



Internship Report
On
Deposit Product Survey and Brand elements of
Delta Brac Housing Finance Corporation Ltd.

Prepared For

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Program: MBA

Major: Finance

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Letter of Transmittal

Date: 30th December 2020

Professor Dr. Mostafa Kamal

Dean, Academic Affairs

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Proposition of Internship report.

Dear Sir,

It is my great pleasure to submit the Internship report entitled “Deposit Product survey and Brand elements of Delta Brac Housing Finance Corporation Ltd.”. This is a part of M.B.A Final semester to you for your consideration. For working in this report JBL remittance stay I have collects a lot of information about their operation performance & past & present data record which I have implied in my report.

You have my deepest thank you for giving me this opportunity to create this report, which was very interesting me & it was very challenging for me because have a limited time. I have enjoyed a lot while facing a lot of problem to create this report & I have try to solve.

Yours Sincerely,

Mita Khanom Eity

ID: 192-14-120

Program: MBA



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Supervisor's Declaration

It gives me huge happiness to affirm that the foreseen report entitled "**Deposit Product survey and Brand elements of Delta Brac Housing Finance Corporation Ltd.**" has been done by Mita Khanom Eity, ID No: 192-14-120, the understudy of MBA program, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University, Dhaka under my supervision and course. As far as anyone knows, this is a one of a kind work, which has not been appropriated in any journal or submitted to any establishment or division for any degree or authentication.

I do thus acknowledge it a completely suggest Internship report for submission.

.....

Signature of the Supervisor

Professor Dr. Mostafa Kamal

Dean, Academic Affairs

Faculty of Business & Entrepreneurship

Daffodil International University

Student's Declaration

I do along these lines declare that the work presented in this Internship Report has been finished by me and has not been as of late submitted to some other University/Organization for an educational capacity. The work I have displayed does not crack any leaving copyright and no piece of this report is recreated from any work done before for degree or affirmation.

I further endeavor to reimburse the Department against any adversity or mischief rising up out of the break of the past responsibilities.

.....
Mita Khanom Eity

ID: 192-14-120

Program: MBA

Major: Finance

Faculty of Business and Entrepreneurship

Acknowledgement

In the name of Almighty Allah thanks for giving me strength and the patience for all the achievements I have achieved in my life.

After all the struggle, I have successfully completed my MBA internship program. And I would like to thank all the faculty members, for being so nice & humble to me.

Especially,

My supervisor **Dr. Mostafa Kamal, Dean, Academic Affairs, Faculty of Business & Entrepreneurship**

And I would like to show my gratitude to Mr. Abdullah- Al Kabir (senior officer) & Mr. summon (junior officer) of “**Delta Brac Housing Finance Corporation Ltd**” branch for helping me during my internship period.

At least but not last, I want to thank all the opportunity such a beautiful environment & providing me wonderful ideas & growth commitment which has helped me during my internship period to observe deep about banking activities.

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Executive Summary

If we think of home loan and home deposit, the name comes to our mind is Delta-BRAC Housing Finance Corporation Ltd. (DBH) , which is the pioneer, largest Housing Finance institution in the private sector in our country. DBH has a great safety reputation by achieving continuous seven times “AAA” rating for seven consecutive years.

During my internship project for DBH, I investigated opportunities where branding could be effectively used. If a brand strategically fit the company’s business objectives, it is recommended to integrate and commercialize it. The tasks I investigated were at various stages of brand development. This report describes new and evolving deposit products offering that can enhance the performance of existing operations of DBH and different brand elements of DBH. This report begins with giving the readers an insight on the history of DBH, where we will find a short history of DBH along with mission, vision etc. Later on I described about the products offered by DBH along with its competitors and market standing. After that I have talked a bit about, departmental over view- especially Brand Marketing department and its activities and responsibilities. Later part of the report shows the main part means the brand elements and deposit product survey of DBH. Finally I talked a bit about my leanings and findings from DBH.



Chapter One

Introduction

1.1 Origin of the Study

This report is prepared for the completion of a 3 months internship program that is requirement for the partial fulfillment of the MBA program. The objective of the internship was to align the academic knowledge and learning's with the actual practices of a financial institution. For the purpose of the organizational attachment under the internship, the author of this report was placed at the Saver Cantonment Branch of Trust Bank Ltd.

1.2 Objective of the Study

The objective of internship project incorporates so many things.

- To identify the deposit product marketing of DBH.
- To know about benefits of deposit product.
- To identify the present condition of DBH.
- To gather knowledge about different types of branding strategies of Delta Brac Housing Finance Corporation Ltd. (DBH)

1.3 Scope

The scope of my report is the advantages and favorable circumstances that I have picked up during the internship program. All the information and experience I have procured from this association will assist me with performing work later on. The report will assist with thinking about the continuous store bundles offers by DBH. The report won't center on any secret or dubious inside data of the association. The report will likewise not center on any inward technique identified with store and marking methodology and its approach.

1.4 Methodology of the Study:

1.4.1 Primary Sources of Data:

- Face-to-Face conversation with the bank employee.
- Interviewing Bank employees and sharing their practical knowledge.
- Understanding the internal activities.

1.4.2 Secondary Sources of Data:

- Annual Reports of Trust Bank Ltd.
- Website of DBH
- Relevant books, Research papers, Newspapers and Journals.

1.5 Limitations of the Study:

As the Internship program is only for three months so there are some limitations faced while making the report. They are-

- Lack of knowledge and experience for conducting such report.
- Non-availability of some preceding and latest data.

Chapter 2: Organizational Overview

2.1 History of DBH

Delta-BRAC Housing Finance Corporation Ltd. (DBH) is the pioneer, largest and specialist in Housing Finance institution in the private sector of the Country. After commencing operation in the early 1997, the company has registered commendable growth in creating home ownership in Dhaka and other major cities of the Country. At the same time, the Company has been playing an active role in promoting the real estate sector to the large cross sections of prospective clients who had but yet unfulfilled dream of owning a sweet home. Among all Banks and Financial Institutions of Bangladesh only DBH has been rated the highest „AAA“ credit rating for seven consecutive years. The level of credit rating provides a very important indication of the financial safety, security and strength of the concerned Bank or Financial Institution and is particularly relevant to its depositors and other investors such as shareholders and lenders.

2.2 Vision, Mission, Strategic objectives

Vision

To be the leading financial institution in the country, with satisfied customers and employees, and to generate value for our shareholders, while contributing to the wellbeing of the society.

Mission

To strengthen the society of the country by continually expanding home ownership.

Strategic objectives

- Focus on building deep and long-standing relationships with our clients, customers as well as real-estate developers, and constantly look to improve the quality of our products and services.
- Focus on developing our human resource talents.
- Ensure balanced growth with a disciplined approach to the management of risks and costs.

- Ensure adequate capital and liquidity to sustain our business over the long term.

2.3 Product & Service Offering

Loan Products

- Apartment Loan
- Home Construction Loan
- Home Extension Loan
- Home Equity Loan
- Housing Plot Loan
- Loan for Commercial space
- Project Loan
- Premium Housing Loan
- Loan Against Deposits

Deposit Products

- Annual Income Deposits
- Annual Plus Income Deposit
- Cumulative Deposits
- Children's Deposit
- Monthly Income Deposits
- Quarterly Income Deposits
- Profit First Deposits
- Flexible Fixed Deposits
- Easy home Deposits
- Easy way deposit
-

2.4 Competitors

Competitors are those who has similar sort of business and similar sort of strengths and weaknesses, can take the advantage over our weakness.

- Lanka Bangla Finance
- IDLC Finance Limited

Lanka Bangla Finance

Lanka Bangla Finance Limited (LBFL) a joint venture financial institution established with multinational collaboration is in operation since 1997 having license from Bangladesh Bank under Financial Institutions Act, 1993. With institutional shareholding structure, educated & motivated human resources, friendly working environment & dynamic corporate culture has enabled LBFL to be a diversified financial services providing institution of the country. Technical support provided by Sampath Bank Limited, Sri Lanka has been working as a catalyst to emerge LBFL as most innovative financial solution provider strictly in compliance with the rules & regulations of Bangladesh Bank.

IDLC Finance Limited

IDLC was initially established in Bangladesh in 1985 through the collaboration of International Finance Corporation (IFC) of the World Bank, German Investment and Development Company

(DEG), Kookmin Bank and Korean Development Leasing Corporation of South Korea, the Aga Khan Fund for Economic Development, the City Bank Limited, IPDC of Bangladesh

Limited, and Sadharan Bima Corporation. As the company evolved, initial foreign shareholding of 49% was gradually withdrawn and the last foreign shareholding was bought out by local sponsors in 2009.

Although we initially started with Lease Financing as our core product, IDLC has grown to become the largest multi-product Non-Bank Financial Institution of Bangladesh, with almost equal focus in Corporate, Retail and SME sectors. Moreover, IDLC has a significant presence in the Capital Markets. Our merchant banking arm, IDLC Investments Limited, a wholly-owned subsidiary of IDLC is a premier brand for



investment banking in the country. Our stock brokerage arm, IDLC Securities Limited, another wholly-owned subsidiary of IDLC is also amongst the top five brokers in the country.

2.5 Market Share

DBH is an international joint venture organization promoted by five institutions: three local shareholder organizations and two international partners. The company floated its shares to the general public through IPO in the year 2008.

The Local promoters are:

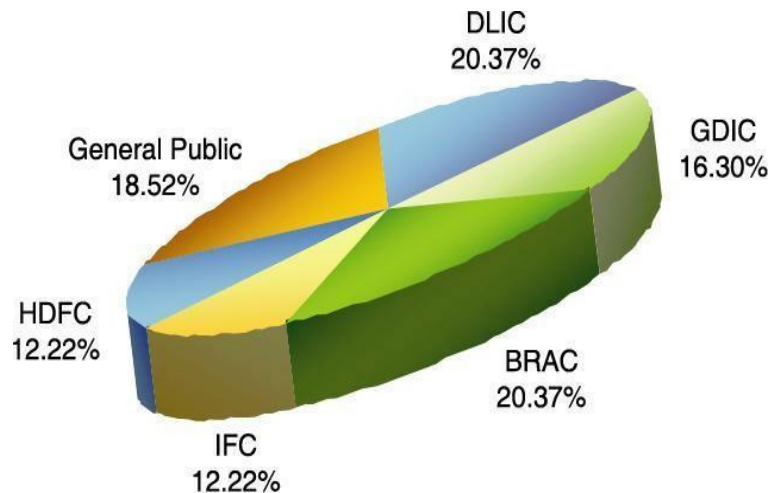
BRAC: The largest national NGO of the world, having deep presence in the country and contributing in the socio-economic development of the country.

The international partners consist of the following:

HDFC: A pioneer in the area of private sector housing finance in India and the most successful housing finance institution in the South Asia bring to DBH technological and business expertise making the proper recommendations in relation to products, policies, systems and procedures.

IFC: The private sector arm of the World Bank Group. Both local and foreign shareholders come together with an objective to channel resources into providing finance for the people" basic need for shelter, enhance housing stock of the country and promote affordable home ownership. • Delta Life Insurance Co. Ltd. (DLIC)

- BRAC
- Green Delta Insurance Company Ltd. (GDIC)
- International Finance Corporation (IFC)
- Housing Development Finance Company (HDFC)
- General Public Shareholders



2.6 Department of Brand Marketing

The brand marketing department commonly known as brand and communication in DBH, works relentlessly to position DBH as a brand in the minds of the target customers appropriately. These days the norm of the business world is such that every product needs to be branded and sold in attractive packaging. So it is easily comprehensible that a service providing organization like non-banking organization must put heavy emphasis on creating a strong brand image. Businesses today are heavily reliant on strong brand images. If a product or service has a negative brand image in the minds of the customer then even if the product is top class, it would fail to get its place in the market. But if a product or service having strong brand image will experience the exact opposite effect. For an organization like DBH there are many aspects behind their service quality, on time performance, safety issue so on. If non-banking has not got a decent brand image then it would struggle to gain customers trust, and for loan and deposit it is the same as getting out of the business. That is why a fruitful effort is needed by the company to build a strong brand image and gain a position among the minds of customers.



The parent company of DBH which are BRAC and Delta has a very proud tradition and is one of the most recognizable organizations of the country. Brand marketing in DBH is all about creating the brand.

2.6.1 Activities of Brand Marketing

CSR (Corporate Social Responsibility):

When doing the branding of the DBH its own products it is encouraged by the owners to make contribution in places where it might really help the society grow. These activities include making low cost house for poor and helpless people in a village located at Sylhet district. Contributing different religious festivals like Durga puja, Sponsoring educational equipment in applied chemistry department, Dhaka University.

Quality:

In DBH there is never any compromise for quality while branding. Whenever any branding activity is done it is made sure that is of the supreme quality.

Right Timing:

Timing is really important when a branding activity is done. In the special occasion like Pahela Baishakh, World Cancer Day and various other occasions, it is of paramount importance to seize the opportunity to do branding activity by doing something which would remind its target customers that DBH hasn't forgotten those events and are also celebrating them.

Branding Mediums:

Branding activities are carried out in DBH by these following mediums:

- Flyers/ leaflets
- Brochures
- Newspaper Ads
- Billboards
- Sponsorsh

Press: ip

- Advertisement
- Press Release
- Press Conference

2.6.2 Responsibilities for Brand Marketing

- Meeting and interacting with different vendors.
- Record keeping of all the branding activities done by the department since its initiation.
- Typing the different name, designation, location and contact number from the visiting cards that is necessary.
- Distributing calendars, notebooks and posters to different corporate clients and employees.
- Distributing Eid cards to different corporate clients and companies.
- Preparing press release for the new services.
- Preparing price quotation on giving ad at various newspapers.
- Find out design and layout for branding the operation.
- Preparing and selecting bill boards with price quotation to provide ad.

Chapter 3:
Brand Element and Deposit Product Survey of Delta Brac
Housing Finance

3.1 Brand elements of DBH

Brand Elements

Keller, Apéria, and Georgson (2008) define brand elements as trademarkable devices that serve to identify and differentiate the brand. In other words, they derive from brand identity where a visual picture, sound and their meaning are conveyed in brand elements. The devices include: names; logos and symbols; characters; slogans and jingles; and packaging and signage. Brand name exposure benefits the brand by increasing the speed of brand awareness and by facilitating brand liking through the mere exposure effect (Baker, 2003). It identifies an entity and must clearly communicate the personality, character and nature of that entity (Landa, 2006).

Brand elements of DBH

Name: Delta-BRAC Housing Finance Corporation Limited.

In short form DBH. The name has chosen very carefully to enhance brand recall and recognition on customer memory which reflects the contribution on brand equity.

The name carries some inner meaning like as it offers loans and deposits for housing it has mentioned in name. Furthermore it is a new venture of two existing big corporations in the country. So they used their titles for easy recognition.



Generally logo represents the visual appeal of a brand. The writing on the logo states “DBH”- is written in dark green fonts and a triangle- one part is in red and another grey. The red represents the regency of DBH. It complements the priority and the exclusive essence of the brand. The grey represents the traditional and conventional values of DBH.

Character

Characters are the more useful tools of a brand to recognize the brand very quickly and easily. It has an excellent protect ability feature. Here this company using their short name in their logo as character as brand element for easy and longtime brand recognition on consumer mind as consumer can evoke the visual appeal.

Slogan

সবারই হোক একটি নিজের ঠিকানা--is the slogan of DBH. It has chosen to enhance brand recall and recognition and it has the distinctive benefit like- it helps to evoke much verbal imagery to the audience. Beside that it also has the protect ability feature.

3.2 Deposit product survey

3.2.1 Annual Income Deposit

It offers in a way like- Deposit in “DBH Annual Income Deposit scheme” could be a

good choice for you to maintain a regular flow of yearly income while keeping your saving intact & safe.

Features and benefits:

Profit will be paid annually, Minimum Deposit Tk 10,000. Tenure from 6 (six) months to 5 (five) years, Lucrative rate of return at fixed or variable rate, Up to 95% quick loan facility, Auto renewal option, Profit or “Profit with principal” will be transferred automatically to the customer’s Bank account on maturity, Quick service at your doorstep.

3.2.2 Annual Plus Income Deposit

Now with a little more waiting you can earn even more. In a deposit for 13 months only you can earn attractive return on your savings. Our “Annual plus Income Deposit” brings you that opportunity to earn that extra profit.

Features and benefits:

Deposit tenure is 13 months, Profit will be paid at maturity, Minimum Deposit tk 10, 00 lucrative rate of return. Up to 95% quick loan facility, Auto renewal option, Profit or Profit with principal will be transferred automatically to the customer’s Bank account on maturity, Quick service at your doorstep.

3.2.3 Monthly Income Deposit

"DBH Monthly Income Deposit" is an ideal product for anyone who wants to create a Safe & Stable source of monthly income at competitive Interest Rate.

Features and benefits:

Profit will be paid monthly, Minimum Deposit Tk 50,000. Lucrative rate of return, Tenure from 6 (six) months to 5 (five) years, Fixed and variable rate option, Up to 80% quick



loan facility, Auto renewal option, Monthly profit will be transferred automatically to the customer's Bank account on last day of each month, Quick service at your doorstep.

3.2.4 Quarterly Income Deposits

Everyone looks for some additional source of income to support various needs that may come up from time to time. DBH presents "Quarterly Income Deposit", which can be your source of definite quarterly income. With this deposit you can earn profit every three months. This product is specially designed for pension holder & housewife but can be a good source of additional income for anyone.

Features and benefits:

Profit will be paid quarterly, Minimum Deposit Tk 50,000. Lucrative rate of return, Tenure from 6 (six) months to 5 (five) years, Fixed and variable rate option, Up to 85% quick loan facility, Auto renewal option, Quarterly profit will be transferred automatically to the customer's Bank account on last day of each quarter, Quick service at your doorstep.

3.2.5 Cumulative Deposits

Deposit in DBH Cumulative Deposit fulfills your wishes to meet substantial future requirements by giving a higher average rate of return at maturity. So, if you want to keep your deposit growing in a safe, secured and convenient way, DBH Cumulative Deposit could be the best place for you.

Features and benefits:

Profit will be compounded at the end of each year, Option to make Double/Triple your



saving within a short period, Minimum Deposit Tk 10,000. Lucrative rate of return at maturity, Tenure from 2 (Two) to 12 (Twelve) years, Fixed and variable rate option, Up to 95% quick loan facility, Auto renewal option, Profit or “Profit with principal” will be transferred automatically to the customer’s Bank account on maturity, Quick service at your doorstep.

3.2.6 Flexible Fixed Deposits

You will get instant quick loan facility up to 95 % of your Deposit with a lower rate. This is an ideal product for short term savers, jobholder, businessman etc.

Features and benefits:

Minimum Deposit Tk 10,000. Your required amount will be transferred automatically to your Bank account, Tenure from 6 (six) to 12 (Twelve) months, Up to 95% quick loan facility at a lower rate, Auto renewal option, Quick service at your doorstep.

3.2.7 Profit First Deposits

A magic deposit that gives you instant profit. Now you don’t have to wait till maturity. You can celebrate your present keeping your future safe and ensured. You can get instant return with even the minimum amount of Tk. 50,000. Profit first deposit gives you instant profit. You don’t have to wait for it to mature.

Features and benefits:

Instant Profit on your fixed Deposit, Deposit amount minimum Tk 50,000. Tenure 12 months, lucrative rate of return, Up to 80% quick loan facility, Quick service at your doorstep.

3.2.7 Easy Way Deposit

Easy Way gives you a hassle free chance to accumulate your small savings into a large



pool for an attractive return. The choice of how much you want to save and for how long is entirely yours.

Features and benefits:

Monthly installment minimum Tk 2,500 attractive profit and Maximum compound amount at maturity, Option to pay your installment on any day of the month and profit will be count from the date of installment, Option to multiple installments in a month, No penalty or extra charges for missing installment, Tenure from 3 (Three) to 12 (Twelve) years, Auto renewal option, Matured amount will be transferred automatically to the customer's Bank account on maturity, Quick service at your doorstep.

Sample Calculation:

Installment Tk.	RO I	Initial Deposit Tk.	Total Deposit	Profit	Maturity value
	10.75%				
Period (Year)					
1			30,000	1,523	31,523
2			60,000	6,607	66,607
3			90,000	16,601	106,601
4			120,000	30,448	150,448
5			150,000	49,247	199,247

6	180,000	73,559	253,559
7	210,000	104,007	314,007
8	240,000	141,282	381,282
9	270,000	186,156	456,156
10	300,000	239,488	539,488
11	330,000	302,233	632,233
12	360,000	375,455	735,455

3.2.8 Children's Deposit

DBH has introduced two types of variable rate children deposits – Monthly savings and fixed savings. It caters to the specific concerns of parents and provides them for an invaluable opportunity of securing their child's future. Parents want the best possible future for their children, but it comes at a cost, DBH Children's Deposit gives you the opportunity to save for your child's future.

Features and benefits:

Monthly installment minimum Tk 2,500, Attractive profit and Maximum compound amount at maturity, Option to pay your installment on any day of the month and profit will be count from the date of installment, Option to multiple installments in a month, penalty or extra charges for missing installment, Tenure from 5 (Five) to 12 (Twelve) years, Auto renewal option, Matured amount will be transferred automatically to the customer's Bank account on maturity, Quick service at your doorstep, Fixed Savings, Initial Deposit minimum Tk 50,000.

Sample Calculation:

Projected maturity value (may vary due to yearly revision of rate)

Installment Tk.	5,000	Initial Deposit Tk.	
ROI	8.75%	(to be re-fixed yearly)	
Period (Year)	Total Deposit	Profit	Projected maturity value
1	60,000	56,979	116,979

2	120,000	69,325	189,325
3	180,000	87,870	267,870
4	240,000	113,146	353,146
5	300,000	77,388	377,388
6	360,000	114,688	474,688
7	420,000	160,851	580,851
8	480,000	216,685	696,685
9	540,000	283,072	823,072
10	600,000	360,971	960,971
11	660,000	451,433	1,111,433
12	720,000	555,601	1,275,601

3.2.9 Easy home Deposits

Everyone has a dream of his own home. DBH commitment is to make your dream come into reality. You can save a little every month and at maturity you can get a housing loan of three times or more of your savings with a discounted ROI.

Features and benefits:

Home loan facility three times or more of the Deposit maturity amount, Option to get home loan at discount rate of return, Initial Deposit minimum Tk 50,000 & option to open many account at single name, Monthly installment minimum Tk 2,500, Tenure from 5 (Five) to 12 (Twelve) years, Option to pay your installment on any day of the month and profit will be count from the date of installment, Option to multiple installments in a month, No penalty or extra charges for missing installment, Auto renewal option, Matured amount will be transferred automatically to the customer's Bank account on maturity, Quick service at your doorstep.

Sample Calculation :

Easy Home Deposit

Projected maturity value (may vary due to yearly revision of rate)

Installment Tk.	5,000	Initial Deposit Tk.	50,000
ROI	8.25%	(to be re-fixed yearly)	
Period (Year)	Total Deposit	Profit	Projected maturity value
1	110,000	6,979	116,979
2	170,000	19,325	189,325

3	230,000	37,870	267,870
4	290,000	63,146	353,146
5	350,000	95,730	445,730
6	410,000	136,247	546,247
7	470,000	185,377	655,377
8	530,000	243,860	773,860
9	590,000	312,495	902,495
10	650,000	392,153	1,042,153
11	710,000	483,779	1,193,779
12	770,000	588,398	1,358,398

Chapter 4: Findings and Recommendations

4.1 Findings

While I was working at DBH, I found all of my colleagues (Senior, Junior) are very friendly. As it was my first work experience in a corporate house, so I got nervous at the early days but my colleagues were always friendly helpful to me. They taught me how to cope with new and unknown environment. Later on I found an awesome working environment over there. DBH is truly a well-organized and wonderful place to work. The corporate culture is as maintain time and schedule is strictly followed there. I found three different departments in my floor and I was amazed to see there is a nice coordination among all the departments. Everyone is very friendly and helpful to each other. Though they are very friendly but they are very professional also. Everyone is self- motivated, hardworking, and talented. I feel proud to be there as an intern. My supervisor Mr. Imtiaz Elahi Sohel is the Manager of Brand and Communication department. I learnt so many things from him and other colleagues like- how should I dressed, how should I address any colleague, how should I meet with senior level bosses, how to get an appointment to meet with top level bosses, what is the proper way to report about finished task, how to fix a meeting with other departmental bosses, how to deal with third parties, what is the proper way submit business proposals, and so on. Even though I found almost everything is good with DBH, but I found a few problems during my working period over there, I discussed those problems and solution in the recommendation part.

4.2 Recommendation

- As DBH needs to visit its marketing board (billboard) regularly to ensure the best visibility, DBH should provide own transport for visiting purpose. Because as it is regular process so using public transport like- CNG Auto Rickshaw is not cost effective.
- As DBH gets facilities from different developer's housing projects to promote its brand, DBH should keep up to date contact numbers of those developers in a clean and proper way, and maintain a regular contact with them.
- DBH should track the proper address from developers to execute branding plans.
- DBH should justify the current market situation before going into any contact with third party, as with the change of time many circumstances getting changed along with costing.

Conclusion

The report investigated the links between all the brand marketing like segmentation, integrated marketing communications, planning and forecasting, advertising, distributions, brand image and brand loyalty of DBH. Beside that it has a slight focus on deposit products offered by DBH.

DBH is one of the first choices for home loan and home deposit of many people in Bangladesh. With the vision of becoming, the leading financial institution in the country with satisfied customers and employees, and to generate value for our shareholders while contributing to the wellbeing of the society. To be the best option by providing the highest quality service, best loan package, newest deposit package and professional manpower and service. DBH is always striving towards achieving the goal of becoming the most preferred option for deposit and loan to target customer.

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