Report on

“A study of Activities of General banking of Jamuna Bank Limited “

By
Tausir Ahmed Khan
16304037

An internship report submitted to “BRAC Business School “in partial Fulfillment of the requirements for the degree of
Bachelor of Business Administration (BBA)
BRAC Business School
BRAC University
February 2023

Declaration:

It is hereby that

1. The internship report submitted is my original work while completing my BBA degree at BRAC University.
2. this report does not contain any materials which was previously published or made by a third party
3. The report also does not contain any material that has been accepted or submitted for any other degree or diploma courses in other universities or institutions.
4. I/We have acknowledged all the main sources of help.

Student's Full name & Signature:

Tausir Ahmed Khan
16304037

Supervisor's Full name & signature:

Dr. Md. Kausar Alam
Assistant Professor, BRAC Business School
BRAC university

Letter of Transmittal

Dr. Md. Kausar Alam
Assistant Professor,
BRAC Business School
BRAC university
66 Mohakhali, Dhaka -1212

Subject:Internship report submission titled “A study of the activities of General banking of Jamuna Bank”.

Dear Sir,

This is a pleasure to submit the internship report “A study of the activities of General banking of Jamuna Bank” under your supervision as it is a part of BUS400 which is required to complete a BBA degree in BRAC Business School at BRAC University. This report focuses on the general activities of Jamuna Bank and Jamuna Bank has keeping good impact on the economy of Bangladesh.

I have tried my best to finish the report with the necessary data and recommended theories in a remarkably thick and complete manner as much as possible. Finally, I trust that the report will fulfill the desires.

Sincerity yours,

Tausir Ahmed Khan
16304037
BRAC Business School
BRAC University

Non-Disclosure Agreement

This agreement was made and entered into by and between The Jamuna Bank and the undersigned student at BRAC University, Tausir Ahmed Khan.

Confidentiality agreement

Part 1: Confidentiality not required.

1. The three parties agree that the internship report, in draft or final form, is not considered to be a confidential document and the students, employees, or faculty advisor may share the internship report with other parties if they want. The supervisor of the faculty may keep a copy of the internship report for at least one year (in case of a grade review), at which time the supervisor will select to destroy the copy of the file.
2. The three parties will also agree that all the documentation and data which is given by the employer to the student during the internship period will remain the property of the employer, but shall not be considered confidential information by the faculty supervisor and the student unless specifically requested by the employer.
3. It is not banned for the three parties to disclose any information that was obtained during the internship, given that such information is in the public domain

Md. Abu Taher
Vice President & Head of Branch

Dr. Md. Kausar Alam
BRAC University
Assistant Professor
BRAC Business School

Part 2: confidentiality Required

1. The three parties agree that the internship report firstly in draft or also in the final form is considered to be a confidential document moreover the student or even the faculty supervisor should not share the internship report with other parties. The internship report will be read and reviewed by the faculty supervisor and it will be put in place to the supervisor as a confidential document. After one year the internship report will be no more. Furthermore, an independent faculty member also may be asked to re-read the internship report in case of a grade appeal regarding the internship report. In this situation, the independent faculty member will serve the report as confidential.
2. The three parties will also agree that all the documentation and data which is given by the employer to the student during the internship period will remain the property of the employer and will be considered confidential data.
3. The three parties will not be kept from disclosing any information obtained during an internship, where such information will be in the public domain.
4. Finally, the three parties believe that for one year from the conclusion of the report, this confidentiality setting will remain as a result.

Md. Abu Taher
Vice President & Head of Branch

Dr. Md. Kausar Alam
BRAC University
Assistant Professor
BRAC Business School

Acknowledgment

This study looks at the current situation of the understanding of customers regarding the customer service of general banking and also with the amazing helping hand of BRAC University and Jamuna Bank. Firstly, they are contributing a lot to the economy of Bangladesh. As a result, they are being faithful to the people of Bangladesh day by day.

Most importantly, many thanks to Dr. Md. Kausar Alam, academic supervisor, Assistant Professor of BRAC Business School, and Md Arif Hossain Mazumder, academic co-supervisor, Assistant Professor of BRAC Business School for all their helping hand during my internship period.

He also gave his valuable time in the discussion or consultation hours through Zoom meetings. He also communicated with us over the telephone or texts. If I had any problem or confusion regarding the report then I tried to contact him by text or email, He was so helpful that he gave a reply as soon as possible. He gave me the proper guidelines including the primary rule for completing the paper. Finally, He gave me proper support.

In addition, they have employed The Jamuna Bank Ltd. As a service ambassador intern in the customer service department of general banking. In the organization my supervisor was Md. Abu Taher who was the Vice President & head of the branch. He provided me with valuable data during my internship period which was necessary to complete my report. He also gave me some ideas about the customers of the other banks.

Moreover, in my Organization I worked in the customer service section of general banking, in this section Annanya Humayun was the first officer, Mst. Ramiza was the assistant officer and Wahida Islam was the Trainee assistant officer. I worked with them and all of them were very much helpful. During my internship period, they told me which task I had to do. While performing my duties in the organization if I faced any difficulties, they helped me by saying how I could solve my tasks properly.

Finally, thanks to all the people who have been helping BRAC Business School since 2016 by their helping hand in this internship report and also displaying as meritorious graduates of BRAC Business School, actually they represent the nation.

Executive Summary:

In our country, there are many sections in every bank. One of them is general banking and it is a major part of every bank. This is a time when there is competition regarding the General banking activities among the banks. In any bank, the general banking part is the most important and introductory. This bank provides several customer services. Such as – depositing and drawing money, remittance service, selling instruments, collection of instruments, etc.

This report focuses on the internship program that I completed successfully at Jamuna Bank Limited in the Mirpur branch. My internship program was for three months which started on 18/10/21 and ended on 18/1/22. I did it under the general banking department. Moreover, in this section, JBL offers several accounts to satisfy their customers. Such as current deposits, savings deposits, fixed deposits, short-term deposits, monthly deposits, and other deposits that can be approved by the Head office.

All the branches of the bank operate as an independent accounting system. The system of transactions of the bank is essentially a double-entry system of bookkeeping. The golden principle of debiting or crediting is generally the same as the double-entry system. Here the transactions are not recorded in the Journal initially. They are directly recorded and also posted in the ledger (computer) and finally the debits and credits by voucher or slip system.

After doing my internship program in Jamuna Bank Limited I found that they have provided very good customer service, and they also have top leadership and good management positions. Moreover, I also noticed that the customers of this bank are very satisfied regarding the service quality. Finally, I also believe that the service quality of Jamuna Bank Limited will increase day by day and now it is very popular among the people.

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Chapter 1

1.1 About Student

Name: Tausir Ahmed Khan, Student ID: 16304037. The major was Accounting and the minor was Finance.

About Internship

1.2.1 Information

Internship: The Jamuna Bank Limited, Bangladesh. I started my internship program on 18/10/21 and it ended on 18/1/22. There are many branches of Jamuna Bank Limited all over Bangladesh and my posting was on the Mirpur branch which was located in Mirpur 10 at 203/A,203/1, Senpara parbata, Dhaka-1216.

1.2.2 Organization Supervisor

During my internship program Md. Abu Taher was my in-site supervisor who was the Vice President and Head of branch of the branch. He was truly a very helpful person. Moreover, he gave me guidelines as a guardian in the branch during my full internship period.

1.2.3 Job scope

It is known to us that, general banking is a major part of a bank in any branch. So I decided to work in this vital section during my internship period. On the first day of my internship program, my on-site supervisor gave me a brief idea about the internship program. There are many sections in every branch of a bank. Such as accounts, clearing, foreign exchange, customer service, etc. Among this customer service is a very major and busy section. Many important activities are performed in this section of a bank. Such as – accounts opening and closing, checkbook requisition, requisition for debit cards, FDR-related tasks, etc. Many customers come to the bank regarding these tasks on every working day. So, easily we can say that the customer service section is very busy. In my branch in this section, I worked with Wahida Islam who was the Trainee assistant officer, Ananya Humayun who was the first officer and Mst. Ramiza who was the assistant officer of the branch. All of them were very much helpful. They told me which activities I had to do and if I faced any difficulties regarding the tasks, they always gave me the solution. I helped them with accounts-related activities, FDR-related activities, and checkbook and debit card-related tasks. I also gave proper information which is related to these activities to the valuable customers. Such as – we all know that there are different kinds of bank accounts like current accounts,

savings account, salary account, FDR, etc. I told the customers according to these accounts which necessary documents have to be submitted to the bank. I also checked the documents whether they were alright or not. I also prepared the forms of those accounts. I also informed the customers regarding the checkbook and debit card requisition. I kept the new checkbooks and debit cards according to the date and serial number. I also kept the checkbooks of current accounts and savings accounts separately so that we could find them easily within a short time. I also performed other tasks that they told me.

1.3. Outcomes

1.3.1 Student Feedback to Organization

Basically, during the internship period, the interns learned that he or she just expected to help every employee regarding their specific tasks and also tried to make the tasks less difficult for them.

The interns also helped the employees by filling up the forms which are related to opening various new bank accounts. Moreover, they also helped the customers with various tasks- sometimes they helped them by writing their checkbooks, and they also guided the customers regarding which task they had to go to.

When there was a large amount of crowd and rush in the branch during the pick hours the interns tried to make the customers maintain the line.

1.3.2 The students benefit

The internship program is a learning stage for the students. Here the students get an idea about the environment of a business or any organization. They also learn how to work under pressure situations. In an academic career, the students do not get enough idea about the working place but in the internship program, the students get enough idea about the environment of the working place in any business or organization. Moreover, the students gain practical experience here. Thus, the students become experts in the working field. They also learn how to handle clients. An intern can easily receive various skills. During the internship period, the interns also can build a network. Finally, these positive these can easily give motivation to the interns.

1.3.3 Difficulties

Most of the time the interns are considered as a worker. During my internship period, it was a coronavirus period so it was not easy to work in that particular time. In that situation, a lot of customers came to take various banking services on every working day. The bank was careful about following the rules and regulations that were related to the coronavirus. Moreover, many customers did not follow those rules and regulations properly so it was not easy to go to the bank every day. As it was also an AD branch and there were a lot of customers daily in the bank it was hard to manage all the customers. Finally, the interns had to do a lot of work. There were no separate spaces for the interns where they could sit.

1.3.4 Recommendations

They can easily increase the number of interns. They should also increase the wages for motivating the interns and if they do so the interns will work more actively. They should also arrange extra seats for the interns so that they can sit properly. They should also keep a system where the interns can also work from home as during the coronavirus period it is difficult to go and join the bank every day.

Chapter 2: Organization Part
2.1 Organizational Background

2.1.1 Overview and History
Basically Jamuna Bank Limited joins the third flow of the banks in our country . It mainly focuses on a specific aspect, like

- Staying inside the same temporal plane
- Upholding the status quo
- Building human capital
- Giving customers something of actual worth

It's the ideal choice for companies headquartered in Bangladesh and is supported by extensive expertise in commercial banking operations. The business needs to be improved over time. The growth of this bank is outstanding . The organization prides itself on giving consumers clear, succinct assistance. Jamuna Bank Limited has developed a well-structured Internet banking framework to offer short-term financial services. In summary, the bank offers retail banking, buyer bank, purchaser account, and partnership services, but focuses mostly on corporate banking, exchange funds, small venture capital, and venture capital. This management approach considers a wide range of administrative functions, such as depository administrations, financial board administrations, payments and clearings, worker welfare programs, variety administrations, resources for executives, and safe store storage. Jamuna Bank Limited (JBL) is a Bangladesh-based banking firm with its head office located at Jamuna Bank Tower in the city of Dhaka. The bank commenced operations on June 3, 2001. In our country Jamuna Bank Limited has 157 branches and 110 sub-branches. Finally, day by day the quantity of the branches and sub-branches is increasing.

With a Paid-Up Capital of Tk. 4,488 million and a Registered Capital of Tk. 10,000 million, Jamuna Bank Limited is a young and innovative bank.
To help advance trade and commerce in the nation, JBL is committed to creating a diversified network of commercial exchanges. Owners at the organization may set new objectives and benchmarks for the mechanical units since the admin levels of the business are also within reach.
administrations, executive tools, and safekeeping. The first private business bank in Bengali, Jamuna Bank Ltd. was made by a group of successful local entrepreneurs to offer consumers greater service from a different angle than that of traditional financial institutions. There are individuals in the fields of commerce, business, and enterprises who are thought to follow the followers. This "aggregation of significantly educated and capable groups" serves as the bank, growing and running it independently. The bank management continuously forecasts and accommodates customer needs.
The banking industry is always progressing ; therefore, the bank must build fresh strategies and new operational procedures to accommodate the most recent advancements. Since its founding, Jamuna Bank Ltd. has significantly aided in the development and expansion of this city's economy. The bank has lately expanded and established various quality-related businesses, rendering it well-known.
With a clever IT foundation, the bank currently delivers nationwide long-lasting online financial activities (for both urban and rural regions). The bank has independent ATMs all over the country as well as traditional delivery points that link to several partner banks and partnerships around the nation.
Along with providing all overall financial services for public organizations, Jamuna Bank Ltd. also provides a wide range of organization and specialized banking services for all parts of the public segment that are accommodated facilities anywhere inside the boundary of the restrictions and guidelines set by the Central Bank and other administrative foundations.

According to the provisions of the license given to Bangladesh Bank, the bank was permitted to welcome customers on a pre-IPO basis and to do so through an IPO in 2004. The bank is registered with both Chittagong Stock Exchange Ltd. and Dhaka Stock Exchange Ltd.

Working hours are from 10 a.m. to 6 p.m. on Sunday to Thursday, and transaction hours are from10 a.m. to 4 p.m. Now a days, transactions hour are from 10 a.m. to 3:30 p.m. On weekends, Friday, Saturday and other official holidays, the bank remains closed. (2021 Hossein)

2.1.2 Mission and Vision

Mission

The bank places a first concern on achieving the various needs of its consumers by offering a wide range of products at extravagant prices together with cutting-edge goods and useful assistance to maintain dependable expansion, reasonable return, and engagement in the improvement of the nation. (Araf, 2020)

Vision

To advance in the financial industry and aid in the development of the country (Araf, 2020)

2.1.3 Corporate Slogan

"You're Partner for Growth"

2.1.4 Objectives of JBL

- As Strategic Marketing Tactics grow, connection banking expands and surveillance quality rises.
- Jamuna Bank Limited is may be Bangladesh's best bank due to their profitability and outstanding resource availability.
- To offer a enough level of performance management.
- to keep the proper scope of options open (including any wobbly sheet hazard).

To find a strong board setup where reliability, consistency, and accountability are paired with ethical principles, honesty, and forthrightness at all levels to meet new obligations and maintain an adequate liquidity level.

(Masud, 2014)

2.1.5 Core Values

Customer Concentration	Business Morality	Fair-Mindedness
Trust	Quality	Courtesy Harmony
Integrity	Teamwork	Unique Culture
Assurance	Admiration	Responsible Corporate Resident

Core Values of Jamuna Bank Limited

While it is in business, Jamuna Bank Limited adheres to a certain set of values. The following describes a particular organizational principle for classifying and addressing additional problems that are developed by the bank:

Customer Concentration Business Morality Fair-Mindedness
Trust Quality Courtesy Harmony
Integrity Teamwork Unique Culture
Assurance Admiration Responsible Corporate Resident

Core Values of Jamuna Bank Limited

2.1.6 Strategic Priority

← To make sure that consumers collect the best goods and services available to maximize client value.
← To make sure that consumers enjoy a condition of riskiness about the market
← Adhering to the system of resolution and the worth of both conventional and non-traditional commodities.
← Reducing shop expenditures to keep the benefit's identity.
← Developing a clear increase in the number of administrative offerings it makes to consumers
← Building banking available to everyone.
← Involvement in Jamuna Bank's anti-oppression and CSR activities allows citizens to contribute to the improvement of Bangladesh. (Nobin, 2018)

JBL constantly monitors the charge and the settlement since the market is unknowable, confirming the business to maintain its existing financial standing.

← The return for investing in high-risk companies is quite great.
← Tells clients about the new financial transactions
← Making every effort to maximize the investor's personal qualities.
← For law edition , it is important to develop effective strategies and procedures for controlling risks as well as to support the current corporate culture.
← Raising the awareness of the environmental difficulty.
(Ridoy, 2019)
2.1.7 Management

JBL is the product of very skilled individuals. Basically, in this bank The board of Directors has the only rights for decision making . There are 16 CEOs and 4 independent directors on the bank's management team. Administrators have strong academic credentials and a wealth of business experience. The bank has a variety of advisory committees that help with administrative performance. The MD of Jamuna Bank Limited is knowledgeable, forward-thinking, and sincere. He continuously presses his team at this bank for submitting more attempt ,also coming up with sharp solutions, and taking creative strategies. The board of directors and senior management both regularly exercise for a stronger Importance on customer requirements. Though Jamuna Bank Limited has only been operating for a short time in our country, during this short time it has achieved several notable achievements, received global tribute, and also gained more fame. This bank has already made a designation for itself as one of the top commercial banks in the country by providing uncommon services and outstanding its competitors. (2021 Hossein)

2.1.8 Ethical Principles

Morality is accepted as one of the most important elements for any organization. In addition to money, JBL is thinking about certain moral progress that might keep the bank alive.

↔ Following all advice and instructions surrounding the financial institution with caution.
↔ Saying "no" in a polite way leaves a clear road for everyone.
↔ Securing the security of any customer-specific data.

↔ Giving support to organizational culture and allowing the employees via growth, education, and training

↔ The projects must be very joining and simple to deal with.

The JBL Jamuna Bank Foundation has also been created for helping persons who are facing difficulty or who are affected in the country. (Ali, 2015)

2.1.9 Product/Service Offerings

Products/services of Jamuna Bank Limited

Time Deposit Arrangements	Tourists Cheque	Money-saving arrangements
Western Union money transfer	SME Loans	Hire buy
SMS Banking	Industrial Finance	WCF
Inward and outward Remittances and Collection	Import and Export taking care of and Finance	24-hour Banking: Q-Cash ATM office
Online service	Credit/Debit card service	Islamic Banking
Loan Syndication	Venture Banking	Lease Finance
Project Finance	One-stop service	Personal Loan for Female
Commercial Banking	Trade finance	JBL DPS Plus

The bank makes use of a variety of strategies that make it feasible to build up financial products and administration. A lot of things may be implemented by signing up for Monthly Savings Arrangements, utilizing a Credit Arrangement, and borrowing money to pay for housing. Jamuna Bank Ltd. also offers 24-hour banking services utilizing debit cards; therefore, it is familiar with Q-money ATM cards. Jamuna Bank Limited deals with the elements of administration for the respected customers. The bank offers several services of various kinds. Here is a list of a few of them for your accessibility:

Products/services of Jamuna Bank Limited

Time Deposit Arrangements
    Tourists Cheque
    Money-saving arrangements

Western Union money transfer SME Loans
    Hire buy

SMS Banking Industrial Finance WCF
Inward and outward Remittances and Collection
    Import and Export taking care of and Finance
    24-hour Banking: Q-Cash ATM office

Online service
    Credit/Debit card service
    Islamic Banking
    Internet Banking

Loan Syndication
Venture Banking
Lease Finance

Project Finance One-stop service Personal Loan for Female
Commercial Banking Trade finance JBL DPS Plus

2.1.10 Service Marketing Mix of Jamuna Bank Limited

7'Ps of Marketing Mix

1) Product
2) Price
3) Place
4) Promotion
5) People
6) Process
7) Physical Evidence

Product

Deposit Schemes	Project Finance	Hire Purchase
Remittance and Collection	Investment Banking	Corporate Banking
Loan Schemes	Lease Finance	International Banking
Import and Export taking care of and Finance	Personal Loan for Woman	24-hour Banking: Q-Cash ATM facility Etc.

Price [Interest rate based on Scheme Duration]

6.10% 5 years of Lakhpati Deposit Scheme	6.10% 5 years of Millionaire Deposit Scheme
6.10% 5 years of Kotipati Deposit Scheme	7.00% 10 years of Double Growth Deposit Scheme
7.35% 15 years of Triple Growth Deposit Scheme	6.25%5 years of Pension Deposit Scheme
6.10% 5 years of Mudaraba Hajj Savings Scheme	6.25% 5 years of Rural Deposit Scheme

Product

Deposit Schemes Project Finance Hire Purchase
Remittance and Collection Investment Banking Corporate Banking
Loan Schemes Lease Finance International Banking
Import and Export taking care of and Finance

Personal Loan for Women 24-hour Banking: Q-Cash ATM facility Etc.

Price [Interest rate based on Scheme Duration]

6.10% 5 years of Lakhpati Deposit Scheme 6.10% 5 years of Millionaire Deposit Scheme
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7.35% 15 years of Triple Growth Deposit Scheme 6.25%5 years of Pension Deposit Scheme
6.10% 5 years of Mudaraba Hajj Savings Scheme 6.25% 5 years of Rural Deposit Scheme

Place
By placing its financial divisions in areas where it can most successfully help the customers, Jamuna Bank manages its retail operations, various types of savings and loans, and diverse regions of the country for its clients. JBL was very accommodating to the client, offering lots of incentives and a seamless process for all clients. Along with 215 ATM kiosks dispersed around the country, they have 167 branches which was 157 before spreading all over Bangladesh.

Promotion
Jamuna Bank Limited is applying several marketing advantages and techniques to attract new clients. The following are a few examples of promotional activities:

↔ They employ social media sites as digital advertising platforms.
↔ maintaining a positive personal profile with this bank and adhering to the banking blog policy.
↔ Be the first to offer a superior level of customer service so that others may develop a positive perception of your business.
↔ Using campaigns for video content to promote a good or service.
↔ The adoption of digital signage.
↔ Customers may communicate and engage with one another more effectively by using customer data.
↔ Implementing promotional strategies in practice.
↔ Maintaining good public relations will assist in establishing you, so try your best.
↔ Establishing fresh direct marketing initiatives.
↔ Bringing in-house marketing and personal selling in specific.

People
Basically, Jamuna Bank Limited has 2443 specimen sites all over the country, each one of them is engaged for giving their clients best customer services. Finally, these persons are especially participating like a board of directors.

Procedure

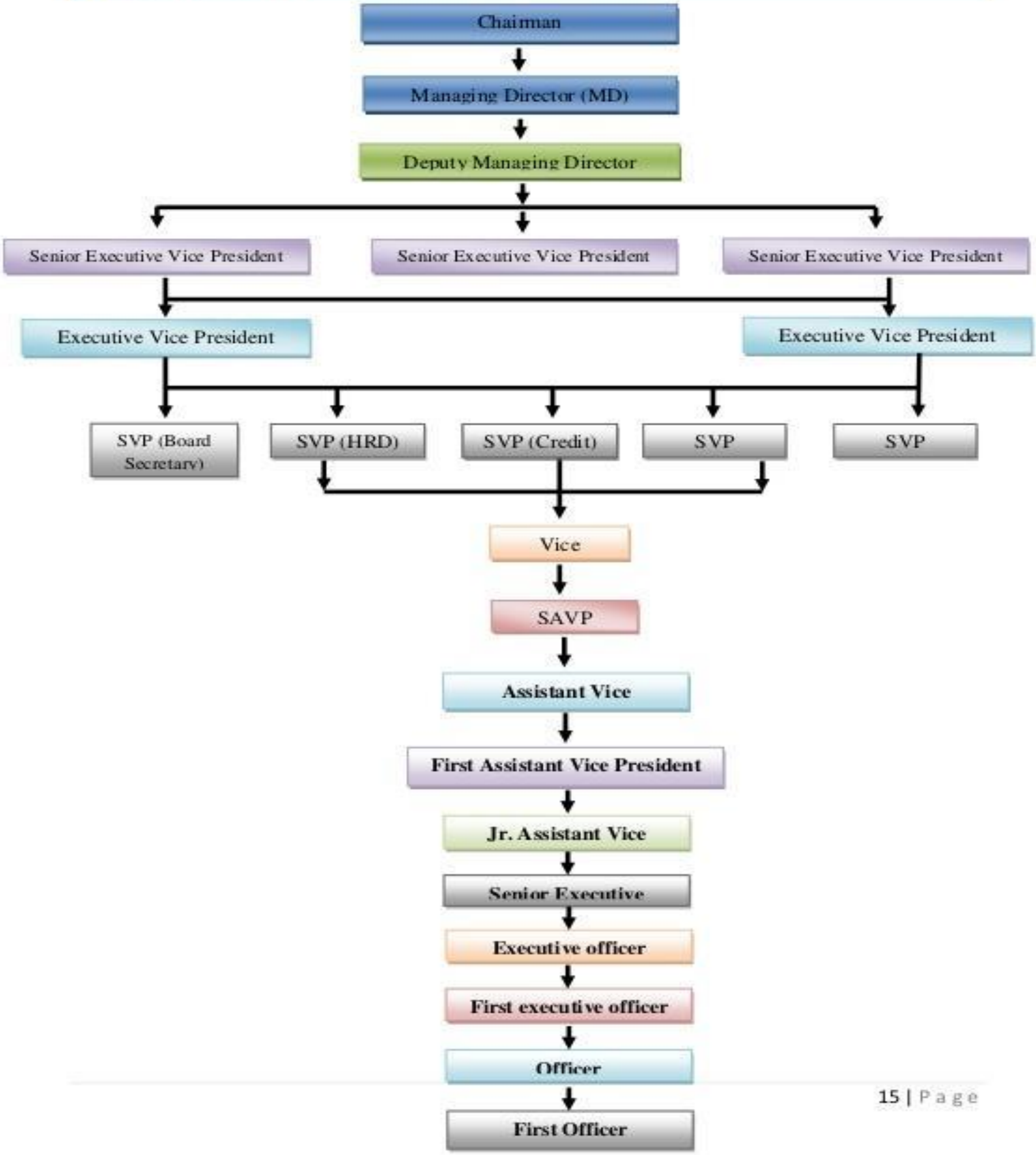
The business, JBL, employs a variety of cutting-edge innovations to meet the demands of its clients. Every time a record is opened with JBL, the consumer is required to follow the instructions. "A bank's fill-in application format was put out as a contender. The applicant for the post must be introduced by the new manager of the bank to sign the example signature card. While a reliable authority evaluates the student's performance, it examines the teaching and application framework. 4. Only deposits made in the form of real money may be accepted. There is one ATM card, one deposit book, and one cheque available. A recording has started.

Physical Evidence

At Jamuna Bank Ltd., tangible, obvious physical touch points include uniforms, a table, a pen, paperwork, a chair, a logo, a sign, pictures, annual reports, pictures, and business flyers. (Zaman, 2018)

2.1.11 Operational Organogram Network

2.3 Organogram of JBL



2.2 Banking Industry Scenario

2.2.1 Specification of the Banking Industry

Bangladesh, a young nation, is establishing itself. Banking is essential to the growth of the nation's economy. One of the best indicators of a nation's economic progress is its banking sector. A financial system that was established from the ground up cannot replace the current trade and commerce structure. Currently, banks promote a nation's strong financial position while also serving as guardians of free money.

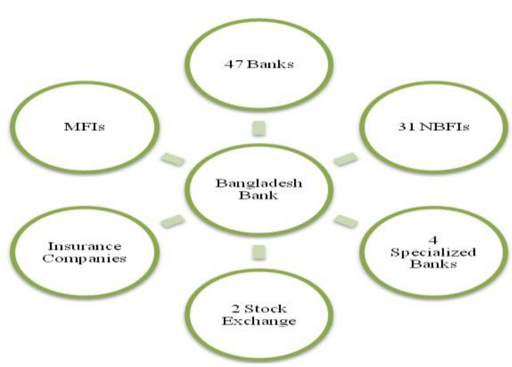
The Bangladesh Investment Corporation (BIC) was the most well-known trade and commerce bank in pre-free Bangladesh before it was demolished in 1972. In addition, Bangladesh's nationalized commercial banks (NCBs) were established in 1972 as a result of the union of the twelve commercial banks that had been operating there up to that point. As a result, BIC was able to offer sources of funding to those who had previously been denied financing. In other words, it implies that all people with money—rich or poor—are treated equally. It is important to note that banks have modified their organizational and operational procedures over time, which did not align with the administration's class banking intentions. The study of business banks' activity indicates that nationalization did not significantly progress the financial sector. The state-owned banks were unwilling to contribute fairly to carrying out government-related projects and policies. Since that time, banks have undergone a unique de-nationalization process.

However, in 1976, the administration's monetary policy changed. The private sector had to play a bigger part in the economy that year as a result. Similar to how local speculators received greater credit in the previous section, private division banking has also been promoted. Even though there were already state-owned commercial banks (NCBs), the government decided to permit the establishment of neighborhood commercial banks (PCBs). (Abma, 2003)

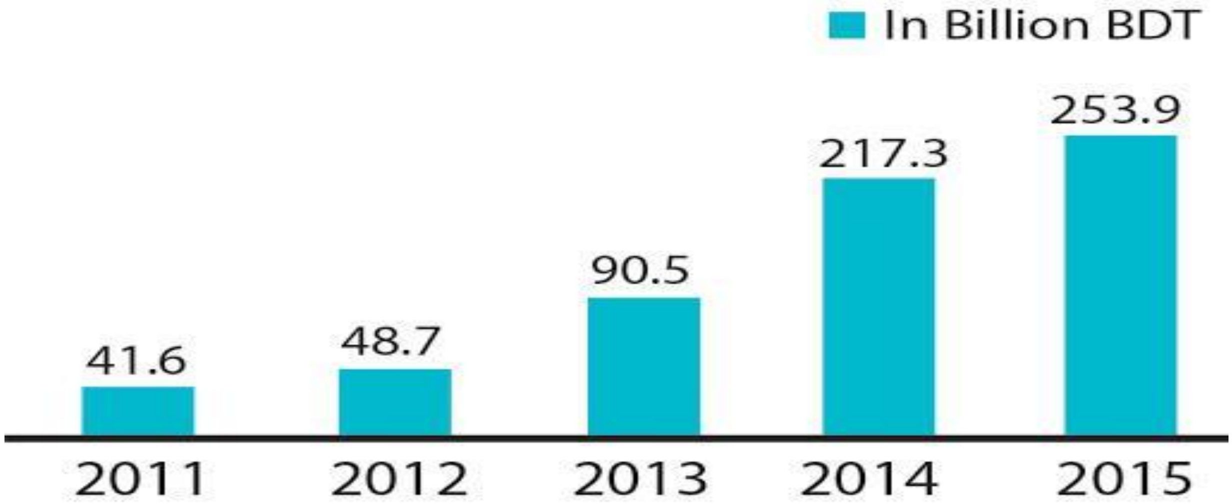
Types of Banks

- **Private Banks in Bangladesh**
- **Public Banks in Bangladesh**
- **Local Banks in Bangladesh**
- **Foreign Banks in Bangladesh**
- **Commercial Banks in Bangladesh**
- **Specialized Banks in Bangladesh**

Types of Banks



2.2.2 Size, trend, and maturity of the industry



The size of the entire firm, the size of the output, the total number of clients, and other factors

Our list had total 57 banks, 48 of them were private and 9 were public. In all, 54 businesses were involved in one particular class, along with 3 banks. Recently , nine internationally competitive banks are running in Bangladesh, moreover, they are all supporting more than forty domestic banks. The institutions with domestic headquarters today consist largely of international banks. For Jamuna Bank Limited we have 167 branches and 100 sub-branches. Now the quantity of sub-branches has been 110.

- Private Banks in Bangladesh
- Public Banks in Bangladesh
- Local Banks in Bangladesh
- Foreign Banks in Bangladesh
- Commercial Banks in Bangladesh
- Specialized Banks in Bangladesh

Types of Banks

2.2.2 Size, trend, and maturity of the industry

The size of the entire firm, the size of the output, the total number of clients, and other factors are only a few examples of how an industry's scale may be controlled. However, given that both the total number of purchases and advances are taken into account, market size assessment is quite unconventional if there were to be a banking event. The financial sector of the nation is now at a level where it can be developed. (Nobin, 2018)

Growth Stage of the Banking Industry in Bangladesh

Everyone may now access the banking division, regardless of where they live. It appears that rural folks are adopting the idea swiftly as well. Aside from that, the heating industry is still in its infancy.

Simply put, the finance sector and its administrative divisions have been acting in a variety of different ways lately. In the past, correct financial balances were kept, and there was a lot of work to be done about record-keeping, banking management, and ledger maintenance. Regardless of whether this is accurate, all banks now utilize the internet to mask consumer subtleties, thus it makes little difference to them. (Araf, 2020)

Without using a cash register or bank, they may make purchases anywhere using cards or cash. Both established and newly formed banks are attempting to build an online neural network in their heads. The portable banking pattern is now the most popular banking strategy. 28 financial institutions in Bangladesh have received licenses lately, and 19 have already begun utilizing the administrations (MTMs). Jamuna utilizes U-cash and other commercial banks as well as mobile banking as an example. Rocket is a fantastic illustration of how pervasive this idea has grown in the minds of Americans. Large quantities of money have been raised using innovative banking, which has also streamlined the procedure and benefited the company. Even slightly, a few tiny banks began restricting their clientele to particular areas.

The usage of E-banking, the most recent method of providing financial services, is another recurrent trend. This new solution will allow customers to access retail banking on a PC, TV, or mobile device. While money can be remitted elsewhere, tabs and expenses may be paid. There are various trends present in the banking industry in Bangladesh.

The banking sector in Bangladesh is still in its infancy. We can see that the financial sector is now in the early phases of development even if the shakeout phase seems to be further away when we consider the stages of the industry life cycle. The features of the upcoming stage, at least in part, have now been identified. Similarly, interest in Bangladesh's financial management has increased over the past few decades. The reality that is emerging as a result of the growth of banks is greatly impacted by this.

2.2.3 External Economic Factors

Given that the financial sector and the rest of the economy are intertwined, it is crucial to take these linkages into account. Pay-outs to employees are made whether the economy is generally healthy or occasionally booming. It affects the ability of national banks to provide loans, as well as the amount of money that is spent and why. When a customer accepts or uses loan assets from a bank, it, therefore, affects the multiple protocols and application functionalities that the client will access. Furthermore, the bank is vulnerable to the effects of a sharp increase in inflation. Price changes arise from changes in the amount of money in the system, which are influenced by expansion. Financial experts from other countries should think twice before contributing money when the value of a certain nation's currency is high. In addition to influencing external economic factors, banks all around the world have an impact on trade rates. The variations in the value of the US dollar might be a good example of this. It regulates numerous monetary functions, such as managing money and fluctuations in inflation rates across various nations.

It's possible that if swelling occurs, money will have less purchasing power because enlargement implies a lower amount of money. In due course, reports of stores, investment accounts, and other items will all be subject to this extra fee. The bank offers to pay a greater yearly interest rate but asks for a smaller premium. A rise in the dollar exchange rate is expected, but it takes concern for it to become commonplace. (Akter, 2019)

2.2.4 Technological Factors

In our country at present we can easily use technology from any where of the country. We can also solve difficult problems and works in the financial sector by using online without any difficulties . Customers have a wide selection of options online as data innovation moves through the intermediate phase. Technology has lately benefitted banking systems, thus they have developed into an ongoing process. To facilitate office chores including information processing, money movement, and the issuing of invoices and checks, almost three-quarters of banks provide their applications. Checkbooks can be filtered on mobile devices, and banks can set up their systems on-site. These two roles have been replaced by mobile devices.

It reduces the amount of time needed to save money while also getting rid of extra work. With the advent of the ATM card, individuals may now withdraw cash whenever they need it, tremendously benefiting the banking industry. Since these technological developments, spotting and looking into fraud have become considerably simpler. The improvements improved the bank's ability to recruit administrative staff. Because of how effective they can be when working together, administrations are now much more excited about doing so. (Zaman, 2018)

2.2.5 Barriers to Entry

Exploring the banking sector and expanding banking services once further navigating within the five forces Bank There will soon be more contestants announced. There are fewer entrance hurdles in the financial industry, which is more helpful, and there are no restrictions on passage. When competing industry groups vie for the same product, benefits are reduced. Existing organizations must raise barriers to participation to discourage new involvement. There is very little likelihood that new rivals will enter the banking sector. It is important to start with at least 400 takes in basic money unless someone establishes another bank. They will thus need government assistance. Some entrance hurdles for markets that deal with money include licensing rules, the necessity for cash, acceptance of funding, administrative acquiescence, and security. Bengal's banking industry is progressing as it should. The potential contestants, therefore, have a moderate chance of getting hurt. To keep rivals away, seated organizations have created some barriers to entry and have made it expensive and challenging to enter the market. Ordinary obstacles to entry include things like availability, simplicity, cost-benefit analysis, economies of scale, and administrative regulations. Bangladesh is known for its stability. The majority of the time, a regular client of an area or state-owned bank favors a new or local bank. Many customers are resistant to change. This creates a significant barrier for new competitors. If the firm setting prices does not get the concept of the business, a straightforward cost advantage cannot be obtained. Many administrative banks and local banks are familiar with the scale of the economy because of how they have been operating their businesses for a long time. Global banks are advancing economies of scale at the same time. Providing direction from the government is crucial in the early phases of a new bank's development. Therefore, the significance of this component is not excessive. (Gomes, 2018)

2.2.6 Supplier Power

Customers may be offered more expensive or inferior fundamental supplies depending on their level of purchasing power. This has an impact on the advantages of the buying companies since additional resources will need to be purchased. The Bangladesh bank implements the rules and processes, which contrasts with the financial sector's intense arguing. The capacity to manage every entry is not given to branches. The regional offices are supervised by the corporate headquarters.

Suppliers have more negotiating leverage when they can lower the quality of what they provide or limit the price that businesses must pay for it. This cycle will eventually cause the organization's profitability to decline. However, if the caregivers are weak, it might lead to a vicious cycle. Provider power is rare among financial organizations. The stockholders of a bank are its most valuable asset (contributors). The bank is constructed by the top officers as a reserve. As a result, the elements that go along with it affect the level of the provider's quality.

↔ The number of suppliers: Banks don't have many prospects for investment due to the weak negotiation power of banking industry suppliers. Banks recommended compensating both rates and administrative fees around the same time. If customers demand recompense, they must have the administrative costs.
↔ The potential for forward incorporation: No of how the bank produces money, we all know that they do so by protecting the money of others. Mighty multinational corporations run the danger of indicting the private banks they partner with for money laundering. They don't get to pick which banks they use to flexibly reserve money. This creates a serious risk, particularly for the front of the car.

2.2.7 Buyer Power

The customer's negotiation power is reduced if they are prepared to accept a lower price for higher-quality goods or services. In contrast, if the customer becomes weaker, it presents an opportunity for the organization, enabling them to increase costs and increase profit.
When banks offer loans to such people, they view those customers as their clients. The purchasing power of those working in the financial sector is limited. It results from the following reasons:

↔ The number of advances (Loan) contenders: There are no approved opportunities for company growth in our nation. In our banking sector, there are about 50 financial institutions that offer loans. All advance applicants must submit applications, which requires banks to store idle cash close at hand—typically near their home-based credits. As a result, rivalry among established organizations has increased.
↔ The Exchanging (Switching) cost: In our banking industry, switching fees are less onerous. In this way, if the terms and procedures of one bank are unsatisfactory, a person who has to take an advance can simply switch to the next. The firm becomes more enticing to customers when foreign conversion charges are lower.

↔ Backward integration's danger: Reverse mix has the potential to be risky because of the banking industry's backward integration. A multinational or corporate company may create a new bank to start a new banking activity. Since the fund will be controlled by the new entity, its cost will be low. The clients of this industry are also far more powerful than their banking institutions.

2.2.8 Threat of Substitutes

In our country there are bank private banks. One of them is Jamuna Bank Limited. All the other banks are the competitors of this bank. For the development of Jamuna Bank Limited it has to assure best customer services. It has to open more branches and also sub branches. Jamuna Bank Limited has to provide more advantages than the other banks. Basically, all the banks in our country provide same customer services more or less. In this competition period Jamuna Bank Limited has to focus on the quality of services. The clientele in this scenario might leave the company for a better advantage, such as an increase in utilities or interest in one of the banks, like in the instance of bank X vs bank Y. Customers of bank X are free to switch banks whenever they choose due to the benefits and services provided by bank Y. Bank X poses the prospect of replacement, which is a risk. Because all banks offer the same levels of service for deposits and withdrawals, the danger of replacement is viewed as minimal in the banking sector. However, many non-banking firms are offering this service for insurance policies, mutual funds, and fixed deposits. The banking industry must also take into account "the payment method risk," which is crucial. Banks lower the interest rates they charge when making loans to clients. Another company, however, has exceptionally low loan rates for a third party. The banking industry is now facing one of the biggest problems.

2.2.9 Industry Rivalry

In our country there is a big competition in the banking sectors. Now a days, almost everyone has entrance to the financial services which have been broadly available briefly. So as a result Banks must work very hard for attracting customers away from the other banks.
They receive the same resources as their rivals, but they give the voters less money, higher rates, and new governments instead. Sometimes, making money involves competition to see which bank can offer the most profits with the quickest implementation (Return on Assets). Banking will undoubtedly have a supplemental union as described in the corporate model. Instead of promoting and showing their riches, banks prefer to merge or purchase other banks.

Chapter 3: Project Part

3.1 Introduction

The internship program of BRAC Business School is a must for all of the students of the BBA program at BRAC University. Firstly all of us have to do an internship to get an idea about the actual culture and environment of working workplace. There are also other reasons for doing the internship. Such as: by doing an internship we can realize the work life. Moreover, we can also know about the responsibilities that we have to complete properly during the internship period. The internship also helps us to find the solutions to our responsibilities. We can also know how to handle clients and customers. We also learn how to complete tasks properly on time. Finally, an Internship is a must to complete the BBA program. We can also grow our network by doing internships. By doing an internship the students can gain positivity and confidence level regarding their working responsibilities.

3.1.1 Background

The Internship program is a must requirement at BRAC University for completing the BBA degree. In academic courses, we do not get real-life working experience as we gain theoretical knowledge in the academic courses but on the other hand, we get practical experience by doing internships. Moreover, the internship program gives us a better view of how tasks are performed in any company or organization in any management or section like general banking. On 18/10/21 I got the opportunity to join Jamuna Bank Limited at the Mirpur branch which was part of my internship program. I tried my best to complete my internship program properly.

3.1.2 Objectives

The main thing is to know and understand more details about the general banking activities of Jamuna Bank Limited and its development practices. I also tried to gain a better understanding of the relationship between Jamuna Bank Limited's real-world learning and theoretical learning. Firstly I tried to understand the various primary objectives for earning the key objectives like-

- For obtaining a real understanding of Jamuna Bank Limited's general banking activities and its development practices: basically in the general banking activities there are many sections like customer service. Generally, customer service is a very busy section as all kinds of tasks related to various accounts are performed in this section. I could also know how to open a bank account. All kinds of accounts including FDR are opened in this customer service section. For opening different accounts customers and clients have to submit various documents. Those documents are also checked and verified by the customer service section and General banking
in charge. Requests for new checkbooks, and requests for debit and credit cards, these important services are also provided from the customer service section. I tried to help the employees of this section regarding these activities- I filled up the accounts opening forms, collected new checkbooks and debit and credit cards, and also gave entry to the Registrar book finally, kept them according to date and number in the right place. By doing these tasks during my internship period I gained real knowledge regarding the general banking activities and especially the customer service section of Jamuna Bank Limited. After filling up the new account form my task was to fill up the Know Your Customer (KYC) form. Finally, in this form, the overall risk is evaluated for the new account holder. I also helped new customers and clients by providing valuable pieces of information to them. KYC form helps us to identify and verify the customers and clients. Furthermore, my duty was also to deliver various important incoming files and documents to the right person. These important documents were papers related to LC, Bills, or other important files. During my internship period in the general banking section, I received these valuable documents and also made an entry of these documents in the register which is called inwards. I also had to collect necessary documents from the customers and clients who came to open bank accounts. Necessary documents like- TIN certificate, trade license, national ID, photo, utility bill, etc. I also had to different informations of the customers. Customers and clients who open bank accounts sometimes need to update pieces of information, photo, address, transaction profile, etc. I collected different types of information which I needed from the customers. I also focused on the name

and address of the customer which is very important for opening a bank account. I contacted the customers and informed them that, the name and the address of the customer have to be correct.

- For knowing the banking condition of different sections like general banking, clearing, cash, loan & credit, etc. sections in our country: in our country, there are many banks but in every bank general banking, clearing, cash, loan& credit are common sections. The quality of Service of these sections may vary from bank to bank. During my internship period, I learned details about the clearing section, all tasks related to cheques are performed in the clearing section. Moreover, From one bank to another bank or branch we can easily transfer the amount within a short time from the clearing section. In any branch Cash is always a busy section. This is also a very important section so the employees always remain very careful that, they do not make any mistakes. In this section, the customers and clients can deposit money and they can also withdraw money. They can also pay various types of utility bills in this section. I also knew that, from the loan and credit section the customers and various organizations can take loans. They have to repay the loan on time. If the customers or clients want to take a loan from this bank first they have to apply for the loan and also they have to submit necessary documents. Then the bank will verify those documents. If those documents are properly accurate and the reason for the loan is also valid then the request for the loan will be approved by the bank. Furthermore, I was able to learn about the L/C account and export-import from this branch as it was an AD branch. Moreover, all the tasks which are related to the daily vouchers of the employees of the branch were also performed in the general banking section and I also learned how to keep the vouchers properly according to the name of the accounts and also according to the name of all the employees of the branch.

- How Jamuna Bank Limited gives customer services to the customers, the quality of the service which is provided to the customers, and also the advantages that are generated for the customers and the clients: during my internship period I noticed that this bank always tries to provide best customers service to the customers and clients. As a result, day by day the quantity of the customers and clients is increasing day by day. It provides multiple customer services. Jamuna Bank Limited always tries to provide customer services within a short time. I also found that, if a customer comes to the bank to open a bank account it does not take much time and also the customer can deposit money in the new account. The customers get new checkbooks within 3-5 working days. On the other hand, for debit cards, it takes 7-10 working days. Jamuna Bank Limited also provides mobile banking services. When the new checkbooks came to the branch I made an entry and also gave postings of the new checkbooks in the register. I also used to make phone calls to the clients and customers and informed them that, their checkbooks had arrived in the branch and they could collect it from the branch at their preferred time. Moreover, for the debit card, I also did the same task as checkbooks. Finally, the clients and customers should collect the checkbooks and debit cards within a short time from the branch otherwise, it can be destroyed. When the customers and clients came to receive their checkbooks and debit cards I found them from the others then I gave them to them and took the signatures of the clients in the register where I gave postings of it. This signature is proof that the customer has received the chequebook and it has been delivered to the exact customer. Jamuna Bank Limited also provides FDR for a short period like 3 months to the customers. This bank also has FDR for 6 months, 1 year, 2 years, and for a more longer time. Like other banks, Jamuna Bank Limited has a DPS system. In DPS we have to deposit a certain amount of money in the bank every month for a specific period. After the end of the maturity period we get back the deposited money with a specific interest rate which is the profit of the customers. If the customers do not want to continue the DPS, they can easily close it by going to the branch. In this situation, they will get back the money that they deposited in the bank. The customers can easily open both the DPS and FDR as it does not take much time in any branch of Jamuna Bank Limited. I also found that all of the employees of this branch give proper value to the customers. There are also some seats where the customers can wait for banking services. Sometimes the bank provides tea and snacks to the customers.

3.1.3 Significance

By completing academic courses in our educational institutions we only gain theoretical knowledge but in real life, practical knowledge is very much essential for all of us. By doing an internship we can at least gain some sort of practical knowledge that will help us in the future. To be a better business executive we must have enough outstanding theoretical understanding about the real business world. During my internship period, I was introduced to real-life situations where I had to deal with different clients and customers and also their questions and problems. As we all know banking sector is a competitive environment so we can easily learn a lot about the business world. So for all of the students like me Internship program is very helpful and essential. It increases the confidence level.

3.2 Methodology

For preparing this internship report much necessary information is needed which I collected from different sources. Despite this, I have focused more on my monitoring. Moreover, the whole report contains my practical monitoring. It has also followed a specific methodology for making this report notable. Furthermore, different types of information on the present procedure, policies, and methods of general banking operation are required for this study. For completing this internship report I used both primary and secondary data.

Selection of the topic: the topic of my internship report was chosen by me and approved by Assistant Professor Dr. Md. Kausar Alam of BRAC Business School, BRAC University. During my whole internship period, He was my supervisor who helped me a lot with all of my problems.

1)Some sources of Primary data:

- Practical banking activities
- Personal discussion with the officers and also with the executives of Jamuna Bank Limited.
- Personal conversation and interviews with the customers and clients.
- Consultation with the Supervisor.

2)Some sources of Secondary data :

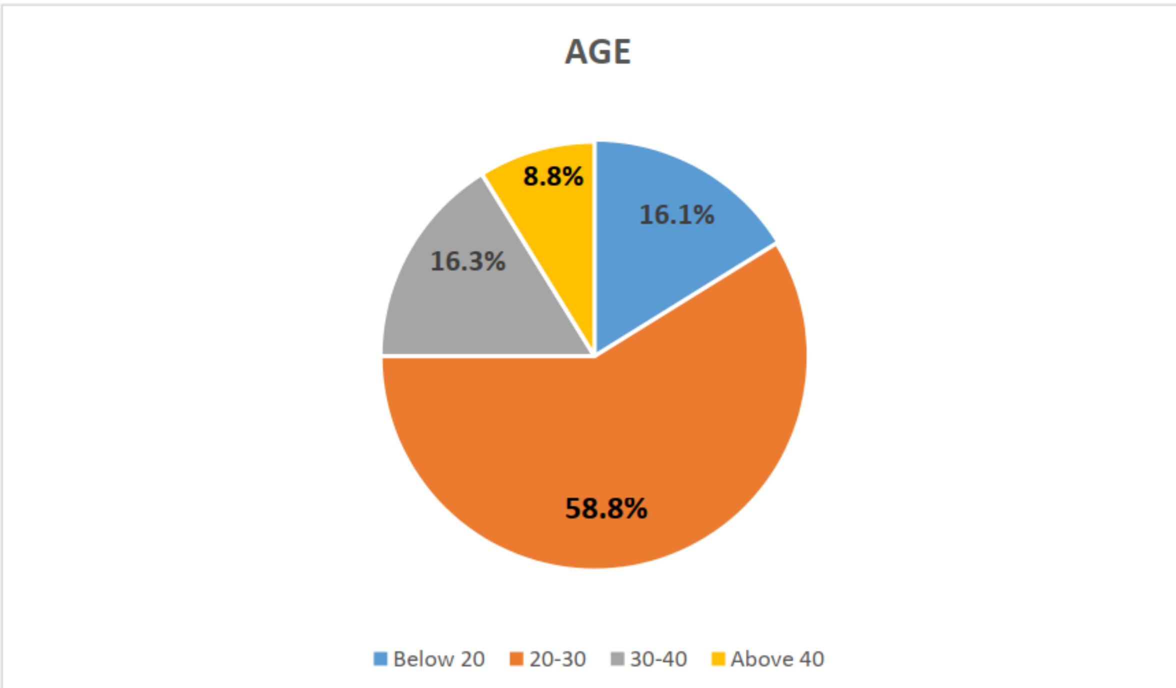
- Annual report of Jamuna Bank Limited
- Various files and documents of the branch.
- Official website of Jamuna Bank Limited and also from Google.
- Different papers and forms that are related to account opening, closing, and checkbooks.

Target Population:
All the officers, clients, and customers of Jamuna Bank Ltd, Mirpur Branch.

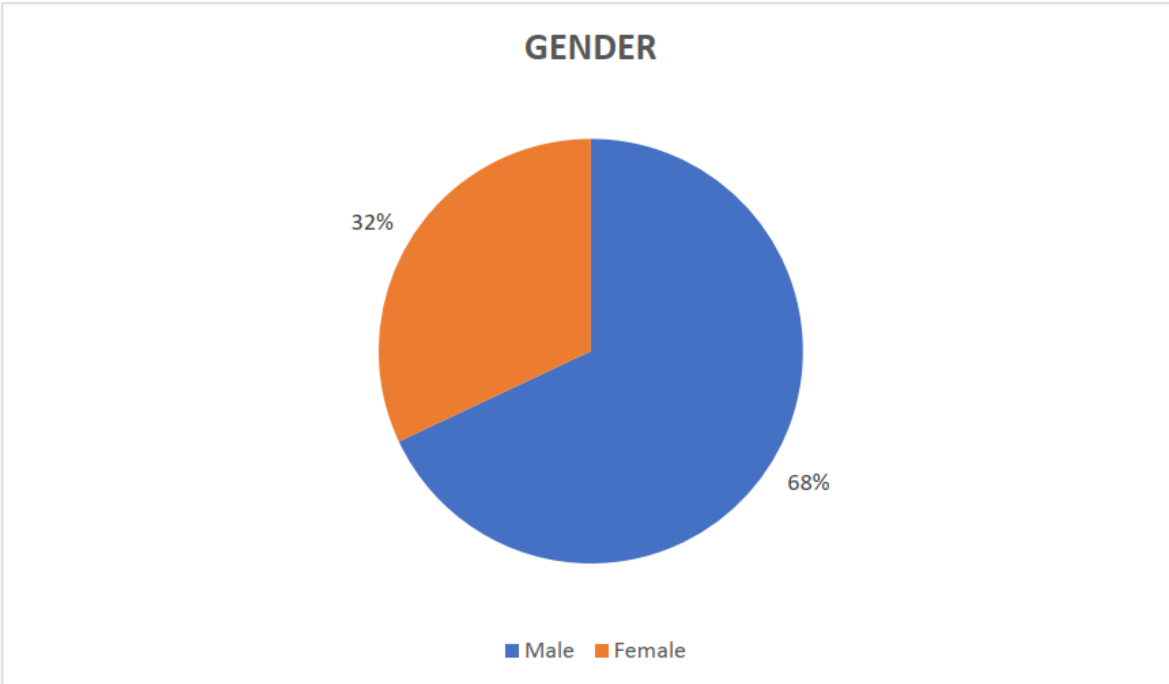
Population size:
There were almost 30 employees in the Mirpur branch of Jamuna Bank Limited.
On the other hand, I did not know the exact number of the customers and clients of the branch. To my knowledge, there were 2000 clients (approximately) in the branch.

Sample Size:
In my opinion, to take part in a huge population for the study of the population is called sampling. Moreover, that part in which the number of populations is used is called the sample. Each sample has a particular size basically which is called sample size.

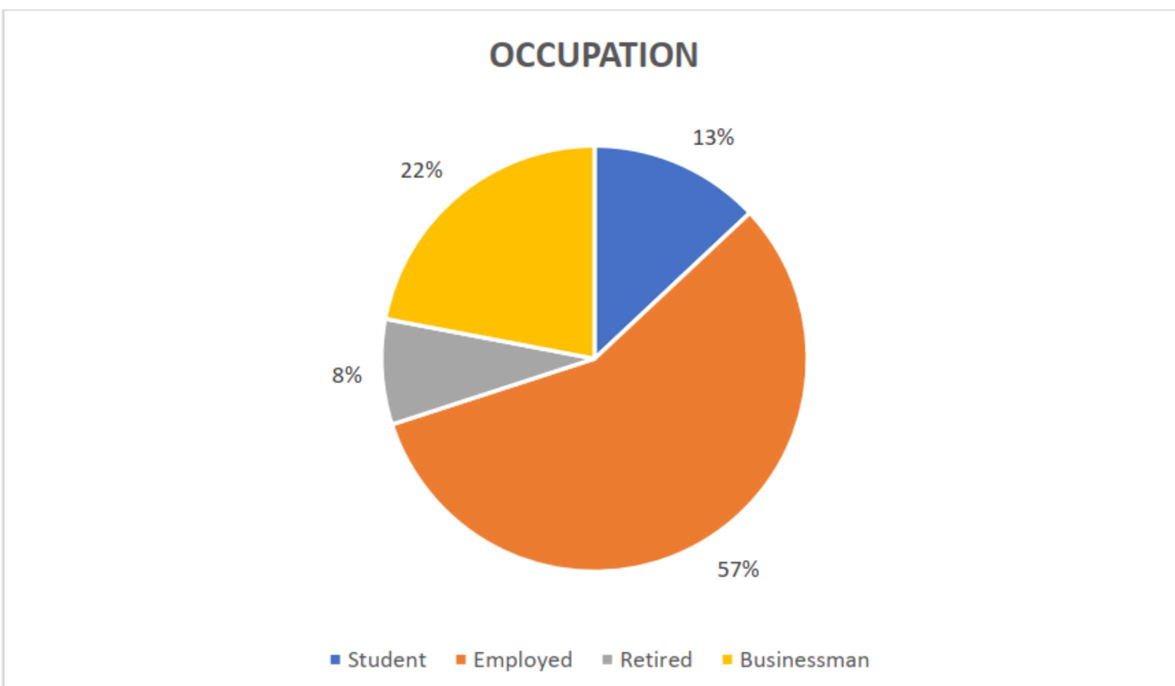
- Number of employees:10 employees were selected from both the General banking and Foreign exchange section.
- Number of clients: almost 30 clients were selected from both the General banking and Foreign exchange section.



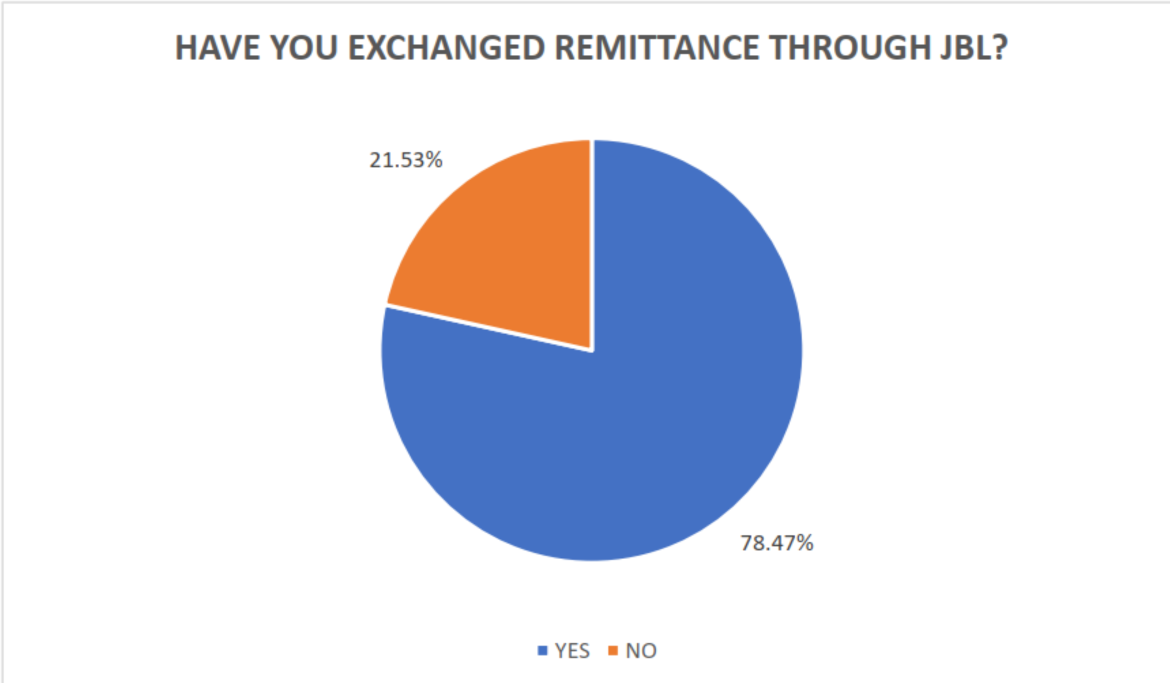
This graph shows that most of the respondents are from 20-30 years which is 58.8%, 16.3% are from 30-40 years age, 16.1% are below 20 and lastly, 8.8% are above 40.



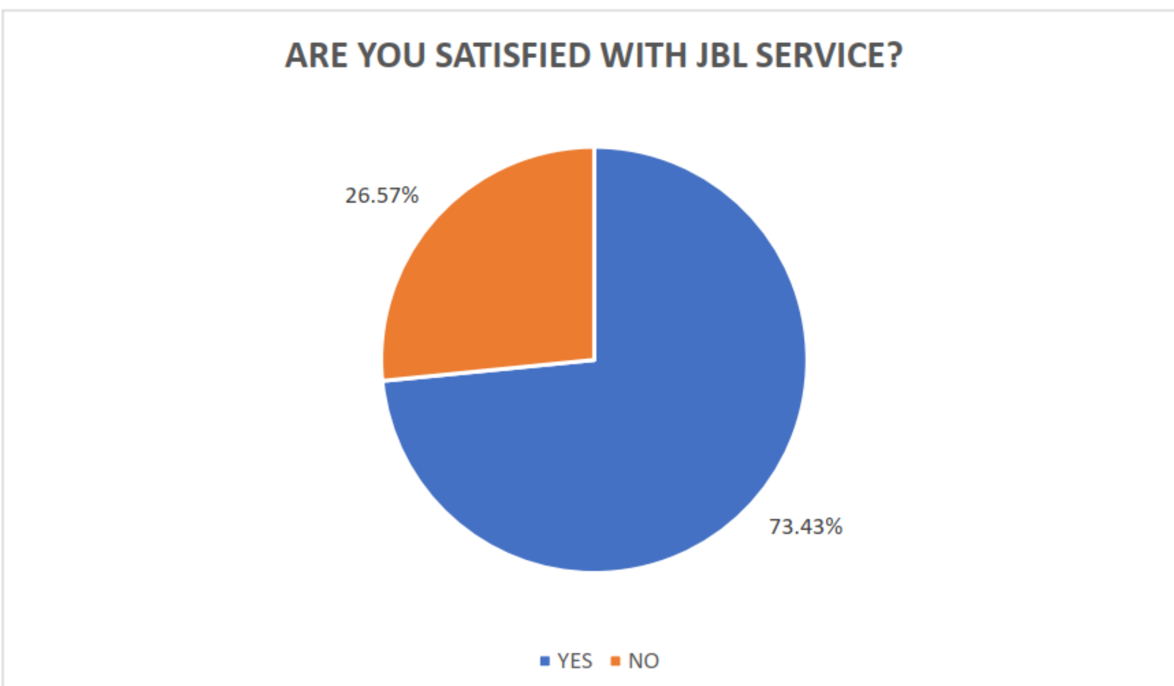
Of those who responded here, most of them were male which is 68% and on the other hand the female was 32%



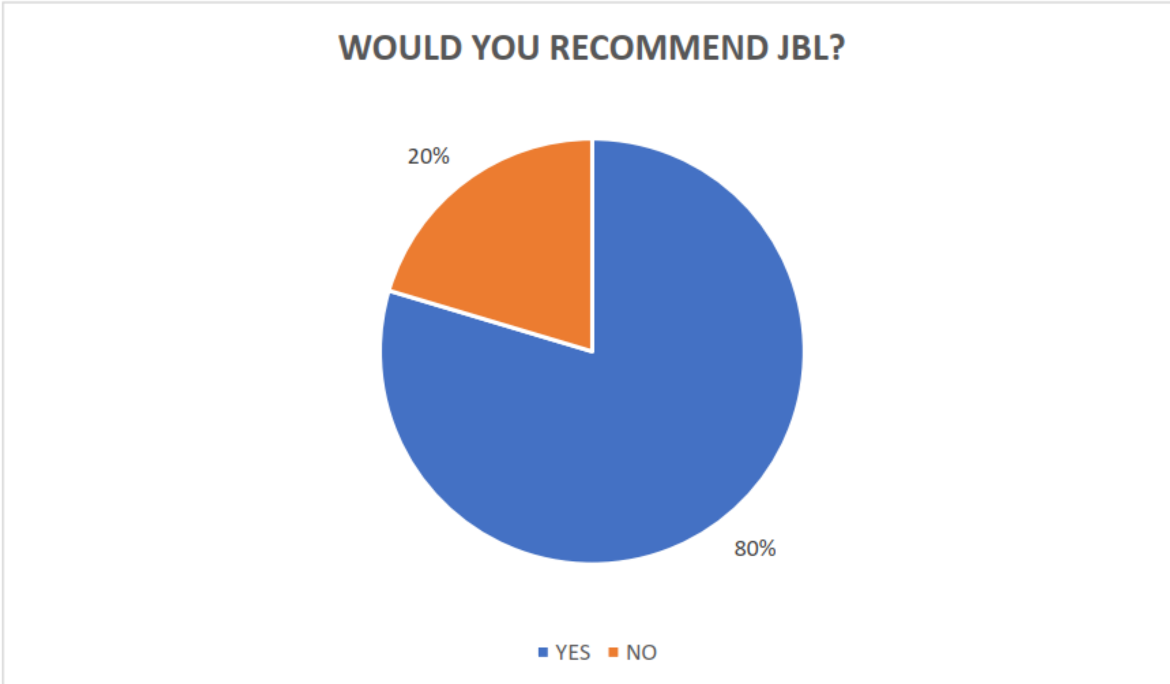
57% of people who responded were employed, 22% people were businessmen, 13% were students and finally 8% were retired people.



Most of the respondents informed me that, they have exchanged remittances through Jamuna Bank Limited as a result, 78.47% of people said that they have exchanged remittances through JBL and 21.53% said they have not used JBL.



73.43% of the respondents said that they are very much satisfied with the service of Jamuna Bank Limited. The remaining 26.57% said that they are not satisfied with the service of JBL.



80% of the respondents recommended JBL as a good banking service but on the other hand, 20% did not recommend it.

3.3 Finding and Analysis

First, a customer needs to open an account in Jamuna Bank Limited to get the general banking services from the bank. Moreover, the customers can take various services of general banking from any place. For this, they don't have to go to the bank and also to any employees or officers to take any service. They just have to use smartphones and they must have an internet connection while taking services. All the time they can take the services very easily by using the Just-pay app. Some other facilities are :

- Checking balance
- Changing the pin of the cards
- We can easily cash out any amount every 24 hours.
- Here we can also add money from debit cards, digital wallets, and bank accounts.
- By using this app we can make payments on credit card bills and also other utility bills.
- We can also book hotels for our trips.

Some findings:

a) The service of this bank online is little here.

b) Here every employee is punctual, they are aware enough of time and they always try to make the proper use of it.

c) It has also a lack of workforce here.

d) Good performance is always encouraged and motivated by all here.

e) Here the branch manager judges every worker equally.

f) The employees cooperate with the customers and clients very positively.

g) Many big companies maintain their accounts with this branch as this is also an AD branch so most of their transactions are done through this branch. Some big companies – Standard Group, Gazi Group, etc.

h) We all know that ATMs and quick cash is very much essential for globalization but this system is not up to mark here.

i) It has no different marketing department which is very much related to globalization.

j) many employees have come from a different educational sector that is not related to the banking sector they are not trained properly. So first, they should have proper training.

We all know that different banks provide various kinds of loans to clients and customers. Jamuna Bank provides 4 kinds of loan products. Such as

- Auto loan: all types of GOVT, semi-GOVT, private, multinational, NGO, insurance companies' employees also teachers of universities can take this kind of loan from the bank.
- Personal loan: all kinds of professional persons like the employees of different public and private companies can take this kind of loan from the bank.
- Business loan: all sorts of businessmen can take this kind of loan from the bank but first they have to have valid trade licenses and other necessary documents like – TIN, IRC, and ERC moreover these documents have to be updated for applying for the loan. Furthermore, the person who is compensated and holds a salary certificate can also take this kind of loan.
- Education loan: students from different known public and private universities, also students of different medical /engineering /nursing can also take education loans.

For taking these different types of loans various necessary documents have to be submitted to the Bank. Then the bank will verify those documents if those documents are correct then the bank will provide loans to people or organizations who applied for the loans.

Some important documents that have to be submitted for Auto, Personal, and Education loans are- a loan application along with board resolution, photographs, photocopy of national identity card and passport, TIN certificate, salary certificate, photocopy of utility bill of present or permanent address, bank statement, etc.

For business loans, some common documents are – a business profile, copy of an updated trade license, income statement and balance sheet, cash flow States, latest VAT, TIN, IRC, ERC Of the company, etc.
For taking a loan:

- If the interest rate is low then they can easily repay it.
- If the duration for repaying the loan is increased by the bank then it will be easier for them to repay it.
- If the process of taking a loan is easier then many people can take loans.

Some other findings:

Deposit Pension Scheme (DPS): In this bank, on average most of the customers are pleased with the DPS of Jamuna Bank Limited. On the other hand, the other banks are also providing different types of schemes.

Maturity amount of DPS: maximum customers are satisfied with the maturity amount of DPS of Jamuna Bank Limited as the amount of DPS they provide to their customers is much better than the other banks.

Time to get the maturity amount of DPS: in this case, most people are also satisfied regarding the time to get the maturity amount of DPS because Jamuna Bank Limited gives the maturity amount in a shorter spell than the other banks.

The installment of DPS: most of the customers of Jamuna Bank Limited are also satisfied with the installment payment of DPS as the amount of installment that they are paying every month is easier for them.

Satisfaction level with customer service: while doing my internship I found that most of the customers were satisfied with the services which is provided by the bank. The bank always tries to give the best service to their customers and clients.

Satisfaction level with an account at JBL: the customers feel satisfied when they come to the bank to open an account because they get better service from the employees and the employees are helpful.

Overall satisfaction of JBL: finally, I can say most customers are very much satisfied with the services of Jamuna Bank Limited. As a result, they are happy and positive by doing transactions with Jamuna Bank Limited. Lastly, they want to continue this kind of relationship with Jamuna Bank Limited for a long time.

Summary and Conclusion:
In our country, there are many commercial banks. One of them is Jamuna Bank Limited which is very popular and known to all. In my opinion, the quality of their service is very positive and acceptable to me and the clients and customers. Now they are one of the leading banks and they are also taking part with the other banks. I am very grateful and excited that I got a chance to work with Jamuna Bank Limited. I got real experience working in the workplace and also got an idea regarding banking activities. This sort of experience will help me in my future workplace. In my internship period, I had to do different general banking activities. Though my internship period was for three months which was a very short time I tried my best to learn several activities. So all of the students should be active during their

internship period so that, they will be able to learn many things. In my opinion, Jamuna Bank Limited is a structured organization. Jamuna Bank Limited always focuses on the customers as they always try to give more priority to their customers and clients than the other banks. This bank always tries to provide differentiated services to the customers and clients, they also try to continue their banking activities in different ways than the other competitors do. Moreover, in our country, Jamuna Bank Limited is playing a vital role in the economic development of our country as it contributes a lot to the economy of Bangladesh.

Recommendations:

As we all know, Jamuna Bank Limited is contributing a lot to the economy of Bangladesh. Day by day it is becoming more popular among the people of our country. So Jamuna Bank Limited should continue its better quality of services towards the customers and clients. As a result, it will have more customers and clients in the future.

First, they should ensure good quality services. They also should provide services in the shortest possible time. Furthermore, their behavior should be well and they have to be friendly and helpful. Jamuna Bank Limited should give proper training to the workers and employees. They should also increase the number of branches of the bank. Moreover, they should increase the number of ATM booths and they should also update the online banking services. The credit card of Jamuna Bank Limited should be available for the general customers too. For online banking services the bank should not take service charges from customers as a result, the customers will be motivated to use online banking services. They can also include some other schemes for the customers like student savings accounts, Hajj scheme, etc. Jamuna Bank Limited should improve its financial conditions so that, it can provide more consumer loans like car loans, house loans, education loans, etc.

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Appendix

a) What is gender?
- Male
- Female

b) What kind of service do you need?
- Cheque
- Cash
- Cards
- Online banking
- Others

c) Do you use the Just-pay app?
- Yes
- No

d) Do you prefer digital banking?
- Yes
- No
- Maybe

e) Do you think the Just-pay app is safe?

- Yes
- No
- Maybe

f) From where do you hear about Jamuna Bank Limited?

- Bank
- Friends
- Family
- Newspaper
- Social Media

g) How old are you?

- Below 20
- 20-30
- 30-40
- Above 40

h) Have you exchanged remittances through JBL?

- Yes
- No

i) Are you satisfied with the services of JBL?

- Yes
- No

j)

JAMUNA BANK

Mirpur Branch
203 / A, 203 / 1 Senpara Parbata
Mirpur-10, Dhaka-1216.
Phone: 48037850, 58055117
Fax: 029024744, Swift: JAMUBDDHO56

JBL/MIR/ACC/2022/481
January 18, 2022

To Whom It May Concern

This is to certify that **Mr. Tausir Ahmed Khan** student of Bachelor of Business Administration (BBA) Program of BRAC University of Dhaka, has completed the Internship program from October 18, 2021 to January 18, 2022 in Jamuna Bank Limited, Mirpur Branch Dhaka.

He possesses a pleasant personality and we wish him every success in life.

Mohammad Akram Hossain Bhuiyan
EO & GB In-charge

Mohammad Akram Hossain Bhuiyan
Executive Officer
Jamuna Bank Limited
Mirpur-10 Branch Dhaka-1216

Md. Abu Taher
VP & Head of Branch

Md. Abu Taher
Vice President & Manager
PA # 335
Jamuna Bank Limited
Mirpur Branch, Dhaka

INTERNSHIP EVALUATION FORM

Office of Career Services & Alumni Relations (OCSAR), BRAC University
Siddique Tower, 49 Mohakhali C/A; Telephone: 09617445079 Ext- 5079;
Email: csoadmin@bracu.ac.bd

BRAC UNIVERSITY
Inspiring Excellence

Organizational Details

Intern Name: Tausir Ahmed Khan BRACU ID: 16304037

Internship starting and concluding date: 18 Oct 2021 - 18 Jan 2022

Organization (internship site): JAMUNA BANK

Name & Designation of Intern Supervisor: Md. Abu Taher (Vice President and head of Branch

Office Address: Jamuna Bank Limited, Mirpur Branch 203/A, 203/1 Senpara Parbata, Mirpur-10, Dhaka-1216.

*Please circle the number that best describes the intern's performance.
**If a category does not apply, please cross it out.

Sl.	Category	Poor	Fair	Good	Very Good	Excellent
1	Followed directions	1	2	3	4	5 ✓
2	Was punctual	1	2	3	4	5 ✓
3	Attitude towards work	1	2	3	4	5 ✓
4	Was self-motivated and initiated follow-ups	1	2	3	4	5 ✓
5	Dressed appropriately	1	2	3	4 ✓	5
6	Had good writing skills	1	2	3	4 ✓	5
7	English communication skills	1	2	3	4 ✓	5
8	Work was accurate and error-free	1	2	3	4	5 ✓
9	Was flexible in the ability to work on several levels of job assignments	1	2	3	4 ✓	5 ✓
10	Had the ability to confront problems	1	2	3	4	5 ✓
11	Had good interpersonal skills (Rapport with clients and company personnel)	1	2	3	4	5
12	Had the ability to interact positively with other individuals	1	2	3	4 ✓	5
13	Achieved internship objectives	1	2	3	4	5 ✓
14	Understanding of the business practices	1	2	3	4	5 ✓
15	Overall Rating of Intern	1	2	3	4 ✓	5

04/01/2022

On-Site Supervisor's Signature, Seal & Date

For official use only:

Date: ________________

Approved by:

Office of Career Services & Alumni Relations

Total points: 69/75 18.4/20

Md. Abu Taher
Vice President & Manager
PA # 335
Jamuna Bank Limited
Mirpur Branch, Dhaka.

JAMUNA BANK

Human Resources Division

17/10/2021

Ref. NO.	HRD: 2021 /403
Student Name	**Mr. Tausir Ahmed Khan**
Education Level	**BBA**
University Name	**BRAC University**
Branch/Division	**Mirpur Branch**
Location	**Dhaka**
Cell Number	**01954-917327**

Subject: Acceptance of Your Internship

Dear Mr. Khan,

Congratulations, we are pleased to inform you that you have qualified to carry on a three-month-long internship program with Jamuna Bank Limited with effective from October 18, 2021 at our Mirpur Branch.

Since this internship is prerequisite of your Graduation / Post Graduation, kindly follow the guidelines designed by your University. Furthermore, overall banking knowledge and functions are available at Branches/Divisions.

Kindly be advised that you will not be provided any conveyance / allowance and your presence be required five working days at regular office hours.

Sincerely yours,

Abul Faisal Mannan
SAVP & Head of Human Resources

Copy for kind information and necessary action:

-The Head of Respective Branch/Division
-Manager
-Internship File