbank markets and invests them principally in both personal and commercial loans. This is important because this is the earning unit of the bank. Banks are accepting deposits from the depositors in condition of providing interest to them as well as safe keeping their interest. Now the question may gradually arise how the bank will provide interest to the clients and the simple answer is – advance. Why the bank provides advances to the borrowers –

a. To earn interest from the borrowers and give the depositors interest back
b. To accelerate economic development by providing different industrial as well as agricultural advances.
c. To create employment by providing industrial loans
d. To pay the employees as well as meeting the interest groups

Two products are available in this bank to provide the facilities to the customers.

➢ Deposit Products
➢ Loan Products

5.1 Deposit Products:

Under deposit products the customers can maintain different types accounts such as: Current Account, Savings Account, STD, FDR and Foreign Currency Account. But the others are considered as deposit schemes.
All Schemes:

- Monthly Savings Scheme
- Lakhpati Deposit Scheme
- Millionaire Deposit Scheme
- Money Multiplier
- Monthly Benefit Scheme
- Corepati Deposit scheme
- Double Growth Deposit Scheme
- Tripple Growth deposit Scheme
- Rural Deposit scheme
- Education Savings Scheme
- Deposit Scheme

Monthly Savings Scheme (MSS)

Savings is the best friend in everybody’s life. Small savings can build up a successful future. In case of emergencies this savings can help in a major way. Jamuna Bank Ltd has introduced Monthly Savings Scheme (MSS) that allows one to save on a monthly basis and get a handsome return upon maturity. If anyone wants to build up a significant savings to carry out one’s cherished dream, Mss is the best way of JBL. This MSS is known to DPS in other banks.
Advertising Analysis:

When they first introduced this new scheme, the customers have known about it from Online and by personal selling.

Target Group:

For MSS, the main target customers are the housewife and the lower income group people. During my internship period, I have seen that the people of Malibagh, Bonosree, Moghbazar, and Rampura they mainly come to deposit their money. The women and men who are working in garments beside the bank, they also come to save money from their monthly income.

The rate sheet is given to all the customers.

<table>
<thead>
<tr>
<th>Tenor</th>
<th>Installment</th>
<th>Payable Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>3Years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500</td>
<td>20570</td>
<td></td>
</tr>
<tr>
<td>1000</td>
<td>41145</td>
<td></td>
</tr>
<tr>
<td>1500</td>
<td>61720</td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>82300</td>
<td></td>
</tr>
<tr>
<td>5 Years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500</td>
<td>37955</td>
<td></td>
</tr>
<tr>
<td>1000</td>
<td>75915</td>
<td></td>
</tr>
<tr>
<td>1500</td>
<td>113875</td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>151835</td>
<td></td>
</tr>
</tbody>
</table>

The Government takes 10% from the payable interest. The customers have to deposit the installment in every month. If anyone fails to deposit then she or he has to given 50 tk after the month.
Marriage Deposit Scheme

In our country, marriage of children especially girl is a great headache for the parents. Marriage of children involves expense of considerable amount. Sensible parents make effort for gradual building of fund as per their capacity. Parents get relief and can have peace of mind if they can arrange the necessary fund for marriage of their children, no matter whether they survive or not till the marriage occasion. It can be a great help to the parents if there is any scope of deposit of a reserved amount as per their financial capacity.

In this case, Jamuna Bank Limited has introduced Marriage Deposit Scheme, which offers the customers an opportunity to build up their cherished fund by monthly deposit of small amount at their affordable capacity.

Advertising Analysis:

The parents can know about this scheme from the bank. They can collect a rate sheet of marriage deposit scheme. The employees sometimes go personally to the known people and tell them about the facilities of this scheme.

Target Group:

For this scheme the target group is the young girl’s and boys. In maximum time I have seen that the parents who have the girl’s they are always anxious about their child’s marriage. So when they come to the bank and know about the facilities of this scheme, they feel secure for future time.
The rate sheet is:

<table>
<thead>
<tr>
<th>Tenor</th>
<th>Installment</th>
<th>Payable Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.5 Years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1000</td>
<td></td>
<td>84375</td>
</tr>
<tr>
<td>1500</td>
<td></td>
<td>126565</td>
</tr>
<tr>
<td>2000</td>
<td></td>
<td>168755</td>
</tr>
<tr>
<td>2500</td>
<td></td>
<td>210945</td>
</tr>
<tr>
<td>7.5 Years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1000</td>
<td></td>
<td>127090</td>
</tr>
<tr>
<td>1500</td>
<td></td>
<td>190640</td>
</tr>
<tr>
<td>2000</td>
<td></td>
<td>254190</td>
</tr>
<tr>
<td>2500</td>
<td></td>
<td>317735</td>
</tr>
</tbody>
</table>

Lakhpoti Deposit Scheme

In Bangladesh most of the people want to become lakhpoti. Especially the lower and lower middle class income group they wish to do it. Like every process, this procedure should have a right plan. Keeping the thinking in mind JBL has introduced “Lakhopati Scheme” which has flexibility in report of maturity and monthly installment as per affordable capacity.

Advertising Analysis:

The middle class people are interested to deposit this scheme. Because if they deposit only 2435 tk as an installment for 3 yrs. Then they will get One Lakh taka. It’s a huge pleasure for a customer if he can properly maintain this scheme. For 5 yrs it will have to deposit only 1315 taka.
Millionaire Deposit Scheme

It is a dream for many small savers to become a Millionaire. The word ‘Millionaire’ is really exciting. This dream can be a reality if anyone has a designed plan and strong purpose. Jamuna Bank has introduced ‘Millionaire Deposit Scheme’ which has flexibility in respect of period and monthly deposit as per one’s affordable capacity for giving a sum of Tk 1 million i.e. Tk 10(ten) lac at a time.

Advertising Analysis

The customers can know about the scheme from online advertisement. There is no any billboard, poster, TV advertisement. The people who always use the internet they can easily visit the Jamuna Bank’s web site and can informed about the all schemes.

Kotipati Deposit Scheme

It is feasible for high income group who have strong determination and savings habit. If anyone decides and plans to save money from his regular income, he can own Tk1.00 crore easily by making a planned savings. In this regard, JBL has introduced “Kotipati Deposit Scheme” offering the savings plan. Anyone can take advantage of the “Kotipati Deposit Scheme” from JBL and plan for golden future accordingly.

Advertising analysis:

I have already said it before that the officers sometimes go for marketing and advertise their products. In this case, they try to convince the people. But the employees of this bank have informed me that this scheme is not so much popular. Mainly the Mss is so much popular.
**Education Savings Scheme**

Education is a basic need of every citizen. Every parent wants to impart proper education to their children. As yet, there is no arrangement of free education to the citizens from the government level. So that there should be pre-arrangement of fund to ensure higher education for the children. Today's higher education is becoming expired day by day. Parents can get relief and can have peace of mind if they can arrange the necessary fund for higher education of their children.

Considering this matter, JBL has introduced 'Education Savings Scheme' which offers one an opportunity to build up his cherished fund by monthly deposit of small amount at affordable capacity deposit to meet the educational expenses. Under this Scheme the customers have the different attractive options to avail the future benefit.

**Advertising Analysis:**

Jamuna Bank Limited has arranged some programs in colleges and universities. The students can inform from those programmes and also from online. They can save their money by depositing money.

**Target Group**

The students who are well educated but sometimes they can not manage their study expenses for their financial crisis. They can use this scheme for their better future life.

At those programme they try to motivate the students about the savings money. As a result the students do not go for other bad habits. It's a success of the Bank.
Double/Triple Growth Deposit Scheme

For people who have cash flow at this moment and want to get it doubled/tripled quickly JBL has introduced Double/Triple Growth Deposit Scheme. Which offers anyone to make double/triple money within 6(six) years and 9.5 (nine and a half) years respectively resulting a high rate of interest

Advertising Analysis:

For advertising this scheme, Jamuna Bank uses “Personal selling” as an element of the Promotional Mix. Personal selling is a form of person to person communication in which a seller tries to assist prospective buyers to purchase the company’s product or service on an idea. Mainly it is the direct contact between buyer and seller. In this bank, sometimes the junior level officers go for marketing and try to capture the customers.
5.2 Loan Products:

Lending is the core function of commercial bank. For a bank, good loans or credits or advances are most profitable assets. The largest portion of operating income is derived from lending. A commercial bank usually wins over its competitors only on the quality and quantity of lending. It is therefore, indispensable for a bank to have a well thought policy for executing its lending operation.

General loan facility includes the letter of credit, Bank Guarantee, Cash Credit, SOD, Lease Finance, Export Finance, LDBP, and House Building Loan. The others are:

SME Credit Scheme:

- Double Loan
- Festival Credit
- Shop/Business office renovation loan
- Loan for women entrepreneur
- Working capital
- Flexible working loan
- Loan for purchase of possession right for shop/Business

Personal Selling is used most preferably in case of Jamuna Bank Ltd to sell the products of it, because they do not yet make any attractive advertisement to promote their products. I am informed that this is the best way for them to advertise their Bank.

Jamuna Bank Limited gives the Capital Machinery Loan. Business is a running process. For its maintenance there is always need of machinery. The customers can know about the loan from online or through the SME service centers. For any kind of business purpose this loan is given if they have two years experience. The loan receiver must have
be 20-60 years. They will have to be capable to pay the loan amount from their
business.

**Personal Loan for Women**

Jamuna Bank limited always tries to help the poor women or women entrepreneurs who
want to do something for their safety. This product is designed specially for the working
women and housewives. Housewives with reasonable income of the spouses are also
eligible to avail this loan. The loan can be availed for the purchase of domestic device,
house renovation etc. Our sales team goes to some villages and they talk with the women
who are capable to earn money.
SuccessFully Use of Marketing Techniques in Promotion of Jamuna Bank Limited

Loan Sanction’s Advertisement of Jamuna Bank Ltd.

This is the survival unit of the bank because until and unless the success of this section the survival is a question to every bank. If this section is not properly working, the bank itself may become bankrupt.

For opening a Letter of Credit (L/C), in international environment, buyers and sellers are often unknown to each other. So seller always seeks guarantee for the payment for his goods exported. Here is the roll bank. The Bank gives export guarantee that it will pay for the goods on behalf of the buyer. This guarantee is called Letter of Credit. Thus the contract between importer and exporter is given a legal shape by the banker by its ‘Letter of Credit’.

In this case Jamuna Bank works as a party of importer or Exporter, Importer, The Seller who applies for opening an L/C. The issuing bank, It is the bank which opens/issues a L/C on behalf of the importer. Confirming bank, It is the bank, which adds its confirmation to the credit and it, is done at the request of issuing bank. Confirming bank may or may not be advising bank.

Advising / Notifying Bank is the bank through which the L/C is advised to the exporters. This bank is actually situated in exporter’s country. It may also assume the role of confirming and / or negotiating bank depending upon the condition of the credit. Negotiating Bank is the bank, which negotiates the bill and pays the amount of the beneficiary. The advising bank and the negotiating bank may or may not be the same. Sometimes it can also be confirming bank. Paying / Accepting Bank is the bank on which the bill will be drawn (as per condition of the credit). Usually it is the issuing bank. Reimbursing bank is the bank, which would reimburse the negotiating bank after getting payment – instructions from issuing bank.
Electronic Products:

- Real time on line any branch banking
- Debit Card
- Credit Card
- 24 hours ATM
- SMS banking
- Telephone Banking
- Internet banking

Credit Card:

Jamuna Bank does not give the credit card to all types of customers. The only corporate clients can get this opportunity of Credit card. The credit is the property of the bank at all times. This card of JBL is not transferable. If anyone has to take it then they have to do transaction here for six months. They have to deposit in huge amount. This card is issued to a card holder to avail services or to purchase on credit or to draw cash by properly presenting the same at the notified member banks. For applying for the card the client has to have trade license, tin certificate, voter ID, salary certificate, business card and incoming supporting papers. The more information is given in the online.

Debit Card:

When the customers come to open an account they are informed that they will get a Debit card which is used to withdraw money at any time. The booths are available in every branches of JBL. These are opened for all the days in a week. A customer can withdraw money up to 50,000 in a day. When the accounts are opened then the employees send requisition to the Head office. Only the Head office has the right to issue the Debit cards. For this benefit the customers are interested to do transaction here.
Retail Credit products:

- Any purchase lifestyle loan
- Doctors loan
- Car loan
- Study Loan
- Household durable loan
- Marriage loan
- Travel loan
- JBL Debit & Credit Card
- Loan against salary

Car Loan:

This is given to accelerate the transport facility national wide. It’s interest rate is 16.00%. It is given to equal monthly installment. Other conditions are almost same as the industrial loan. The customers can easily know about this loan facility from the online. There is some advertisement against this loan.

House Building Loan:

This loan is given for the construction of dwelling house. At a monthly installment, this loan is given at 13% interest rate. But in this bank, this type of loan is not given in a frequent moment.

Agricultural Loan:

It is given from the branch wise of Jamuna bank Limited. The interest rate is 12.00-13.00%. The poor farmers can get this loan so the outside of Dhaka city, wherever the branches of Jamuna Bank Ltd are located the branch people try to motivate to take this loan. Because in the rural area, every where it is not available of TV and the internet.
PROMOTION OF JAMUNA BANK LTD. THROUGH SOCIAL ACTIVITIES
6. Promotion of Jamuna Bank Ltd. through Social Activities

As a social responsibility, Jamuna Bank Limited has arranged some programmes. So that the people can have their mind that name of Jamuna Bank Limited. They have donated to the S.S.C passing students. The amount was 42,000 tk. For blood donation programme, they expend 54,830 tk. This Bank has also helped the patients. For treatment purpose they used 2, 25,000 tk. The poor students can also get some facility, as the Haraganga College students got 21,000 tk. By doing these kinds of programmes, Jamuna Bank has reminded the people to come and join with them.

Relief Distribution by Jamuna Bank Foundation

Jamuna Bank Foundation was distributed relief material among the storm Aila affected people. Chairman of the Board of Directors of Jamuna Bank Limited, Chairman of the Jamuna Bank Foundation were present at this occasion.

Donation to Chief Advisor's Relief Fund & Relief Distribution
Al Haj Nur Mohammed, Chairman of the Board of Directors of Jamuna Bank Limited handed over a Pay order of Tk. 50.00 lacs to the Chief Advisor recently as donation to CA's Releif Fund on behalf of the Jamuna Bank Limited for helping the flood affected people.

Blood Donation Program and free eye camp

Al Haj Nur Mohammed, Chairman Board of Directors inaugurating the blood donation program at Rajshahi. This bank tries to recall to the people of the bank through blood donation programme.

Customer Night- 2007 & 2009

Jamuna Bank Limited always arrange a party for the valuable customers in every year. In that programme they give this award which is called “Business excellence award”. So the clients become more interested to do more transaction with this bank.
Scholarship Programme

Jamuna bank limited helps the poor children with some money. The poor children who have got G.P.A 5.00, they are presented by this bank. In every year this bank are going to arrange these types of programmes. For that programme the students are influenced to study more, besides this JBL tries to remind people of their bank.
SUCCESSFULLY USE OF MARKETING TECHNIQUES IN PROMOTION OF JAMUNA BANK LIMITED

RECOMMENDATION & CONCLUSION

Jamuna Bank Limited
Your partner for growth
6. Recommendation

The following factors are recommended to this report to improve customer’s perception about the advertisement of Jamuna Bank Limited. Though JBL is more popular to the customers for their better services but they have to expand it. It is therefore imperative to get to the customers to know their impression on the services of this important communication medium. Such as:

- The Bank can get huge popularity to the people by using different advertisement tool to its customer.

- The Bank should give more emphasize on their marketing efforts and try to increase their sales force.

- Authority should give emphasize on a system which is enriched with isolated billboards. Billboards can capture more people at a time.

- On the basis of the products and services category all advertisements of JBL should be placed whether in commercial areas and highways and shopping places.

- The theme of the advertisement of JBL should be changed time to time with containing the same message.

- Content should be in that way like people could understand the meaning at a glance.

- JBL can give sponsorship to the cricket tournament, football tournament and others games.
• People visit in the musical programmes for refreshment, so JBL can sponsor to these types of programmes for attracting to the customers.

• They should focus on TV and radio advertisement. All over the people of the country are involved with the TV. Nowadays, Radio Today, Radio Furti these are popular to the people. If JBL try to capture the customer they can easily solve the problem.

• In all the newspapers, Jamuna Bank Limited has to give their advertisement. If they introduce any new scheme, new loan then they have to inform it through daily newspapers.

• The Bank should have to expand its branches throughout the country. Then the customers can easily do their transaction through Online Banking.

• In different occasions like: Pohela Baishkh, Happy New Year, Mother’s independent day, Victory Day they can arrange some extraordinary programme for the customers who have accounts or who are maintaining different schemes.

• In those occasions they already give different items (flower, chocolate) to the valued customers. But they have to give some general customers so that they expose to other people.
7. Conclusion

It is a great pleasure for me to have practical exposure to Jamuna Bank Limited, Malibagh Branch. At present Jamuna Bank Limited is one of the developing banks in Bangladesh. Because of its services the bank has already achieved immense popularity. To let people know about the company, every company uses different types of promotional tools. Though Personal Selling is used in a wide range but besides this JBL must have to use other tools to advertise their bank's products and services. Such Billboard is one of the most popular using promotional tools to the company. As it is cheap and mostly seen in an open place, most of the company likes to use this tool because of its wide repeated exposure. Jamuna Bank Limited is not different from others. They also use billboard advertisement to let their people know about their products, services, features etc. But there are shortages of its advertisement.

A research has done on the customer's perception about the advertisement of Jamuna Bank Limited. Different people gave different opinion about the advertisement of Jamuna Bank Limited. From the survey I have informed that they want to see more advertisement through the billboard which should placed in signals, the size of the billboard should be regular and the color should be sober so that the customers become attract towards billboard. Though highway is the best place for billboard but most of the respondents aren't aware of it. Customer is the king of any company so before taking any decision in case of advertising should identify what types of ads the customers really want from them. Most of the customers are aware of TV advertisement, newspaper advertisements. Advertising is a crucial role for the customer to recall the brand name repeatedly. The more advertisements will be presented in front of the customers the more they will focus to Jamuna Bank Limited. I hope that JBL will be able to spread their business with increasing various schemes & other utility services.
8. Bibliography

- www.jamunabankbd.com/profile.recent events.
- www.jamunabankbd.com/yellow page
- Jamuna Bank Limited
  Head office
  Chini Shilpa Bhaban 3
  Dilkusha C/A, Dhaka-1000
Jamuna Bank Limited
your partner for growth

Capital Machinery Loan

The name printed on the gift card need not be the holder's name. This can be any name you wish to print, such as Birthday Wishes, etc.

The card is considered as Gift of Birthday, Marriage Anniversary, Performance Award, Eid Festival etc. It accepts all debit cards and can be used through POS as well as cash withdrawal.

The card is also the best secured way of utilizing money for 24/7 banking facility.

The card also accepts VISA card and can be used for online shopping.

The card is a secure and convenient way to manage your money.

Jamuna Bank Limited
JBL SME Banking
Turning into future Corporate

Season!
JBL GIFT CARD
The most unique gift you can give this festive season!

FEATURES
- Customer can customize the name printed on the Card (e.g. Name, Greeting, Wishes, etc.)
- This smart card can be considered as Gift of Birthday, Marriage Ceremony, Marriage Anniversary, Performance Award, Eid Festival etc.
- It is the easiest and the most secured way of utilizing money for 24/7 retail purchases (only Q-Cash POS) as well as cash withdrawal.
- Customer can reload money to the existing JBL Gift Card.

Minimum 05 (five) to 07 (seven) business days is required to deliver the Gift Card.

Jamuna Bank Limited
Our partner for growth

UR: Cell: 0171 306 7777, Fax: 88-02-9562773
Banking Division Hadi Mansion, (3rd Floor)
Commercial Area, Dhaka-1000, Bangladesh.
personalbanking@jamunabankbd.com
www.jamunabankbd.com
ব্যাংক হিসাব খোলার সময় অন্যান্য পরিধিকরণ সরকারি তথ্য, অর্থীর উৎস ও সংগায়ন লেনদেনের বিধানসভার নাম দাতার এবং প্রতিষ্ঠানের অধিকারী ব্যবসায়ী ব্যাংক বৈদিক সমিটেলস দেব প্রদান করে থাকে।

ব্যাংকের হিসাবে ফিজিক এবং ফিক্সড ইনভেস্টমেন্ট কম্পানিয়র মাধ্যমে যমুনা ব্যাংক সঙ্গে সংঘর্ষ করে।

যমুনা ব্যাংকের হিসাব খোলা ও অন্যান্য দেব প্রারম্ভের জন্য নিকটবর্তী শাখা/এন্ড ইন্টারনেটের সহযোগিতা করে থাকে।

ব্যাংকের সাথে ভ্রমকের কাজে পৌঁছানো।

মূল ব্যাংকিং এর মাধ্যমে যমুনা ব্যাংকে একাংশ সময় সঙ্গে থাকে।

রাজনীতি ও রাজনীতিবিদ যমুনা ব্যাংকের হিসাব খোলা ও অন্যান্য দেব প্রারম্ভের জন্য নিকটবর্তী শাখা/এন্ড ইন্টারনেটের সহযোগিতা করে থাকে।

যমুনা ব্যাংকের হিসাব খোলা ও অন্যান্য দেব প্রারম্ভের জন্য নিকটবর্তী শাখা/এন্ড ইন্টারনেটের সহযোগিতা করে থাকে।

ধারাওয়ালা কার্ডিয়ালি নিবন্ধন ৩০০, ৩, সন্দেহু বালিকার এলাকা, চকা-১০০০

নিবন্ধন ৩০০, ৩, সন্দেহু বালিকার এলাকা, চকা-১০০০

নিবন্ধন ৩০০, ৩, সন্দেহু বালিকার এলাকা, চকা-১০০০

নিবন্ধন ৩০০, ৩, সন্দেহু বালিকার এলাকা, চকা-১০০০

নিবন্ধন ৩০০, ৩, সন্দেহু বালিকার এলাকা, চকা-১০০০

নিবন্ধন ৩০০, ৩, সন্দেহু বালিকার এলাকা, চকা-১০০০

নিবন্ধন ৩০০, ৩, সন্দেহু বালিকার এলাকা, চকা-১০০০
ক্লান্ত আলোকিত কলাম লিখিতে হলে কীভাবে করবেন?

ক্লান্ত আলোকিত কলাম লিখিতে হলে কীভাবে করবেন?

হিসাব-সমষ্টি (SME) এর কারক

লেখনিক সমিতি লিখিতে হলে কীভাবে করবেন?
## Monthly Savings Scheme

<table>
<thead>
<tr>
<th>Tenor</th>
<th>Installment</th>
<th>Payable Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>500</td>
<td></td>
<td>20570</td>
</tr>
<tr>
<td>1000</td>
<td></td>
<td>41145</td>
</tr>
<tr>
<td>1500</td>
<td></td>
<td>61720</td>
</tr>
<tr>
<td>2000</td>
<td></td>
<td>82300</td>
</tr>
<tr>
<td>3000</td>
<td></td>
<td>123450</td>
</tr>
<tr>
<td>5000</td>
<td></td>
<td>205760</td>
</tr>
<tr>
<td>10000</td>
<td></td>
<td>411520</td>
</tr>
<tr>
<td>500</td>
<td></td>
<td>37955</td>
</tr>
<tr>
<td>1000</td>
<td></td>
<td>75915</td>
</tr>
<tr>
<td>1500</td>
<td></td>
<td>113875</td>
</tr>
<tr>
<td>2000</td>
<td></td>
<td>151835</td>
</tr>
<tr>
<td>3000</td>
<td></td>
<td>227760</td>
</tr>
<tr>
<td>5000</td>
<td></td>
<td>379600</td>
</tr>
<tr>
<td>10000</td>
<td></td>
<td>759205</td>
</tr>
</tbody>
</table>

## Marriage Deposit Scheme

<table>
<thead>
<tr>
<th>Tenor</th>
<th>Installment</th>
<th>Payable Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.5YRS</td>
<td>1000</td>
<td>84375</td>
</tr>
<tr>
<td></td>
<td>1500</td>
<td>126565</td>
</tr>
<tr>
<td></td>
<td>2000</td>
<td>168755</td>
</tr>
<tr>
<td>7.5YRS</td>
<td>1000</td>
<td>127090</td>
</tr>
<tr>
<td></td>
<td>1500</td>
<td>190640</td>
</tr>
<tr>
<td></td>
<td>2000</td>
<td>254190</td>
</tr>
<tr>
<td>10.5YRS</td>
<td>1000</td>
<td>207870</td>
</tr>
<tr>
<td></td>
<td>1500</td>
<td>311810</td>
</tr>
<tr>
<td></td>
<td>2000</td>
<td>415750</td>
</tr>
<tr>
<td>12YRS</td>
<td>1000</td>
<td>260410</td>
</tr>
<tr>
<td></td>
<td>1500</td>
<td>390620</td>
</tr>
<tr>
<td></td>
<td>2000</td>
<td>520830</td>
</tr>
<tr>
<td>15YRS</td>
<td>1000</td>
<td>557860</td>
</tr>
<tr>
<td></td>
<td>1500</td>
<td>836790</td>
</tr>
<tr>
<td></td>
<td>2000</td>
<td>1115720</td>
</tr>
<tr>
<td>18YRS</td>
<td>1000</td>
<td>651040</td>
</tr>
<tr>
<td></td>
<td>1500</td>
<td>967640</td>
</tr>
<tr>
<td></td>
<td>2000</td>
<td>1394650</td>
</tr>
</tbody>
</table>

## Lakhpati Deposit Scheme

<table>
<thead>
<tr>
<th>Tenor</th>
<th>Installment</th>
<th>Payable Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>RS</td>
<td>2435</td>
<td>1 LAC</td>
</tr>
<tr>
<td>RS</td>
<td>1735</td>
<td>1 LAC</td>
</tr>
<tr>
<td>RS</td>
<td>1315</td>
<td>1 LAC</td>
</tr>
</tbody>
</table>

## Millionaire Deposit Scheme

<table>
<thead>
<tr>
<th>Tenor</th>
<th>Installment</th>
<th>Payable Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>RS</td>
<td>24305</td>
<td>10 LAC</td>
</tr>
<tr>
<td>RS</td>
<td>17370</td>
<td>10 LAC</td>
</tr>
<tr>
<td>RS</td>
<td>13225</td>
<td>10 LAC</td>
</tr>
<tr>
<td>RS</td>
<td>10480</td>
<td>10 LAC</td>
</tr>
<tr>
<td>RS</td>
<td>6510</td>
<td>10 LAC</td>
</tr>
<tr>
<td>YRS</td>
<td>5085</td>
<td>10 LAC</td>
</tr>
<tr>
<td>YRS</td>
<td>3775</td>
<td>10 LAC</td>
</tr>
<tr>
<td>YRS</td>
<td>2530</td>
<td>10 LAC</td>
</tr>
</tbody>
</table>

## Kotipati Deposit Scheme

<table>
<thead>
<tr>
<th>Tenor</th>
<th>Installment</th>
<th>Payable Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>RS</td>
<td>244845</td>
<td>1 CRORE</td>
</tr>
<tr>
<td>RS</td>
<td>175290</td>
<td>1 CRORE</td>
</tr>
<tr>
<td>RS</td>
<td>133639</td>
<td>1 CRORE</td>
</tr>
<tr>
<td>RS</td>
<td>105935</td>
<td>1 CRORE</td>
</tr>
<tr>
<td>RS</td>
<td>86220</td>
<td>1 CRORE</td>
</tr>
<tr>
<td>RS</td>
<td>51680</td>
<td>1 CRORE</td>
</tr>
<tr>
<td>RS</td>
<td>38540</td>
<td>1 CRORE</td>
</tr>
<tr>
<td>RS</td>
<td>25920</td>
<td>1 CRORE</td>
</tr>
<tr>
<td>RS</td>
<td>18000</td>
<td>1 CRORE</td>
</tr>
<tr>
<td>RS</td>
<td>14290</td>
<td>1 CRORE</td>
</tr>
</tbody>
</table>

## Monthly Benefit Scheme

<table>
<thead>
<tr>
<th>Tenor</th>
<th>Deposit</th>
<th>Payable Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>6MONTHS</td>
<td>1 LAC</td>
<td>765/-</td>
</tr>
<tr>
<td>1YR</td>
<td>L LAC</td>
<td>785/-</td>
</tr>
</tbody>
</table>

## Education Savings Scheme

<table>
<thead>
<tr>
<th>Tenor</th>
<th>Deposit</th>
<th>Payable Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>4YRS</td>
<td>1000</td>
<td>57220</td>
</tr>
<tr>
<td></td>
<td>1500</td>
<td>85830</td>
</tr>
<tr>
<td></td>
<td>2000</td>
<td>114445</td>
</tr>
<tr>
<td>6YRS</td>
<td>1000</td>
<td>95000</td>
</tr>
<tr>
<td></td>
<td>1500</td>
<td>142505</td>
</tr>
<tr>
<td></td>
<td>2000</td>
<td>19010</td>
</tr>
<tr>
<td>8YRS</td>
<td>2500</td>
<td>237510</td>
</tr>
<tr>
<td></td>
<td>500</td>
<td>70695</td>
</tr>
<tr>
<td></td>
<td>1000</td>
<td>141400</td>
</tr>
<tr>
<td></td>
<td>1500</td>
<td>212100</td>
</tr>
<tr>
<td>12YRS</td>
<td>2500</td>
<td>282800</td>
</tr>
<tr>
<td></td>
<td>500</td>
<td>353505</td>
</tr>
<tr>
<td></td>
<td>1000</td>
<td>131115</td>
</tr>
<tr>
<td></td>
<td>1500</td>
<td>262240</td>
</tr>
<tr>
<td></td>
<td>2000</td>
<td>393360</td>
</tr>
<tr>
<td></td>
<td>2500</td>
<td>524480</td>
</tr>
<tr>
<td></td>
<td>5000</td>
<td>655605</td>
</tr>
</tbody>
</table>
Bank" means the Jamuna Bank Limited JBL, its branches or any other bank or financial institution with which it may have entered into agreements for honouring the card.

"Member" means the person or company on the subscription form, which has been admitted as a Member under whose instruction the Card(s) will be issued or used.

"Card" means valid JBL "Credit" Card issued to the Member and/or to purchase on credit and/or to present the same at the notified Member Establishment.

"Member Establishment" means the authorized association, organisation or company with which any Bank or financial institution has arranged for honouring the card.

"Cardholder" means an individual, mentioned in this application form or who uses the Card has been issued at his/her request. The Cardholder is the person at whose instruction the Card will be issued.

"Corporate Member" means the company or the association, organisation or company on the subscription form, which has been admitted as a Member under whose instruction the Card(s) will be issued or used.

"Credit" is the property of the Bank at all times. Credit card is non-transferable.

Receipt of the Card, the Cardholder shall sign with "Credit" in the space provided for, as per his/her subscription form for "Credit" Membership. In case the Card is stolen/ misplaced, corporate Member and/or the Cardholder shall severally liable for all charges incurred on the Card.

Bank reserves the right to seize/cancel the Card, if found at a later date that the information furnished is false or misleading.

Any Corporate Member and/or Cardholder shall furnish the up-to-date financial position of the company, as and when required by the Bank. If the data is not furnished within the due period, the Bank reserves the right to refuse the renewal of the Card.

Bank reserves the right to serve notice on the Corporate Member and/or Cardholder, if found at a later date that the information furnished is false or misleading.

Termination of Membership of "Credit" card for non-payment of dues from the date of issue of notice thereto, affecting the up-to-date financial position of the Corporate Member.

Bank reserves the right to demand reimbursement of such dues at any time and place.

Bank reserves the right to refuse renewal of the Card(s), if found at a later date that the information furnished is false or misleading.

Corporate Member shall jointly and severally remain liable for all dues arising out of and in connection with issue and use of the Card(s) during the period from its/their issue/renewal till surrender.

Corporate Member ceases to be a Member of Jamuna Bank Limited in the event of insolvency or liquidation of the Corporate Member. Membership of all the Cardholder(s) will stand cancelled.

Corporate Member on whose request the Card(s) is issued must be summoned and/or such Cardholder(s) to Personal Banking Division in his/their own discretion may refuse the Card(s). The Bank reserves the right to cease membership of all the Cardholder(s) if it is discovered that any Cardholder has not acted in the interests of the Bank.

In the event of insolvency or liquidation of the Corporate Member, the Cardholder(s) and/or such Cardholder(s) to Personal Banking Division in his/their own discretion may refuse the Card(s). The Bank reserves the right to cease membership of all the Cardholder(s) if it is discovered that any Cardholder has not acted in the interests of the Bank.