Internship Report

On

Marketing Practices of Bangladesh KRISHI Bank

This report is submitted to the school of Business and Economics, United International University as a partial requirement for the degree fulfillment of Bachelor of Business Administration

Submitted To:

Md. Kaium Hossain

Assistant Professor

School of Business and Economics

United International University

Submitted By:

Tanzina Nowshin

ID – 111 161 167

BBA Program, Major in Marketing

United International University

UNITED INTERNATIONAL UNIVERSITY

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Marketing Practices of Bangladesh KRISHI Bank

Letter of Transmittal

December 16, 2021

Md. Kaium Hossain
Assistant Professor
School of Business & Economics
United International University

Subject: **Submission on of internship report.**

Dear Sir,
With due respect, I am Tanzina Nowshin, student of United International University would like to inform you that, with the grace of Almighty Allah and your unconditional supports, I have completed the internship report under your supervision to meet the requirements of my internship program, course code is INT 4399.

It gives me great pleasure to provide my report, "Marketing Practices of Bangladesh KRISHI Bank." I have a great working experience at BKB, which is also a learning opportunity for me because it highlights the differences between academic knowledge and experimental work.

Therefore, I would like to thank you for all of your assistance and directions, as well as the anticipation that you would continue to do so in the future.

Sincerely,

Nowshin

Tanzina Nowshin
ID: 111 161 167
BBA Program, Major in Marketing
United International University

Declaration of the Student

I am Tanzina Nowshin, a student at United International University of Bachelor of Business Administration, major in Marketing. I do hereby declare that this report on “Marketing Practices of Bangladesh KRISHI Bank” has been prepared as a part of my internship report. It is a compulsory part of our BBA Program to meet the requirements of my internship program and the course code is INT 4399.

Furthermore, I hereby declare that my internship report is a unique study work with no copied material. To prepare this report, I did not utilize any unethical approaches. I have completed the internship report under my supervisor Md. Kaium Hossain, Assistant Professor, School of Business and Economics at United International University.

Signature

Nowshin

Tanzina Nowshin
ID: 111 161 167
BBA Program, Major in Marketing
United International University

Acknowledgment

At first, I would like to convey my heartfelt appreciation to Allah for submitting my report on "Marketing Practices of Bangladesh KRISHI Bank."

Then I would like to express my heartfelt gratitude and respect to my internship supervisor Md. Kaium Hossain, Assistant Professor, School of Business and Economics, United International University. Without his benevolent bearing and legitimate direction, this report would have been complex for me to complete. In preparing this internship report, his weekly meeting with intern students and directions helped me finish it on time.

I had the honor of working as an Intern in the ICT Department of Bangladesh KRISHI Bank. Md. Towhidul Haque of Assistant General Manager of BKB has been particularly helpful in informing me about departmental procedures and offering hands-on training. I owe him a debt of gratitude.

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Executive Summary

The banking industry is competitive and an essential part of a country's economic growth. This industry is always of high significance and plays a major role in the economy's well-being. The report titled "Marketing Practices of Bangladesh KRISHI Bank" has been prepared to fulfill the internship program, which is also a requirement of the BBA program. Bangladesh KRISHI Bank is the country's largest specialized bank for financing in nature-dependent uncertain and risky sectors such as agriculture. This report aims to know about the marketing practices of Bangladesh KRISHI Bank (BKB). All their marketing activities and strategies have been highlighted in this report. This report consists of five chapters titled introduction, company and industry preview, methodology of data collection, analysis and findings, and recommendations and conclusion. Both primary and secondary data were used in this descriptive type of report. After analyzing the marketing strategies, some of the major findings have been identified in this report like lack of development on promotional strategy, less importance to analyze the competitive markets, following unrealistic marketing strategies, fewer numbers of ATM booths, communication gap with field officer and staffs. Based on analysis and findings of marketing practices, some recommendations have been suggested. The major suggestions are like the number of employees, field officers, and staff in BKB's branches should be expanded to provide better service to their customers and farmers. Customers and staff should both have the right to use a complaint box. The marketing department of Bangladesh KRISHI Bank should be independent of the rest of the organization. The marketing teams will allow the farmers to use new online services and apps.

CHAPTER 01

INTRODCUTION

1.1 Introduction of the Report

Marketing is essential because it enables firms to establish long-term, regular relationships with their target customers. It is a long-term strategy that helps businesses grow, rather than a one-time fix. It entails: Customer engagement is essential to any successful business. It is very important for any businesses or organization to create & implement the appropriate & effective marketing strategy to increase sales & profits. People’s perceptions about marketing have been changing day by day, especially since the pandemic situation. People’s needs-wants, as well as the characteristics of the customers are changed. So, to adapt to this change, every business has to follow certain strategies and follow such strategies to keep their organization existence & sustainable with the future market is called marketing strategy. Much of the development of any organization or business depends on the marketing strategies and activities. As a result, having a strong and effective marketing strategy is critical for any organization or business. I have selected Bangladesh KRISHI Bank for preparing my internship report to study about their marketing strategies & activities as well as their digital services during this pandemic situation. Bangladesh KRISHI Bank is one of the leading state-owned banks established for the development of farmers and the agricultural sector in our country. Since, my major subject was marketing & I am doing my internship period on marketing department of Bangladesh KRISHI Bank, so in the short time of this internship period, I have tried to identify about their marketing strategies on their Credit Program and regular activities, clients’ relationship activities, sponsors, events & campaigns activities as well as changed of their marketing activities starting of the pandemic situation. And I am going to present all these things in the report.

1.2 Origin of the Report

As a partial requirement for the degree fulfillment of Bachelor of Business Administration from United International University, Internship program is important for all students. The main purpose of this internship program is to properly meet the students about the real job life experiences. The report have been prepared based on the marketing strategies of Bangladesh KRISHI Bank and includes about their other digital services and the overview of the bank. This internship report is based on the results of Bangladesh KRISHI Bank’s 3months of internship period and the requirements of completing the program of BBA from United International University. My internship course supervisor is Md. Kaium Hossain, Assistant Professor of Business & Economics, United International University who is helping me to match my practical work experience at every parts of preparing this report.

1.3 Objectives of the Report

There are two types of objectives: broad and specific, as mentioned below.

1.3.1 Broad Objective

To know about the marketing practices of Bangladesh KRISHI Bank.

1.3.2 Specific Objectives

a) To understand the role as an Agricultural Bank of Bangladesh KRISHI Bank.
b) To discuss about an overview of Bangladesh KRISHI Bank.
c) To identify the strengths, weakness, threats & opportunities of Bangladesh KRISHI Bank.
d) To identify and discuss about the segmentation, target customers and positioning strategy of Bangladesh KRISHI Bank.
e) To find out the application of Marketing Mix in BKB's banking services.
f) To make some recommendations on existing marketing practices of Bangladesh KRISHI Bank.

1.4 Scope of the Report

This study of this internship report has been done in the head office of Bangladesh KRISHI Bank, Motijheel Branch. This report is based on "Marketing Practices of Bangladesh KRISHI Bank." This study will work to identify how Bangladesh KRISHI Bank implements their marketing strategies in the banking service sector, at the same time during the pandemic situation and lockdown how they are conducting digital marketing activities. This report will be very helpful for those who want to know more about the Marketing, Sales & Promotion sector of banks in Bangladesh. So, the individual whose intention is to conduct this kind of researches in the marketing, sales & promotion sector of Bangladesh banks will find this report very helpful. They may gather information about the services and goods given by Bangladesh KRISHI Bank in their sales and marketing operations, the performances they provide in meeting their aims, as well as customer satisfaction and development in the marketing sector, by utilizing this study and analysis.

1.5 Limitations of the Report

Although my internship at Bangladesh KRISHI Bank's ICT department gave me an excellent opportunity to apply my theoretical academic learning to real-world settings, there are few difficulties to consider when preparing this report. Limitations are mentioned below:

- As a result of the pandemic's impact on our workplaces, time is a fundamental restriction of my study. The primary goal of this study was to comprehend all elements of marketing strategies and practices; therefore, more time was required to witness marketing activities. However, due to working from home, there was insufficient time for observation.

- Due to the pandemic and lockdown, it wasn't easy to conduct a depth interview or discussion with the concerned official for knowing banking strategies.

CHAPTER 02

ORGANIZATION AND INDUSTRY PREVIEW

PART A

About Bangladesh KRISHI Bank

2.1 Overview and History

Bangladesh KRISHI Bank (BKB) is a 100% state-owned specialized bank. Established in 1973 under Presidential Order No. 26, Bangladesh is the country's largest specialized bank for financing in nature-dependent uncertain and risky sectors such as agriculture. Bangladesh KRISHI Bank conducts all types of modern banking activities including deposits, loans, foreign trade. 1036 branches in rural areas are being operated online; through these branches remittance money of expatriates from any country of the world is reaching the doorsteps of relatives at the fastest time. It provides 24-hour banking services through ATM booths in Dhaka, Chittagong, Sylhet, Khulna and Mymensingh. Apart from the bank's own ATM booth, Krishi Bank's debit card can be easily used at any point of sale to withdraw money from any bank's ATM booth and make purchases. Bangladesh KRISHI Bank is far ahead in digitalization with the aim of providing modern and up-to-date banking facilities. BKB's head office is located at Krishi Bank Bhaban, 63-65, Motijheel B / A, Dhaka-1000.

- **Capital:** The bank's authorized capital, as defined by the government, is Tk. 15000 million (Taka Fifteen thousand million), with paid-up capital of Tk. 9000 million (Taka Nine thousand million).
- **Board of Directors**: To oversee the bank's administration in line with government rules and regulatory agencies. The Chairman and 10 additional Directors nominated by the government make up BKB's impressive Board of Directors.

2.2 Mission

In addition to bringing banking facilities to the doorsteps of the people of the country, providing loans to agriculture, SMEs and agro-based industries for the purpose of food self-sufficiency and poverty alleviation.

2.3 Vision

Provide credit facilities to achieve food self-sufficiency and strengthen the rural economy.

2.4 Objectives

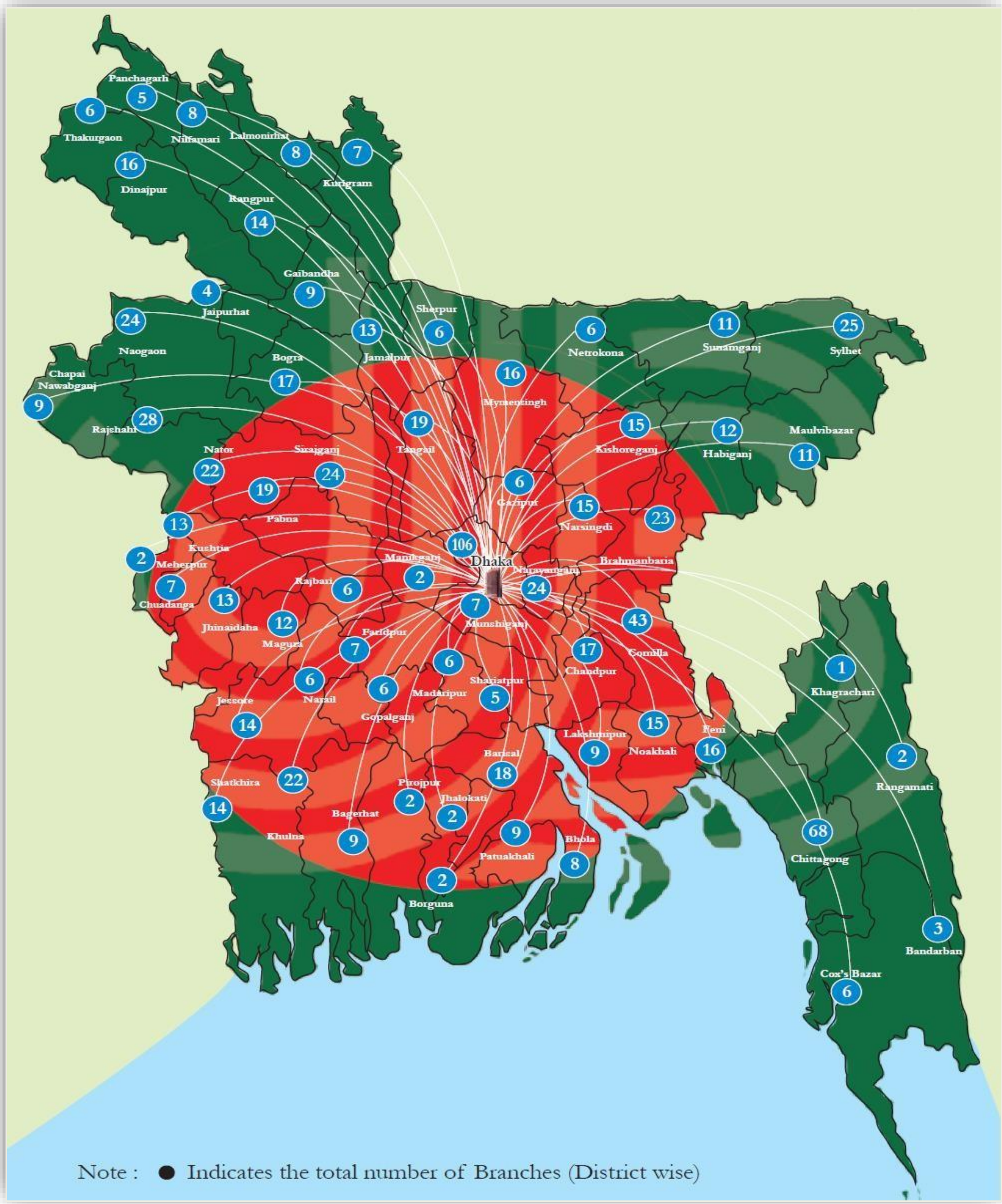
- Grain, fisheries, livestock, cattle breeding, agricultural machinery, grain warehousing and marketing, poverty alleviation, agro-based industrial projects and ongoing loans and disbursement of loans to SMEs
- Implementation of various types of savings projects including SND, current savings, and term.
- Acquisition and sale of different forms of government savings certificates, as well as the purchase and selling of prize bonds
- Money transfers given by expatriates working overseas are distributed as quickly as possible to their families.
- Under the government's social security program, freedom fighters' allowance, old age allowance, widow's and widow's allowance for destitute women, indigent disability allowance, distribution of stipends and pension benefits to retired military personnel.
- Payment of government paddy / rice / food procurement bills, collection of land development tax and provision of other banking services.

2.5 BKB at a Glance

Chairman	Mr. Md. Nasiruzzaman
Managing Director	Mr. Md. Ali Hossain Prodhania
Head Office Location	Bangladesh Krishi Bank, Head Office (Krishi Bank Bhaban), 83-85, Motijheel C/A, Dhaka-1000, Bangladesh.
Authorized Capital	TK.1500.00 Crore

Paid up Capital	TK.900.00 Crore	
Core Services	o Deposit Operational Banking o Credit Programs o Online Banking o Foreign Remittance	o Automated Clearing (BACH) o ATM & Debit Card Facilities o RTGS Facility o Fund Transfer o SMS Alert
Major Business Areas	o Savings Accounts o Current Accounts o Credit Programs o SND Accounts o Fixed Deposit Accounts o Student Accounts o Monthly Schemes o Time Deposits o Tea Sector Financing o API Automated Foreign Remittance & Spot Cash o Poverty Alleviation & MCP activities	o Financing in Agricultural Sector including Farming, Rice Mill, Food processing Food storage, etc. o Financing in Fishery Sector including Fishery project, Cold storage, Ice plant, Fish freezing plant etc. o Financing in Poultry Sector including Poultry project, Poultry and Fish Hatchery project & Dairy project etc.
Head Office Departments	25 Departments	

2.6 BKB Network in Google Map



2.7 Organizational Structure of BKB

Bangladesh KRISHI Bank is governed by an 11-member Board of Directors. The Board of Directors establishes an Executive Committee to ensure the bank's smooth functioning. In addition, the bank's businesses are overseen by a management committee. In all of its operations, the Bank maintains openness. All management decisions are taken after thorough debate in the appropriate venue, with necessary follow-ups to ensure their efficacy. The management team is depicted in a diagram, and the JBL hierarchy is shown on the next page.

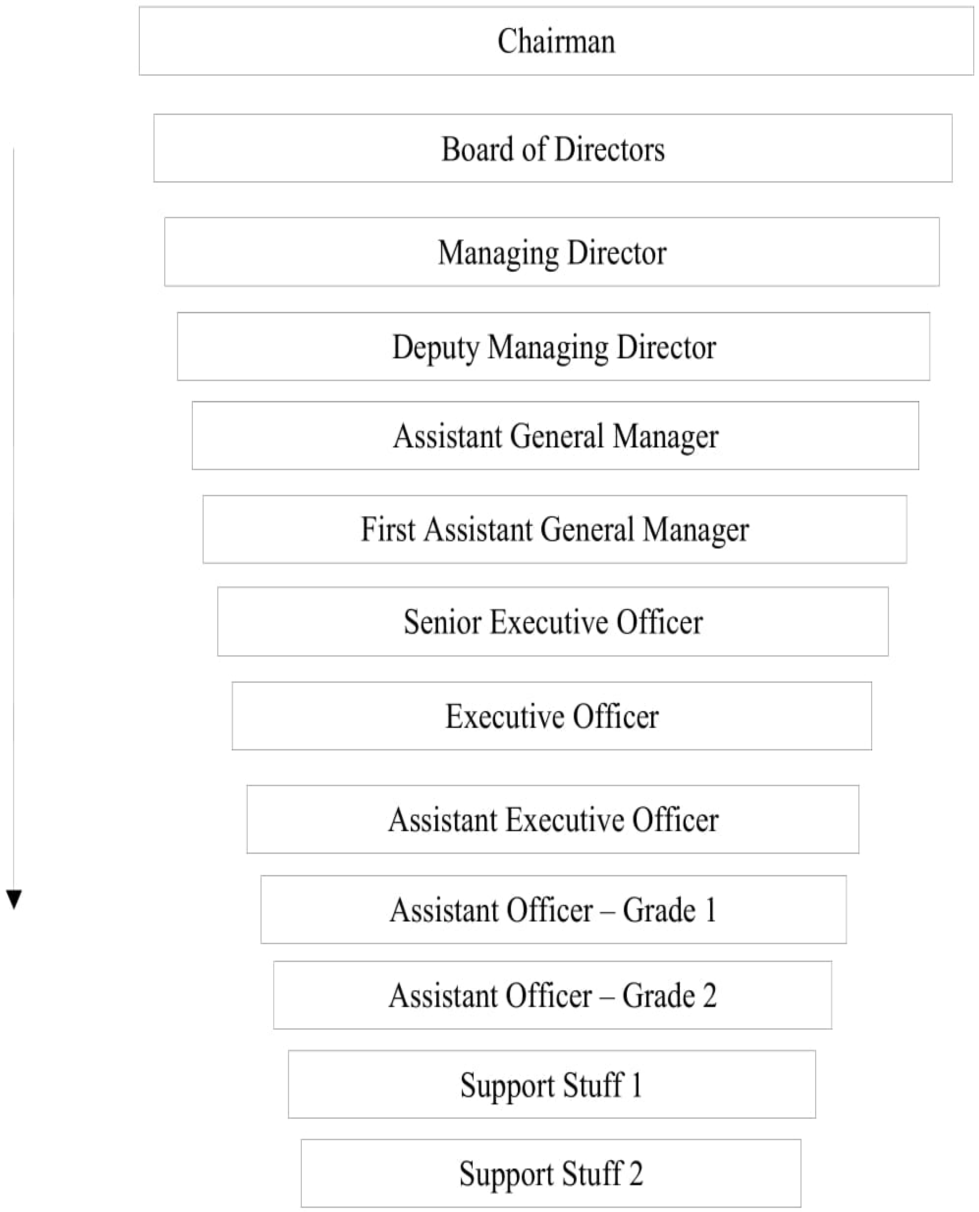


Figure: Organizational Structure of BKB

2.8 Products and Services

- Letter of Credit (LC)
- Bill purchase/Discount
- Export Credit (Pre Shipment & Post Shipment)
- Remittance (Inward, Outward)
- Collection, Purchase and Sale of Foreign Currency and Travelers Cheques.
- Maintenance of Student education file.
- Guarantees in Foreign Currency.
- Foreign Currency accounts.
- NFCD (Non-Resident Foreign Currency Deposit) A/C.
- RFCD (Resident Foreign Currency Deposit) A/C
- Forward Contracts
- Correspondent Banking Relations.
- Taka Drawing Arrangement
- Dealing Room

2.8.1 Departmental Activities

a) Import Finance: BKB handles all types of Documentary Credit transactions, including

Credit Lines	Debit Lines	Loans
Grants	Cash	

The following import sectors of the economy are financed by BKB:

- Capital machinery for economic growth of all types, with a concentration on ready-made garment enterprises, agriculture-based sectors, and import substitution industries.
- Importation of a variety of industrial raw materials for use in a variety of industries. Any additional upgraded products, as well as government-specified items.

b) Export Finance: BKB encourages all types of exports, with a particular focus on the following financial assistance to export-oriented firms and other items, notably fruit and vegetable exports.

- For Export Finance, it offers a confessional rate of interest.
- Does all export-related activities, such as:
- Negotiation/Purchase/Collection of export bills.
- Aids export companies in obtaining export incentives.

- Financial assistance in completing the export order.

c) **Foreign Remittance:** BKB is a significant player in the sector of international remittances. The vast majority of BKB branches (1038) are located in rural Bangladesh. Bangladeshi expatriates and their family members in Bangladesh have bank accounts with BKB branches. Bangladeshi citizens working abroad can send their foreign currency to their relatives back home thanks to a bank agreement. The Bank has taken the necessary efforts to expand this sector so that it can serve more individuals and collect more remittance.

d) **S.W.I.F.T. (Society for Worldwide Interbank Financial Telecommunication):** Bangladesh Krishi Bank has joined SWIFT as a proud member. It is linked to a contemporary financial telecommunications system on a global scale. With the implementation of SWIFT, L/C advising/transferring and rapid transfers of remittances as well as other financial correspondences have become very easy and quick. The SWIFT BIC of Bangladesh Krishi Bank is BANGLADESH.

e) **Dealing Room:** BKB is taking into consideration establishing a treasury operation, i.e. a dealing room, in its International Department, Head Office, Dhaka, to conduct foreign currency trading in the Inter Bank FC market both at home and abroad.

f) **Activities involving foreign exchanges**

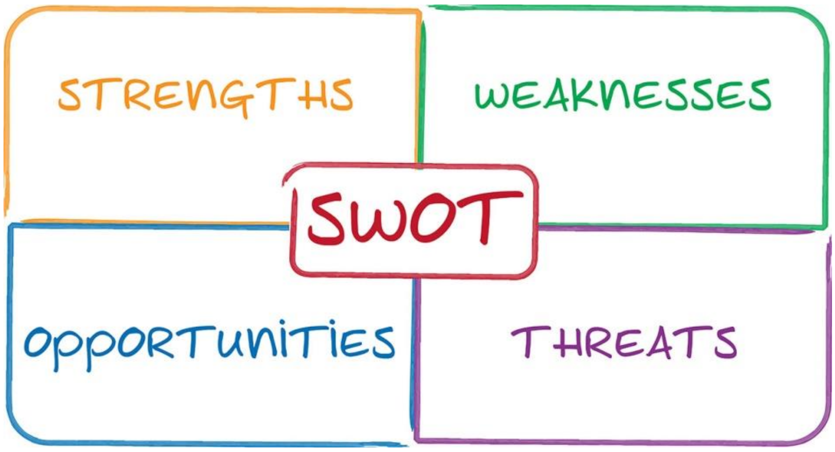
- By endorsing cash FC/TC in passports, BKB expands its service to tourists.
- BKB is the third-largest bank in the banking industry in terms of Hajj services provided to pilgrims.
- In the local interbank market, BKB trades in spot and forward sales and purchases of foreign currency.

g) **Credit disbursement:** Bangladesh Krishi Bank (BKB) is the country's first agricultural lender. BKB offers loans to farmers, marginal farmers, the poorest of the poor, sharecroppers, and the Bangladeshi masses, who are the true drivers of agricultural output and the development of the rural economy.

h) **Poverty Alleviation & MCP:** Bangladesh Krishi Bank was founded under the BKB Order of 1973 with the goal of boosting the rural economy by providing lending assistance to agricultural and agro-based sectors.

i) **ICT Services of BKB:** Computer and information technology services have a favorable impact on the financial sector. Following that, computer systems allowed for the centralization of authority and control in financial services. Bangladesh Krishi Bank has implemented computerization, computerized banking, and core banking solution (online banking), automated teller machine (ATM), and BACH, RTGS, and NPSB services in this phase. BKB advances in digitalization in order to provide contemporary and cutting-edge banking services to its valued customers.

2.9 SWOT Analysis of BKB



- **Strengths**

Strengths are characteristics of an organization that aid in the achievement of its goals. The following are the strengths at Bangladesh KRISHI Bank's Principal Office:

- Maintain strict adherence to ethical banking procedures.
- Many attractive deposit plans are available at the bank.
- Provide fast customer service at an affordable price.
- Deal with consumers in an open and transparent manner, with no hidden fees.
- Maintain complete confidentiality of the customer's account.
- Respond to customer complaints as soon as possible.
- At no point is there any discrimination based on sex, religion or ethnicity.

- **Weaknesses**

Weaknesses are characteristics of an organization that make it difficult to fulfill its goals. The following are some of the weakness at Bangladesh KRISHI Bank:

- Although the management of this branch claims to provide interest-free banking, interest has not been abolished. They merely modified the way their transactions were referred to.

- Lack of Investment Opportunity and the recovery rate of classified loan are not satisfactory at all.
- It has yet to come up with an interest-free system for depositing their monies.
- In the event of a consumer loan, the interest rate is higher.
- Lack of online banking.
- Communication gap with field officer and staffs.
- Credit processes are quite complicated, and the review method is too long.
- In advertising and promotional efforts are lacking.
- ATM services are not available in all area.
- Shortage of manpower and field officer.

- **Opportunities**

Internal circumstances that aid in the achievement of organizational goals. The Bangladesh KRISHI Bank offers the following opportunities:

- Effective recruitment process.
- In the long term, Bangladesh Bank will be a massive benefit.
- Growth of sales volume.
- Changes in the political climate.
- Have the ability to open new branches if services are pleasant. In rural places, launching an ATM card service.

- **Threats**

There are also certain sectors that may pose a challenge to BKB's current competitive enterprises. These are the ones.

- Taking appropriate and practical steps to improve the competitiveness and demand for various Micro Credit programs among the general public, particularly among the poor and marginal enterprises, because Grameen is always altering its programmes.
- Multinational banks with modern products are growing rapidly.
- High competition of Contemporary Banks

PART B

Banking Industry Analysis

2.10 The Dynamism of the Banking Sector and the Development of the Country

Bangladesh's banking sector is one of the most significant sectors of the financial sector. All banks in the post-independence period were state-owned, including Rupali, Pubali, Janata, Sonali, and Krishi Bank. The banking industry is important in a variety of operations such as money transactions, deposit taking, insuring long-term investment, offering various sorts of credit services, and the growth of SMEs.

In 1982, AB Bank started banking activities as the first private bank. There are now 59 banks, including government, corporate, and international banks. Now a day, there are more branches of banks in rural area. And the rural economy is reviving at a rate never seen before.

Banks, both public and private, are actively modernizing and optimizing the use of information technology to satisfy customer service and demand. Now no bank has to stand for hours to withdraw money like before, customers are getting fast banking services. Banks' contribution to social responsibility is also significant; In addition to profit, they emphasize social responsibility in the country's development and alleviation of poverty.

By delivering blankets to the cold-stricken people and contributing to the Prime Minister's Fund, banks have been able to offer a great example of social responsibility. Banks provide a variety of services, including scholarships, the development of hospital clinics, and the provision of different medical equipment. Besides, various banks are sponsoring various sports competitions including cricket and football.

Banks also help impoverished children with their education. The banks have ensured the opportunity for the marginalized to get education by providing crores of rupees among the poor students of the country. Banks have come forward in the medical field. The role of different banks in sports and cultural development is noticeable. In order to bring people of all classes and professions under the banking service program, Bangladesh Bank has made arrangements to open bank accounts for farmers with 10 rupees. The main goal of development is poverty alleviation. And the SME sector is an integral part of poverty alleviation. The multi-faceted program of Bangladesh Bank for the development of SME sector is commendable. The SME sector is working as a tool to alleviate poverty in the country.

2.11 Industry Size and Maturity

Bangladesh, as a growing country, has been pushed to strengthen its financial industry in order to achieve monetary growth. The banking sector has grown tremendously during the last thirty years or so in the worldwide. Bangladesh's banking industry has gone above and beyond in promoting monetary inclusion for the poor in provincial regions, with finance and microloans acting as the key methods. This has aided in the expansion of the provincial economy's adaptability, and as a consequence, it has become more market-oriented.

Banks have failed during a period of high interest rates. Banks have seen massive growth in their accounting report size, benefit, and productivity over the last decade. In generally, the features of resources and their organization against those resources have drastically enhanced. Every five years, the total monetary record sizes (in terms of resources) of private commercial banks have increased from 1194911.41 million to 3560533.00 million. The absolute advance portfolio remained at 2587394 million, the same as it was in 2006. Banks derive their working compensation from four major sources: net interest pay, investments, commissions, trade financiers, and other working pay. After 2007, banks were extensively integrated in the capital market. They increased their capital market accessibility by obtaining vendor banking and banker permissions. Banks substantially enhanced their immediate openness through restricted trading. They actively benefitted from the capital market gold mine till 2011. Other fee-based salaries were also growing in tandem with the increased measure of settlement inflow and exchange financing development.

Banks also saw a plentiful supply of liquidity in the currency market. In 2010, the interbank repo rate was at its lowest (for example call cash rate). Banks have the option of maintaining an extended spread despite lowering the standard loaning rate. M2 development rate in 2010-11 was 21.34 percent, compared to 22.43 percent in 2009-10. This rapid expansion of the money supply resulted in an oversupply on the books of banks, which identified a way to enter the capital market. This massive increase in cash supply blew up the capital market and contributed to the economy's value level rising.

According to Bangladesh Bank, seven state-owned and three private sector banks faced capital shortfalls in 2018, necessitating state-backed recapitalization or bailouts to maintain public faith in the financial structure. The banking industry's Capital to Risk-weighted Assets Ratio (CRAR) stood at 11.6 percent at the end of December 2019, up from 10.5 percent in 2018. As of December 2019, 48 of the 58 booked banks have a CRAR of 10% or greater. In December 2019, the overall capital deficit remained close to BDT 236 billion.

In March 2020, the banking sector had a BDT 18.2 billion drop in default credits and a 9 percent increase in NPLs as Bangladesh Bank halted announcement of default advances in January to assist organizations in dealing with the Covid 19 outbreak. Banks' capital inadequacy would increase further as a result of increased NPL provisioning due to the monetary situation in the middle of the Corona virus. However, BB's practical decision to postpone the profit payment until September 2020 is a welcome step toward strengthening banks' monetary stability.

2.12 Barriers to Entry

The following are some of the obstacles to entrance in the banking business.

a) **Foundation measures:** In every country, establishing a new bank is reliant on a variety of factors such as minimum capital, regulatory requirements, and so on..

b) **Fixed speculations:** A bank will require many Branch organizations in every district of Bangladesh, web banking, IT framework, ATMs, and so on, and other services, all of which will be costly.

c) **Employees and Staffs:** It will, like any other bank, require skilled personnel to begin with. With the proper mix of motivators, it should be able to steal this people from their existing jobs. More money from now on.

d) **Saturated market:** The present banks have established the market on several circumstances. It should have the option to have an effect on new banks. This may be done through your product offering, marketing, management, pricing, or something else. Whatever the case may be, you must pick and prepare for this from the outset, since it will be the foundation of your system.

e) **COVID 19 Pandemic Situation:** When large-scale corporate and family insolvencies arise as a result of the global economic collapse caused by the Covid-19 crisis, the banking system will be pressured due to enormous credit losses.

2.13 Industry Rivalry

Banking competition has an impact on the monetary turn of events since banks play such an important role in the financing of the economy. However, there are certain potential negative effects of financial competition due to banks' excessive risk-taking, which might jeopardise monetary stability.

Furthermore, a higher level of competition in the financial company sectors is essential to provide government support advantages by lowering the prices of monetary administrations and, as a result, accelerating venture and growth. This improvement should, in fact, come from two routes of transmission. According to one point of view, a higher degree of banking rivalry should result in a reduced constraining structural strength of banks, and hence a decrease in financial costs. However, increased competition should encourage banks to reduce their expenditures, i.e., their spending inadequacies. The final direct is notably positive in terms of government aid advantages, given the considerable degree of financial expenditure failures.

Banking competition and its assets are therefore particularly appealing in countries undergoing considerable change, since bank credit is by far the most important wellspring of outside money for businesses. Because prediction is especially sensitive to loan rate reductions, a fall in restraining infrastructure leases and cost failures would have a negative impact on venture and financial growth.

CHAPTER 03

METHODOLOGY OF DATA COLLECTION

3.1 Methodology

The methodology involves studying the field and the theories or principles to develop an approach that matches research objectives. The data collection methodology gathers data from all the relevant sources to discover answers to the examination issue.

3.1.1 Research Design

Based on the essence of the problems, there are three forms of business research: exploratory, descriptive, and causal. In this report, I used descriptive research. As we know, descriptive research is utilized to depict the characteristics of a population, situation, or phenomenon being studied.

3.1.2 Data Collection Sources

For data collection, I used two types of sources: primary and secondary sources. The data sources are listed below.

a) **Primary Sources:**
   - Face to face conversations marketing teams of Bangladesh KRISHI Bank.
   - Group discussions with the employees of ICT department and internship colleagues.

b) **Secondary Sources:**
   - Articles, annual reports which are related to the Banking service industry and its' marketing activities.
   - Official Websites of Bangladesh KRISHI Bank.
   - Internal Reports of BKB.

CHAPTER 04

ANALYSIS AND FINDINGS

4.1 Segmentation, Targeting, Positioning (STP) Process

Any organization or business tries to identify the right market and the potential buyers to properly market its products and services. It is for the purpose that market segmentation strategies, determination of target customers and positioning strategies are adopted. By adopting this marketing strategy, the marketer is able to sell his product and service successfully and effectively in large quantities and can survive in the competition. In the market segment where it is possible to make profit by marketing the product well, the organizations take action to market the product in that segment.

4.1.1 Customer Segmentation

The BKB's consumer market is segmented of those consumers who take their products and services. They are generally divided into four categories based on the consumer which is shown in Table 3.1

Table 4.1.1: Market Segmentation – Bangladesh Krishi Bank

Geographic By Region/Zone	**Demographic** By Occupation	**Psychographic** By Needs of Loan	**Behavioral** By Duration of Loans Paid
Agricultural Sector in Rural Area (64 Districts of Bangladesh)	Farmers, Agricultural Entrepreneur (Small, Medium, Large)	☞ Grain Loans ☞ Fisheries loan ☞ Live stock loans ☞ Poverty Alleviation and MCP ☞ Agricultural and irrigation machinery loans	Short Term Medium Term Long Terms

4.1.2 Target Customers

Bangladesh KRISHI Bank, based on their segmentation, their target customers or clients for their credit programs are mainly rural farmers, marginal farmers, sharecroppers, extreme poor as well as various credit facilities for the people of Bangladesh who are key participants and players in the success of rural economy with agricultural production.

4.1.3 Positioning Strategy

Father of the Nation Bangabandhu Sheikh Mujibur Rahman dreamed of building a Golden Bengal free from poverty and hunger. And while maintaining this continuity, BKB positioned their banking service business by utilizing differentiation on their credit programs' products and services to their target customers in agricultural industry. This bank has unique features that aren't found in any other bank. Bangladesh KRISHI Bank distributes extensive agricultural loans to farmers-

- To increase the production of agricultural products,
- To achieve food self-sufficiency in the country
- And to ensure food security.

Also BKB has been able to position their banking services as the ultimate people's bank in rural Bengal.

4.2 Marketing Strategies of BKB

Through the business community, Bangladesh KRISHI Bank has honored the little entrepreneur of the agriculture industry to large dealers and commercial conglomerates. The bank has put in place a variety of program to increase the quality of its human resources, the bulk of which are targeted at increasing workers' professional knowledge and skill levels through training. Because of marketing and a solid connection with the agricultural business entity, they establish a major image in the country's banking industry as setting a new standard in banking in a very short period.

4.3 Application of Marketing Mix

4.3.1 Products and Services

4.3.1.1 Products (Credit Programs)

The following is an explanation of the product strategy and mix in the Agricultural sector of Bangladesh KRISHI Bank marketing strategy. The Agricultural Bank of Bangladesh KRISHI Bank provides financial services and commercial banking. The following products are available through the bank's product portfolio:

শস্য ঋণ

মৎস্য ঋণ

লাইভ স্টক ঋণ

কৃষি ও সেচ যন্ত্রপাতি ঋণ

Credit Programs of Bangladesh KRISHI Bank

a) **Crop and Grain Loan:** 60% of the total annual loan allocation is earmarked for grain loan. It includes all seasonal crops. Loans are disbursed as per the rules laid down by Bangladesh Bank. The interest rate for this sector is 09%. However, interest rates may change from time to time. Both landowners and shareholders are usually target groups for these loans. Marginal farmers are also eligible for this loan.

- √ Crop loans are granted on an annual basis.
- √ Every borrower is given a credit passbook.

b) **Fisheries loan:** To expedite fish production, BKB provides loans for pond re-digging, wetland development, fish hatcheries, and new fisheries projects. Loans are available in the following sub-sectors:-

Fisheries	Fish farming in existing ponds / tanks
	Fish farming by re-digging old / abandoned tanks
	Fish farming by digging new tanks
Shrimp farming (marine, brackish and freshwater farming)	Traditional shrimp farming (bagda and tiger shrimp)
	Shrimp farming in a scientific way
	Shrimp farming in semi-intensive method
	Shrimp farming in freshwater
Fish and Shrimp Hatchery (Fingerlings Production)	Produced by the method of fingerlings in freshwater
	Shrimp Fingerlings Production (Fingerlings of Commercially Profitable Technology)

c) **Live Stock Loans:** Animal resources play an vital role in developing the agriculture sector. Bangladesh KRISHI Bank provides loans for bulls, dairy cows, goats, cow fattening and other domesticated animals. This is basically a **medium term loan**.

d) **Agricultural and irrigation machinery loans:** In keeping with the changing progress, the traditional agricultural system is being replaced by mechanized methods. To meet the changing demand of this sector, BKB provides loan facilities for production and marketing of various agricultural implements and irrigation equipment including agricultural implements. All types of irrigation equipment are under this sector such as

- LLP,
- HPTW,
- STW,
- DTW.

As a major agricultural country, this country produces a variety of cereals and fruits. Furthermore, recently, industries such as fishery, dairy and poultry have flourished. There are several options for these commodities to be exported through processing and value addition operations. Dairy Farm, Poultry Farm, Fisheries / Processing, Plant of Food Processing, Industry, and so on are examples of agro-based industries. The bank welcomes and encourages well-known local businessmen and potential foreign investors to establish any form of agro-processing industry in Bangladesh. Joint venture initiatives and international direct investors are given special attention.

Poultry farm	Poultry broiler farm
	Poultry layer farm
	Poultry (broiler / layer) hatchery
	Poultry farm related / dependent projects
Dairy Farm	Milk production
	Milk collection, milk processing (production of ghee, butter, pasteurized milk etc.) and marketing
Food processing project	
Exportable products	

4.3.1.2 Services

Bangladesh KRISHI Bank provides the following services:

a) **CBS (Online Banking Services):** Core Banking Solution (CBS) is a branch network that enables customers to manage their accounts and obtain banking services from any BKB branch on the CBS network, regardless of where the consumer has an account. Instead of the branch server, the server located in the data centre holds all of the clients' static and financial data. The consumer becomes a bank customer and no longer a customer of any other branch.

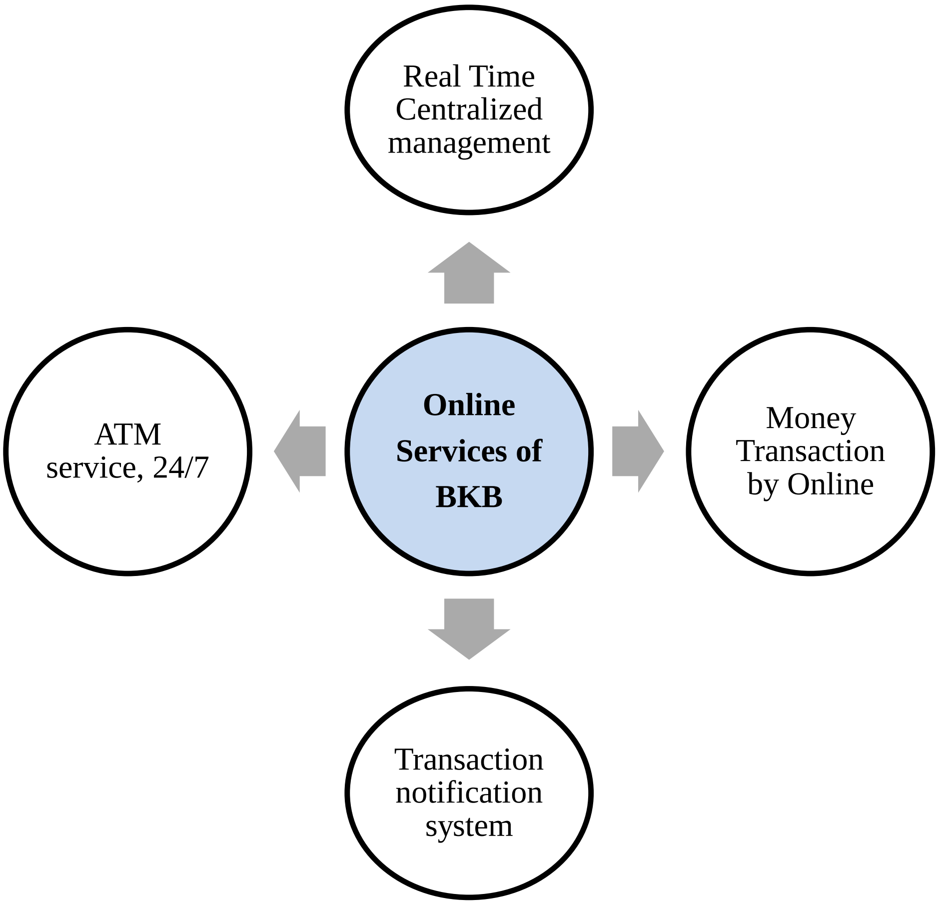


Figure: Key Features of online Banking Services of BKB

b) **Q-Cash ATM service:** Bangladesh Krishi Bank is providing 24 hours banking service to its valued customers any day of the week including holidays through ATM Credit and Debit Card. With ATM Credit and Debit Card, customers can use ATM booths of all banks in Bangladesh including ATM booths of 32 banks belonging to Q-Cash Network to withdraw money 24 hours a day by Paying through POS (Point of Sale).

c) **SMS banking:** Bangladesh Krishi Bank (BKB) is ready to launch SMS banking service to provide instant access to your account information at any time. Any mobile phone user with BKB account can get the service through mobile phone at the time of registration. SMS banking brings your account at your fingertips. It enables you to send and receive text information 07 days a week and 24 hours a day. It lets you access information using your mobile phone.

4.3.2 Prices (Interest Rate for Credit Programs)

The financial management team of the Agricultural Bank of Bangladesh KRISHI Bank develops its pricing policy in line with the financial marketplaces. Only after a thorough analysis of various products and services are standards developed to ensure customer pleasure while keeping a correct balance between availability and payment. To keep its customers loyal, the Bangladesh KRISHI Bank charges the lowest possible rates for its banking services.

Financing in SME Sector (Crop and Grain Loan, Fisheries loan, Live Stock Loans, Agricultural and irrigation machinery loans by Bangladesh KRISHI Bank to help achieve the Millennium Development Goals (MDGs) set by the government, Bangladesh KRISHI Bank has implemented SME policies and lending guidelines in accordance with the Agricultural and Rural Credit policy and program in FY **2021 and 2022**:

Interest Rate for Credit Programs	
Crop and Grain Loan, Fisheries loan, Live Stock Loans, Agricultural and irrigation machinery loans	Term Loan: 8.00% Cash Loan / Capital Loan: 8-9.50% Women Entrepreneurs: 8.00%
Payment: Equal Monthly Installment - EMI Maximum working capital for 05 (five) years and 01 (one) year.	

4.3.3 Places

Place refers to the location of services or the availability of a product in marketing. The greater the number of branches, the better for various services. As a result, location-based sorting is crucial. A bank must open a branch near business districts or other sites where they can be certain of bringing in business. At present Bangladesh KRISHI Bank is providing online banking services through its 1036 online branches, which is strategically positioned to meet the needs of clients for business, convenience, and cost. Beside, with ATM Debit Card, customers can use ATM booths of 32 banks belonging to Q-Cash Network and ATM booths of all banks in Bangladesh with 24 hours withdrawal.

4.3.4 Promotion

Bangladesh KRISHI BANK publishes advertisements and notices in daily newspapers on a regular basis. For example, any information about new branch openings, new products, new schemes, new services, and so on. Bangladesh KRISHI typical forms of promotion include

- Billboards,
- Television commercials,
- And newspaper advertisements,
- As well as CSR activities,
- Branding,
- And sponsorship.

Every year, at least 8% of our annual profit is set aside for the foundation to carry out Corporate Social Responsibilities (CSR) activities at Bangladesh KRISHI Bank.

Some of the Promotional Activities for Credit Programs of Bangladesh KRISHI Bank are shown below:

❑ Mujib Year Credit Scheme

Bangladesh Krishi Bank takes a leading role in agriculture during **Mujib year**. BKB has set a target of disbursing Tk **300 core loans** from bank's own fund at **7% interest** to accomplish the vision of the nation's father and to establish a food insecurity and poverty-free Bangladesh.

- ❑ Eligibility: Poor and vulnerable farmer/female
- ❑ Loan amount: 20,000/- to a maximum of 1, 00,000/- (per person)
- ❑ The interest rate is 7%.
- ❑ Loan term: short term or one year

Inauguration program of special Credit disbursement program.

❑ Poverty Alleviation Loan Program

a) Cow fattening program:

The bank has launched a new program called "Cow fattening" to create self-employment for the poor and unemployed people of the country. The purposes of this program are:

- Creating self-employment opportunities for poor and unemployed people.
- To meet the national deficit of meat.
- Bring positive change in people's attitudes through training.
- Ensure participation of bank officials in the program and increase their sense of duty and awareness.

The main aspects are included this Credit program:

- Properly supervise the loan.
- The guaranteeing bank officials will be responsible for the recovery.
- Each borrower will get a maximum of Rs. 25,000 / - for 5 calves (Rs. 5,000 / - for each)
- Collateral free loan
- Payable within one year

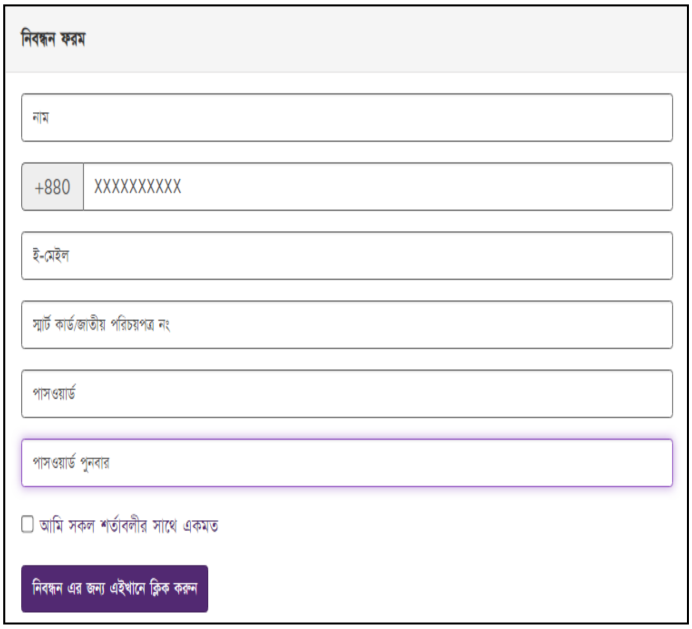
b) South Asia Poverty Alleviation Program

This program was established in 1993 as a result of the SAARC countries' meeting in Dhaka. This is a UNDP-led joint venture program. However, it is a bank-funded program. The United Nations Development Program (UNDP) organizes the beneficiaries, trains them, and recommends the loan. The managers of village organizations are responsible for credit realization. This is a credit program that is based on geography.

This program's command area is only Kishorganj sadar upazilla. The maximum credit limit per beneficiary is Tk. 25000/-. A group of 25 people is formed. The interest rate is set at 15%. (BKB 10 percent and the manager of village organization 5 percent). The loan has no collateral and is repaid in weekly installments over the course of a year. Since its inception, Tk.445.70 million has been distributed to approximately 53723 beneficiaries (up to 30 September, 2008).

❑ Campaign on Credit programs for the change of days

The old agricultural system is being supplanted by mechanized ways as technology advances. To fulfill the sector's evolving needs, BKB offers loans for the production and selling of agricultural implements and irrigation equipment, including agricultural implements. All types of irrigation equipment are under this sector such as LLP, HPTW, STW, DTW.



Interest Rate: This Credit Program has been started from 2020 for the agricultural sector. On this credit program, the interest rate of the bank's agricultural loan is **4% to 9%.**

Online Services: Reputable farmers will be able to know the progress of the application online using the user and password and will be able to view the bank account details along with all the information of the approved loan. At the request of the farmer, a savings account can be opened at a bank branch for an initial deposit of only 10Tk. All types of agricultural and rural loans do not have to pay any amount in the name of any kind of charge, processing fee / monitoring fee etc. other than the prescribed interest.

And the purpose of this campaign is to build the golden Bangladesh of the father of the nation's dream by implementing the vision of Sheikh Hasina's government developed country between 2021 and 2041 with the aim of making Bangladesh a hunger and poverty free middle income country by 2021 and a developed and prosperous country before 2041.

❑ Disbursement of loans in Agriculture and SME sector

On April 29, 2021, a new dimension has been added for Bangladesh KRISHI Bank. BKB has disbursed 100% incentive loans in agriculture and CSME sector. About 80 per cent of the funds raised in the agriculture and CSME sectors for various banks have not been disbursed so far. The deadline for disbursement of loans in these sectors has been extended for the sixth time till June. The exception in this case is Bangladesh KRISHI Bank. At the end of the disbursement of the loan as per the target set by BKB, it again received funds from the Central Bank and also disbursed the loan. This unique achievement of BKB has been made possible due to the close supervision of the management authorities and the dedicated efforts of all the officers and employees concerned.

❑ Advertisement through online and TV channels

সময়মত ঋণ শোধ

JAL NOTE VIDEO.

Bangladesh KRISHI Bank is engaged in various promotional activities with its credit loan programs and they do all these activities through TV channels by talk show like Discussion on "Current Time of Credit Programs in BKB" organized by Channel I, events or video tutorial for the loan payment system. By this their general customers are getting clear messages and information about the bank and their credit programs.

❑ CSR Activities

In today's consumer-driven world, when client loyalty is everything, CSR, or Corporate Social Responsibility, is a huge advantage for financial businesses. Social Responsibility in the Workplace On the outside, CSR boosts marketing, consumer engagement, and customer trust; on the inside, it increases internal trust, employee relationships, and innovation. Corporate social responsibility initiatives enable a company to put its resources to good use in the community. Spreading CSR initiatives across departments, enabling everyone to contribute to social responsibility in their own unique way, minimizes investment while attempting to optimize outcomes, which benefits both you and society.

Some of the CSR activities and programs of Bangladesh KRISHI Bank are listed below:

❑ Roof garden planting program

On September 21, 2021, Honorable Chairman of Bangladesh Krishi Bank Mr. Md. Nasiruzzaman and Managing Director Mrs. Shirin Akhtar inaugurated the tree planting program in the roof garden.

❑ Milad Mahfil and Distribution of food among orphans

Milad Mahfil and food distribution to orphans to commemorate the birth centenary of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman.

❑ Relief Distribution

Bangladesh Krishi Bank as part of the distribution of relief among the corona-affected destitute in the district as part of a government program to celebrate the 46th The martyrdom anniversary of the great architect of independence, Bangabandhu Sheikh Mujibur Rahman, the Father of the Nation, "National Mourning Day-2021". Deputy Commissioner of BKB handed over the check to the relief fund of Faridpur on 18th August, 2021.

4.3.5 Special Program of Agricultural Support of BKB (2021-2022)

4.3.5.1 A Refinancing Fund of BDT 300 Core

A refinancing fund of 300 Core taka thorough Bangladesh Bank's own fund for the purchase of jute to provide assistance in the textile sector especially for the purchase of fair price jute from farmers. The scheme is open to all jute traders and exporters and the interest rate is fixed at the 5% of the conventional bank rate at the bank level and a maximum of 9% at the customer level.

4.3.5.2 Refinancing Scheme of BDT 5,000 Core for the outbreak of COVID 19

A BDT 5,000 crore refinancing scheme was set up to ensure adequate funding during the current capital dependent agricultural sector to combat the outbreak of the Nobel Corona Virus. Under this scheme, current capital based agricultural activities (Horticulture like seasonal flowers and fruits, farming, fishers and livestock sector) are getting refinancing facilities at 1% profit against the disturbed loan.

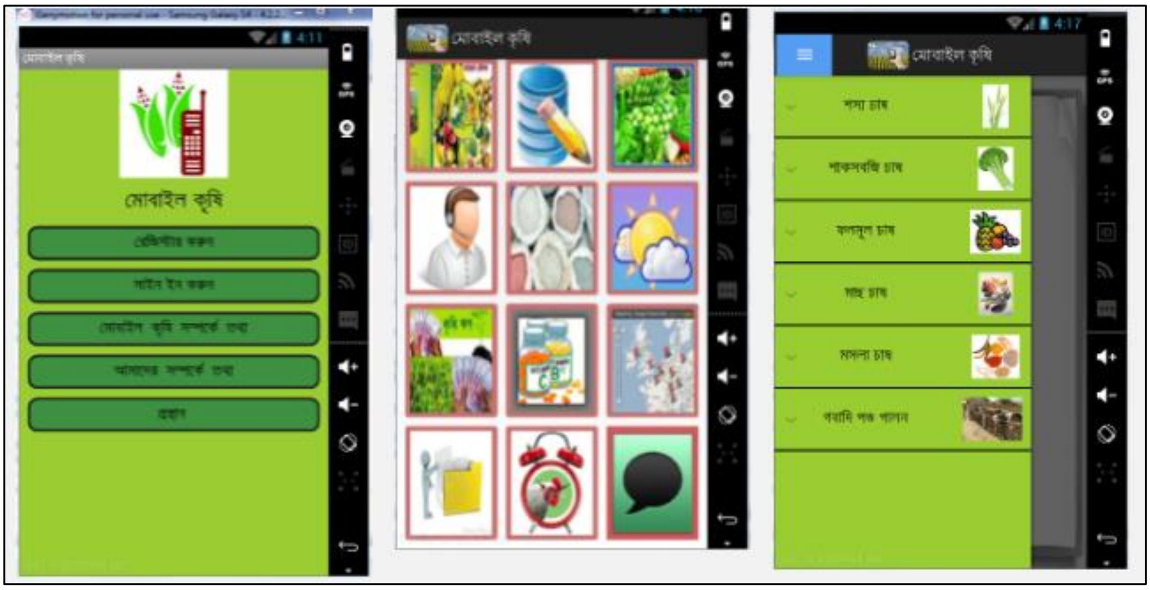
4.3.5.3 Agricultural Loans at 4% interest rate in Grain and Crop Sector

Due to the outbreak of the Nobel Corona Virus, Bangladesh KRISHI Bank is providing at a low interest rate (4%) agricultural loan to the framers for the cultivation of crops and grams in the agricultural sector to maintain food production and food supply in the future.

4.3.5.4 Implementation of A2I to facilitate disbursement of Agricultural Loans

জনগণের দোরগোড়ায় সেবা

By Access to Information (A2I) system of Bangladesh KRISHI Bank, farmers can apply by submitting the required documents for agricultural loans from anywhere through online website **www. Onlinekrishi.govt.bd** or through Android based app called **KRISHI Loan App**. Farmers will also be able to check the updating progress of the application through the online system and find out via SMS if the loan is accepted. The bank will be able to give the necessary approval for the disbursement of the loan by sorting through the online application system or if the loan application is not accepted, the farmer will be advised to re apply stating the real reason.



KRISHI Loan Application

4.4 Findings

After analyzing the marketing strategies and based on internship experience at Bangladesh KRISHI Bank, some of the significant findings are listed below:

- **Lack of development of promotional strategies:** Bangladesh KRISHI Bank does not priorities promotional initiatives. Bank has no plans to expand its advertising approach. Although, an effective promotional strategy is the foundation of any business's marketing strategy.

- **Less importance to analyze the competitive market:** Bangladesh KRISHI Bank is unconcerned about its competition in the agricultural banking sector. They do not do a competitive market study, and as a result, they encounter a range of business challenges on their credit programs for the agricultural sector.

- **Online Banking and Digital Platform:** Bangladesh KRISHI Bank has a strong presence on digital marketing platforms such as online portals, YouTube, Face book, and Twitter. However, advertising and promotional efforts are not widely apparent on social media. They are unconcerned about their digital marketing approach during this age of internet revolution.
- **Unrealistic Marketing Strategies:** The majority of Bangladesh KRISHI Bank's marketing strategies are impractical, for example, their many sorts of credit programs for agricultural sector are not attractive. On the other hand, their target clients are farmers and agricultural' entrepreneurs, but they do not provide any additional services to them.
- **Unable to provide 24 hours customer service:** Bangladesh KRISHI Bank has not implemented a 24-hour customer service for its clients. The bank can't provide quick service in cash availability 24 hours a day, including on weekends and holidays.
- **Less numbers of ATM booths:** ATM services are not available in all area.
- **Communication gap with field officer and staffs:** The field officers and staffs are not adequately communicating with their clients and target customers. Since their maximum customers are farmers, they need adequate knowledge about the new online services, apps, and software, but the target customers do not get this type of facility.

CHAPTER 05

RECOMMENDATIONS AND CONCLUSION

5.1 Recommendations

Based on analysis and findings of marketing practices of Bangladesh KRISHI Bank, some of the recommendations are listed below, which help to develop their marketing practices and policies for credit programs:

a) The use of information technology can play a positive role in improving the quality of life of people at all levels. In the case of reducing the communication gap with the customers of BKB, as far as possible, the mobile numbers of all agricultural and rural borrowers should be collected at all branches of Bangladesh KRISHI Bank. The higher authorities and field staff of the bank should communicate with all the farmers through phone calls and give the updating information about the receipt and recovery loans. The number of employees, field officers, and staff in BKB's branches should be expanded in order to provide better service to their customers and farmers.
b) Customers and staff should both have right to use to a complaint box.
c) The quantity of ATM booths, as well as the quality of ATM booth services, should be improved. It aids banks in reducing queues at bank desks.
d) The marketing department of Bangladesh KRISHI Bank should be independent of the rest of the organization. The marketing teams will allow the farmers to use new digital online services and apps.
e) In the case of making easy procedure of credit programs, Agricultural Loan Collection and Disbursement Campaign should be organized in the areas where farmers gather more.
f) Agricultural Credit programs and services should be easily accessible to the public and displayed in places where these are easily visible, including on the website of Bangladesh KRISHI Bank. The information linked to the disbursement of Agricultural Credit Programs should be available on the notice boards of all branches and maintained and regularly updated to bring transparency to the distribution of Agricultural Credit Programs.
g) Bangladesh KRISHI Bank should begin providing 24-hour customer care service.

5.2 Conclusion

In recent years, a few new commercial banks have established agricultural lending systems, increasing the competitiveness of the banking industry. But Bangladesh KRISHI Bank is fast to become a significant service in the agricultural sectors, especially for farmers and rural people. Bangladesh KRISHI Bank is the country's largest specialized bank for financing uncertain and risky sectors such as agriculture. Bangladesh KRISHI Bank aspires to boost its growth rate while developing its strategies and services to the best feasible degree in the agricultural industries and conducting everyday banking activities, including deposits, loans, and foreign trade.

I am happy for the opportunity to intern in a bank, especially at Bangladesh KRISHI Bank, Principle of Branch. I've discovered several new financial systems that I was previously unaware of. To put my academic knowledge into practice, I gather practical experience. These three months of internship, I feel, will aid me in growing my career and identifying the best future job route for me.

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Appendix

Sectors and Sub-sectors of Agriculture and Rural Credit Programs of BKB

উল্লেখ্য, উক্ত লক্ষ্যমাত্রা অর্জিত না হলে, সংশ্লিষ্ট ব্যাংকসমূহের মোট কৃষি ঋণের লক্ষ্যমাত্রা অর্জিত হলেও তাদেরকে অর্থবছর শেষে বাংলাদেশ ব্যাংক কর্তৃক কোন লেটার অব এ্যাপ্রিসিয়েশন প্রদান করার বিষয়টি বিবেচনায় না আনাও যেতে পারে। যে সকল বেসরকারি ও বিদেশী ব্যাংক নিজস্ব নেটওয়ার্কের মাধ্যমে ঋণ বিতরণ করবে তাদেরকে লেটার অব এ্যাপ্রিসিয়েশন প্রদান করা যেতে পারে।

৫.২৬। কৃষি ঋণ সম্পর্কিত তথ্য প্রচার

কৃষকদেরকে কৃষি ঋণ বিষয়ে সচেতন করার লক্ষ্যে সকল তফসিলি ব্যাংকসমূহের প্রতিটি শাখায় কৃষি ঋণের সুদ হার, কৃষি ঋণের খাতসমূহের বিবরণ, ডাল, তৈলবীজ, মসলা জাতীয় ফসল ও ভুট্টা চাষের জন্য প্রদত্ত কৃষি ঋণের রেয়াতি সুদ হার এবং শাখার কৃষি ঋণ সংশ্লিষ্ট কর্মকর্তার যোগাযোগ নম্বর সম্বলিত ব্যানার-ফেস্টুন দৃষ্টিগোচর স্থানে প্রদর্শনের ব্যবস্থা গ্রহণ করতে হবে।

৬.০। কৃষি ও পল্লী ঋণ কর্মসূচি

কৃষি ও পল্লী ঋণ কর্মসূচির আওতায় ফসল উৎপাদনসহ পল্লী অঞ্চলের বিভিন্ন খাতে ঋণ প্রদানের জন্য নিম্নোক্ত নীতিমালা অনুসরণ করতে হবেঃ

৬.০১। কর্মসূচির আওতাভুক্ত খাত/উপখাতসমূহ

কৃষি ও পল্লী ঋণ কর্মসূচির আওতাভুক্ত খাত/উপ-খাতসমূহ নিম্নরূপ ঃ

ক) শস্য/ফসল (ধান, গম, ডাল, তৈলবীজ ইত্যাদিসহ পরিশিষ্ট-ঙ তে উল্লিখিত সকল ফসল);

খ) মৎস্য সম্পদ;

গ) প্রাণিসম্পদ;

ঘ) কৃষি যন্ত্রপাতি (ব্যবহারকারী পর্যায়ে প্রদত্ত ঋণ);

ঙ) সেচ যন্ত্রপাতি (ব্যবহারকারী পর্যায়ে প্রদত্ত ঋণ);

চ) বীজ উৎপাদন (পরিশিষ্ট-জ ও ঝ অনুযায়ী কৃষক পর্যায়ে প্রদানের জন্য);

ছ) শস্যগুদাম ও বাজারজাতকরণ (শুধুমাত্র নিজস্ব উৎপাদিত ফসল গুদামজাতকরণ ও বাজারজাতকরণ);

জ) দারিদ্র্য বিমোচন ও আয় উৎসারী কর্মকাণ্ড (পল্লী অঞ্চলের দরিদ্র জনগোষ্ঠির আয় উৎসারী কর্মকাণ্ডে প্রদত্ত ঋণ);

ঝ) অন্যান্য (ঋণ নিয়মাচারে উল্লিখিত হয়নি এমন অপ্রচলিত ফসল চাষ/কৃষিতে প্রদত্ত ঋণ)।

স্বল্প ও মধ্য মেয়াদি ঋণের আওতায় বিভিন্ন খাতে সম্ভাব্য ফসল, মৎস্য, প্রাণিসম্পদ, কৃষি যন্ত্রপাতি ইত্যাদি পরিশিষ্ট 'ক' তে সন্নিবেশিত হলো। উল্লেখ্য, কৃষিভিত্তিক শিল্প খাত কৃষি ও পল্লী ঋণের অন্তর্ভুক্ত নয়।

৬.০২। ঋণ নিয়মাচার ও ঋণের পরিমাণ নির্ধারণ

কৃষি ও পল্লী ঋণ নীতিমালার সুষ্ঠু বাস্তবায়নে কৃষি মন্ত্রণালয়ের অধীন কৃষি সম্প্রসারণ অধিদপ্তর হতে প্রাপ্ত বিভিন্ন ফসলভিত্তিক কৃষি উপকরণ বাবদ খরচের ভিত্তিতে প্রণীত "ঋণ নিয়মাচার" অনুযায়ী একর প্রতি নির্ধারিত ঋণের পরিমাণ, ফসল বপন এবং সংগ্রহ মৌসুম অনুযায়ী "ফসল উৎপাদন পঞ্জিকা ও ঋণ পরিশোধসূচি", "শ্রেণীবিন্যাস/মিশ্র ফসল/সাথী ফসল/রিলে চাষভিত্তিক বার্ষিক উৎপাদন পরিকল্পনা", ভাসমান বেডে সবজি ও মসলা উৎপাদনের ঋণ নিয়মাচার এবং উৎপাদন পঞ্জিকা ও ঋণ পরিশোধসূচি (যথাক্রমে পরিশিষ্ট-ঙ, চ, ছ, ঢ ও ণ) ব্যাংক ও অর্থায়নকারী প্রতিষ্ঠানসমূহের অনুসরণের জন্য এতদ্‌সঙ্গে সংযুক্ত করা হলো।

উল্লেখ্য, অঞ্চল ভেদে বাস্তবতার নিরিখে কৃষকদের প্রকৃত চাহিদার ভিত্তিতে ঋণ নিয়মাচারে ফসলভিত্তিক নির্ধারিত ঋণের পরিমাণ ১৫ শতাংশ পর্যন্ত বৃদ্ধি/হ্রাস করা যাবে। নিজস্ব মালিকানাধীন জমিতে চাষাবাদের জন্য নিয়মাচারে বর্ণিত জমির ভাড়া প্রযোজ্য হবে না।

৬.০৩। কৃষি ও পল্লী ঋণ বিতরণের লক্ষ্যমাত্রা নির্ধারণ ও বাস্তবায়ন

ব্যাংকগুলো তাদের শাখাসমূহের সাথে আলোচনার ভিত্তিতে কৃষি ও পল্লী ঋণ বিতরণের খাতওয়ারী লক্ষ্যমাত্রা নির্ধারণ করবে। রাষ্ট্র মালিকানাধীন বাণিজ্যিক ও বিশেষায়িত ব্যাংকগুলো বরাবরই কৃষি ও পল্লী ঋণ বিতরণে উল্লেখযোগ্য লক্ষ্যমাত্রা নির্ধারণপূর্বক এ খাতে ঋণ বিতরণে মুখ্য ভূমিকা পালন করে আসছে। কৃষি ও পল্লী ঋণের পরিমাণ ও আওতা বাড়াতে রাষ্ট্র মালিকানাধীন ব্যাংকসমূহের পাশাপাশি বেসরকারি ও বিদেশী বাণিজ্যিক ব্যাংকগুলোকেও উল্লেখযোগ্য মাত্রায় অংশগ্রহণ নিশ্চিত করতে হবে।

১৮.০২। নভেল করোনা ভাইরাস এর প্রাদুর্ভাবের কারণে কৃষি খাতে চলতি মূলধন সরবরাহের উদ্দেশ্যে ৫,০০০.০০ (পাঁচ হাজার) কোটি টাকার পুনঃঅর্থায়ন স্কীম

নভেল করোনা ভাইরাস এর প্রাদুর্ভাব মোকাবিলার জন্য চলতি মূলধন নির্ভরশীল কৃষি খাতসমূহে পর্যাপ্ত অর্থ সরবরাহ নিশ্চিত করার লক্ষ্যে ১৩/০৪/২০২০ তারিখে জারিকৃত এসিডি সার্কুলার নং-০১ এর মাধ্যমে ৫,০০০.০০ কোটি টাকার একটি পুনঃঅর্থায়ন স্কীম গঠন করা হয়। এ স্কীমটির আওতায় চলতি মূলধন ভিত্তিক কৃষি খাতসমূহে (হর্টিকালচার অর্থাৎ মৌসুম ভিত্তিক ফুল ও ফল চাষ, মৎস্য চাষ, পোল্ট্রি, ডেইরি ও প্রাণিসম্পদ খাত) বিতরণকৃত ঋণের বিপরীতে ব্যাংকসমূহ ১% সুদ/মুনাফা হারে পুনঃঅর্থায়ন সুবিধা পাচ্ছে। উল্লেখিত খাতসমূহে গ্রাহক পর্যায়ে সর্বোচ্চ ৪% সুদ/মুনাফা হারে ঋণ বিতরণ করা হয়েছে। উল্লেখ্য, স্কীমটির মেয়াদ ৩০ জুন, ২০২১ তারিখে সমাপ্ত হয়েছে। এ পুনঃঅর্থায়ন স্কীমের আওতায় ব্যাংকসমূহ কর্তৃক নির্ধারিত মেয়াদের মধ্যে ১,৮৩,০৭০ জন গ্রাহকের অনুকূলে ৪,২৯৫.১৪ কোটি টাকা বিতরণ করা হয়েছে।

১৮.০৩। নভেল করোনা ভাইরাস এর প্রাদুর্ভাবের কারণে সৃষ্ট সঙ্কট মোকাবেলায় কৃষকের অনুকূলে প্রণোদনা সুবিধার আওতায় শস্য ও ফসল খাতে ৪% রেয়াতি সুদ/মুনাফা হারে কৃষি ঋণ প্রদানঃ

নভেল করোনা ভাইরাস-এর প্রাদুর্ভাবের কারণে আগামীতে খাদ্যের উৎপাদন ও খাদ্য সরবরাহ স্বাভাবিক রাখার লক্ষ্যে কৃষি খাতে শস্য ও ফসল চাষের জন্য কৃষক পর্যায়ে স্বল্প সুদে কৃষি ঋণ সরবরাহ করা অত্যাবশ্যক হয়ে পড়ে। এপ্রেক্ষিতে, আমদানী বিকল্প ফসলসমূহের পাশাপাশি কৃষি ও পল্লী ঋণ নীতিমালা ও কর্মসূচিতে উল্লিখিত ধান, গমসহ সকল দানা শস্য, অর্থকরী ফসল, শাক-সবজি ও কন্দাল ফসল চাষের জন্যও সুদ/মুনাফা ক্ষতি সুবিধার আওতায় কৃষক পর্যায়ে প্রণোদনা হিসেবে ৪% রেয়াতি সুদ/মুনাফা হারে কৃষি ঋণ বিতরণ করার নির্দেশনা প্রদান করে ২৭/০৪/২০২০ তারিখে এসিডি সার্কুলার নং-০২ জারি করা হয়েছিল। বিতরণকৃত ঋণসমূহের বিপরীতে ব্যাংকসমূহ বাংলাদেশ ব্যাংক হতে প্রকৃত সুদ/মুনাফা ক্ষতি বাবদ (বর্তমানে ৪% হারে) সুদ ক্ষতি পুনর্ভরণ সুবিধা প্রাপ্য হবে। উল্লেখ্য, ৩০ জুন, ২০২১ এর পর চলমান ঋণসমূহের অবশিষ্ট মেয়াদের জন্য স্বাভাবিক সুদ/মুনাফা হার প্রযোজ্য হবে। এ প্রণোদনা সুবিধার আওতায় শস্য ও ফসল খাতে ব্যাংকসমূহ কর্তৃক ৩০ জুন, ২০২১ পর্যন্ত ৭,০৩,৭৪৭ জন গ্রাহকের অনুকূলে ৪,৮৮০.৭১ কোটি টাকা বিতরণ করা হয়েছে।

১৮.০৪। কৃষি ঋণ বিতরণ সহজীকরণে সরকারের এটুআই ও অগ্রী ব্যাংক কর্তৃক বাস্তবায়নাধীন 'কৃষি ও পল্লী ঋণ সহজীকরণ' প্রকল্পঃ

প্রধানমন্ত্রীর কার্যালয়ের একসেস টু ইনফরমেশন (এটুআই) প্রোগ্রামের সার্ভিস ইনোভেশন ফান্ড কর্তৃক **'কৃষি ও পল্লী ঋণ সহজীকরণ'** শীর্ষক প্রকল্পটির পাইলটিং কার্যক্রম বর্তমানে চট্টগ্রাম জেলার সরকারী ব্যাংকের সকল শাখায় ও বেসরকারী ব্যাংকসমূহের দু'টি করে শাখায় চলমান রয়েছে। কৃষক যে কোন স্থান থেকে অনলাইনে www.onlinekrishi.gov.bd অথবা 'krishiloan' নামীয় এ্যান্ড্রয়েড ভিত্তিক এ্যাপের মাধ্যমে প্রয়োজনীয় কাগজপত্র দাখিল করে কৃষি ঋণের জন্য আবেদন করতে পারবে। এ প্রক্রিয়ায় কৃষক নিজে আবেদন করতে সক্ষম না হলেও নিকটস্থ ইউনিয়ন ডিজিটাল সেন্টারের মাধ্যমে কৃষি ঋণের জন্য আবেদন করতে পারবে। সেক্ষেত্রে ঋণ আবেদন গৃহীত হওয়া সাপেক্ষে ঋণ মঞ্জুরীকালে কৃষককে প্রয়োজনীয় কাগজপত্রসহ শুধুমাত্র একবার ব্যাংক শাখায় যাওয়ার প্রয়োজন হবে। এছাড়া, কৃষক অনলাইন সিস্টেমের মাধ্যমে আবেদনের সর্বশেষ অগ্রগতি যাচাই করতে পারবে এবং ঋণ অনুমোদিত হলে এসএমএস-এর মাধ্যমে জানতে পারবে। ব্যাংক কর্তৃপক্ষ অনলাইনে প্রাপ্ত আবেদন সিস্টেমের মাধ্যমে যাচাই-বাছাই করে ঋণ প্রদানের জন্য প্রয়োজনীয় অনুমোদন দিতে পারবে অথবা ঋণ আবেদন গৃহীত না হলে প্রকৃত কারণ উল্লেখ করে কৃষককে পুনরায় আবেদন করার পরামর্শ প্রদান করতে পারবে।

Appointment Letter for Internship Program at BKB

বাংলাদেশ কৃষি ব্যাংক
প্রধান কার্যালয়, কৃষি ব্যাংক ভবন
৮৩-৮৫, মতিঝিল বাণিজ্যিক এলাকা
ঢাকা-১০০০, বাংলাদেশ।

হিউম্যান রিসোর্স ম্যানেজমেন্ট ডিপার্টমেন্ট-২
(পেনশন)
ফোন ঃ ৯৫৫৩৫২৯,
E-mail: dgmhrd@Krishibank.org.bd

প্রকা/এইচআরএমডি-২(পেনশন)/প্রশি-২৪/২০২১-২০২২/ ১৫৪(৪)

তারিখঃ ২৯.০৭.২০২১

বিষয়ঃ ইন্টার্নশিপ প্রসঙ্গে

নিম্ন বর্ণিত ছাত্র-ছাত্রীদের তাদের নামের পাশে বর্ণিত বিভাগ ও শাখা এ ০৬(ছয়)সপ্তাহ ব্যাপী ইন্টার্নশিপ করার অনুমতি প্রদান করা হল

ক্রঃনং	ছাত্র-ছাত্রী ও বিশ্ববিদ্যালয়ের নাম	প্রস্তাবিত বিভাগ/শাখা এর নাম	সময়কাল
০১	সালমান রাহাত্তিন পিতাঃ মোঃ ইকতেখার হোসেন বিবিএ,ইউনাইটেড ইন্টারন্যাশনাল ইউনিভার্সিটি,ঢাকা।	আইসিটি মহাবিভাগ(আইসিটি সিস্টেমস কার্ড এন্ড মোবাইল ব্যাংকিং ডিপার্টমেন্ট) বিকেবি,প্রকা,ঢাকা।	ইন্টার্নশিপ আরম্ভের তারিখ থেকে ০৬(ছয়)সপ্তাহ।
০২	তানজিনা নওশীন পিতাঃ মোঃ আফজাল হোসেন বিবিএ,ইউনাইটেড ইন্টারন্যাশনাল ইউনিভার্সিটি,ঢাকা।	আইসিটি মহাবিভাগ(আইসিটি সিস্টেমস কার্ড এন্ড মোবাইল ব্যাংকিং ডিপার্টমেন্ট) বিকেবি,প্রকা,ঢাকা।	ইন্টার্নশিপ আরম্ভের তারিখ থেকে ০৬(ছয়)সপ্তাহ।
০৩	কে.এম.ইফতে খায়রুল ইসলাম পিতাঃ কে.এম মিজানুর রহমান বিবিএ,সিটি ইউনিভার্সিটি,ঢাকা।	বিকেবি,খামারবাড়ী শাখা,ঢাকা	ইন্টার্নশিপ আরম্ভের তারিখ থেকে ০৬(ছয়)সপ্তাহ।
০৪	আবিদা সুলতানা লিপা পিতাঃ মোঃ আমিনুল ইসলাম বিবিএ, ঢাকা সিটি কলেজ,ঢাকা।	বিকেবি,মিরপুর শাখা,ঢাকা	ইন্টার্নশিপ আরম্ভের তারিখ থেকে ০৬(ছয়)সপ্তাহ।

ইন্টার্নশীপ সুষ্ঠুভাবে সম্পন্ন করার লক্ষ্যে বর্ণিত ছাত্র-ছাত্রীদেরকে ০৬টি বিষয়ভিত্তিক যথা-(ক) জেনারেল ব্যাংকিং (খ) হিসাবায়ন (গ) ঋন ও অগ্রিম (ঘ) বৈদেশিক বানিজ্য(প্রযোজ্য ক্ষেত্রে) (ঙ) হিসাব সমন্বয় এবং (চ) রিপোর্টিং সংক্রান্ত প্রতিটি বিষয়ের উপর ইন্টার্নশীপ সম্পাদন করার জন্য সংশ্লিষ্ট শাখা ব্যবস্থাপক ব্যক্তিগতভাবে ইন্টার্নশীপ কার্যক্রম সমন্বয় করবেন এবং আইসিটি মহাবিভাগ(আইসিটি সিস্টেমস কার্ড এন্ড মোবাইল ব্যাংকিং)বিভাগের আইসিটি সংশ্লিষ্ট কাজ সুষ্ঠুভাবে প্রশিক্ষনের ব্যবস্থা করার জন্য অনুরোধ করা হল।

ইন্টার্নশীপ সম্পন্ন করার ক্ষেত্রে শিক্ষার্থীদের নিম্নবর্নিত শর্তাবলী পালন করতে হবেঃ

(ক) ব্যাংকের গোপনীয়তা রক্ষা করতে হবে।
(খ) কোন প্রকার টি এ/ডি এ বা সম্মানী ভাতা প্রদান করা হবে না।
(গ) ইন্টার্নশিপ সমাপনান্তে রিপোর্টের ০১(এক) কপি অত্র বিভাগে দাখিল করতে হবে।
(ঘ) কোভিড-১৯ ভাইরাসের প্রাদুর্ভাবের কারনে সামাজিক দুরত্ব বজায় রাখতে হবে এবং শিক্ষার্থীদেরকে ইন্টার্নশীপ সম্পাদনকালে অবশ্যই মুখে মাস্ক ব্যবহার করতে হবে।

অনুমোদনক্রমে,

ব্যাপনার বিশ্বস্ত
27/09/2021
(মোঃ আব্দুর রউফ)
উপ-মহাব্যবস্থাপক

প্রকা/এইচআরএমডি-২(পেনশন)/প্রশি-২৪/২০২১-২০২২/

তারিখঃ ২৯.০৭.২০২১

সদয় অবগতি ও প্রয়োজনীয় ব্যবস্থা গ্রহনের জন্য অনুলিপি প্রেরণ করা হলঃ

০১। উপ-মহাব্যবস্থাপক, আইসিটি মহাবিভাগ(আইসিটি সিস্টেমস কার্ড এন্ড মোবাইল ব্যাংকিং ডিপার্টমেন্ট) বিকেবি,প্রকা,ঢাকা। উপরোল্লিখিত ছাত্রছাত্রীদেরকে ইন্টার্নশীপ কর্মসূচী সম্পন্ন করার ব্যাপারে সার্বিক সহযোগিতা প্রদানের অনুরোধ করা হলো।
০২। ব্যবস্থাপক, বিকেবি,খামারবাড়ী শাখা,ঢাকা/বিকেবি, মিরপুর শাখা,ঢাকা। উপরোল্লিখিত ছাত্রছাত্রীদেরকে ইন্টার্নশীপ কর্মসূচী সম্পন্ন করার ব্যাপারে সার্বিক সহযোগিতা প্রদানের অনুরোধ করা হলো।
০৩। ডিরেক্টর, ইউনাইটেড ইন্টারন্যাশনাল ইউনিভার্সিটি,ঢাকা/কো-অর্ডিনেটর, ইন্টার্নশীপ এন্ড প্লেসমেন্ট,ডিপার্টমেন্ট অব বিজনেস এ্যাডমিনিস্ট্রেশন, সিটি ইউনিভার্সিটি,ঢাকা।/ হেড, ডিপার্টমেন্ট অব ফিন্যান্স এন্ড ব্যাংকিং,ঢাকা সিটি কলেজ,ঢাকা।

বিশেষ দ্রষ্টব্যঃ- ইন্টার্নশীপ সমাপনান্তে সংশ্লিষ্ট ছাত্র/ছাত্রী কর্তৃক সম্পাদিত রিপোর্টের ০১(এক) কপি অত্র বিভাগে প্রেরন নিশ্চিত করবেন।

০৪। নথি।

আইসিটি সিস্টেমস, কার্ড ও মোবাইল ...
প্রেরক...
১। প্রয়োজনীয় ব্যবস্থা নিন।
২। ...
৩। ...
৪। ...
৫। ...
ডাইরী নং ১২৩
তারিখ 02/8/21

27.07.2021
(মোঃ তৌহিদুর রশীদ)
সহকারী মহাব্যবস্থাপক