

Internship Report
on
Marketing Mix of Islami Bank Bangladesh Limited
(A Study on Islami Bank Bangladesh Limited)

PREPARED BY

Jannatul Ferdous Antora

ID: 143-11-847

Major in Marketing

Program: BBA

Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University



November , 2018

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SUPERVISED BY

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November 15, 2018

Letter of Transmittal

November , 2018

Educator Dr. Ahmed Fakhru Alam
Branch of Business Organization
Personnel of Business and Enterprise
Daffodil International University

Subject: Accommodation of Entry level position Give an account of "Showcasing Blend of Islami Bank Bangladesh Constrained" (An Investigation on Islami Bank Bangladesh Restricted)

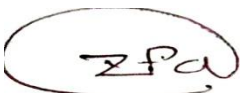
Dear Sir,

I have arranged my entry level position provide details regarding the subject of "Advertising Blend of Islami Bank Bangladesh Constrained" (An Investigation on Islami Bank Bangladesh Restricted) under your kind supervision as a prerequisite of finishing the level of BBA program. I have attempted my best to set up the report in consistence with the ideal standard under your significant course.

I bent over backward to uncover more noteworthy understanding in this report. I trust that this will meet the standard of your judgment.

Expressing gratitude toward you for your kind supervision.

Earnestly yours



Jannatul Ferdous Antora

ID: 143-11-847

Major in Advertising

Program: BBA

Bureau of Business Organization

Staff of Business and Enterprise

Daffodil International University

Testament of Chief

I, thus, confirm that, Jannatul Ferdous Antora, understudy of BBA, Branch of Business Organization, Workforce of Business and Enterprise, Daffodil Worldwide College, bearing the ID No. 143-11-847 has arranged the temporary job report titled "Showcasing Blend of Islami Bank Bangladesh Restricted" (An Examination on Islami Bank Bangladesh Constrained) as a necessity for satisfaction of degree granting of Unhitched male of Business Organization (B.B.A). To the best of my insight, she has finished all the required courses of the program and the report has been set up by her and it is acknowledged as real one.



.....
Teacher Dr. Ahmed Fakhru Alam

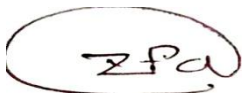
Bureau of Business Organization

Staff of Business and Enterprise

Daffodil International University

Understudy Statement

I, the undersigned, thus proclaim that the Temporary position Report titled "Advertising Blend of Islami Bank Bangladesh Constrained" (An Investigation on Islami Bank Bangladesh Restricted) has been set up by me under the direction of Educator Dr. Ahmed Fakhru Alam, Daffodil Worldwide College as a prerequisite for the achievement of BBA degree from the Bureau of Business Organization, Workforce of Business and Enterprise, Daffodil Global College. It is likewise announced that, this report has been set up for scholastic reason just and has not been/won't be submitted somewhere else for some other reason.



.....
Jannatul Ferdous Antora

ID: 143-11-847

Major in Showcasing

Program: BBA

Division of Business Organization

Workforce of Business and Enterprise

Daffodil International University

Affirmation

It was an incredible joy to get ready Temporary position investigate the Showcasing Techniques of Islami Bank Bangladesh Constrained, Uttara Branch. I might want to thank and pass on my appreciation to decent Administrator, Md. Abu Jafar, Teacher and Facilitator BBA Program, Personnel of Business and Financial aspects, Daffodil Global College, for letting me to set up this report and I might likewise want to express my true thankfulness to him for his entire hearted support and direction.

I am likewise appreciative to the administration of the Islami Bank Bangladesh Restricted for offering me the Temporary position preparing. I am additionally owed to every individual who gives their co-task within Islami Bank Bangladesh Restricted, Uttara Branch, in completing this report. Lastly I wish all my reluctant confuses with model miss introduction of sort of data will be pardoned.

Unique

Improvement of the economy of a nation relies upon trained, present day and dynamic managing an account framework. Banks are a standout amongst the most critical adjusting instruments in economy nowadays. They guarantee that cash from surplus zone can be utilized in the deficiency zone. By guaranteeing this, banks guarantee the smooth stream in economy, extension of industry and generally speaking improvement. Islami Bank Bangladesh Constrained (Islami Bank Bangladesh Restricted) is a standout amongst the most unmistakable banks in Bangladesh. It is outstanding for its authoritative notoriety, aptitude, demonstrable skill. IBBL bank's corporate branch is outstanding for the manner in which they work together, handle customers and keep up differentiated portfolio.

The primary objective of this report is to direct an investigation on by and large showcasing methodologies on IBBL bank and apply the advertising system on their item, administrations and process. Amid the 3 months pivot for the temporary job program, 3 division revolutions were required. These divisions are – General Saving money, Credits and Advances, and Remote Trade. The extent of movement and procedures of these offices are tremendous and it isn't conceivable to comprehend everything inside such a brief timeframe. Accordingly, the discoveries and suggestions dependent on these three months' turn can be preferably emotional over judgmental.

Subsequent to being connected with IBBL bank for three months, it was seen that, IBBL bank had a ton of chance that they can benefit with some appropriate showcasing technique and process advancement. The fundamental quality of IBBL bank is Shariah Based Islami Managing an account framework. It was discovered that, the advancement exercises are not unreasonably forceful as other business banks. With some little expense in advancement and commercial, IBBL bank can procure considerably more than what they are winning at this point.

Additionally, it was seen that, IBBL bank is as yet not giving much office to general shoppers – like buyer credit, ATM stall alternatives and so forth. Despite the fact that their lion's share pay is produced from modern clients, yet the real marking, picture and idea of a bank is brought about by general buyers. With more consumer loyalty, IBBL bank can pick up a higher brand an

incentive as well as acquire modern clients for better notoriety – at last giving the bank substantially higher benefit.

Aside from the watching the tasks, different pertinent data was gathered by talking the approved staff. For optional materials, past records, documents, reports and other information have been gathered and dissected with the end goal of this report. A few issues were looked amid setting up the report. Not every one of the information or data was promptly accessible because of absence of appropriate documentation. Because of privacy reason, other wellspring of data couldn't be investigated.

The advertising blend is the arrangement of controllable strategic showcasing devices – Item, Value, Place and Advancement; that the association mixes to deliver the reaction it needs in the market. The showcasing blend is comprising of everything the association can do to impact the interest for its item or administrations.

It has been a humongous errand to carefully portray every one of the components of 7 Ps (Item components, Cost and other client outlets, Place and time, Advancement and Training, Physical components, Individuals, Process) all in all saving money. The scientist sincerely attempted to mirror the day by day exchanges which occur in a private business bank, specifically, Islami Bank Bangladesh Constrained. Working with store items and speculation items.

Islami Bank Bangladesh Restricted advertising system appears for accomplishing adjusted and reasonable development, we should fulfill two gathering's new client and rehash client. Today, the showcasing ought to be all push to hold current clients and construct enduring clients relationship. Consequently, promoting is benefit situated. The administration is "an extension among items and client"

Genuine appreciation goes to all the staff who helped us with their time and data. At last, it is trusted that this report will improve my capacity to investigate an association from advertising perspective.

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1.1 Presentation:

IBBL Bank Ltd bank is extremely old establishment that is contributing toward the improvement of any economy and is treated as an essential administration industry in present day world. Presently days the capacity of bank isn't restricted to inside the equivalent geological breaking point of any nation. Because of globalization and free market economy, this industry is confronting serious rivalry in any nation and usage of WTO will additionally expand rivalry. The general execution of Bank does rely on the managing an account industry itself as well as on the Execution of economy where it is working. The Managing an account part is one of the real administration areas in Bangladesh economy. There are a few kinds of banks, which vary in the quantity of administrations they give and the customers they serve. Albeit a portion of the contrasts between these kinds of banks have diminished as they extend the scope of items and administrations they offer, there are as yet key distinctive characteristics.

Business banks, which command this industry, offer a full scope of administrations for people, organizations, and governments. Business banks are the essential supporter of the economy of a nation. So we can state business banks are a benefit making foundation that holds the store of the people and business in checking and investment account and after that utilizes these assets to make advances. Banks gather store at the least conceivable expense and give advances and advances at higher expense since they are benefit procuring businesses.

It has turned out to be basic for each individual to have some thought on the bank and managing an account technique. By an entry level position program in bank, understudies can acquire down to earth information, which knows genuine circumstances, helping them to dispatch a profession with some handy experience.

1.2 Starting point:

As an essential for the Lone ranger of Business Organization Level of The Daffodil College Bangladesh, I was required to finish a temporary job in an appropriate business association and present a provide details regarding my discoveries. Without commonsense presentation, hypothesis can never be productive. For this BBA program has been structured so that an understudy can get down to earth information. An understudy needs to go for down to earth

introduction in some association where his/her obligation is to shoulder all the a few things from tasks and exercises of that branch.

1.3 Foundation:

IBBL Bank Ltd Restricted is one of the main nearby private business banks in Bangladesh. This bank has officially 339 branches situated in better places and furthermore going to build up more branches. This association has made a positive picture to the client's psyche by giving better administration. This bank has presented some advanced keeping money plot that has got high market request. As it keep up the pace with aggressive business world, its exercises, culture, logic and style drives an understudy to be the best at any field of working life.

1.4 Goals:

The goals of the investigation might be seen as:

- General Objective
- Specific Goals
- **General Objective:**

The general goal of the examination was to depict Promoting Techniques in IBBL Bank Constrained"

- **Specific Targets:**
 - To center around by and large activities with profile of IBBL Bank Constrained.
 - To give a review on the significant showcasing practices of IBBL Bank Ltd.
 - To clarify the promoting blend taken by the bank.
 - To distinguish the shortcomings of promoting blend of the Bank.
 - To propose proposals to conquer the issues of IBBL Bank Ltd.

1.5 Extension:

The extent of the investigation might be expressed as under:

- The study would help top administration in arranging and choice showcasing methodology.
- The study would help administration in recognizing the key territories of shortcoming and quality.
- The study would mindful the best administration to take remedial and suitable measure convenient to enhance the organization's promoting and other execution.
- The study would likewise help the investors as a manual for organization's present and future position (Promoting Position).

1.6 Technique:

The report depends on auxiliary source and essential information gathering study. What's more, the significant wellspring of information for setting up the report depends on auxiliary data like yearly reports.

✓ Primary Information:

I have gathered essential information by meeting customers of the IBBL Bank Ltd, Uttara Branch. I have likewise included profitable bits of knowledge of the representatives. These information helped me to decide the business improvement pattern of the branch. For essential information, I have led a review of couple of respondents to gather the perceptions and dissect the information for assessing the business advancement pattern of the branch.

✓ Secondary Information:

I have utilized distinctive sorts of auxiliary information in finish of my temporary job report. Here critical to make reference to that no polls were utilized for gathering the information. Wellsprings of data and gathering of information:

- Face to confront meet with customers.
- Information with respect to new item advancement.
- Bangladesh Bank Report.
- From Every day Daily papers.

1.7 Impediments:

By mixing all my insight, I attempted my level best to keep the impediments as short as would be prudent. Be that as it may, adjacent to every one of the endeavors I confronted the accompanying impediments:

- There were shortage of satisfactory information and data on the applicable subject as a few information are treated as especially classified.
- The talking with process is extensive.
- Sometimes the customer does not participate effectively.
- It is tedious.
- Omission and blunder might be there due to may absence of involvement in setting up an expert report like this one.
- The officers of a bank are excessively occupied to give data and meetings to may extend.

2.1 A Diagram of IBBL Bank Constrained:

Islami Bank Bangladesh Constrained is a Joint Endeavor Open Restricted Organization occupied with business managing an account business dependent on Islamic Shari'ah with 63.09% remote shareholding having biggest branch arrange (add up to 339 Branches) among the private division Banks in Bangladesh. It was set up on the thirteenth Walk 1983 as the primary Islamic Bank in the South East Asia. It is recorded with Dhaka Stock Trade Ltd. what's more, Chittagong Stock Trade Ltd. Approved Capital of the Bank is Tk. 20,000.00 million and Paid-up Capital is Tk. 16,099.91 million having 33,686 investors as on 31st December 2017.

2.2 Mission and Vision:

Mission:

To build up Islamic Saving money through the presentation of a welfare situated managing an account framework and furthermore guarantee value and equity in the field of every single monetary action, accomplish adjusted development and impartial improvement in through broadened speculation activities especially in the need parts and minimum created territories of the nation. To empower financial upliftment and monetary administrations to the misfortune salary network especially in the country regions.

Vision:

- Our vision is to dependably endeavor to accomplish prevalent budgetary execution, be viewed as a main Islamic Bank by notoriety and execution.
- Our objective is to build up and keep up the advanced saving money methods, to guarantee soundness and improvement of the budgetary framework dependent on Islamic standards and to end up the solid and productive association with profoundly energetic expert, working to serve individuals, in light of responsibility, straightforwardness and honesty with the end goal to guarantee security of monetary frameworks.
- We will attempt to energize reserve funds as immediate speculation.
- We will likewise endeavor to empower venture especially in activities which will probably prompt higher business.

2.3 Vital Destinations:

- To guarantee clients' fulfillment
- To guarantee welfare situated keeping money.
- To set up an arrangement of administrative progression and receiving mechanical changes to guarantee effective advancement of an Islamic Bank as a stable monetary foundation.
- To organize the customers welfare.
- To develop as a more beneficial and more grounded bank at the highest point of the managing an account division and proceed with stable positions in evaluations, in light of the volume of value resources.
- To guarantee enhancement by Division, Measure, Monetary reason and land area savvy Venture and development require based Retail and SME/Ladies business visionary financing.
- To put resources into the push and need divisions of the economy.
- To endeavor hard to end up a business of decision and supporting and creating ability in an execution driven culture.
- To pay more significance in HR and also money related capital.
- To guarantee lucrative profession way, appealing offices and brilliant workplace.
- To guarantee zero resistance on carelessness in consistence issues both sharia'h and administrative issues.
- To train and create HR ceaselessly and give sufficient coordination to fulfill clients' need.
- To be great in serving the reason for minimum created network and zone.
- To persuade colleagues to take the responsibility for occupation.
- To guarantee advancement of gave and fulfilled HR.
- To energize sound and ace dynamic future age.
- To accomplish worldwide standard.
- To fortify corporate culture.
- To guarantee Corporate Social Duties (CSR) through all exercises.
- To advance utilizing sunlight based vitality and green managing an account culture and environmental adjusting.

2.4 Center Qualities:

- Trust in Omnipotent Allah
- Strict recognition of Islamic Shari'ah
- Highest standard of Trustworthiness, Respectability and Assurance
- Welfare Managing an account
- Equity and Equity
- Environmental Cognizance
- Personalized Administration
- Adoption of Changed Innovation
- Proper Assignment, Straightforwardness and Responsibility

2.5 Duties:

- To Shariah
- To the Controllers
- To the Investors
- To the Network
- To the Clients
- To the Workers
- To different partners
- To Condition

2.6 Store Advertising Results of IBBL Bank Restricted:

Islami Bank Bangladesh Restricted activates stores through various sorts of records.

- Al-Wadeah Records
- Mudaraba Records

Al-Wadeah Records:

Islami Bank Bangladesh Restricted works Al-wadeah Current Record on the standards of Al-wadeah. The Bank resolves to discount cash kept in these Records on the interest of clients. Then

again the Bank takes authorization from clients that the Bank may use their cash. Clients may work these Records as their wants. No benefit is dispensed in these Records and contributors don't bear any misfortune

Mudaraba Records:

In the point of view of these Records the Bank is 'Mudarib' and clients are 'Shahib Al-Mal'. For the benefit of investors, the Bank contributes their kept cash and appropriates least 65% of speculation salary earned through arrangement of Mudaraba assets among Mudaraba contributors after the end of the year.

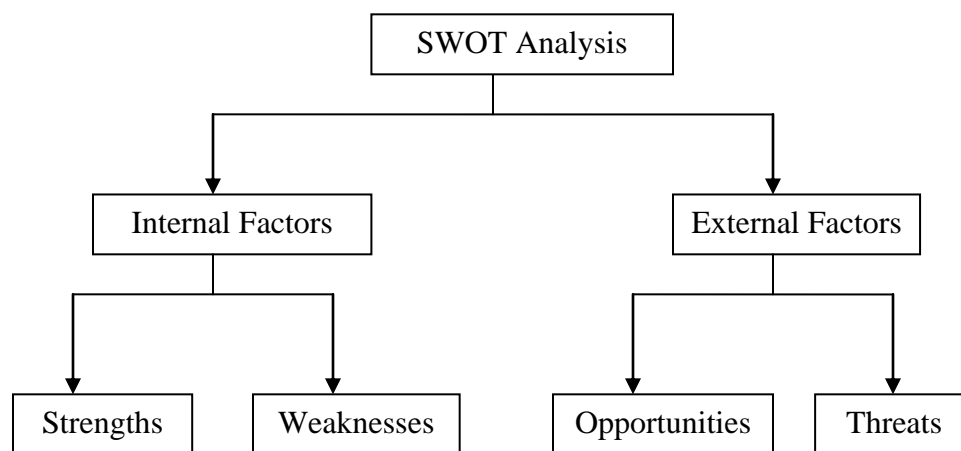
1. Al-Wadeah Current Record (AWCA)
2. Mudaraba Bank account (MSA)
3. Mudaraba Term Store Record (MTDR)
4. Mudaraba Extraordinary Notice Record (MSNA)
5. Mudaraba Hajj Bank account (MHSA)
6. Mudaraba Exceptional Reserve funds (Benefits) Record (MSSA)
7. Mudaraba Reserve funds Security (MSB)
8. Mudaraba Month to month Benefit Store Record (MMPDA)
9. Mudaraba Muhor Bank account (MMSA)
10. Mudaraba Waqf Money Store Record (MWCDA)
11. Mudaraba NRB Investment funds Security (MNSB) Record
12. Mudaraba Outside Money Store Record (MFCD)
13. Students Mudaraba Bank account (SMSA)
14. Mudaraba Agriculturists Investment account (MFSA)

2.7 Venture Promoting Results of IBBL Bank Constrained:

- House Hold Venture Plan
- Investment Plan for Specialists (ISD)
- Transport Speculation Plan (TIS)
- Car Speculation Plan (CIS)
- Small Business Speculation Plan (SBIS)

- Micro Ventures Speculation Plan (MIIS)
- Agricultural Execute Speculation Plan (AIIS)
- Real Bequest Speculation Program (REIP)
- Real Bequest Speculation (Business and Working Capital)
- Agricultural Speculation of IBBL
- NRB (Non Occupant Bangladeshi) Business visionaries Venture Scheme(NEIS)
- Women Business visionaries Speculation Plan (WEIS)

2.8 SWOT Analysis of Marketing Mix:



Strengths: characteristics of the individual or organization those are useful to accomplishing the target.

Weaknesses: traits of the individual or organization those are destructive to accomplishing the target.

Opportunities: outer conditions those are useful to accomplishing the goal.

Threats: outer conditions which could do harm to the goal

2.8.1 Qualities of IBBL Bank Restricted:

IBBL Bank restricted has officially settled a positive notoriety in the saving money industry of the nation. It is one of the main private part business banks in Bangladesh. The bank has just demonstrated a colossal development in the benefits and stores part.

IBBL Bank constrained has just accomplished a high development rate joined by an amazing benefit development rate in 2008. The quantity of stores and the advances and advances are additionally expanding quickly.

IBBL Bank has an intuitive corporate culture. The workplace is neighborly, intelligent and casual. What's more, there are no concealed obstructions or limits while, convey between the predominant and the representatives. This corporate culture gives as an incredible inspiration factor among the workers.

IBBL Bank has the notoriety of being the supplier of good quality administrations to its potential clients.

2.8.2 Shortcomings of IBBL Bank Restricted:

The primary imperative thing is that the bank has no reasonable statement of purpose and vital arrangement. The banks not have any long haul techniques of whether it needs to center around retail keeping money or turn into a corporate bank. The way of things to come ought to be resolved now with a solid plausible key arrangement.

The bank neglected to give a solid quality-enrollment approach in the lower and some mid level position. Thus the administrations of the bank appear to be levy in the present days.

The poor administration quality has turned into a noteworthy issue for the bank. The nature of the administration at IBBL Bank is higher than the Dhaka bank, Prime bank or Dutch-Bangla bank and so on. Be that as it may, the bank needs to contend with the worldwide Bank situated here.

A portion of the activity in IBBL Bank has no development or progression way. So absence of inspiration exists in people filling those positions. This is a shortcoming of IBBL Bank that it is having a gathering of unsatisfied representative.

2.8.3 Chances of IBBL Bank Constrained:

In request to lessen the business hazard, IBBL Bank needs to grow their business portfolio. The administration can consider alternatives of beginning trader keeping money or differentiate into renting and protection division.

The action in the optional budgetary market has coordinate effect on the essential money related market. Banks work in the essential money related market. Interest in the auxiliary market administers the national financial movement. Movement in the national economy controls the matter of the bank.

Opportunity in the retail keeping money lies in the way that the nation's expanded populace is progressively figuring out how to embrace buyer fund. The greater part of our populace is working class. Diverse kinds of retail loaning items have extraordinary interest to this class. So a wide assortment of retail loaning items has a vast and effortlessly pregnable market.

2.8.4 Dangers of IBBL Bank Restricted:

All maintain global banks and up and coming remote, private banks gang's huge dangers to IBBL Bank constrained. On the off chance that that happens the power of rivalry will rise further and banks should create procedures to contend with at on quagmire of remote the banks.

The default dangers of all terms of advance must limit with the end goal to maintain in the money related market, since default hazard drives the association towards to bankrupt. IBBL Bank needs to stay careful about this issue with the goal that proactive techniques are taken to limit this issue if not disposal.

The low remuneration bundles of the workers from mid level to bring down level to position dangers the representative inspiration. Therefore, great quality workers leave the association in general.

3.1 Showcasing Blend:

The advertising blend is the arrangement of controllable strategic showcasing instruments – Item, Value, Place and Advancement; that the association mixes to deliver the reaction it needs in the market. The showcasing blend is comprising of everything the association can do to impact the interest for its item or administrations.

IBBL Bank Ltd is benefit situated association. For any association that gives benefit it is vital that all the 4 Ps' of promoting blend are actualized appropriately.

4Ps':

Product

Price

Place

Promotion

3.2 Showcasing Blend for Administration Firms:

The Administration showcasing blend contains off the 7 Ps. These include:

1. Product
2. Cost
3. Place
4. Advancement
5. People
6. Process
7. Physical Proof

The all-inclusive Advertising Blends of Administration are:

People – Individuals all individuals who straightforwardly or in a roundabout way impact the apparent estimation of the item or administration, including learning specialists, workers, administration and shoppers.

Process – Process techniques, components and stream of exercises which prompt a trade of significant worth.

Physical proof – Physical proof the direct tactile experience of an item or administration that enables a client to gauge whether he or she has gotten esteem. Precedents may incorporate the manner in which a client is treated by a staff part, or the time allotment a client needs to pause, or an introductory letter from an insurance agency, or the earth in which an item or administration is convey.

3.3 Promoting Blend of Islami Bank Bangladesh Constrained:

3.3.1 Item:

Item is the center of all promoting exercises. There are two kinds of associations agreeing their item. Some association's center item is merchandise then again some association's center item is benefit. The IBBL Bank Ltd gives saving money administrations which incorporates general managing an account, remote trade, and venture. The center goal of IBBL Bank Ltd is to guarantee its client wanted level of administration.

3.3.1.1 Store Results of IBBL Bank Constrained:

✓ **Al-Wadeah Current Record (AWCA):**

Primary Highlights:

Islami Bank Bangladesh Restricted works Al-wadeah Current Record on the standards of Al-wadeah. The Bank resolves to discount cash kept in these Records on the interest of clients. Then again the Bank takes authorization from clients that the Bank may use their cash. Clients may work these Records as their wants. No benefit is dispensed in these Records and contributors don't bear any misfortune

Required Archives:

- Complete account opening structure
- Minimum store Tk.1000/ -

- 02 Duplicates visa estimate photos of each administrator appropriately authenticated by introducer
 - Identification confirmation like National ID Card/International ID/Director authentication
 - 1 duplicate photo of chosen one appropriately bore witness to by the accountholder
 - Signature of Introducer
- ✓ **Mudaraba Investment account (MSA):**

Fundamental Highlights:

Mudaraba investment account is opened under the Mudaraba key of Islami Shariah. Under the above central the customers is the Shaheb-Al Mal and the Bank is Mudarib. Mudaraba Investment accounts are for the most part implied for Non-Exchanging clients who have some potential sparing with little no. of exchanges occurring. In excess of one individual can open and work a Mudaraba bank account. A gatekeeper in the interest of a minor can open a Mudaraba Reserve funds A/C. In which case a presentation expressing the date of birth of the minor ought to be gotten from the gatekeeper.

Required Archives:

- Complete account opening structure
- 02 duplicates identification estimate photos of record holder appropriately validated by introducer
- 1 duplicate photo of chosen one properly bore witness to by the accountholder
- Identification confirmation like National ID Card/International ID/Administrator testament
- Initial store Tk.500/ -
- Introducer

✓ **Mudaraba Term Store Record (MTDR):**

Principle Highlights:

Mudaraba Term Store Receipt (MTDR) is a benefit bearing record which offers returns by keeping cash for settled timeframe dependent on Mudaraba idea. These stores are repayable

subject to a time of notice and subsequently known as time stores or time liabilities meaning in this manner that these are withdrawable subject to a time of notice and not on interest. Tk.1000/- and numerous of Tk.100/- for the time of 3 months, a half year, a year, two years and three years can be stored.

Required Records:

- Complete account opening structure
- 02 duplicates identification estimate photos of record holder appropriately authenticated by introducer
- 1 duplicate photo of chosen one appropriately bore witness to by the accountholder
- Identification confirmation like National ID Card/Identification/Administrator testament
- Minimum store Tk.1000/-
- Introducer signature

✓ Mudaraba Extraordinary Notice Record (MSNA):

Fundamental Highlights:

- Mudaraba Uncommon Notice Store (MSND) is a benefit bearing Mudaraba store reasonable for you on the off chance that you are engaged with business or your exchanges are visit however follows an example. It empowers you to work a sort of Current Record which brings about benefit.

Required Reports:

- Complete account opening structure
- 02 duplicates visa measure photos of record holder properly bore witness to by introducer
- 1 duplicate photo of chosen one appropriately confirmed by the accountholder
- Identification confirmation like National ID Card/International ID/Executive authentication
- Minimum store Tk.25000/-
- Introducer signature

✓ **Mudaraba Hajj Investment account (MHSA):**

Fundamental Highlights:

- Any Muslim expecting to perform Hajj by building-up store in Hajj Saving Record required for meeting Hajj costs will choose one from the 25 elective decisions dependent on length of period from 1 year to 25 years for working up reserve funds by regularly scheduled payments

Required Archives:

- Complete account opening structure
- 02 duplicates international ID measure photos of record holder properly verified by introducer
- 1 duplicate photo of chosen one appropriately authenticated by the account holder
- Identification confirmation like National ID Card/Visa/Executive endorsement
- Introducer signature

✓ **Mudaraba Unique Reserve funds (Annuity) Record (MSSA):**

Primary Highlights:

- Mudaraba Unique Reserve funds (Annuity) Record of 5-year or 10-year term might be opened for month to month stores of Tk. 100.00, Tk. 200.00, Tk. 300.00, Tk. 400.00, Tk. 500.00, Tk. 600.00, Tk. 700.00, Tk. 800.00, Tk. 900.00, Tk. 1000.00 and Different of thousand upto Tk. 20,000.00 as it were. After development of the record, the record holder will be paid his kept sum with benefit earned at once or on portion premise. The guardians or lawful watchmen will be permitted to open this record mutually with a minor

Required Records:

- Complete account opening structure
- 02 duplicates international ID measure photos of record holder properly bore witness to by introducer

- 1 duplicate photo of chosen one appropriately authenticated by the accountholder
- Identification confirmation like National ID Card/Identification/Executive endorsement
- Minimum store Tk.100/ -
- Introducer signature

✓ **Mudaraba Investment funds Security (MSB):**

Fundamental Highlights:

- Persons matured 18 years or more will be qualified to buy Mudaraba Reserve funds Security in single name or in joint names, Instructive Institutions, Clubs, Affiliations and other non-exchanging and non-benefit financial establishments will likewise be qualified to buy Securities for the sake of the foundations. Gatekeepers will be permitted to buy Bonds mutually with a minor making reference to the age of the minor. Mudaraba Investment funds Security will be accessible I Tk.1000, Tk.5000, Tk.25000, Tk.50000, 1,00,000, Tk.5,00,000 and Tk.10,00,000 sections

Required Archives:

- Complete account opening structure
- 02 duplicates identification measure photos of record holder properly authenticated by introducer
- 1 duplicate photo of chosen one properly validated by the accountholder
- Identification verification like National ID Card/International ID/Executive authentication
- Minimum store Tk.1000/ -

✓ **Mudaraba Month to month Benefit Store Record (MMPDA):**

Principle Highlights:

- Any individual may open this Record by saving cash a base measure of Taka 100,000/ - and products thereof at once for a long time as it were. Month to month temporary benefit

will be given to the Record soon after fruition of least 30 days from the date of opening of the Record. The benefit sum will be balanced on finishing of each bookkeeping year after statement of conclusive rate of benefit

Required Archives:

- Complete account opening structure
- 02 duplicates international ID estimate photos of record holder appropriately verified by introducer
- 1 duplicate photo of chosen one appropriately bore witness to by the accountholder
- Identification verification like National ID Card/Visa/Administrator declaration
- Minimum store Tk.100000/ -
- Introducer signature

✓ **Mudaraba Muhor Bank account (MMSA):**

Principle Highlights:

- As per Islamic Shariah, it is Fard for a spouse to pay Muhorana to his significant other. The Bank presents this Record for formation of chances to build up this Fard. Any cognizant spouse may open Account for the sake of his better half for regularly scheduled payment of Tk. 500/ - , Tk. 1,000/ - , Tk. 2000/ - , Tk. 3,000/ - , Tk. 4,000/ - and Tk. 5,000/ - just in 5 years and 10 years terms

Required Reports:

- Complete account opening structure
- 02 duplicates visa estimate photos of a couple each
- 1 duplicate photo of chosen one appropriately confirmed by the accountholder
- Identification confirmation like National ID Card/Identification/Director endorsement
- Minimum store Tk.500/ -
- Introducer signature

✓ **Mudaraba Waqf Money Store Record (MWCDA):**

Principle Highlights:

- To actualize your respectable want, this Record may make money waqf at once or may begin with a base store of Tk. 10,000/- (Taka ten thousand just) and the resulting store will be made by installments(s) in thousand taka or in numerous of thousand taka. Benefit of this record is used for social and human welfare according to guidance of the record holders

Required Records:

- Complete account opening structure
- 02 duplicates international ID estimate photos of record holder properly validated by introducer
- Identification confirmation like National ID Card/International ID/Executive authentication
- Minimum store Tk.10000/-
- Introducer signature

✓ **Mudaraba NRB Investment funds Security (MNSB) Record:**

Primary Highlights:

- The Non-Inhabitant Bangladeshi (NRB) matured 18 years or more who have been serving abroad and his relatives will be qualified to buy Mudaraba NRB Reserve funds Security keeping up the division of Tk.25,000, Tk.50,000, Tk.1,00,000, Tk.2,00,000, Tk.5,00,000 and Tk.10,00,000 in Bangladesh Cash for a time of 5 or 10 years term. An ostracize may buy this bond for the sake of his/her minor youngsters according to common terms and conditions pertinent to other store items

Required Records:

- Complete account opening structure
- 02 duplicates international ID measure photos of record holder properly verified by introducer
- 1 duplicate photo of chosen one appropriately authenticated by the accountholder
- Identification confirmation like National ID Card/Visa/Executive or Business declaration
- Minimum store Tk.25000/ -
- Introducer signature

✓ Mudaraba Outside Cash Store Record (MFCD):

Fundamental Highlights:

- This Record might be opened by saving least US \$1,000/ - at assigned Parts of the Bank. Bangladeshi nationals living, working and procuring abroad, outside national dwelling in Bangladesh and furthermore remote firms enrolled abroad and working in Bangladesh outside missions and their ostracize representatives are qualified to open this Record. The Record holder will get benefit according to principles and control.

Required Reports:

- Complete account opening structure
- 02 duplicates visa measure photos of record holder appropriately confirmed by introducer
- 1 duplicate photo of chosen one properly confirmed by the accountholder
- Identification verification like National ID Card/International ID/Director or boss authentication
- Minimum store US \$1,000/ -
- Introducer signature

✓ **Students Mudaraba Investment account (SMSA):**

Principle Highlights:

- With a view to grow up reserve funds propensity among the minor understudies, to assemble learning about saving money administrations and present day innovation the Understudy Mudaraba Bank account has been presented. Extraordinary benefits have been offered in this record. The benefit to the minor understudies and urge them to influence funds in Banks that will to be useful for them to make a major reserve funds little by little for fulfillment of advanced education. Any watchman can open this record for the sake of understudies beneath 18 years of any instructive establishments by demonstrating Personality Card with Tk.100/- as beginning store as it were.

Required Reports:

- Complete account opening structure
- 02 duplicates identification measure photos of administrator and understudy
- 1 duplicate photo of candidate appropriately confirmed by the accountholder
- Identification evidence like National ID Card/Identification/Director or School Expert authentication
- Minimum store Tk.100/-
- Introducer signature

Mudaraba Agriculturists Investment account (MFSA):

Primary Highlights:

- With a view to grow up reserve funds propensity among the agriculturists to include them in saving money exchange thinking about their commitment to the budgetary exercises, to bring them under the saving money field and to increment Monetary Incorporation of the nation to urge them to influence investment funds in Banks that will to be useful for them to make a major reserve funds little by little to upgrade their monetary quality at the season of their essential need. This record can be opened by keeping Tk.10/- as it were

Required Records:

- Complete account opening structure
- 02 duplicates international ID estimate photos of record holder properly verified by introducer
- 1 duplicate photo of chosen one appropriately authenticated by the accountholder
- Identification verification like National ID Card/Visa/Executive

3.3.2 Speculation Results of IBBL Bank Restricted:

➤ House Hold Speculation Plan:

Objective:

- To build way of life and personal satisfaction of the settled salary assemble by extending them speculation offices to buy family unit articles.

Target Gathering:

Lasting Authorities of Govt. /Semi-Govt. /Independent Body/Enterprises/Banks and FIs/Resistance Powers/Madrasah/School/School/College Instructors/Agents/House proprietors of Metropolitan and other Locale Head Quarters/Experts (Specialists/Designers/Legal counselors and so forth.)/Existing customers/Workers/College/Restorative Understudies/Authorities of prestigious Private Firms.

Nature of Products/Things:

Gadgets and electrical merchandise, Engine cycle/Bi-cycle, Furniture/Apparatuses, Adornments, Instruments/Supplies for Restorative and Building understudies and so on.

Method of Speculation:

Bai-Muajjal/HPSM (thing insightful).

Time of Speculation:

Greatest 3-years

Rate of Return:

16.00% or rate to be controlled by the Bank now and again.

Measure of Speculation:

For Every single Metropolitan City Tk.0.30 million

For Locale and Regions Tk.0.20 million

Others Tk.0.10 million

Bank's Support:

30% or according to Rule of Bangladesh Bank.

Time of Customers:

Administration holders : 3-yrs unexpired administration

Other than administration holders : Least 27-years and Most extreme 65 years

Understudies : Least 18-years

Security:

Hyp. on HDS Merchandise + PG + Companion/Gatekeeper Assurance + Boss

Declaration/Checking lien on MSS/MTDR (if pertinent).

Instructions to Apply:

Application Form will must be gathered from closest Part of Islami Bank Bangladesh Ltd.

➤ Investment Plan for Specialists (ISD):**Objective:**

- To assist jobless qualified specialists with going for independent work
- To give most recent restorative types of gear to pro specialists to broaden present day medicare offices all through the nation.

Target Gathering:

Specialists (MBBS), Dental specialist (BDS), Homeopath, Unani, Ayurved Specialists

Nature of Products/Things:

X-beam/ECG/Neurotic and different types of gear/Contraception/Current restorative types of gear/Different fill.

Method of Speculation:

Bai-Muajjal/HPSM (thing shrewd).

Time of Speculation:

Most extreme 5-years

Rate of Return:

15.00% or rate to be controlled by the Bank now and again.

Measure of Speculation:

For Every single Metropolitan City : Tk.1.50 million

For Areas : Tk.1.00 million

For Thana/Districts : Tk.0.70 million

Bank's Investment:

90% (for new specialists) and 80% (for particular specialists).

Security:

Hyp. of Types of gear + Store of unique graduation/post graduation Declarations + Individual Certification + Partners Assurance

The most effective method to Apply:

Application Form will must be gathered from closest Part of Islami Bank Bangladesh Ltd.

➤ **Transport Speculation Plan (TIS):**

Speculation permitted to our bank representatives for procurement/development of house will be known as venture (Staff HB).

Objective:

To facilitate the current transportation issue.

To guarantee rapid monetary development and improvement of the nation especially the extension of exchange, business and industry.

Target Gathering:

People, representatives, firms having demonstrated involvement in transport business, Official/Business use by the business firms and enterprises, built up facility and healing centers and so on.

Nature of Merchandise/Things:

Transport, Truck, Minibus, Twofold Decker, Private Auto, Smaller scale Transport, Jeep, Auto Rickshaw, Get Van, Human Hauler, Baku, Vessel and so on.

Method of Venture:

Bai-Muajjal/HPSM

Time of Venture:

3 to 5 years

Rate of Return:

16.00% or rate to be dictated by the Bank occasionally.

Bank's Interest:

60% to 70% contingent upon vehicle type.

Security:

Hypothecation on acquired Vehicle, Enduring Properties, Checking lien on TDR/MSS, Individual Guarantee(s).

Step by step instructions to Apply:

Application Shape will must be gathered from closest Part of Islami Bank Bangladesh Ltd.

➤ Car Speculation Plan (CIS):**Objective:**

- To help an area of the authorities, business houses and business administrators and set up experts for development in releasing their obligations and duties dependably and productively.

Target Gathering:

Perpetual authorities, instructors, agents, house proprietors, experts, existing customers of IBBL, wage workers and so on.

Nature of Products/Things:

Reconditioned/Fresh out of the plastic new Private Auto/Small scale/Jeep/Auto Rickshaw and so on.

Method of Speculation:

Contract Buy under Shirkatul Melk (HPSM)

Time of Speculation:

Most extreme 4-years for reconditioned auto and 5-years for fresh out of the box new autos.

Rate of Return:

16.00% or rate to be controlled by the Bank now and again.

Measure of Speculation:

Tk.2.00 million for reconditioned and Tk.3.00 million for fresh out of the plastic new auto.

Bank's Investment:

30% or according to Bangladesh Bank Rule.

Period of Customers:

Least 21 years, Greatest 65 years.

Security:

Hypothecation on acquired vehicle, Individual/Corporate Guarantee(s).

Step by step instructions to Apply:

Application Shape will must be gathered from closest Part of Islami Bank Bangladesh Ltd.

➤ Small Business Speculation Plan (SBIS):**Objective:**

- To help the informed jobless young people of provincial and urban regions for independent work.
- To give venture to little representatives and business visionaries.

Target Gathering:

Jobless youngsters/little brokers/little and bungalow ventures/benefit division with a substantial exchange permit.

Nature of Merchandise/Things:

Dairy, meat stuffing, fishery, poultry and ducker, live stock cultivating, workshop, fitting, pieces of clothing sweetmeat, basic supply, stationery, electrical and gadgets, shoes, materials, clothing, little eatery and so on.

Method of Speculation:

Bai-Muajjal/HPSM (thing insightful).

Time of Speculation:

Greatest 1-year in Bai-Muajjal and Most extreme 2-years in HPSM.

Rate of Return:

15.00% or rate to be controlled by the Bank every once in a while.

Measure of Speculation:

For Every single Metropolitan City : Tk.0.50 million

For Locale and Regions : Tk.0.30 million

Others : Tk.0.20 million

Bank's Support:

80% of the cost.

Security:

Hypothecation on products, Individual Guarantee(s) of the customer, Enduring properties above Tk.0.10 million, MSS/TDR for proportional sum.

Step by step instructions to Apply:

Application Shape will must be gathered from closest Part of Islami Bank Bangladesh Ltd.

➤ Micro Ventures Speculation Plan (MIIS):**Objective:**

- To make more extensive base for ventures and also to support foundation of smaller scale enterprises in various zones of the nation.
- To make potential business visionaries.

- Diversification of Bank speculation port-folio.

Target Gathering:

Designing recognition/Degree holders/Specialized people.

Nature of Merchandise/Things:

Nourishment and farming/plastic and elastic/ranger service and furniture/dairy item preparing/building/cowhide/synthetic compounds/materials/reusing/benefit electrical frill/paper item/painstaking work enterprises/PC innovation ventures/assembling of articles of clothing/sewing and different machines for fitting and so on.

Method of Speculation:

Bai-Murabaha/HPSM (thing insightful).

Time of Speculation:

Greatest 1-year for Bai-Murabaha and Most extreme 3-years for HPSM (barring growth period).

Rate of Return:

14.50% or rate to be dictated by the Bank occasionally.

Measure of Venture:

For Every Metropolitan city : Up to Tk.1.50 million

For Regions and Districts : Up to Tk.1.00 million

Others :Up to Tk.0.50 million

Note: Settled invst. Ought not cross half of authorized sum.

Bank's Cooperation:

Most extreme 80% of cost.

Security:

Undaunted Properties above Tk.0.10 million +Hyp. of Hardware/MSS/TDR +PG/Inv. Against PG must guarantee legitimate supervision and follow-up to recuperation in all regard.

The most effective method to Apply:

Application Frame will must be gathered from closest Part of Islami Bank Bangladesh Ltd.

➤ Agricultural Actualize Venture Plan (AIIS):**Objective:**

- To give control tillers, control pumps, shallow tube wells, thresher machines and so forth on simple terms to jobless rustic young people for independent work.
- To the ranchers to help increase generation in farming division.

Target Gathering:

Taught/uneducated ranchers and people/young people.

Nature of Merchandise/Things:

Power Tiller/Power pump/Profound/Shallow tube well/Thresher machine/Consolidated gatherer/Tractor/Rice transplanter/USG making Machine/Drum Seeder/Agro preparing hardware and types of gear and so on.

Method of Venture:

Bai-Muajjal/HPSM (thing savvy).

Time of Venture:

Most extreme 1-year for Bai-Muajjal and Greatest 2-years for HPSM.

Rate of Return:

15.00% or rate to be dictated by the Bank every once in a while.

Measure of Venture:

Most extreme Tk.0.30 million.

Bank's Cooperation:

80% of cost.

Security:

Hypothecation on apparatus, steady properties above Tk.0.10 million, Individual Guarantee(s), MSS/TDR and so forth.

The most effective method to Apply:

Application Form will must be gathered from closest Part of Islami Bank Bangladesh Ltd.

➤ Real Home Speculation Program (REIP):**Objective:**

- To facilitate the lodging issue in the urban territories.
- To make game plan for agreeable settlement of the settled salary gathering.

Target Gathering:

Land rulers, benefit holders, representatives, experts, exiles and so forth.

Nature of Products/Things:

Development of building, buy of pads/instant building, expansion/remodel of house, establishment of lift, generator, sub station and so forth.

Method of Venture:

Bai-Muajjal/HPSM

Time of Venture:

Most extreme 15-years

Rate of Return:

15.00% or rate to be dictated by the Bank now and again.

Measure of Venture:

For Development, up to 60% yet not to surpass Tk.10.00 million

For buy of Level/Flat up to half yet not to surpass Tk.7.50 million.

For buy of Instant House, up to half yet not to surpass Tk. 10.00 million.

Bank's Cooperation:

60% for development and half of cost for obtaining level (yet not surpassing Tk.7.50 million)

Time of Customers:

Most extreme 65-years.

Security:

Enlisted contract ashore/building/level, Individual Guarantee(s), MSS/TDR as extra security and so on.

The most effective method to Apply:

Application Frame will must be gathered from closest Part of Islami Bank Bangladesh Ltd.

➤ **Land Speculation (Business and Working Capital):**

Target Gathering:

Rumored engineers/businessperson adequate to the Bank.

Nature of Merchandise/Things:

Development of flat/business building, Buy of business space/building, redesign and establishment of lift, generator, sub station and so forth.

Method of Speculation:

Bai-Muajjal on spinning premise/HPSM

Time of Speculation:

Most extreme 4-years for designers, greatest 8 to 10 years for development of business building (reason astute).

Rate of Return:

16.00% or the Rate to be controlled by the Bank occasionally.

Measure of Speculation:

For Engineers 30% of development cost. For development of business working by individual person(s) other than engineers half of development cost yet not to surpass Tk.150.00 million, For acquiring of business space/building half of cost.

Security:

Enrolled contract ashore/building/level, Individual Guarantee(s) of customer/chiefs, MSS/TDR as extra security and so forth.

Step by step instructions to Apply:

Application Shape will must be gathered from closest Part of Islami Bank Bangladesh Ltd.

➤ Horticultural Speculation of IBBL:**Objective:**

- To stretch out the speculation office to the Tenant farmer, Little and Minor agriculturists and immature rank of the general public;
- To accomplish independence in the sustenance;
- To propel the ranchers to create the most prominent and high yielding assortment;
- To stretch out the speculation office to the multipurpose area and sub segment of Horticulture;

- To help the ranchers to utilize the cutting edge innovation in the Farming.

Target Gathering:

Changeless occupant of the concerned zone;

Tenant farmer;

Little and Peripheral Ranchers;

The individual specifically occupied with Farming/Wage creating exercises who isn't defaulter customer and have understanding about the concerned part.

Nature of Products/Things:

Three center areas, which are Yields, Fisheries and Domesticated animals.

Method of Speculation:

Bai Murabaha, Bai Muazzal, Mudaraba, Musharaka, Bai Salam,

HPSM

Time of Speculation:

a half year to 5 years

Rate of Return:

12.50% for Product Development

13.00% for other people.

Measure of Speculation:

0.50 lac to 10.00 lac

Bank's Investment:

Relies upon division and speculation nature

Security:

Up to Tk. 1.00 lac (Individual Certification/edit hypothecation) Insurance is required above Tk. 1.00 lac

Step by step instructions to Apply:

Application shape will must be gathered from the closest Part of Islami Bank Bangladesh Constrained.

➤ **NRB (Non Occupant Bangladeshi) Business visionaries Speculation Scheme(NEIS):**

Objective:

- To stretch out speculation offices to Bangladeshis(NRBs) and transmit outside monetary standards through IBBL.
- To advance SME speculations.
- To empowering stream of outside settlement through managing an account channel and to check illegal tax avoidance.
- To make work open doors for NRBs on their return& their youngsters.
- To mitigate neediness and support improvement of indigenous/give business opportunity
- To the young.

Target Gathering:

Non Occupant Bangladeshi/Bangladeshi Subject live in abroad for long time, dispatched remote monetary standards through IBBL divert and now in Bangladesh/Relatives of the NRB i.e. Companion, Children as well as Little girls who is/are keeping up A/C with IBBL with the settlement of NRB steered through I BBL.

Nature of Merchandise/Things:

Electrical and Hardware, Agro-handling/Agri-business/Ranch/Farming/Tissue Culture

Calfskin items, some other items

Method of Venture:

1. Term Venture : HPSM
2. Working Capital : Bai-Murabaha/Bai-Muajjal/Musharaka/Mudaraba.
3. Exchange Financing : Bai-Murabaha/Bai-Muajjal/Musharaka/Mudaraba.

Time of Venture:

Term Venture : Greatest 10 years

Working Capital and Exchange Financing : Most extreme 1 (one) years

Rate of Return:

The rate of return will be 13% or to be dictated by the Bank every now and then.

Measure of Venture:

Venture extend will be from Tk.0.05 million to Tk.100.00 million.

Bank's Interest:

Capital Apparatus : 80%

Undertaking Building/Structure : 40%

Murabaha/MPI : 75%

LC/Bills : 90%

Transport : 60%

Period of Customers:

18 to 60 years

Security:

Collaterals security may not be demanded up to Speculation of Tk.0.50 million as it were.

In instance of speculation surpassing Tk.0.50 million, guarantee security will must be acquired according to Bank's typical standards and practices.

The most effective method to Apply:

Application Frame will must be gathered from closest Part of Islami Bank Bangladesh Ltd.

➤ **Women Business people Venture Plan (WEIS):**

Objective:

- To stretch out the venture offices to Ladies Business visionaries of various feels burnt out on the general public.
- To help the potential jobless ladies to include them underway process. Elevate of financial state of ladies by broadening speculation portfolio.

Target Gathering:

Ladies Business visionaries/gifted and semi-talented female people having down to earth involvement in the particular field/instructed/specialized jobless female having activities/new ladies business people/individual from any Chamber/Exchange body/Ladies gathering.

Nature of Products/Things:

Little assembling and Bungalow industries, □ independent work exercises: Fitting, different light designing division like Iron/Wooden Furniture Handling/Agribusiness/Pro Cultivating, Seeds Generation and Appropriation, Calfskin Making/Cowhide Products, In reverse Linkage Ventures of Pieces of clothing and Poultry segments and so on.

Administration area: Instructive Administrations, Makeup/Toiletries, □ Fitting, Clothing, Little Lodging/Eatery, Candy parlor, Departmental Shop, Medicinal services, Demonstrative focus and so on.

Little Exchanging: Stationary Things, Wear and Utilization Products, Book □ Slow down, Medication and Drugs, Basic need Things, Shoe/Material Slow down, Sustenance/Vegetables/other purchaser things and so on..

Some other things and regions appropriate for this plan

Method of Venture:

Term Venture : HPSM

Working Capital : Bai-Murabaha/Bai-Muajjal/Musharaka/Mudaraba.

Exchange Financing : Bai-Murabaha/Bai-Muajjal/Musharaka/Mudaraba.

Time of Venture:

HPSM Mode : Most extreme 05 (five) years

Bai Mode : Most extreme 01 (one) year

Musharaka/Mudaraba Mode : 06 (six) months relying upon nature of things

Rate of Return:

12 % or the rate to be settled by Head Office every once in a while.

Measure of Venture:

Banks Venture to a solitary business visionary up to Tk.3.00 million

Time of Customers:

18 to 50 years

Security:

Security relies upon the idea of business, modes and measure of venture. Insurances may not be demanded up to Venture of Tk.0.50 million.

Instructions to Apply:

Application Form will must be gathered from closest Part of Islami Bank Bangladesh Ltd.

3.3.3 Data and Innovation Administration:

Islami Bank Bangladesh Constrained is one of the main third era bank in Bangladesh. Recently they are giving electronic managing an account administration to the clients with incredible consideration and obligation. The bank has now 339 branches in Dhaka, Chittagong, Sylhet, Comilla, Noakhali, Jessore and Bogra. This whole branch is utilizing singular preparing programming SQL server as database. They are associated through media transmission organize for giving any branch managing an account administrations to the client. The bank planned to buy a unified and coordinated keeping money programming including module for general saving money, exchange fund, speculation, remote trade, focal records, Nesto Records compromise, Tele Saving money, Web Managing an account, Quick, ATAM and POS interface and so on.

3.3.4 Proposed Results of IBBL Bank Restricted:

IBBL Bank Ltd new reasoning to dispatch new items in the market as per the considering the market request. A few stores item new in the Exploration and Improvement Division (Research and development).

These are:

1. IBBL Precious stone
2. IBBL Gold
3. IBBL Silver
4. IBBL Cash Creator

IBBL Bank Ltd will dispatch customer credit conspire in the market soon. These speculation and store items are sitting tight for endorsement of higher expert.

3.3.5 Item System of IBBL Bank Constrained:

IBBL Bank Ltd acknowledges store based on Mudaraba in the accompanying sorts of records:

1. Mudaraba Bank account (MSA)
2. Mudaraba Term Store Record (MTDR)
3. Mudaraba Extraordinary Notice Record (MSNA)

Normal 70% of benefit win by the bank is conveyed proportionately among contributors yearly.

3.3.6 New Item Arranging Procedure of IBBL Bank Restricted:

Generating a proceeding with stream of new-item thoughts that will fulfill the association's necessities for new item.

Putting set up procedures and strategies for assessing new-item thoughts as they travel through every one of the arranging stages.

3.3.7 Item Choice:

Every one of the administrations offered by the bank are comparative and inclined to confinement by its rivals. Since quite a while ago settled administrations may straightforwardness to fulfill completely the changing needs of the clients. Such item may turn out to be progressively non-aggressive, unbeneficial and even pointless. At the point when all the keeping money organizations are putting forth comparative administrations, IBBL Bank Ltd. can offer distinctive administrations. A critical piece of the promoting exertion must be given to the checking of existing administrations and where such weakening is finance, a choice must be gone up against how to cure the circumstance. Generally there are 2 modifications:

Add New Highlights to Administrations:

The item might be refreshed and revamped in order to align it back with client necessities. The accompanying tips might be considered:

- IBBL Bank Ltd can gets clients month to month phone charge, power, gas, water, portable and so forth it will be advance highlights of clients benefit if the installment are masterminded from their momentum/reserve funds/here and now store accounts.
- It can present "Tele-keeping money" benefit, which gives the client the chance to make asks and demand to the bank over phone with aggregate privacy and security like the HSBC Bank.
- It can present "ATM office" which gives 24 hours administrations.
- It can present "Safe Store Lockers" in each branch by which the customers will get a concealed place for keeping their important things.

3.4 Cost:

Estimating of various items in a bank implies the administration charge and the income for the expense of capital the bank is causing. It is as of now depicted that, banks fills in as an adjusting device in the economy. Banks don't have any cash its own to loan. Or maybe it takes the surplus cash from the economy and after that loans it to the deficiency segments. In this procedure, banks are bringing about some expense of capital. The cash a bank is taking from the economy as store isn't free. Similarly, when banks utilize these assets to back the shortage segments, they charge extra estimating for the reserve. Notwithstanding that, banks may charge some administration expenses. In this way, for loaning purposes, the accompanying –

- Bank gathers finance from open as store plans they give.
- Banks give premiums to open to the gathered stores.
- Banks takes benefit charge from open for giving administrations identified with store.
- Banks utilize this store for advances and advances – like auto advance, home advance, mechanical advance and so forth.
- Banks charge premiums from the gathering that is profiting the advance. This loan fee is higher than the financing cost that the banks are giving to the general population to store.
- The distinction between these interests rate are frequently called edge.
- Banks charge some administration charges/expenses from the gathering profiting advance for the administrations they give.

3.4.1 Value Methodology of IBBL Bank Constrained:

Cost is the measure of cash charged for an item or benefit or the esteem traded for the advantages of the item or administration. The choice of an estimating methodology for the bank is a component of three keys determinates.

1. Demand
2. Competitor Costs
3. Cost Structure

In view of these three criteria various valuing alternatives are available to the bank. These choices incorporate expense in addition to evaluating, breakeven and benefit affect target estimating, esteem being used valuing, advertise rate estimating, relationship evaluating, infiltration estimating and skimming evaluating. Ventures of Evaluating Technique:

3.4.2 Estimating of IBBL Bank Restricted:

The estimating choices or the choices identified with premium and expense or commission charged by banks are discovered instrumental in inspiring or affecting the objective market. The evaluating approach of a bank is viewed as imperative for raising the quantity of clients' opposite the growth of stores. Likewise the nature of administration furnished has coordinate association with the expenses charged. In this way while choosing the value blend client administrations rank the best position. The keeping money associations are required to outline two-crease methodologies. To start with, the methodology is worried about benefit and expense charged and the second procedure is identified with the benefit paid. Since the two methodologies toss a the other way around effect, it is vital that banks endeavor to set up a connection between's two. It is basic that both the purchasers and the merchants have feeling of winning.

3.4.3 Store Evaluating of IBBL Bank Ltd:

IBBL Bank Ltd by and large pursues the market rate estimating increment of store valuing. Presently in Bangladesh seven Islami Bank are working, Islami Bank Bangladesh Ltd. is the pioneer of those banks since it is old and huge. IBBL Bank Ltd is presently attempting to make more store by offering appealing benefit rate.

3.4.4 Valuing Circumstance of IBBL Bank Constrained:

Estimating investigation is fundamental in assessing new-item thoughts. The elements affecting the estimating circumstance include:

- Customer value affectability.
- Item costs.
- Current and potential Aggressive activities.
- Legal and moral requirements.

3.4.5 Estimating Choice:

In the client overview, it was uncovered that clients are exceptionally cost cognizant. Cost plays both a monetary and physiological job in the managing an account division. Particularly clients of IBBL Bank Ltd who originates from to a great extent white collar class pay bunches are probably going to be extremely value delicate. They can offer administrations, which have less administration charges.

3.5 Place:

In promoting, put implies the purpose of administration or accessibility of the item. Since banks manage adjusting the economy, the accessibility is particularly essential. For banks, accessibility is guaranteed through branches. The more number of branches, the better it is for various area. For instance, the territory of Uttara will get a kick out of the chance to take administrations from a bank which is arranged in Uttara. It is profoundly impossible that, somebody living in Uttara will bank in Motijheel. In this way, the setting is especially essential. It is recipient for a bank to build up a branch close business regions or spots where they can guarantee that they can bring business. IBBL Bank Ltd has 78 branches everywhere throughout the Bangladesh. These branches are arranged thinking about spots of business, territory and moderateness by individuals.

3.6 Advancement:

Limited time movement of a bank can incorporate anything that will elevate the bank to the general population. Ordinarily, these can incorporate ad in Boards, television ads or paper advertisements and so forth; CSR exercises, brandings, sponsorships. IBBL Bank Ltd infrequently gives promotion and notification in day by day daily papers. For instance any new branch opening data or new items and so on. Bulletins of IBBL Bank Ltd are not unreasonably much noticeable in the street. IBBL Bank Ltd has heaps of CSR exercises everywhere throughout the nation. At any rate 2% of our yearly benefit of consistently is set aside for the establishment to lead Corporate Social Obligations (CSR) exercises. These incorporate -

- Healthcare benefit.
- Scholarship program for splendid poor understudy.
- Education Advancement Plan (Intrigue free credit).
- Helping individuals influenced by regular disasters.
- Helping individuals in ghetto territories.
- Donation to instructive establishments to setup PC lab.

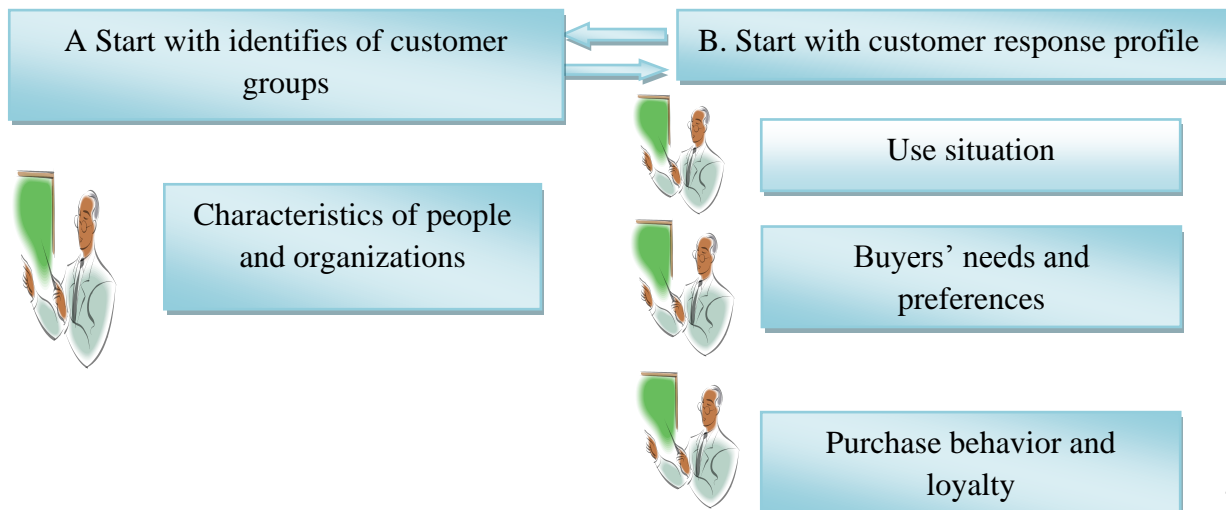
3.6.1 Special Choice:

Advancement frames a vital segment of any advertising effort. The impalpable prevailing item benefits are not effectively publicized. The elusive is hard to portray in promoting whether the media is print, television or radio. Administrations promoting should accordingly accentuate substantial prompts that will enable the clients to comprehend and assess the administration. The accompanying tips might be taken in this association.

3.7 Division of IBBL Bank Constrained:

To give better administrations, IBBL Bank Ltd partitioned the managing an account division loads of division. Division just relies upon the premise of the heaps of component. At the point when the advertising group isolated the market under the division, at that point they think about the element of the clients, money related state of the clients, neighborhood business nature of the geological region.

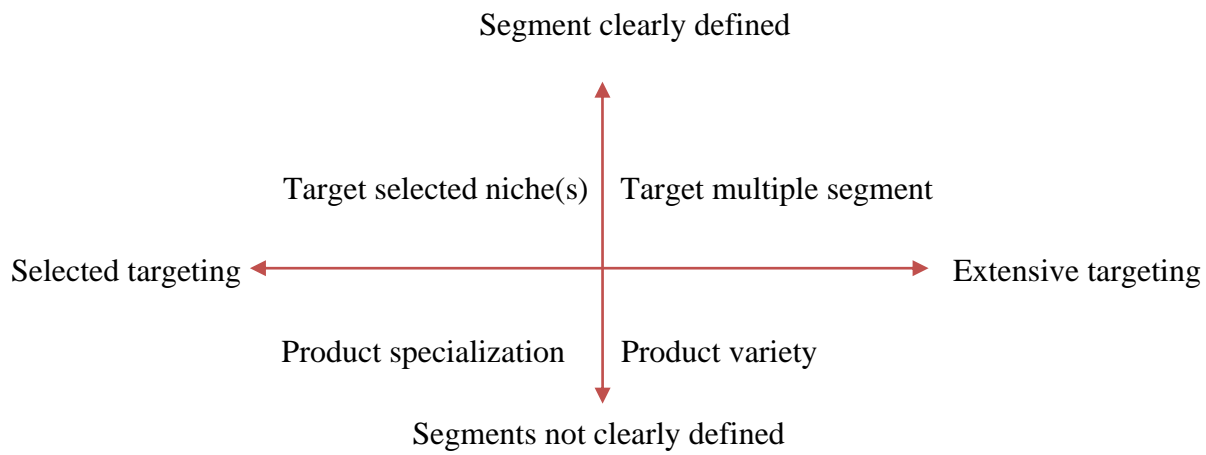
3.7.1 Division Distinguishing proof of IBBL Bank Constrained:



3.8 Focusing on and Situating of IBBL Bank Constrained:

This bank name is Fare and Import bank. That is the reason rich and world class individual are the objective client of this bank. In any case, in present time this is focusing on mid class clients for "IBBL Bank Ltd Store Customized". This bank unsurpassed hunts the unused cash from the general individuals as their profitable capital.

3.8.1 Focusing on Methodologies of IBBL Bank Restricted:



3.9 Situating Procedure of IBBL Bank Restricted:

IBBL Bank Ltd is required for situating "IBBL Bank Ltd store modified". Record as a most helpful to its objective market utilizing item separation with other existing items because of its exceptional highlights that are not given by alternate banks. The accompanying methodologies are considered for the system.

3.9.1 Situating by Trait:

Traits of the item are highlights; nature, shading and so on. "IBBL Bank Ltd Store Modified" are more quality based than the traits of comparable sorts of different items. Thusly, it tends to have the capacity to make its situating by properties. Since any private banks does not organize this kinds of comparative store modified.

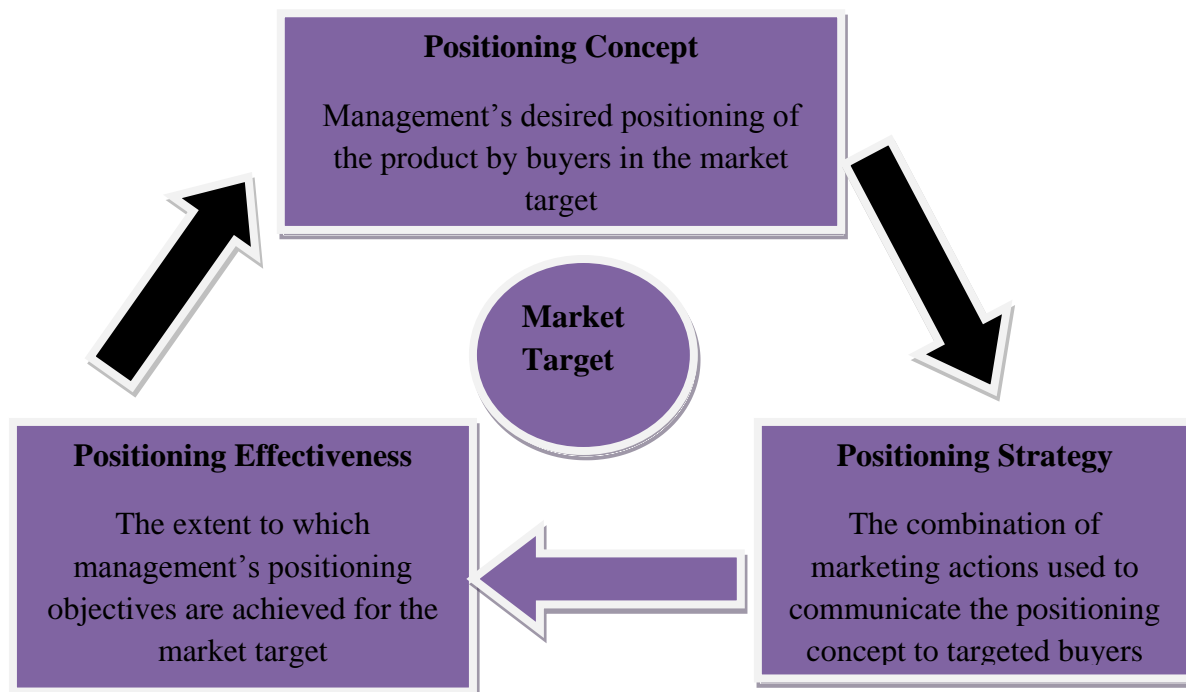
3.9.2 Situating by Utilize:

Client thought about the sorts and number of purposes the item will serve. "IBBL Bank Ltd Store Modified" will fill the sparing need and to get credit against the equivalent all the while, in this manner will capable its situating by utilize or application. By this modified, the client will be more intrigued to get a major measure of cash at end of the store conspire period, in the event that they keep up productive store plot among alternate different store plan of IBBL Bank Ltd. Since IBBL Bank Ltd begins "IBBL Bank Ltd Store Customized" which modified isn't accessible in other private banks.

3.9.3 Situating by Item Client:

The quantity of classes "IBBL Bank Ltd Store Modified" will serve moderately more because of its assortment of range in as indicated by the sparing limit of the clients. In this way, situating by client will happen. Since in IBBL Bank Ltd offers numerous kinds of beneficial store. Plan which does not offer other private banks under the store customized.

3.9.4 Situating Activities of IBBL Bank Restricted:



4.1 Discoveries:

1) Lack of branch:

The quantity of part of IBBL Bank Ltd isn't sufficient in Dhaka city. There are a few branches in business zone however not in local location.

2) Lack of ATM corners:

IBBL Bank Ltd has insufficient ATM stalls in Dhaka city with the goal that clients may satisfy their necessities. It is tedious.

3) Lack of night keeping money:

IBBL Bank Ltd still not begun night keeping money. So they are losing a section of client who are exceptionally occupied or specialists.

4) Lack of SMS managing an account:

IBBL Bank Ltd not begun SMS managing an account yet.

5) Lack of 24 client benefit:

IBBL Bank Ltd has not begun 24 hours clients care benefit for the clients. It incapacitates the bank to give quick administration as far as openness to money 24 hours daily even on ends of the week and occasions.

6) Lack of opening and Dispatch area:

In Record opening and Dispatch area, the most unmistakable shortcoming has been the nonattendance of an advertising office. On the off chance that there had been a different showcasing division, the special work of the bank would have been less demanding.

7) Less number of representatives:

Once more, at front work area there is less number of representatives for the record opening undertaking and also dispatch related works. Along these lines, it sets aside somewhat longer opportunity to complete off his or her activity.

8) Lack of data:

Also, with the end goal to know any sort of data every one of the clients thump the officer at the work area and it is hard for the officer to give data to the client in such a bustling everyday calendar.

9) Less experienced representatives:

Remains experienced workers playing out the advertising part. They are not all around experienced to fulfilled client.

4.2 Proposals:

1) Separate promoting office:

There ought to be a different showcasing office for the special motivation behind the bank which could draw noteworthy number of potential clients and stores. The client benefit or the front work area ought to suit more representatives or officers with the goal that they could productively deal with the client relationship and a straightforwardness exist in the assignment.

2) Starting more branches:

IBBL Bank Ltd should step up more branches all over Bangladesh at the earliest opportunity.

3) Opening loads of ATM stalls:

IBBL Bank Ltd should open enough stalls in Dhaka city and all over Bangladesh. It helps the banks in lessening swarm at bank's counters.

4) Starting night saving money benefit:

IBBL Bank Ltd should begin evening keeping money for that section of client.

5) Starting SMS managing an account:

IBBL Bank Ltd should begin SMS managing an account. It's useful for the client. A customer naturally gets data about his record balance.

6) Starting 24 client benefit:

IBBL Bank Ltd should begin 24 hour client benefit. It might fulfill the client. It's extremely dependable for each client to take an administration.

7) Organizing instructional meeting:

An instructional meeting or workshop could be sorted out to tell the officers about the progressions and intricate details of various record opening and store frames. Long haul preparing is especially required for the representatives.

8) Starting close branch:

The hole between the branches could be limited by a vivacious and careful supervision by the senior officers in their separate branches.

9) Appointing more officers:

There ought to be more officers designated in the money segment and an appropriate instrument ought to be brought to recognize the phony notes which are relatively difficult to relate to the current accessible gadget however it involves happiness that such gadget will before long be touching base in not so distant future as per the higher authority.

4.3 End:

In spite of all the monetary difficulties and political emergency looked in earlier years IBBL Bank Ltd. stood undaunted in its strong pledge to money related development. The target of IBBL Bank Ltd. is equipped towards the changing needs of its clients. The Bank is on a solid balance to grant custom-made administrations. The focal point of the Bank lies on its expansive demographic base and their desire from the Bank. It is the point and intension of IBBL Bank Ltd. to quicken the pattern of development and improvement in cutting edge level, in order to achieve a position where the Banks' image will be related with being the main supplier of value saving money and budgetary administrations in the nation. Present day Business Keeping money is a demanding business. Business banks are extraordinary fiscal organizations, critical to the general

welfare of the economy more than some other budgetary foundation. It has a boundlessly calming and demanding obligation.

Today isn't care for yesterday and tomorrow will be unique in relation to today. Given the quick changing, powerful worldwide economy and the expanding weight of globalization, union and disintermediation, it is basic that IBBL Bank Ltd Restricted should roll out a sensible improvement in its lifeless condition to serve its shoppers in a more alluring and compelling way that are delicate to these changes. To enhance the client benefit programs further, IBBL Bank Ltd Constrained ought to embrace a portion of the business best practices that are not honed as of now.

Advertising system implies the showcasing rationale by which the specialty unit would like to accomplish its promoting destinations. Through market division, focusing on, and situating, the organization chooses which clients it will serve and how. It distinguishes the aggregate market, at that point isolated it into littler fragments, select the most encouraging portions, and spotlights on serving and fulfilling clients in these sections.

Guided by showcasing methodology, the organization plans an advertising blend made up of elements under its control - item, value, place, and advancement. To locate the best promoting system and blend, the organization takes part in advertising investigation, arranging, usage, and control. Through these exercises, the organization watches and adjusts to the performing artists and powers in the promoting condition..

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