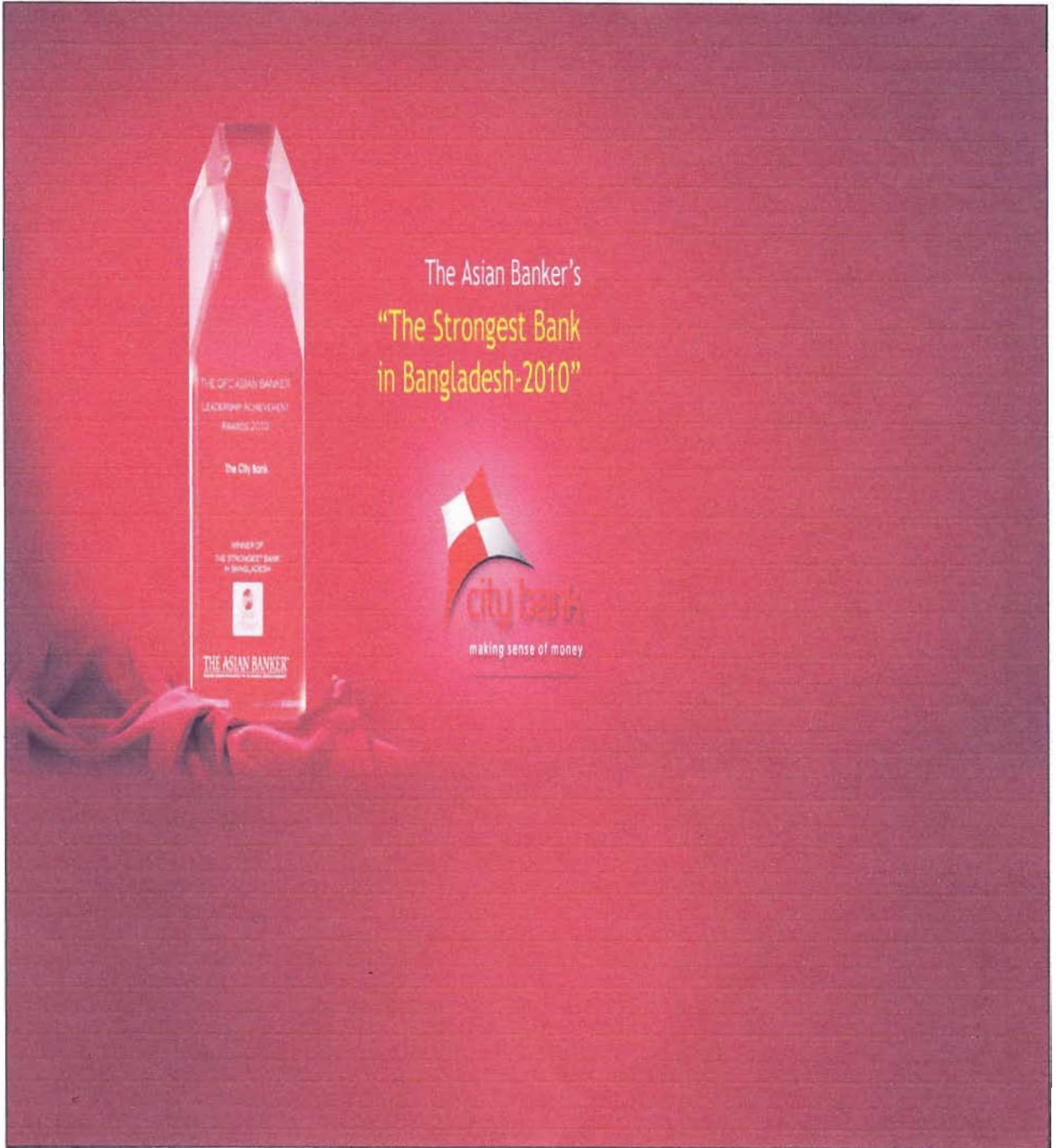


Report No.  
100236  
BBA



**Internship Report on  
Integrated Marketing  
Communication Tools  
Analysis of Different  
Products of City Bank**



**Internship Report on Integrated Marketing Communication  
Tool Analysis of City Bank  
(BUS 499)**

**Prepared for:**

M. Sayeed Alam  
Assistant Professor  
Dept. of Business Administration

A  
(intern)



**Prepared by:**

Nurun Nahar Tasneem  
ID: 2006-1-10-115

Date of Submission: August 19, 2010

## Letter of Authorization

East West University  
43, Mohakhali C/A, Dhaka 1212

20 June, 2010

Nurun Nahar Tasneem

Dear student

I would like to authorize you, the student of Internship Course BUS 499, to prepare a report on **Integrated Marketing Communication Tool Analysis of City Bank Bangladesh.**

In your study please concentrate on the topic properly and provide recent information. If you need any kind of further assistance from me please let me know without any hesitation.

Submit the report by 22 August, 2010

Regards

M. Sayeed Alam  
Assistant Professor  
Dept. of Business Administration

## Letter of Transmittal

20 June, 2010

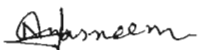
M. Sayeed Alam  
Assistant Professor  
Dept. of Business Administration

Dear Sir

You have assigned us to prepare a report for Internship Course BUS 499 on **Integrated Marketing Communication Tool Analysis of City Bank Bangladesh**. To serve your purpose, I have tried to summarize the whole idea of my internship report based on the understanding of internship training.

Sincerely I hope this report will fulfill the requirements suggested by you under the course (BUS 499). I will appreciate if you kindly spend some of your valuable time by calling me for a discussion in connection to the interpretation of this report.

Sincerely yours

 . 19-08-10

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**Nurun Nahar Tasneem**

**2006-1-10-115**

## **Acknowledgement**

All praises to almighty God who has created me and has given me opportunities and strength to work with people. With deep interest I had started my work. My “Internship Program” is just a part of BBA under the Dept. of Business Administration, East West University, Bangladesh. But I had gathered practical knowledge about the Retail Banking of City Bank Bangladesh.

I am greatly indebted to M. Sayeed Alam who has supervised instructed & directed me to complete “Internship Training”. My faculty showed great patience in dealing with my confusions and queries while preparing this report.

I am also grateful to Branch Manager and Branch Operation Manager, Gulshan Branch –City Bank, who have helped me very much by providing me various documents and information about Retail Banking, its monitoring impact on profitability performance and the promotional activities of City Bank which is the topic of my Internship Report.

I acknowledge and appreciate everyone for their friendly attitude and cooperation in completing my final report.

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## Executive Summary

In many market the availability of appropriate communication channel to customers can determine entry decision. When marketers do not understand and appreciate the values, tastes, geography, climate, superstitions, level of literary, religion, language or economic development of a culture, they fail to capture their target market. Product and service development must be informed by research regarding the availability of communication channels. Once the market offering is developed to meet target market needs, intended customers must be informed of the offering's value and availability. Often Different messages are appropriate for different communication channels, and vice versa. The aim of this report is to analyze different marketing communication tools that are used by City bank in order to understand the significance of Integrated marketing Communications. During this internship training of about two months I have gathered knowledge about the use of promotional activities of a financial institution. I have done my internship under City Bank's Retail Department. So in this report I have focused on Retail products only. City Bank is one of the oldest private Commercial Banks operating in Bangladesh. It is a top bank among the oldest five Commercial Banks in the country. The noble intention behind starting this Bank was to bring about qualitative changes in the sphere of Banking and Financial management. Today The City Bank serves it's customers at home & abroad with 82 branches spread over the country & about three hundred oversea correspondences covering all the major cities and business center of the world. Over the years the Bank has expanded the spectrums of Its Services. The extensive and ever growing domestic network provides and carries various products and services to the doorsteps of millions. The key successful factors of City Bank are its creative strategies, broad understanding about market and proper implementation of marketing communication tools. The focus of the report is on the significance of Integrated marketing Communications used in different product categories of City Bank.





## **Origin of the report:**

As a part of the Internship Program of Bachelors of Business Administration course requirement I am assigned with this academic report. Its origin is East West University. It is produced by the students of business administration department of East West University within the course of Internship course (BUS 499).

## **Objective:**

### **Broad Objective**

The main objective of the term paper is to analyze important IMC approaches of a financial company for enriching our knowledge in marketing management.

### **Specific Objectives**

- To analyze the RETAIL processing activities
- To know the operational procedure of RETAIL loan processing
- To analyze strength & weakness of the RETAIL Department
- To access the key performance indicator of the department
- To know the disbursement and recovery procedures of RETAIL loans
- To know the enterprise selection criteria to provide RETAIL loan
- To know the terms and conditions of RETAIL loans
- To know the success factor of RETAIL banking at CITY Bank Limited.
- To Analyze micro environment of the economy
- To Analyze macro environment of the economy



## **Scope:**

It is an internship paper based on IMC analysis of different Retail products of City Bank. So, here I focused on only marketing and marketing related tools. Scope of the study is quite clear. Since Retail Banking Department is dealing with all types of personal deposit & loan activities in the bank. So studying these core themes, opportunities are there to learn other aspects of retail banking matters.

- Concept of RETAIL and its impact in overall economy of Bangladesh
- Importance of RETAIL banking in context of Bangladesh
- Pioneer's strategy regarding RETAIL banking
- Other bank's performance in comparison to the RETAIL banking at CBL
- Small entrepreneurs of rural –urban spectrum are enjoying the City Bank loan facility without the presence of bank at rural area.
- Virtual banking concept through RETAIL banking
- Difference of different banking concept



## **Methodology:**

The study uses both primary data and secondary data. The report is divided into two parts. One is the **Organization Part** and the other is the **Project Part**. The parts are virtually separate from one another.

The information for the Organization part of the report was collected from secondary sources like books, published reports and web site of the CITY Bank. For general concept development about the bank short interviews and discussion session were taken as primary source. The information for the Project was collected from both primary and secondary sources. For gathering concept of Retail banking, the Product Program Guideline (PPG) thoroughly analyzed.



Beside this observation, discussion with the employee of the Retail department and loan administration division the said bank was also conducted.

**Limitations:**

I had few problems while doing the report. These are the limitations of my report. For collecting primary data, I faced problem of understanding the real fact. I had to wait for a long time to talk with the branch manager as he has a busy schedule. And for collecting secondary data, logging on net took too much time because of the slow speed. And also, I had to accomplish the term paper during the Final Semester which was really crucial for me.



## **1. Introduction**

Today's market is characterized by highly competitive organizations which are all vying for consumer's loyalty. Firms are faced with the challenge to maintain their own competitive edge to be able to survive and be successful. Strategies are carefully planned and executed to gain the ultimate goal of all company growth. However, external factors are not the only elements which influence growth. Effective promotion of the product through advertising in various media maintains the superior standing of the product in the wide target market. This is a term paper regarding on Integrated Marketing Communication tools analysis of different product of City Bank.

## **2. Company Profile**

City Bank is one of the oldest private Commercial Banks operating in Bangladesh. It is a top bank among the oldest five Commercial Banks in the country which started their operations in 1983. The Bank started its journey on 27th March 1983 through opening its first branch at B. B. Avenue Branch in the capital, Dhaka city. It was the visionary entrepreneurship of around 13 local businessmen who braved the immense uncertainties and risks with courage and zeal that made the establishment & forward march of the bank possible. Those sponsor directors commenced the journey with only Taka 3.4 crore worth of Capital, which now is a respectable Taka 330.77 crore as capital & reserve.

City Bank is among the very few local banks which do not follow the traditional, decentralized, geographically managed, branch based business or profit model. Instead the bank manages its business and operation vertically from the head office through 4 distinct business divisions namely



- Corporate & Investment Banking;
- Retail Banking (including Cards);
- SME Banking; &
- Treasury & Market Risks.

Under a real-time online banking platform, these 4 business divisions are supported at the back by a robust service delivery or operations setup and also a smart IT Backbone. Such centralized business segment based business & operating model ensure specialized treatment and services to the bank's different customer segments.

The bank currently has 87 online branches and 10 SME service centers spread across the length & breadth of the country that include a full fledged Islami Banking branch. Besides these traditional delivery points, the bank is also very active in the alternative delivery area. It currently has 46 ATMs of its own; and ATM sharing arrangement with a partner bank that has more than 550 ATMs in place; SMS Banking; Interest Banking and so on. It already started its Customer Call Center operation. The bank has a plan to end the current year with 100 own ATMs.

City Bank is the first bank in Bangladesh to have issued Dual Currency Credit Card. The bank is a principal member of VISA international and it issues both Local Currency (Taka) & Foreign Currency (US Dollar) card limits in a single plastic. VISA Debit Card is another popular product which the bank is pushing hard in order to ease out the queues at the branch created by its astounding base of some 400,000 retail customers. The launch of VISA Prepaid Card for the travel sector is currently underway.

City Bank has launched American Express Credit Card and American Express Gold Credit card in November 2009. City Bank is the local caretaker of the brand and is responsible for all operations supporting the issuing of the new credit cards, including billing and accounting, customer service, credit management and charge authorizations, as well as marketing the cards in Bangladesh. Both cards are international cards and



accepted by the millions of merchants operating on the American Express global merchant network in over 200 countries and territories including Bangladesh. City Bank also introduced exclusive privileges for the card members under the American Express Selects program in Bangladesh. This will entitled any American Express card members to enjoy fantastic savings on retail and dining at some of the finest establishment in Bangladesh. It also provides incredible privileges all over the globe with more than 13,000 offers at over 10,000 merchants in 75 countries.

City Bank prides itself in offering a very personalized and friendly customer service. It has in place a customized service excellence model called CRP that focuses on ensuring happy customers through setting benchmarks for the bank's employees' attitude, behavior, readiness level, accuracy and timelines of service quality.

City Bank is one of the largest corporate banks in the country with a current business model that heavily encourages and supports the growth of the bank in Retail and SME Banking. The bank is very much on its way to opening many independent SME centers across the country within a short time. The bank is also very active in the workers' foreign remittance business. It has strong tie-ups with major exchange companies in the Middle East, Europe, Far East & USA, from where thousands of individual remittances come to the country every month for disbursements through the bank's large network of 97 online branches and SME service centers.

The current senior management leaders of the bank consist of mostly people form the multinational banks with superior management skills and knowledge in their respective "specialized" areas. The newly launched logo and the pay-off line of the bank are just one initial step towards reaching that point.

**Vision:**

City Bank's vision is to be the leading bank in the country with best practices and highest social commitment.



**Mission:**

- To contribute to the socioeconomic development of the country
- To attain highest level of customer satisfaction through extension of services by dedicated and motivated team professionals
- To maintain continuous growth of market share ensuring quality
- To maximize bank's profit ensuring its steady growth
- To maintain the high moral and ethical standards
- To ensure participative management system and empowerment of human resources
- To nurture an enabling environment where innovativeness and performance is rewarded

**3. Products of City Bank**

**Retail Products:**

- ★ **City Onayash**
- ★ **City Shromidhdhi**
- ★ **City Projonmo**
- ★ **City Ichchapuron**
- ★ **City Drive**
- ★ **City Solution**
- ★ **City Global**
- ★ **City Wallet**
- ★ **City Express**
- ★ **Visa Debit card**
- ★ **Visa Credit card**
- ★ **The American Express Credit Card**
- ★ **The American Express Gold Credit Card**



## **1. City Onayash –**

City Onayash is a unique kind of savings account which calculates interest on your daily balance and pays interest to you every month.

It is a major departure from the conventional savings account available in the market. All such accounts calculate interest on the average or lowest balance of the month, while City Onayash does on daily product basis. Not only that, while those conventional savings accounts pays interest only twice a year - in December and June - City Onayash pays it to you every month. Happiness at each month end!

### **Special Feature:**

... Withdraw and deposit cash as you wish - without at all having your monthly interest earning eligibility.
... No hidden or undisclosed fees or charges or profit-cutting
... Interest forfeiture rules of a common conventional savings account do not apply here. So, stay tension-free-100%
... Every month's interest earning goes into your account automatically. What better way to take care of you family's recurring monthly expenses?

## **2. City Shomridhhi –**

It's a unique offer from City Bank. City Shomridhhi is an exceptional DPS product that is distinctly more attractive than the prevalent DPS products in the market. You receive a hefty sum at the end of the term against your monthly deposit of small installments. It's a perfect way to secure your financial future!





## Features

.,	No initial deposit required
----	-----------------------------

### **3. City Projonmo –**

Financial safety for your future generations backed by complete immense protection!

City Projonmo is a unique monthly deposit scheme that you open for your kids to safeguard their future against all uncertainties and risks. As a guardian of the child you can open this account which builds great & unmatched savings for you over the years. By the time your child is past his or her school age, there is this sufficient cash in your hand to take care of his / her higher education, marriage or other such large expenses. However, the most interesting part of this scheme is the full insurance protection that you automatically enjoy. This simply means, in case of death or total physical collapse of the parent or guardian, the bank will pay the full value of the scheme for the full term no matter in reality how many months or years have been actually completed by you.

### **4. City Ichchapurun –**

It provides a great opportunity to earn against your savings every month. This product allows you to earn interest and enjoy interest every month that accrues in your fixed deposit account, no matter what the term of the deposit is. It helps make your financial planning more disciplined, and your life more organized. While your fixed deposit remains untouched and well-kept for future, you keep on getting the profit on a monthly basis. What better way to take care of your monthly recurring expenses like children's education or school fees, house tutor's remuneration, utility bill payments, saving money in some DPS scheme?



**5. City Drive**

To meet personal needs of any credit worthy individuals, we need to introduce some contemporary asset product line like City Drive.

Customers like to enjoy personal auto loan to accommodate the transportation needs. Consequently, Auto Loan got substantial momentum in the market. Most of the banks are focusing this product for increasing core lending base of the bank. This product will be a one of most vital lending products for retail lending.

**Features**

→	Loan amount ranging from Tk. 300,000 to Tk. 20,00,000
→	Car financing up to 90% of reconditioned or new vehicle price
→	Lower interest rate & upto 100% financing for loan against cash security
→	Loan tenor 12 to 60 months
→	No hidden charges
→	Competitive interest rate
→	Loan processing fee 1% of loan amount

**6. City Solution**

It’s an all purpose retail loan which is unsecured from customers’ perspective. It’s a simple EMI based loan plan for customers’ dream Vacation, child's admission to a foreign university, Medical treatment, Daughter's wedding, House renovation etc.

Whatever the occasion or requirement may be, City Solution - any personal loan from City Bank - is there to solve customer’s problems and to fulfill their dreams.



**Features**

→	Loan amount ranging from Tk. 50,000 to Tk. 1000,000
→	Loan tenor 12 to 60 months
→	No guarantor required for the loan amount up to Tk. 3 lac
→	No hidden charges
→	Competitive interest rate
→	Processing fee 1.5%

**7. City Global**

City Global is completely a foreign currency based service package for Resident and Non Resident Bangladeshi people, where we are offering three financially attractive products (City Global RFCD Account, City Global FCY Account & City Global NFCD Account) with value added bundle offers.

Account holders will be benefited from different transactional services in the form of fee waivers. Account holders can purchase different government security bonds from their foreign currency accounts.

**City Global Products**

→	City Global RFCD Account
→	City Global FCY Account
→	Global NFCD Account

**8. City Wallet**

City Wallet is the first mobile banking application that allows customers to enjoy SMS banking in their handset’s menu option. It only requires a JAVA enabled cell phone with



internet access. It does not require typing in the keywords in order to get the service. Customers can avail basic services like; account information, balance and transaction inquiry, branch location & ATM inquiry, products information etc.

### **9. City Express**

**City Express Cash** is a fully secured and revolving facility for any legitimate purpose. The security for the loan should be ideally CBL FDR. Bank would finance against clients CBL FDR or other banks/NBFIs security.

**City Express Loan** is a fully secured and terminating (EMI Based) loan facility for any legitimate purpose. Bank would finance against clients CBL FDR or other bank FDR/NBFIs security.

This is an any purpose secured loan for any legitimate purpose.

### **Features**

→	Minimum loan amount Tk. 50,000 & Maximum 90% of the Present Value of CBL FDR or any other security
→	Quick processing
→	Minimum documentation
→	Loan tenor 12 to 60 months
→	No guarantor required
→	No hidden charges

### **10. Visa debit Card**

Now comes the Visa Debit Card from City Bank. Your life, therefore, becomes hassle-free and safe; and it is Visa Electron branded, which makes you the proud owner of a meaningful plastic.



**Features:**

→	Cash withdrawal from 500+ Visa ATMs 24/7/365 all over the country
→	Shop and dine at hundreds of merchant Visa outlets all over the country
→	Balance enquiry
→	PIN Change
→	Mini statement
→	Cash withdrawal @ Taka 12 per transaction at 583 DBBL ATMs
→	Cash withdrawal @ Taka 10 per transaction at 110 Q-cash network ATMs

**11. Visa Credit Card**

City Bank is the first bank to issue Dual Currency Credit Card in Bangladesh. This card enables you simultaneous usage of your card both in home and in abroad. You do not need to carry two different cards for the same purpose.

**Features:**

→	<u>Variable Interest Rate</u>
→	<u>EMI Plan</u>
→	<u>Balance Transfer</u>
→	<u>Round the clock cash withdrawal facility at any Visa branded ATM throughout the world</u>
→	<u>Round the clock purchasing power for goods and services at any Visa branded POS outlet</u>
→	<u>24% interest on Cash Advance</u>
→	<u>No cash Advance fee at CITY ATMs</u>
→	<u>Lowest Annual/Renewal Fee</u>
→	<u>International Roaming facility</u>
→	<u>Internet Transaction*</u>



..	<u>Convenient Repayment option</u>
..	<u>E-statement</u>
..	<u>Limited Lost Card Liability</u>
..	<u>Secured with your Photo – Photo Card</u>
..	<u>24 hours customer service help desk</u>

**12. American Express Credit Card**

The America Express Credit Card is for those who want to get the most out of life. it opens the door to the best the world has to offer. The American Express Card members enjoy a range of benefits like free theme park tickets, complemenmtary companion coach tickets to Cox’s bazaar,6% cash back to Agora and Nandan megashops etc. Quality customer service associated with the America Express brand is always available.

**13. American Express Gold Credit Card**

The America Express Gold Credit card is the most valuable credit carding the market with exclusive travel and entertainment benefits. It gives customers not only the ability to charge their expenses but also the scope to enjoy facilities like free complementary buffet at westin,free access to the balaka lounge at airport, complimentary companion air ticket to kolkata by Jet airways , 6% cash back at Agora and Nandan megashops etc.

Above all, it provides the prestige, and high level of quality customer service associated with the American Express brand.



## **4. IMC Analysis of Retail Product of City Bank**

### **4.1. Television advertisement**

A **television advertisement** or **television commercial** is a span of television programming produced and paid for by an organisation that conveys a message. Advertisement revenue provides a significant portion of the funding for most privately owned television networks. The vast majority of television advertisements today consist of brief advertising spots, ranging in length from a few seconds to several minutes (as well as program-length infomercials). Advertisements of this sort have been used to sell every product imaginable over the years, from household products to goods and services.

The effect of television advertisements upon the viewing public has been so successful and so pervasive that in some countries, like the United States, United Kingdom, and also many countries of Europe and Asia. Many television advertisements feature catchy jingles (songs or melodies) or catch-phrases (slogan) that generate sustained appeal, which may remain in the minds of television viewers long after the span of the advertising campaign.

#### **City Bank's Involvement in TV commercial:**

On 5th July 2008, The City Bank Limited changed its brand name into, simply, City Bank. Bank's new logo along with a brand philosophy line or pay-off line were unveiled that day at a ceremony held at Radisson Water Garden Hotel, Dhaka, Hon'ble Advisor to the Ministry of Finance & Planning, Dr A B Mirza Azizul Islam did this honor to the bank by launching it. With that new spirit City Bank telecasted a TV commercial in



English language. But its exposure rate was too low because of language issue and less budget in TV commercials.

**I give here a simple note on the philosophy that went behind the creation of this logo:**

It's a simple logo. Its beauty is in its simplicity of arrangement which is also bold. Since it is simple, it connects with people easily.

The red and silver shape may mean a chess board. Chessboard stands for wisdom & vision. Since we are 25 years old, we are expert, wise & experienced. Chess is the game of the smart people who knows all the moves. Our game is to deal with your money matters and - as wise & experienced bankers, we are experts in that.

The red and silver shape may also mean something dynamic. It may mean the checkered flag of Formula One Racing. Then it signifies speed and agility & fast pace.

The red and silver shape may also mean a kite. It's a beautiful colorful kite, nose up, going to reach for the sky. In that case, it means the bank is soaring high into the skies of many possibilities in order to make customers' financial dreams come true







The logo has a dynamic shape. Such dynamism stands for modernity, the 21st century. That signifies, this is going to be a techno-savvy bank, a state-of-the-art tech-powered modern bank

The color 'red' stands for emotion, passion, strength, vitality, action, confidence & courage.

The color silver symbolizes riches, just as gold does. Silver is glamorous & distinguished. Silver is the traditional 25th anniversary color or Silver Jubilee color. Another thing is: "Pieces of silver" means money or coin. And our pay-off line is "Making Sense of Money".

### **The pay-off line "Making Sense of Money".**

No money, no bank. We all know how important money can be for any of us. Money is a need all by itself. It is the most precious thing. Money is the port key to any destination. It is everything between a person and his / her dreams & hopes. So, the money which is almost synonymous to life must make sense. And for your money to make sense, it must be handled by an expert. That is where we come in. We say, we make sense of your money. Because, at City, we are wise men of banking. With 25 years of experience, we know how to make your money more meaningful for you, how to lend you money in times of your needs or how to grow your money safely for you.

## **4.2. Sales Promotions**

Sales promotions are marketing activities that stimulate consumer purchases and improve retailer or middle man effectiveness and co-operation. cents off, in-store demonstrations, samples, coupons, gifts, product tie-ins, contests, sweepstakes, sponsorship of special events such as concerts and fairs (even donut parades),and point-of-purchase displays are



types of sales promotion device designed to supplement advertising and personal selling in the promotional mix.

Sales promotions can be directed at either the customer, sales staff, or distribution channel members (such as retailers). Sales promotions targeted at the consumer are called **Consumer Sales Promotions**. Sales promotions targeted at retailers and wholesale are called **Trade Sales Promotions**. Some sale promotions, particularly ones with unusual methods, are considered gimmick by many.

Sales promotions have traditionally been heavily regulated in many advanced industrial nations as well as many developing nations.

### **City Bank's involvement in Sales promotions:**

- ★ The America Express Credit Card is for those who want to get the most out of life. it opens the door to the best the world has to offer. The American Express Card members enjoy a range of benefits like free theme park tickets, complementary companion coach tickets to Cox's bazaar, 6% cash back to Agora and Nandan megashops etc. Quality customer service associated with the America Express brand is always available.
- ★ The America Express Gold Credit card is the most valuable credit carding the market with exclusive travel and entertainment benefits. It gives customers not only the ability to charge their expenses but also the scope to enjoy facilities like free complementary buffet at westin, free access to the balaka lounge at airport, complimentary companion air ticket to kolkata by Jet airways , 6% cash back at Agora and Nandan megashops etc.

Above all, it provides the prestige, and high level of quality customer service associated with the American Express brand.



### 4.3. Public Relations

**Public relations (PR)** is the practice of managing the communication between an organization and its publics. Public relations gains an organization or individual exposure to their audiences using topics of public interest and news items that do not direct payment. Because public relations places exposure in credible third-party outlets, it offers a third-party legitimacy that advertising does not have. Common activities include speaking at conferences, working with the press, and employee communication. It is something that is not tangible and this is what sets it apart from Advertising.

PR can be used to build rapport with employees, customers, investors, voters, or the general public. Almost any organization that has a stake in how it is portrayed in the public arena employs some level of public relations. There are number of related sister disciplines all falling under the banner of Corporate Communications, such as Analyst relations, Media Relations, Investor Relations, Internal Communications or Labor Relations.

There are many areas of public relations but the most recognized are financial public relations, product public relations, and crisis public relations.

- Financial public relations deal with providing information mainly to business reporters.
- Product public relations deal with gaining publicity for a particular product or service through PR tactics rather than using advertising.
- Crisis public relations deal with responding to negative accusations or information.



### **City Bank's involvement in PR activities:**

Corporate social responsibility (CSR) is in essence a form of corporate self-regulation integrated into any business model. Ideally, CSR policy would function as a built in self regulating mechanism where by business monitors and ensures its adherence to law, ethical standards, and international norms. Consequently business embraces responsibility for the impact of its activities on the environment, consumers, employees, communities, stake holders and all other members of the public sphere. Furthermore, CSR focused business would pro-actively promote the public interest by encouraging community growth and development, and voluntarily eliminating practices that harm the public sphere, regardless of legality.

Essentially at City Bank we believe our CSR is the deliberate inclusion of public interest into our corporate decision making and the honoring of a triple bottom line: People, Planet, and Profit.

With that bottom line in mind, city bank always tries to deliver share holders value in a socially, ethically, and environmentally responsible way. Our Corporate and SME banking divisions belief that bank's business must respect community's interests. So they never engaged in any project, at least since the time the transformation of the bank began in 2007, that comes in conflict with the bigger and long term benefits of the communities where we operate and also where we do not operate. As a matter of policy City Bank does not invest in or engage itself in any business which use child labor or employ environmentally harmful measures to conduct its business. It's only about taking that kind of a defensive position but it's also about taking a proactive approach which binds the bank to work toward reducing waste and more efficient use of resources.

Last year commemorating the "International Environment Day", when City Bank turned all its outdoor billboards into visual spokespersons of "Go Green" philosophy, the public sphere became aware of our common responsibility to the mother earth and also got



reminded that it's a bank which in its company's formal vision announces its commitment to CSR: "We want to be the leading bank in the country with best practices and highest social commitments."

Lat year witnessed many such initiatives undertaken by City Bank, beside its conducting Sustainable Responsible Business (SRB), which go beyond the statutory obligations and mandatory compliances to voluntary activities that promote sustainable development and also promote nurturing of the People and the Planet.

In 2009, the bank from time to time made contributions-both monetary and moral, and in all cases contributions that are supportive to the cause- of different nature across varied areas. It has been at times support for our culture and heritage, and at other times support for the needy and the downtrodden, and also at times direct support for nature preservation, and also at other times support for the physically challenged or the specially talented individual who just lacked the privilege to shine and who, for that matter, needed that extra support.

### ***Standing by the natural calamity victims:***

The bank made contribution of BDT 1 million through Association of Bankers, Bangladesh to the Prime Minister's Relief Fund for Sidr victims in June 2009 to stand by the homeless poor people of the southern part of the country. This was in addition to the BDT 2.5 million contributions made to the same relief fund of the Prime Minister in March 2009 and also BDT 0.3 million made through Dhaka Stock Exchange in the Prime Minister's Relief Fund. In total the bank made contribution of 3.8 million to this cause.

### ***Standing by humanity:***



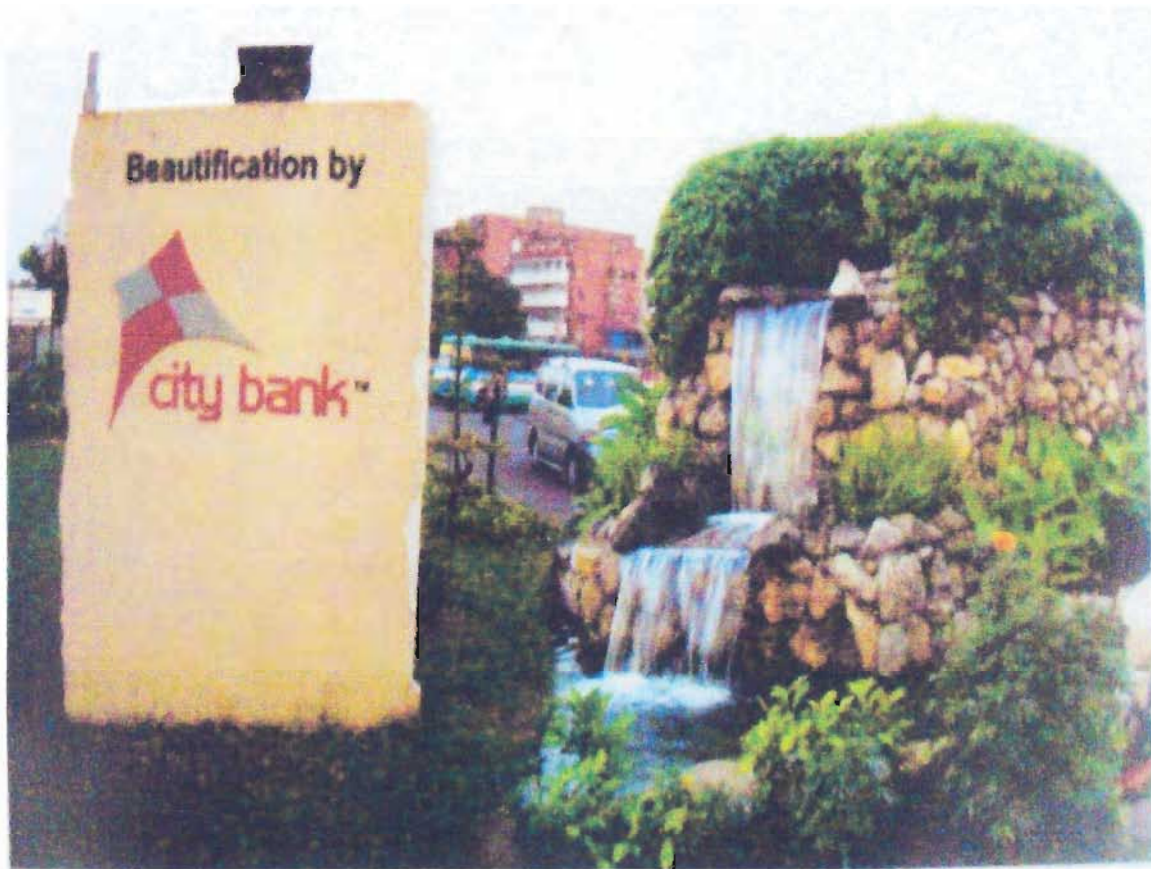
Last year's 25<sup>th</sup> and 26<sup>th</sup> February were two dark and tragic days in this nation's history when the barbaric mutiny at BDR, Pilkhana, and Dhaka saw the death of more than 50 talented officers of Bangladesh Army and assault of inhuman kind on their family members. The bank, in order to stand by the family members of the departed officials and to support their children in their educational expenses, promptly made a donation of BDT 2.8 million and BDT 0.48 million to the Bangladesh Association of Banks and in the form of a direct donation, to the families of martyred officials respectively.

Also the bank contributed BDT 0.5 million to the SEID trust, which supported the cause of education and treatment for intellectually disabled students.

***Standing by nature:***

Last year the bank contributed BDT 0.45 million to the beautification projects of two of the major parks in urban Dhaka - namely Gulshan Park and Baridhara Park. The scope of work included tree plantation, sitting arrangements for the visitors and also general upkeep of the parks. This small gesture made the parks more visit worthy and enjoyable to the dwellers of this sprawling mega city where nature is gradually getting banished and sacrificed in name of development.

One other initiative that supports the same cause in a rather bigger way is the bank's continuous involvement with the Manik Meah Avenue beautification project. It is due to the bank's sponsoring of the tree-lined mid island of that big road that road looks like an oasis to the people passing by.



***Standing by the talent:***

When TV **channel- I** organized nationwide musical talent hunt program “Khude Gaan Raaj” (“Little Masters of Music”) aimed at identifying and nurturing young talents in music, the bank voluntarily sponsored the educational expenses of one such talent Ms. Jhuma by offering her BDT 0.36 million for the cause.

The bank is committed to take more planned and systematic approaches toward CSR encompassing more varied areas of concentration with a bigger budget in 2010.

***Standing by Recreation:***



***“Go Golf with City Bank”***



City Bank, one of the title sponsors of “City Bank - Dhaka Bank Bangladesh Open 2009”, commenced on 27th of January in the Kurmitola Golf Club and ended on 31st January, 2009. City Bank, on that event got huge coverage in both Bangla and English print and electronic media and other sports pages of national dailies and magazines.

Bangladesh Golf Federation (BGF) organized “City Bank - Dhaka Bank Bangladesh Open 2009” with the action line “Go Golf”. BGF hosted a Professional Golf Tour of India (PGTI) tournament for the first time which was allowed staging its tournament outside India. A total 82 professional golfers of South Asia (India, Pakistan, Nepal, Sri Lanka and Singapore) participated in the five day show. There were players also from USA and Australia. The main four round tournaments took place from Jan 28th – 31st.

City Bank - Dhaka Bank Bangladesh Open 2009 was alienated in two parts one of which was the Pro-Am Tournament and the other Professional Tournament. On the 27th of Jan,





Mr. Shahid Khan's group won the Pro-Am event with 57.1 points. Here Anis Ud Dowlla, Chairman of ACI, one of our clients was a team member. At the Professional Tournament, held on Jan 31st, Mr. Jamal Hossain Mollah emerged as Bangladesh's new golfing sensation after winning the tournament.

Golf has high potential in Bangladesh over the last few years and PGTI initiatives to receive the Bangladesh open gave further input to the sports in our country. And in this initiative, an incredible job has done by City Bank as CSR activities in the area of sports and culture. As appreciation, City Bank got huge mileage through both print and electronic media. Beside the print and electronic media, pre-event press conference, client involvement (Corporate), venue and event branding, ground branding and outdoor branding by focusing Bangladeshi professional golfer Mr. Siddiqur Rahman City bank has got a huge mileage and coverage associated with this international golf tournament.

#### **4.4. Outdoor Ad**

Outdoor advertising is essentially any type of advertising that reaches the consumer while he or she is outside the home. This is in contrast with broadcast, print, and internet advertising. Out of home advertising, therefore, is focused on marketing to consumers when they are 'on the go' in public places, in transit, waiting (such as in a medical office), and/or in specific commercial locations (such as in a retail venue). Outdoor advertising formats fall into four main categories: billboards, street furniture, transit, and alternative.

**City Bank is also give a lot of importance to outdoor ads which have high exposure to clients.**





**4.5. Print advertising**

Print advertising describes advertising in a printed medium such as a newspaper, magazine, or trade journal. This encompasses everything from media with a very broad readership base, such as a major national newspaper or magazine, to more narrowly targeted media such as local newspapers and trade journals on very specialized topics. A form of print advertising is classified advertising, which allows private individuals or companies to purchase a small, narrowly targeted ad for a low fee advertising a product or service.

**The following pictures were published in many reputed newspapers of our country like The Daily Star, The Financial Express, The Daily Prothom Alo, The Daily Ittefaq etc.**





#### **4.6. Online Marketing**

City bank provides many convenient facilities to its customers so that they can easily shop through online and simultaneously the bank is promoting their products to the potential customers too. It has a very attractive, informative and well designed website. It also provides i-banking and city wallet facilities to its customers.



## 5. Conclusion

Along with the changing business world, customers change as well, becoming more demanding and knowledgeable than before. In turn, company management had shifted their focus on their clients or customers so as to stay successful in business. This transition meant that organizations have to completely reformulate their conventional business aims and purposes from being process-focused to customer-centered. Once the market offering is developed to meet target market needs, intended customers must be informed of the offering's value and availability. The City Bank Limited is the first private sector Bank in Bangladesh. The Bank has been operating since 1983 with an authorized capital of **Tk. 1.75 Billion** under the entrepreneurship of twelve prominent & leading businessman of the country. For significant performance, The Bank has earned national & international recognition. The City Bank Limited was one of the 12 Banks Of Bangladesh among the 500 Banks in Asia for its asset, deposit & profit as evaluated by "ASIA WEEK" In The Year 2000. Other than that, The City Bank Limited received the "Top Ten Company" award from the Prime Minister of the People's Republic Of Bangladesh. The key successful factors of City Bank are its creative strategies, broad understanding about market and proper implementation of marketing communication tools.



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