United International University
QUEST FOR EXCELLENCE

Internship Report on

Marketing Strategies of Standard Bank Limited (SBL)

SUPERVISED BY

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Major in Marketing

Program: BBA

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Letter of Transmittal

Date-11/11/2019

MIA, Mohammad Badruddoza, PHD

Associate Professor

Management and Information System

United International University

Subject: Submission of "Internship Report on Marketing Strategies of standard Bank Limited"

Dear Sir,

I have completed my internship report under your convoy on the topic of "Marketing Strategies of Standard Bank Ltd (Mailbag Branch)" as a suggested of completing the degree, department from BBA program. To make the report inconsistence and match with your standard guidelines, I have tried my level best.

I have done my every shot to make this report more valuable and I hope this report will match your pronouncement.

I am extremely thankful to you for giving me your worthy time and valuable guidance.

Sincerely yours,

Shegufa Tabassum

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Major-Marketing

Department-BBA

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Acknowledgement

First of all I would like to thank the Almighty Allah, without Allah's bless it would be impossible for me to complete this report successfully. United international University and Standard bank Lid Both gave me full support to complete my internship report. I had a great experience during my internship period on Standard bank Ltd, Malibagh Branch.

Second of all I would like to thank my honorable course faculty, MIA, Mohammad Badruddoza, PHD; Associate Professor united international University, for giving me a pointful topic related to my subject and thanks for his valuable support and guidance.

Lastly, it is necessary to admit that, I am very much thankful to employees of Standard bank Ltd who were very much supportive to me and shared their time for giving me valuable information related to my report topic. I think that was a best way of knowing about the practical work life.

Specially thanks to the following people for giving me a support and courage to complete my report.

Md. Habibullah sayed. - SAVP & Manager

Md. Zahed Hossain- Executive Officer

Israt Jahan Munni – Officer (Cash)

Executive Summary

In Bangladesh, economy is now heavily relying on banking system. Banks are making significant role to balance the economy of our country. Banks are making assure that the money could be used in the deficit zone from the surplus zone. For this, the banks can confirm a steady drift in economy to expand our industry and overall development. Standard bank Ltd knowing as third generation commercial bank organized on 11th may, 1999. Hence, based on that specific need and demand this bank incorporated with a realization of arranging a new set of standard of banking and focused on satisfactory progress from its commercial operation.

This report mainly contains 6 parts and each part contains subsidiary parts, Part 1- introduce of the report Part 2-overview of the organization, Part 3-Marketying Strategies of Standard bank Ltd, Part-4 activities undertaken by me, Part 5-SWOT analysis and Findings and lastly part 6-Recommendations and conclusion. This report also contains a very important part called ‘Things I have learned from my internship”. The main goal of this report is to gain knowledge about marketing strategies applying on SBL

The marketing strategy views that the Standard Bank Ltd is having equable and sustainable growth; the two groups must be satisfied for the new customer and old customer. At present, the bank should make a good attempt to keep new customers and build a strong relationship with the customer. In this way, we can say that marketing is a service oriented.

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Chapter-1 Introduction of the Report

1.1Introduction

Individuals, business and governments need a full range of services which now commercial banks doing dominant the industries. At present in Bangladesh, primary source or contributor are the commercial Banks. The role of this bank is to collect deposit and provide loans and advance and students can gain practical knowledge that can helps them to know life based situations and to introduce a career and make a career path with practical experience through an internship program in banking sector.

In order to keep customer satisfy we must know the level of customer satisfaction in bank. Reason for choosing the marketing strategy as a main part is to gain customer satisfaction and marketing mix of Standard bank Ltd. I have tried to find and make differences in banking performances, employs performance and customer satisfaction in this bank. I have also tried to come across with some major findings and based on that provide valuable recommendations.

1.2 Origin of the report

As a required for the Bachelor of Business Administration (BBA) Degree of The United international University Bangladesh, I had been selected to work as an Internee in Standard Bank Limited, Mailbag Branch for a period of 3 months from 26th May, 2019 to 26th August, 2019. Md. Habibullah Sayed SAVP & Manager of Standard Bank Ltd employed me as an Internee. With conversation and getting consent, I have started to work on Standard bank Ltd with the titled ‘marketing Strategies”. BBA program has been designed in such a way that a student can get practical knowledge because without practical exposure, theory can never be as good as practical knowledge.

1.3 Methodology

This report is focused on secondary source. And the main sources of data for preparing the report are based on secondary information.

Secondary Data: Sources of information and collection of data:

- Interview with clients (face to face)

- Data from new product
- Bangladesh bank report
- Information shared by internal employees.

1.4 Limitations

I tried my level best to keep the limitations as short as possible. But beside all the efforts I faced the following limitations:

- There were limitation of data and information on the similar topic as some data are treated as very much confidential and hidden.
- Sometimes the client does not adjust easily.
- It is time consuming.
- The officers of a bank are too much busy to provide information and interviews to may project.

Chapter: 2 Overview of Standard Bank Limited

2.1 The Bank

Standard bank Ltd has been licensed by the Government of Bangladesh as a Scheduled Bank in the private sector in pursuance of the policy of liberalization of banking. Under the ***Bank Company Act 1991,*** Standard Bank Ltd is scheduled bank as private sector and organized as a ***Public Ltd company*** under ***Company Act 1994.*** Surprisingly within a period of time (16 years) Standard Bank Ltd created a standard benchmark of success and also has a great amount of capital adequacy settlement of Bangladesh bank. Standard bank Ltd has started its own commercial banking activities feasible from 6th June, 1999 and during this small rhythm of period this bank had been very much achievable to its own position as a improving and flourishes capital institution in Bangladesh.

2.2 Vision of the Bank

"Being a modern bank achieving the object of building a sound national economy and contributing significantly to the public exchequer, as per Standard Bank Limited"

2.3 Mission of the Bank

"Being the best commercial bank in Bangladesh in terms of efficiency, capital adequacy, asset quality, sound management and profitability, as per Standard Bank Limited"

2.4 Goals

- Become the most profitable Bank.
- Provides highest level of satisfaction to customers.
- Enhance the value of shareholders investments and optimize return on their investment.

2.5 Strategic Intent

"Bring out new financial products and to ensure that customers receive a consistent standard quality of service"

2.6 Branches of SBL

Standard Bank Limited (SBL) has established 130 numbers of branches in all over the Bangladesh from the year 1999 to year 2018. The Mother Branch of Standard bank Ltd is located in Motijheel, Metropolitan Chamber Building (Ground Floor), 122-124 Dhaka, Bangladesh.

2.7 Management of Standard Bank Ltd

Standard Bank Limited is being managed by a highly professional and dedicated team with long experience in banking as a fully licensed professional bank Board of directors of this bank has the sole power to take decision about the affairs of the business. Now there are 18 directors in the management in this bank. The board of directors holds meetings on a regular basis. All the committees meet on a regular basis for discussing various topic and proposals submitted for decisions. Here are the committees are:

1. **Board of Director**
2. **Executive Committee of the Board**
3. **Policy Committee of the Board**
4. **Credit Committee**

SL No	Name	Designation
1	Mr. Kazi Akramuddin Ahmed	Chairman
2	Mr. kamal Mostafa Chowdhury	Director
3	Mr. Mohammad Nurul Islam	Director
4	Mr. Ashok kumar Saha	Director
5	Mr. Ferozur Rahman	Director
6	Mr. Md. Monzurul Alam	Director
7	Mr. S. A. M Hossain	Director & Chairman of Executive Committee
8	Mr. Mohammad Abdul Aziz	Director and Chairman of Green Banking Committee
9	Al-Haj Mohammad Shamsul Alam	Director
10	Mr. Abdul Ahad	Director
11	Md. Zahedul Houqe	Director
12	Mr. Ferdous Ali Khan	Director
13	Md. Yousuf Chowdhury	Vice-Chairman
14	Mr. Moshfeque Mamun	Director
15	Md. Faikuzzaman	Director
16	Mr. S. S. Nizamuddin Ahmed	Director
17	Mr. Rofiqul Islam	Director & Chairman of Audit Committee
18	Mr. Harunur Rashid	Managing Director

Board of Directors

2.8 Organogram of SBL

Organogram of principle branch

Organogram of Mailbag Branch

2.9 The Major Products & Service of Standard bank Limited

2.9.1Products

- ✓ different types of Accounts opening
- ✓ checkbook and delivering Deposit receipt book issuing

There are several kinds of Account are held:

SAVINGS ACCOUNT

SBL Regular Deposit Program (SRDP)

***Recent Interest rate for Male is 9.25% and for woman is 9.50%

*The account will be closed automatically if there are any unpaid monthly installment remains most probably or five months

*Customers have to pay take 20 as a penalty if they fail to pay monthly installment on time.

CURRENT INDIVIDUAL ACCOUNT

- Private (LTD)
- Trustee
- NGO

LOCAL REMITTANCE

Transmission/transfer of money from one place to another, Local remittance represents remittance that takes place within the territory of a country.

Virtually there are main works of remittance department that are as under: —

1. Transfer of funds through Demand Draft (DD), Telegraphic Transfer (TT), and Money Transfer (MT)
2. Collections of Cheques, Drafts and presenting them to clearing house

FOREIGN REMITTANCE

These activities are:

1. Activities related to L/C opening
2. Receiving documents from Exporters Bank
3. Perform all activities for retirement of document for collecting the importing Goods.

2.9.2 SERVICES OF SBL

- **Islamic Banking**
- **Visa Credit Card**
- **ATM Service**
- **SME Banking**
- **Corporate Banking**

2.10 Brief of Standard Bank Limited Malibag Branch

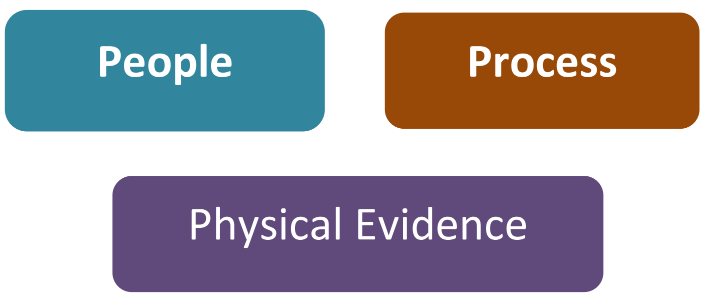
Malibagh Branch would be the good choice for whom who finds a branch of Standard Bank nearby in Dhaka. It is situated at faith Tower, DIT Malibagh Road no- 476/A, P.O. - 1217 Dhaka**.** This Bank is close to our location physical address, contract number, routing number. This branch has an ATM both in their Down floor.

Bank Name	Standard Bank Limited
Branch name	**Malibagh Branch**
Location	**Faith Tower, 476/A DIT Road, Malibagh, Dhaka 1217**
Contact Number	**02 9331929, 9331790, 017 14204450**
Mail Address	**malibag@standardbankbd.com**
Branch Code	**068**
Swift Code	**SDBLBDDH**
Routing Number	**210273948**
District	**Dhaka**
Service Time	**Sunday to Thursday-10:00 am to 4:00 pm** **Friday to Saturday - Closed**
Working days	**Sunday to Thursday (Except Holidays)**

Chapter-3 Marketing Strategies Of Standard bank Ltd

3.1 Marketing Mix for Service Firms

Combination of the different elements of services marketing that companies use to communicate their organizational and brand message to customers is called service marketing. The service marketing mix includes 7p's which contains Product, Price, place, Promotion, People, Process, and Physical evidence. As we all know that service marketing mix mainly focuses on people, process and physical evidence, while product marketing mix focuses on 4p's (remaining p's). And this service marketing mix all about enhances customer satisfaction and service delivery. Service industry is a part of a business which offers its skills and technology to the right customers or the industry. This service could be travel, hospitality, healthcare or lawyer, engineer etc. .



Extended Elements of service marketing mix

1. **People** – In our business the most important part is the employees which we rely on but not only to create goals, visualization and principles. Consumers or customers in our industry are the essence of the attribute of our service and have to gain customer loyalty and trust with the help of supreme talent. People who are working with us are the reason behind creating happy and returning customers.

2. **Process** –The successful of the services are classified to the people is important role for the structure and we need to feature for setting up a good process**.** Recently in competitive world, companies are doing very good competition to deliver services firmly, more effective and with the highest quality and quantity.

3. **Physical Evidence** – While offering our services, we can also do it without joining a personal talk by adding an element of great pleasure to the customer. The atmospheres in a bookshop or playground are music, friendly face, and facility of food so on play role of the physical evidence**.**

3.2 Marketing Strategies of Standard Bank Limited (SBL)

Through the business community SBL has been firstly celebrated the small entrepreneur to big traders and business conglomerates. Many programs have been taken initiative by the bank to improve the quality of human resource which is mainly focused at developing professional knowledge and skill levels of employees through training. With the help of marketing and good relationship with the business entity they gain significant image in the country's banking sector as setting a new standard in banking within a very short time.

3.3 Marketing Mix of Standard Bank limited (SBL)

3.3.1 Products

- **Special Deposit Product Schemes Of Standard Bank limited**

The Standard bank ltd has some major and friendly deposits scheme for customers like fixed deposit, savings bank deposits and current account deposits. Deposits scheme are given below-

- ✓ Saver benefit deposit scheme (SBDS)
- ✓ Pension Saving scheme (PSS)
- ✓ Marriage saving Scheme (MSS)
- ✓ Fixed Deposits

- **SBL Regular deposit Program (SRDP)**

This is like normal deposit scheme that customers can deposits their money or savings for a curtain period of time and on the other side bank will pay an interest rate based on the scheme to the valuable customer.

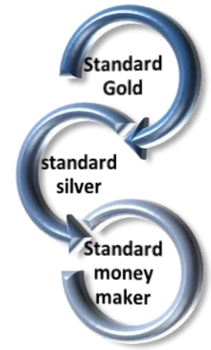
- **SBL Double income program**

- Have to Deposit of TK 5000,
- Receipt shall be issued for the deposit program

- 7 years are requirement for issuing installment
- He/she will get double + after 7 years maturity.

Proposed Product Of Standard Bank Limited

SBL has recently going to introduced newly products in their organization for maintaining the customer demand. From them many deposit products will be newly introduced in the Research & Development Department (R&D) and this are given in the right side



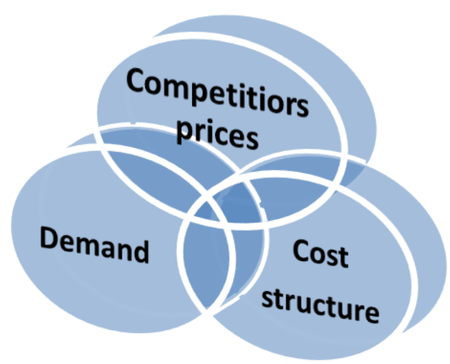
Add New Features to Services

The services will be updated and reorganized for bring back in the new line with people_needs in Standard bank limited. The following things will be considered:

- Though they accepting electricity and water bill, Standard bank limited can receive customer's monthly bills like- phone, gas and telephone. This will be a strong feature of customer's service
- Standard bank going to introduce a service which called "Tele-banking" for customers to make inquiries over telephone with full of security system like HSBC bank have

Product Decision

Long term produced services may easily satisfy the changing demands and needs of the customers which are introduced by the bank are similar by its competitors. Some products may become highly uncompetitive, less profit and even needless for the customers. Standard bank should bring new tactics and different formulae since other banks are giving familiar services.



3.3.2 Price

- **Pricing Strategy Of Standard Bank Limited**

On the right side, this are the area of three keys determinates of a pricing strategy for this bank. Pricing is the part of money charging for any banks products or services for the advantages of the services. Based on these three areas of pricing options are on to the bank. Followings are the alternatives-

1. Pricing and Cost
2. Target pricing
3. Value In-Use pricing,
4. Skimming pricing
5. Market Rate pricing
6. Relationship pricing
7. Penetration pricing
8. Penetration And Skimming pricing

Pricing of Standard bank limited

To increase the number of customer, bank must have a pricing strategy which is important for the accretion of deposits. While making a decision top most priority in the customers mind is the price mix. Financial institutes are contains to frame "Two-Fold" Strategies. When the strategies are like moderate impact**,** financial institutes should make a step to introduce a strong relation in between these two things. It is important for both the buyers and sellers to have feeling of winning**.**

- **First** –the formula is related mainly with profit charged of fee
- **Second-** the formula is related to the profit

Pricing situation of Standard bank limited

Exploration of pricing is necessary in assessing for new product ideas. Following factors impressing the pricing situation

It is shown that customers are very price discreet. Price has economic as well as anatomy role in the banking sector. Especially customers of standard bank limited who comes from affluent and upper middle class income groups are likely to be very aware of price and they offer services which have little service charges.

3.3.3 Place

Place means the location of services or availability of the product in marketing. The more number of branches, the better it is for different site. So the placing sorting is very much important. It is important for a bank to put in a branch near business areas or places where they can assure that they can bring business. Standard bank limited has 130 branches all over the Bangladesh and these branches are located considering places of business, locality and affordability by customers.

Number of branches of Standard bank limited

Dhaka Division – 32

Chittagong Division – 18

Chuadanga division -02

Rangpur Division – 03

Rajshahi Division – 05

Sylhet Division – 05

Gopalgonj Division – 3

Khulna Division – 03

Rongpur division-02

Kishorgonj Division-01

Shoriotpur Division-01

Chapainowabgong division-01

Bogora Division-02

Savar division-01

Barishal Division-03

Jessor division-01

Bagerhat division-02

Distribution strategy Of Standard bank limited

- After launching new branch of SBL, they used to letter to invite prime clients from industries and offices
- SBL used to provide gift items for the senior citizen of the society at the starting of the year
- The Branch manager collects the information about financial market condition and position through the Authority of SBL.
- To award most honorable person, the bank organize many programs in the year.
- The branch manager has all the upgraded deposit and investment list from the head office.
- SBL going to launch a new department which is R&D and divide the marketing divisions.

3.3.4 People

Customers

I was worked at Malibagh branch of standard bank limited. In this branch, the customers are varied from many different sites. This branch is not targeting any particular types of customers. But I saw many customers are from job sectors and rare from Business sectors. And there are so many garments Workers who have their accounts in this branch. Because of the small size or area of this branch, numbers of customers are also little.

Employees

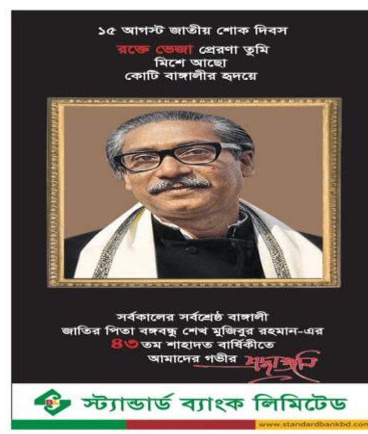
In this branch numbers of Employees are not so many. But the employees are so much efficient and very potential with work. They are happy with their benefits and increments from this bank and also provide good service to customers. Employees are very much able to gain trust and loyalty from the customers and trying their level; best to provide best service and gain superior customer value.

3.3.5 Promotion

Standard Bank Ltd generally gives advertisement and notices in daily newspapers. For example any new branch opening information, new products, new schemes, new services etc. Billboards or nameplate of standard Bank Ltd are not that much visible in the road. Normally, promotion can include advertisement in Billboards, TV commercials or paper ads etc.; CSR activities, brandings, sponsorships. At least 2% of our annual profit of every year is put aside for the foundation to conduct Corporate Social Responsibilities (CSR) activities in Standard bank ltd.

Promotional strategies of Standard bank limited

Standard Bank limited recently includes many ads to attract more valuable customers. For that they promote victory day promote ads, Travelling Ads, premium card paper ad etc. SBL offers extra pay system or extra incentives or loan facilities to their employees extra incentive. This is a strategy of motivation to encourage their employees to work hard and more efficient As a result they have more sensitive and more efficient to their work. Some image of ads are given bellow-



DIGI-Banking

Standard Bank limited recently launched a banking system name DIGI Banking. This banking service system basically based on Mobile app and people can use it through their smartphone as well as tap. People can get this service from anywhere by just clicking the list of menus when they needed.

Key Features of SBL DIGI-Banking-

1. Check all kind of information for savings, current, DPS, FDR and so on.
2. Interbank money transfer
3. Credit card bill payment
4. Instant Mobile Recharge
5. Instant WASA Bill Payment
6. contact Standard bank limited
7. Notify various updates about bank or branch
8. SBL discount offer and EMI information

"Cox's Bazar Beach Club" at Standard Bank limited

Standard Bank Limited recently introduced a very unique promotional activity for customers also for employees. This is call "**Cox's bazar beach Club**". This is an experience unpatrolled privileges on beach vacation with Standard bank Limited card. Customers or employees can enjoy exciting offers at resort with Standard bank limited platinum, Titanium credit card and priority Debit cards.

Standard Bank limited Cardholders and employees will get 40% discount till the valid time on regular room tariff (except Blackout Dates)

1. Water bungalows (A) non AC: BDT 3,416/- per night for 2 persons

2. Water bungalows (B) with AC: BDT 3,795/- per night for 2 persons

3. Studio Villa (AC): BDT 6,452/- per night for 2 persons

4. Two-bedroom villa (AC): BDT 8,349/- per night for 4 persons

(Including 10% service charge & 15% VAT and Buffet breakfast

For this kind of facility customers and employees are very much happy with the bank service and for that bank are getting more superior response from customers and also have more effective and efficient employees.

3.3.6 Physical Evidence

Some Key points are given below about the uses of physical evidence in this bank-

- Customers are treated very gently first of all from the Guards and the Employees. Employees are always welcome their customers with their nice smile and polite behavior.
- Branch Offers water or tea to the customers who are waiting for long time for their services.
- This branch has no photocopy machine and for that customers sometimes very much annoying for this absence of service.

3.3.7 Segmentation and Targeting of Standard Bank Limited

To provide better Services and products, Standard bank Ltd separated their financial sectors in many segmentations**.** As we all know segmentation depends on many criteria and standard Bank Ltd consider those criteria like customers feature, financial condition , location, business nature, geographical area, behavioral are and so on while they(marketing team) separated the market based on segmentation..

SBL is a commercial bank that's why all kind of person is the target customer of this bank such as small, medium, large, corporate clients and individuals of all sorts. But recently SBL is focusing on upper class people *"Standard bank Limited deposit Programmed".*

3.3.8 Positioning Strategy of Standard Bank Limited

For utilizing product differentiation by targeting market with using recent product to its unique features those are not utilize in other bank is estimate the most obtrusive Standard bank limited is considered for positioning "Standard bank LTD Deposit programmed"

The following approaches are required for the strategy-

- **Positioning by Attribute**

Features; nature, color and so on are attributes of the product. Standard Bank Ltd deposit programmed can be now able launce itself as positioning by attributes and also these strategies are more usable than other types of other products. Because many private banks don't organize this types of similar deposit programmed.

- **Positioning by Use**

This product will be served as customer consideration about the types. And also “Standard Bank Ltd Deposit Programmed” is able to serve from the bank by saving purpose to obtain loan. If Customer maintains their deposit time length, they can easily get a big amount of money at the end of the deposit time for this valuable. And this programmed is their main strength because this is not available in any other bank.

Chapter-5 Analysis & Findings

5.1 Swot Analysis

STRENGTHS:

- ✓ Standard Bank Ltd, malibagh Branch provides a quality full service to their customers and uses many tactics to attract more customers.
- ✓ Standard bank limited has a very great adaptability quality for new changes and strategies which make them able to match the world class banking service.
- ✓ Standard Bank limited has already accomplished a high growth rate accompanied by attractive profit growth rate in 2016. Their recent deposit and other products amount increased vastly.

WEAKNESS

- ✓ This branch has fewer numbers of human resources or employees than its financial and other banking activities for those services are provided slowly.
- ✓ There are no incentives for extra work or overtime and for that employees feel burned.
- ✓ Now-a-days technology is advancing quickly. Though standard bank limited has taken initiative to add the information technology, it is impossible to compete with the goal with high technology system.
- ✓ There are so many unsatisfied employees because lack of motivation and encourage for the employees and I think it is a big weakness for the organization.

OPPORTINITIES

- ✓ In Bangladesh, Government has celebrated its full support to the financial sector and this will facilitates and support the long term goal of standard bank ltd.
- ✓ Big numbers of companies are launched day by day and it will create a very unique chance to get high amount of customers for their bank to open accounts.

THREATS

- ✓ The worldwide propensity to meeting and winning in financial institutions is causing intentness. The industry and competitors are rapidly increasing in power in their respective areas.
- ✓ Dense devaluation of taka and exchange rate fluctuations and especially South-East Asian currency crisis adversely affects the business globally.

5.2 Findings

- ❖ Standard Bank pursues the salary based system for their employees through incentives, benefits and so other things like performance bonus, profit sharing, risk incentives.
- ❖ The number of ATM booths are not enough for the customers and for that sometimes customers may not fulfill their needs on time, so its time Consuming.
- ❖ Many or Some customers can't reach at the bank on banking transection time for that the bank loose a certain number of customers who are busy in their business and that's because of lack of Evening banking.
- ❖ In Account opening & Dispatch section, the most visible weakness has been the absence of a marketing department. If there had been a totally different and divided marketing division, the l work of the bank would have been easier.
- ❖ In the GB section or I would say front desk has fewer amounts of employees who can handle maximum number of customers.
- ❖ The technological Instrument is not that much updated. For example malibagh branch has not any photocopy machine and also intercom telephone.
- ❖ General banking Sector has limited department.

Chapter-6 Recommendations & Conclusion

6.1 Recommendations

- In general banking division there are six sections which are directly related with customer, So GB division should be divided into more sections. Bank should increase personal relationship with their clients through a well-structured GB division.
- To improve service for their clients SBL should increase number of employees in the branches.
- There should be a Complain box for clients and also for employees. Because some internal politics create an uncomfortable situations.
- Bank should increase the number of ATM booths and also strong their ATM booths services.
- SBL should have a separated marketing department.
- Proper technological Instrument should be brought in the bank.

6.2 Conclusion

Many new commercial banks have been established in last few years and these banks have made this banking sector very competitive. Standard bank Ltd is on a high course to import services. The standard bank limited has the aim and goal to speed the growth level and develop all the strategies and services in highest level.

I am glad to have the opportunity to work in a bank especially at Standard bank Ltd Malibagh Branch as an internee. I have learned lots of new banking systems which I didn't know before. I gain practical knowledge to realize my theoretical knowledge. I believe these three months of my internship will help me to build up my career in future and make me able to choose the right career path.

In generalization, I would say every industry has its own positive as well as negative sites and if I talk about Standard Bank Limited existence the prior one is they are very much in improving line and trying to develop their existing strategy, add valuable products to get the customers preference and loyalty.

Things I learned from my Internship

For me this internship is a successful opportunity for testing my career without making any kind of promises and it gives me experience, knowledge. It's all about tested the skills that I buildup in my educational institute and looking forward how they going to use in the real world.

From Marketing Viewpoints

In my varsity class I could methodically memorize marketing terminally but I have observed knowledge from completing tasks during my internship period, sitting in on meetings or just having simple conversations with coworkers. My internship at **Standard Bank Limited (SBL)** was my first professional marketing experience. My top strengths finder skill is communication; I respond to foreign remittance customers, from instant connection with people, love interacting with coworkers and often best by sharing my ideas. I have learned how to interact with people and ensure about the service to customers. That taught me to be communicator as in marketing sector. Every employee was willing to sit down with me and explain the processes, business structure, product information, and expectations; I was not pushed aside or patronized. I had whole new experience marketing by geography. I also learned about employee advocacy and what it means to be an established institution vs. being new to the scene.

From Basic Viewpoints

The most important things I got from this internship is new experience and vast amount of knowledge and this going to help me in my future career life. I acknowledged the ability to speak with people in a professional setting. Discussions with managers or coworkers are different from discussions with lectures or fellow students. I have learned to be proactive and punctual. I also faced some negativity about my work through employees as well as my 2^{nd} manager. But I take it as a positive perspective so that it can help my betterment of work. Most importantly I have learned about some banking procedures like foreign remittance, receive cheque books, and maintain register book and so many things which I didn't know before. I met so different kind of people and deal with them in their own way. So that's help me to learn to be patience and calm.

Reference

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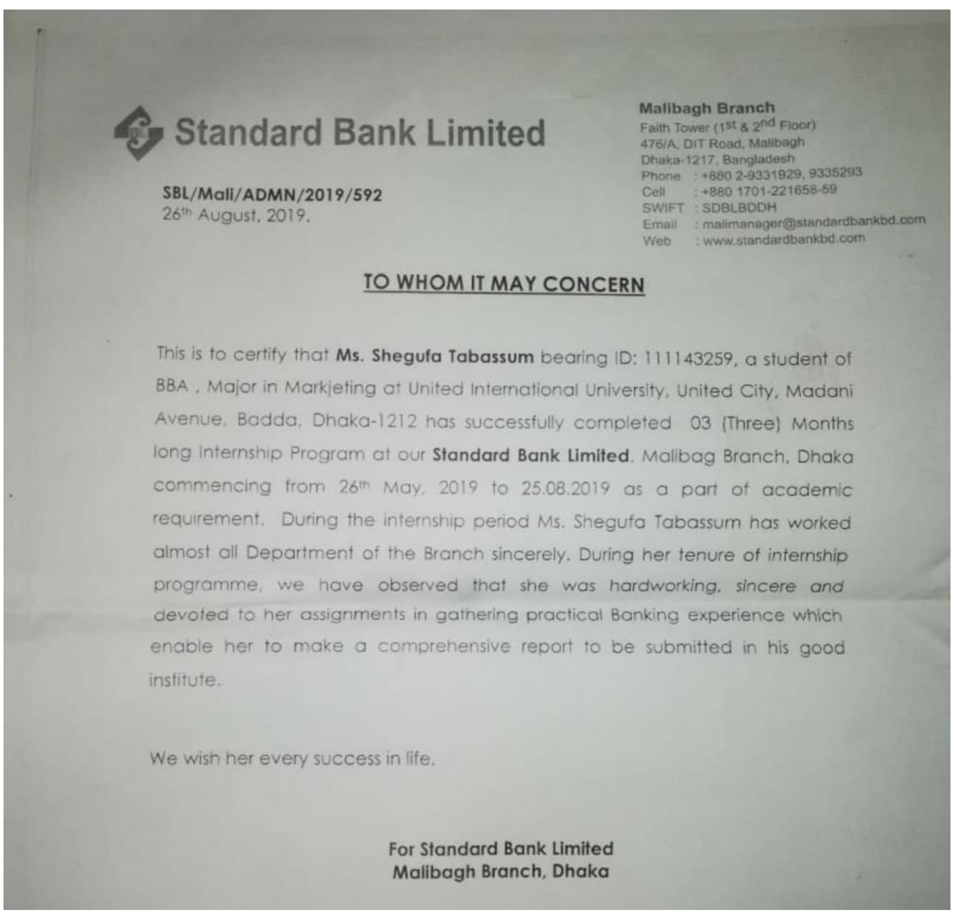
Appendix



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SBL/Mali/ADMN/2019/592
26th August, 2019.

TO WHOM IT MAY CONCERN

This is to certify that **Ms. Shegufa Tabassum** bearing ID: 111143259, a student of BBA , Major in Markjeting at United International University, United City, Madani Avenue, Badda, Dhaka-1212 has successfully completed 03 (Three) Months long Internship Program at our **Standard Bank Limited**, Malibag Branch, Dhaka commencing from 26th May, 2019 to 25.08.2019 as a part of academic requirement. During the internship period Ms. Shegufa Tabassum has worked almost all Department of the Branch sincerely. During her tenure of internship programme, we have observed that she was hardworking, sincere and devoted to her assignments in gathering practical Banking experience which enable her to make a comprehensive report to be submitted in his good institute.

We wish her every success in life.

For Standard Bank Limited
Malibagh Branch, Dhaka