Internship Report on

Analysis of Marketing Strategies of Exim Bank Limited

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Letter of Transmittal

Sharmin Jahan
Assistant Professor
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Subject: Submission of Internship Report on “Analysis of Marketing Strategies of Exim Bank Limited”

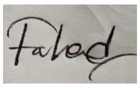
Dear Ma’am,

With due respect, I am happy to inform you that I have completed my internship report on the marketing strategies of Exim Bank Limited. I have tried my best to explain and highlight the marketing strategies the bank uses to run its marketing activities effectively.

I have worked hard to make the report clear and well-organized with the help of your kind guidance. I have also included all the important information and data to support my findings.

Therefore, I kindly request you to review the report and see the effort I have given to complete it. I truly appreciate your support and guidance and hope the report meets your expectations.

Yours Sincerely,



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Certificate of Approval

This is to certify that the internship report titled "Analysis of Marketing Strategies of Exim Bank Limited", prepared by Fahad Khan (ID: 193-11-909), Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, has been recommended for submission and presentation.

Fahad Khan is a well-behaved, honest, and polite student. It was a pleasure to work with him during the internship. I sincerely wish him success in the future.

Sjahan

Sharmin Jahan
Assistant Professor
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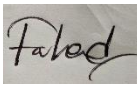
Declaration

I hereby declare that the internship report on “Analysis of Marketing Strategies of Exim Bank Limited” is my original work. I did all the information gathering regarding this report observing to my internship in EXIM Bank Limited and also by taking the help from the comprised data of bank and other sources. I also certify that this report has not been published elsewhere for any academic or professional purpose.



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Acknowledgement

First of all, I would like to take this opportunity to thank everyone who supported me throughout the course of my internship and also in the process of making this report on “Analysis of Marketing Strategies of Exim Bank Limited.

I would like to express my sincere gratitude to Sharmin Jahan, Assistant Professor, Department of Business Administration at Daffodil International University for her continuous guidance and inspiration which motivated me a lot throughout the entire period of my internship placement. She really has enabled me to open my learning wide with her support.

I am also grateful to Exim Bank Limited, Ashulia Branch for providing me an opportunity for having my internship in the organization. The real work experience I acquired during this time has been extremely beneficial and has enhanced my academic understanding.

This internship has been such a great learning experience and I feel it will be a strong building block for my career.

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Executive Summary

Chapter One Introduction 1.1 Background of the Study. This report is on the overview and marketing analysis on EXIM Bank Limited an Islamic Commercial bank in Bangladesh as part of my internship. The remaining of the report is organized into seven chapters aiming to present systematically the results and lessons-learned.

This chapter presents background of study, statement of problem, objectives and their rationale, methodology used in undertaking the research as well as limitations faced during the period of internship. Chapter 2: An overview of Exim Bank Limited The following discussion is an outline on Exim Bank Limited comprising mission, vision, CSR and Strategic objective of the Exim Bank.

The roles and responsibilities of the intern, the justification for the role provided, and samples of work and projects completed during the internship are the main topics of Chapter 3. Chapter 4 deals with Exim bank’s marketing strategies such as Segmentation, Targeting and Positioning (STP) and Marketing Mix (8 Ps- Product, Price place, promotion, people, process, physical evidence, performance).

Critique of the Practicum Experience Chapter five presents a critical analysis and reflection in terms of challenges faced, lessons learned from such experiences and an overall reflection on the corporate world at Exim Bank Limited. Chapter 6 concludes the discussion, as well as internship experience. Chapter 7 addresses the academic, professional and industry implications of the interns' experiences.

This study is a useful tool for learning how Exim Bank Limited upholds Islamic banking standards while putting its marketing plans into action, keeping customers happy, and inspiring expansion. Additionally, suggestions for enhancing the bank's marketing and efficiency in operations and provides a summary of the internship experience as a whole.

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Chapter-1 Introduction

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1.1 Introduction

In the world of money, banks are the crucial middlemen for all domestic financial systems. Nationalized banks have worked wonders in the past & are necessary gears to power up emerging and under developed countries. In addition to helping the economy of the country they also offer numerous services based on customer requirement.

Exim Bank Limited, one of the leading private commercial banks in Bangladesh is operated by Islamic Shariah. Retail banking, corporate banking SME banking, Agri banking investment baking to mention but a few are its offerings to customers since 1999.

Exim Bank is committed to ensure its customers can access 21st century banking and contribute to bank the unbanked. The organization is dedicated to ethical banking practices and strives to support sustainable development of the local communities it serves. Exim Bank has made a strong presence in the banking sector of Bangladesh through its wide network of 145 branches and 56 sub-branch offices throughout the country. At present, banks provide a wide range of financial services and perform the most financial activity. To thrive in the ever-competitive nature of business and the emerging economy, Exim Bank Limited effectively advertises. Marketing plan is all to one of a kind. Not only must the bank do this in order to achieve success and profits, it has to market itself.

1.2 Background of the Study

On February 16, 2025, I started working as an intern at Exim Bank Ltd and I stayed there until May 18, 2025. Initially, Exim Bank offered me the opportunity to work in the General Banking Sector, where I acquired a great deal of expertise. During my time working at the bank, I had a thorough understanding of how the entire banking system functions. Working in a bank has been really beneficial to me, and the activities I participated in during my internship have definitely improved my skills. Because it taught me how to engage with clients, manage pressure, and make better use of my time, among other things. Here is a brief summary of the tasks I completed during my internship.

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1.3 The Objectives of this Study are:

- To analyze the marketing strategies of Exim Bank.
- To identify some problems related marketing strategies of Exam bank.

1.4 Methodology of the Study

A variety of sources of information were gathered to create this analysis. Primary and secondary sources, which are mentioned below, provided the information and data used in this study.

Sources of Primary Data:

- Discussion with staff members
- Observation

Sources of Secondary Data:

- Website content
- Annual report
- Books

1.5 Limitations of the Study

The following restrictions were present when I conducted my research:

- Large-scale study was not feasible due to time constraints.
- The organization's confidentiality made it difficult to obtain pertinent information.
- Due to their hectic schedules, bankers rarely have time for advice.

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Chapter-2

Organizational Overview

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2.1 Overview of Exim Bank

▪ The entity was initially established as Bengal Export Import Bank Limited on August 3, 1999 however it became known as Export Import Bank of Bangladesh Limited thereafter. Active contribution to the socio-economic development of Bangladesh is the prime objective of its founders. EXIM Bank has been pursuing an improved environment for increasing its network and enhanced level of service, since it was established as being a public limited company, other than traditional private commercial bank. July 2004, with the immense transformation to Shariah-compliant Islamic banking leads turn-around story of bank.

▪ EXIM Bank emerged as a national leader in Islamic finance after the change. The bank has adopted technological advances to make for better customer experience and increased efficiency as it expanded its network and services over the years. The Export Import Bank of Bangladesh (EXIM) PLC. had 145 offices and 56 sub-offices with a total of 3,230 employees.

2.2 Mission Statement

▪ Availing the entire advantage of Islamic banking to customers.

▪ Offering high-quality financial services, particularly in Foreign Trade.

▪ Establishing and developing a technology-centered professional banking atmosphere.

▪ Having a good capital base.

▪ Sustainable growth for shareholders.

▪ Corporate social responsibility compliance.

▪ Contributing positively to the national economy.

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2.3 Vision Statement

EXIM BANK PLC VISION: “TOGETHER TOWARDS TOMORROW”. This is because the bank wants to grow and advance in line with its customers. It is based on cooperation to achieve a new and better future in banking services. The bank strives to offer the best service in accordance with Islamic Shariah. EXIM Bank also seeks to be a modern and technology- oriented Islamic bank so that it can serve people the best and make their life better.

2.4 Corporate Social Responsibility

As Corporate Social Responsibility (CSR), EXIM Bank PLC invests at least 2% of its profit into various social welfare programs. The bank funnels most of its CSR efforts through its country’s foundations, which focus on people and communities. One of the primary areas of emphasis is health care. The bank must establish and maintain clinics and hospitals for the sick and impoverished.

Education is another big area. EXIM Bank offers scholarships and financial aid to meritorious but needy students for pursuing their studies. The bank also provides aid in times of natural disaster, responding to cyclones, floods and fires with food, money and other forms of support for people who need help. It also benefits poor and underprivileged communities. Apart from these, EXIM Bank sponsors social works, contributes to educational institutions on charity and other social ground in the field of education. With these CSR activities, the bank attempts to make strong community, Life improved and country built.

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2.5 Strategic objective of the Exim Bank

- Quality banking services, especially in international trade.
- A professional banking environment in a technology-driven economy.
- Maintain business and corporate ethics and transparency.
- Keep strong capital.
- Deliver sustainable returns to all shareholders.
- Fulfill corporate social responsibilities.
- Add to the country's economy in a positive manner.

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Chapter-3

Internship role & responsibilities

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3.1 Role and Responsibilities

As a trainee in the Marketing Department of EXIM Bank PLC, my tasks practically involved marketing efforts to make the bank more visible in the competitive industry. I gained hands on with the marketing activities including customer communication, product promotion through help of marketing team. My main tasks included:

❖ **Target Marketing:**

One of my primary roles was to assist in connecting the right customer for various banking products and services. Market segmentation EXIM Bank PLC is undertaking the market segmentation in the form of age, income, occupation and need of customer. I walked through how the bank devises basic marketing plans for students, workers, business owners and corporate clients to address their financial needs.

❖ **Segmentation of Product Design:**

Segmentation in designing its financial products is adopted by EXIM Bank PLC. I was able to process customer data, categorize products such as savings accounts, investment plans and loans for various types of customers. This taught me that segmentation allows the bank to provide correct product choices, at the right time and retain customers for a long time.

❖ **Product and Service Development Strategy:**

I had discussions on the introduction of new services, like special deposit plans or SME-friendly loan products. These conversations helped me understand how banks leverage customer data and market ideas in order to design new products that attract and keep strong relationships with customers.

3.2 Rationale for the Role

I selected this internship at EXIM Bank PLC to have the work experience in marketing. It allowed me to apply what I learned in marketing, branding and customer relationship management at an actual company. Also, I learned the digital marketing, customer engagement & branding and how does the marketing work in the banking industry.

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3.3 Tasks and Project Examples

❖ **Service Enhancement and Product Development:**

I participated in the conversation to expand services and propose new programs. Speaking with customers, I contributed ideas to make digital services more user-friendly and to develop savings plans for various customer segments. I learned how to build product around the customers.

❖ **Target Marketing:**

I helped lead teams to the right target groups for different products — student savings accounts for youthful customers, business loans for entrepreneurs. This in turn led the marketing campaigns to be more targeted and effective.

❖ **Segmentation of Product Design:**

I segmented the banking products like savings products, investment products and loan schemes based on demographic and psychographic segmentation. This was a learning that taught me not only about segmentation, but also how this enables banks to offer more customized solutions.

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Chapter-4

Key learning and experiences

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4.1 EXIM Bank PLC Segmentation and targeting strategy

EXIM Bank PLC is an Islamic Shariah base banking company of Bangladesh. The bank employs a mix of market segmentation and targeting approaches to ensure that it serves its numerous customer segments effectively with the appropriate products and services.

Demographic Segmentation and Targeting: age, gender, income and education the bank stratifies its customer.

Age: 18-60 (students, professionals, entrepreneurs and corporate clients) Target Demographic: Profitably employed most of our members are working professionals.

Targeting:

Students (18–25 years): Mudaraba Student Savings Account aims to inculcate savings behavior and financial literacy.

Employees (25–50): Helps workers meet their daily financial needs with salary accounts, savings programs and consumer finance.

Entrepreneurs and Small Business Owners (25–55 years): Offers to SME Loan, business accounts and an investment opportunity.

Corporate Client (30–60 years): Provides corporate banking, trade finance and investments.

Gender: Both Male and Female customers are being equally served with financial products.

Income: The bank targets all segments of the population including low, middle and high incomes with saving schemes for small investors and investment options for higher income individuals, businesses etc.

Education: There are schemes specific to students, working professionals and entrepreneurs. These include student savings account, education loans and business credits.

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Geographic Segmentation and Targeting:

The bank differentiates the market by geography to satisfy its customers' location-based service needs.

Urban: Serves industrial and commercial customers with corporate banking, trade finance, and investment services.

Rural: Focuses on farm and small business lending to promote rural economic development and community expansion.

Psychographic Segmentation and Targeting:

The bank takes customers values, beliefs, attitudes and lifestyles into considerations. It is mainly aimed at customers looking for a Shariah based, ethical and interest-free banking service. Appeals to today's modern, responsible consumers who appreciate financial stability, transparency and social good.

4.2 Positioning Strategy of EXIM Bank PLC:

EXIM Bank PLC is launching itself as a Shariah based, modern and customer-oriented bank. It stands out among the competition by providing new deposit schemes, financing custom-made for SMEs, Student Savings Account, Corporate solutions and superior digital banking services. By creating trust through fair dealing, integrity, and great service as well as offering innovative financial services in an integrated way that are inclusive, the bank proves to be a trusted financial partner for all — individuals, businesses and communities alike.

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4.3 Marketing Mix of Exim Bank

Product: The bank has a host of Islamic banking products and services to cater for the requirements of general users and corporates. Its deposit products comprise different schemes, which consist of Mudaraba Savings Accounts; Current Accounts; Fixed Deposit Receipts; Student Saver Account; and special savings plans comprising the Mudaraba Kotipoti Scheme. On the financing axis, a bank offers investment products like; SME finance, corporate lending, trade finance real estate investments and agriculture finance in an islamic banking pattern.

- Mudaraba Savings Account:

A savings product based on Shariah principles, which enables a customer to share profit instead of receiving interest. Ideal for people who want hassle-free savings and an Islamic way of banking.

- EXIM Student Savings Account:

Geared toward students, this account promotes saving early on. It comes with ease of account management as well as lower minimum balance requirements, and often has added benefits such as scholarships or educational incentives.

- Mudaraba Kotipoti Savings Scheme:

A savings scheme which helps people build up assets over time. Customers can also pay in regular sums of money and profit from the size of the bank’s investment gains.

- Corporate Trade Finance:

Enterprises which engage in import and export. Provides letters of credit, discounting of bills and other trade finance products in line with Islamic banking standards.

Price: Exim Bank administers its financial activities based on Islamic modes of transactions such as Mudaraba and Murabaha with profit-sharing instead of interest. Apply For deposit; Exim Bank provides competitive rate of profit for its deposit schemes. The profit rates of lending and financing are determined based on the contract type, risk as well as market situation. This fair, transparent and

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Shariah-compliant pricing helps enhance customer confidence and loyalty while promoting the bank’s sustainable growth.

Place: Exim Bank has strong location strategy which helps its services easy to reach all over in Bangladesh. With more than 140 branches across cities and villages, each branch equipped with Islamic banking. The bank also relies on agent banking to serve rural areas, so that people don’t need to visit full branches. You can access your money 24/7 through ATMs and online & mobile banking. Through fabrication of branches, autogenerated and digital channels, Exim Bank makes transactions simple, smooth and client user-friendly.

Promotion:

- Exim Bank advertises on TV, radio and online to reach distinct clients and develop brand recognition.
- To attract new customers, the bank runs marketing and discounts its savings and deposit plans.
- Exim Bank also participates in other image building & customer relations activities through participation in community functions and sponsorships.
- The bank leverages social media and electronic platforms to cater to younger customers and offer new products and services.

People: The role of people in banking’s customer experience is critical. All employees are further trained on Islamic banking, customer service and digital tools by Exim Bank. Frontline staff provides polite service that is also Shariah-compliant, while Relationship Managers serve corporate clients, and agent bankers look after rural. Image With an emphasis on collaboration, creativity and seamless digital service, Exim Bank nurtures customer relationships that last.

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Process: Exim Bank operates under the principle of Islamic banking and makes all transactions fair, transparent and free from interest. What happens customers enjoy a smooth, predictable experience at each branch. The bank offers digital banking and mobile applications that allow users to transfer funds, pay bills, and manage accounts. Corporate recruitment and the privileged gets preferred. Loans and investments are transparently and fairly decided, complaints reacted to promptly. People in rural areas are reached through agent banking, and customer feedback is used to improve services.

Physical Evidence: The physical evidences shows customer that the bank is a professional, clean and trustworthy. Exim Bank has neat branches, visible signs, friendly personnel, ATMs, leaflets and digital self-service kiosks to provide a cordial and effective environment. The Exim Bank signage and colors are uniformed at all branches and agent banking points. Its website, mobile app and online banking are simple and consistent with the bank's physical aesthetics. These tangible components allow Exim to establish trust with customers and a rock-solid, dependable image.

Performance: Exim Bank also continues to grow loans, deposits and profits by offering Sharia compliant customer-oriented services. It maintains good asset quality, leverages technology to enhance services, and gains customer loyalty. Health, education and environment are the other areas supported by the bank through CSR, complementing ethical banking with financial viability.

4.4 Rationale for My Roles

I was able to apply marketing concepts in work situations when I worked as an intern at Exim Bank. I learned about customer segmentation, campaign planning and data analysis, all useful skills for a career in marketing. I thing I learned from product promotion and events, which I applied well to my marketing planning.

4.5 Academic Relationship

My internship allowed me to apply marketing concepts and theories that I learned from class of STP (Segmentation, Targeting, Positioning), consumer behavior and digital marketing. Studying market research and comparing competitors made me aware of how these thoughts influence decisions in banking. Besides, I had experience working with CRM systems and digital marketing which was strengthening my practical and analytical skills.

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4.6 Experiences of Examples

On my internship, I also helped with marketing by doing things such as assisting in targeted campaigns, market research and discussing products. I did event promotion, produced marketing materials and handled social media as well. Through these, I learned about branding, client engagement and marketing for banks.

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Chapter-5

Critique and Reflections

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5.1 Critical Evaluation

I learned a lot during my trainee-ship at EXIM Bank PLC. It made me realize how marketing functions in the banking industry and how various teams go about selling products and servicing customers. But I also had some downfalls in my internship too:

- Communication among departments wasn’t always the best, which sometimes slowed down work.
- There was no central way to monitor how the marketing campaigns were performing, which made it difficult to measure results.

5.2 Key Challenges

The biggest challenges for me were unclear team communication and no way of properly tracking marketing performance. It was also difficult to tailor marketing ideas for various customers such as students, businessmen and corporate clients. It was also tough to juggle multiple roles at once, helping with promotions and getting feedback.

5.3 Learning from Challenges

These hurdles showed me the significance of effective communication and collaboration in every team. I also learnt to develop marketing plans tailored to individual customer requirements. It taught me to manage my time better and it allowed me to grow in thinking more clearly about problems and giving me confidence.

5.4 Overall Reflection

During my internship at EXIM Bank PLC, I had practical opportunities to work in marketing and handling customer services duties. I also learned to work with tools such as CRM systems and how data is used to drive marketing decisions. All in all, this internship has shown me the practical side of banking marketing and made me more confident about pursuing a career in marketing as well as customer relationship management.

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Chapter-6

Conclusion

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6.1 Conclusion

Exim Bank Bangladesh is now one of the finest Islamic banks of the nation due to offering diversified range of products and services on Shariah principles. The bank's dedication to ethical Islamic banking has helped it gain trust from its customers. By focusing on innovation, service to customers and operational efficiency, Exim Bank has built strength in urban as well as rural area.

One of Exim Bank's strengths is finding that balance between a high-tech digital bank and personal touch. The bank continues to grow its online and mobile banking services while preserving the personal touch with relationship managers and trained staff. Its interest in financial inclusion, community support and agent banking demonstrate it goes beyond the urban population.

Exim Bank leverages digital initiatives, CSR initiatives and educational projects to make its brand popular. In order to remain competitive in such a rapidly changing industry, the bank must increase investment in digital marketing, leverage data and develop more personalized custom experiences.

All in all, with such a robust base and philosophy for value which drives them, combined with its customer focus have provided the bank with solid foundation and placed it firmly on the path of innovative leadership in Bangladesh's financial sector.

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Chapter-7

Implications

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7.1 Academic Implications

My industrial training at EXIM Bank PLC, was so invaluable as it added great value to my academic work. I was able to apply in real life what I had learned taking courses on business. I have realized through my internship that concepts which we learn in marketing such as STP (Segmentation Targeting Positioning) and 8Ps of the marketing mix are applied in actual banking work. These theories I learned in the class were all of a sudden understandable when I could see them play out in real marketing campaigns.

I've also gotten more exposure to consumer behavior, digital advertising and service marketing which are central in the field of marketing in general. The internship enabled me to bridge the gap between the knowledge in classroom and the actual business. It will be useful for my further research or studies, especially I can learn about the digital marketing and service strategy.

7.2 Professional Implications

This internship developed me professionally and enhanced my work capabilities. I was taught to plan Marketing activities, acquire customers and interpret campaign results. Key professional skills I learned were:

❖ Technical skills: I acquired proficiency in tools including CRM systems, Excel, Canva and social media platforms to bolster my marketing work.

❖ Communication Skills: I enhanced my writing and speaking by drafting marketing messages, reports and customer correspondence.

❖ Team Work and Co-operation: I co-operated with my fellow colleagues working in different department, this made me realize that team work is important to carries out projects.

❖ Time Management and Task Control: I was trained in how to organize my own time and priorities including report writing, promotion of events and looking after customer activities.

These experiences really gave me some confidence and set me up well for my career in marketing.

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7.3 Industry Implications

From the industry perspective, I got to know exactly how marketing takes place in Bangladesh's banking. I got to know new trends and issues going on within it. Some important findings include:

❖ Digital Banking Expansion: Banks are using a greater variety of digital marketing aids — social media, online ads and mobile apps — to get the word out about their services.

❖ Personal banking: Customers want their own, easy-to- understand personal banker who can help over time, not just during business hours.

❖ Trust and Transparency: In the bank industry, making integrity and transparency as a priority will create trust in your customers.

7.4 Personal and Long-Term Takeaways

This internship was a big deal for me, both in terms of personal development and career growth. It made me a stronger, more responsible, goal-oriented individual. My biggest takeaways so far have been things like:

❖ I now have an absolutely clear picture of how marketing contributes to company progress and customer confidence.

❖ I learned how to work under pressure and produce results on deadline.

❖ I got so much intrigued to make career in marketing job and as a customer service representative for banks.

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