

BRAC University

Report On

General Banking Activities of Janata Bank Limited

By

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An internship report submitted to the BRAC Business School (BBS) in partial fulfillment
of the requirements for the degree of
Bachelor of Business Administration (BBA) Program

BRAC Business School
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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

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Letter of Transmittal

Mr. Saif Hossain
Assistant Professor
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Internship report on “General Banking Activities of Janata Bank Limited”.

Dear Sir,

This is my pleasure to display my entry level position provide details regarding General Banking Activities of Janata Bank Limited” which I was appointed by your direction.

I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

Name: Tama Roy
Student ID: 16304018
BRAC Business School
BRAC University
Date: February 5th, 2021

Non-Disclosure Agreement

This agreement is made and entered into by and between Janata Bank Limited and the undersigned student at BRAC University Tama Roy, ID: 16304018.

Acknowledgement

First of all I would like to express my deepest gratitude to almighty God for giving me strength and readiness to finish the report within the time.

I would like to express my gratitude to Mr. Saif Hossain, Assistant Professor, BRAC Business School BRAC University whose kind behavior and guidance make it easy to me to complete this report.

My sincere gratitude goes to Salil Sen Gupta, Principal Officer Janata Bank Limited, Bangla Motor Corporate Branch for giving the excellence opportunity and support to me to complete my internship report. His corroboration and support made me to write the report spontaneously.

I am also grateful to other honorable offices of Janata Bank Limited who helped me and contributed much by providing necessary information and assisted me much in learning different banking tasks.

Executive Summary

The report general banking activities are based upon my experience of 12 weeks internship program in Bangla motor corporate branch. Where I have collected the valuable doctor related to the bank and its general banking activities. Every bank has followed their specific strategy to be a unique.

One of the most popular Bank in Bangladesh is Janata Bank Limited. It is a commercial bank which has started its operation from 1972. Day by day it has improved its image in the society as a commercial bank. Now Janata Bank Limited has 912 branches across the country including four overseas branches in United Arab Emirates.

The report highlights the performance of this bank and explores the banks activities as one of the leading government companies. This report consists of five chapters. In the first chapter, there is the discussion about introduction summary like background of Janata Bank, origin of the report, objective of the report. In the chapter two the report discussed about the overview of the bank, chapter three discuss about the whole general banking process of Janata Bank Limited. Then in chapter 4 I partly discuss about my experience during this internship period. Through chapter 5 I have concluded my report with the findings conclusions and recommendations of this report.

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List of Abbreviations & Acronyms

Abbreviations	Elaboration
JBL	Janata Bank Limited
MD	Managing Director
BD	Board of Director
CSR	Corporate Social Responsibility
DMD	Deputy Managing Director
HID	Health Infrastructural Development
EID	Educational Infrastructural Development
TPL	Tree Plantation Program
SW	Social Welfare
DM	Disaster Management
CNC	Contributing Natural Calamity
HO	Head Office
CEO	Chief Executive Officer
A/C	Account
STD	Short Term Deposit
BB	Bangladesh Bank
DPS	Deposit Pension Scheme
OD	Over Draft
SA	Social Awareness

Chapter 1

Introduction

1.1 Background of the Study

For every single person it is very necessary to have some idea on general banking activities. Our educational system predominant text based. Practical knowledge is very much helpful to understand real life situation and start a career with some experience. Bachelor of Business Administration (BBA) is designed with an excellent combination of theoretical and practical aspects. So being a student of BBA program, internship is in academic requirement. According to the requirement of my course I was assigned to Janata bank limited Bangla Motor Corporate Branch for my internship program. To complete my internship program I have prepare report on "General Banking Activities of Janata Bank Limited".

1.2 Origin of the Report

According to Bachelor of Business Administration course required 12 weeks internship followed by a report assigned by the supervisor in the organization and a supervisor and support by the supervisor and co-supervisor in the university. I tried to do my internships enjoy the bank limited and my topic is "General Banking Activities" which is authorized by my faculty supervisor Saif Hossain assistant professor department of BBA university.

1.3 Objective of the Study

The main objective of this report is to assemble the partial requirements for the fulfillment of the Bachelor of Business Administration program by sharing my internship experience. The objectives of the whole process are given below:

1. To know about the management system of Janata Bank Limited.
2. To achieve the practical knowledge in banking system.
3. To understand the banks daily general activities.
4. To know the analysis of deposits and loan activities.
5. To study existing banker customer relationship.

1.4 Methodology of the Study:

The report is completed by MI based on the information extracted from different sources. To collect the information I have using different methodology. Here the total methodology of this report is shown below:

Data Collection:

To collect data I rely on primary sources and secondary sources of data.

a) For primary data I make a discussion with the officials about the general banking activities of the bank, try to know their practical knowledge of officials and also make some in-depth study.

b) For secondary data I do research on the annual report of Janata Bank Limited visit their websites and read different periodicals published by Bangladesh Bank in different journals.

Data Processing

After collecting primary and secondary data I have processed and compiled them with the help of MS word, Excel and other related to computer software . I have also prepared the necessary tables and charts on the basis of collected data.

Data analysis

After that I I have analyzed this data and come up with some explanation which has been incorporated in the report.

1.5 Limitation of the report

It is not easy to prepare a report on this topic within this short time period. But I have try my best to make it as a complete and truthful task. To complete this report I have faced some problems and limitations which have been shown below:

1. As an intern there is lack of opportunity to access the internal data.
2. Not allowed to have access in PCS for interns.
3. There are meaning confidential information that was not disclosed.
4. Time limitation is the main problem to cover up the whole general banking activities.
5. It is very hard for the bank personal to pay enough time for my research

Chapter 2

Overview of the Janata Bank Limited

2.1 Banking Activities in Bangladesh

Economy of Bangladesh is categorized as a developing market economy. The reason behind this can be it's on the developed banking system. Our banking sector consists of several types of institutions. The central bank of Bangladesh and the chief regulatory authority in the banking sector is Bangladesh Bank. At present there are 61 scheduled banks in Bangladesh. Modern banking system has been playing very important role for our economic development. Due to an deregulation, technological innovations and globalization the banking world has been enduring a lots of changes. It has made revolutionary changes of a country's economy.

The mainstays of the financial system of a country are banks. So, there is an urgent need for better qualified management and better trained staff in the dynamic global financial market. A healthy relationship between economic and financial development the banking system have to be sturdy. Government has taken many initiative to reform our banking sector by maintaining discipline, preventing of money laundering, loan write off policy and effective measure in order to gain accountability and transparency in banking sector.

At present, Banks in Bangladesh are struggling with a challenging environment for Covid. This pandemic situation is worsening the impact of recent policy measures. The COVID-19 pandemic has caused a historic fall in the no-operating income of banks.

2.2 Overview of Janata Bank Limited

Janata Bank Limited is a state-owned commercial bank which is welcomed to all to explore the world of progressing banking in Bangladesh. It is also trying their best to cater the need of the mass business people.

In 1971 after the independence, the erstwhile United Bank Limited and Union Bank Limited were renamed and nationalized and as Janata Bank Limited. The main a concept of this bank is to serve the growing and diversify and financial needs of planned economic development

of Bangladesh. The main reason behind the inception of this bank was to bring about a qualitative change in every parts of banking and financial management. Janata Bank is playing a vital role towards socio economic development of the country. This bank also deals with home loan, corporate financing and loan syndication. Janata Bank is the first one who starts SWIFT operation to minimize transmission cost.

Janata Bank runs it's business with 915 branches across the country having a big family of around 11,463 employees. It also has 4 overseas branches in United Arab Emirates. The head office of the bank is located at Janata Bhaban at Motijheel C/A, the heart of the capital city, Dhaka.

According to the annual report the end of 2019 the Bank held Deposit BDT 691,409,372,051, Advance BDT 548,473,941,439 with Authorized capital BDT 30,000 million and Paid-up Capital BDT 23,140 million.

Janata Bank Limited, In respect of Deposits/Assets the 2nd largest commercial bank in Bangladesh is Janata Bank Limited. It is a corporate body trusted over the years which has been playing significant role in overall financial activities of the country.

The contribution of the Bank to the national economy and social reform has set standard bar so high that others in this business cannot help aspire touching the benchmark of success of Janata Bank Limited. The contribution, commitment and success of the Bank have recognized with a number of prestigious awards by national and international organizations of repute.

2.3 Objectives

The main objective of Janata Bank Limited is to earn customer satisfaction through miscellaneous banking activities and foreword of innovative banking. It also try to improve the customer service in recent times with the help of IT-based reform measures. They also try to make it one of the best banks in Bangladesh in terms of profitability and asset quality. This bank has maintaining a healthy growth with desire image. To be the best bank they maintain

adequate control system and transparency in every procedure. They also ensure optimum utilization of all resources.

2.4 Mission

Their mission is to become the effective largest commercial bank in Bangladesh to support socio-economic development of the country and to be a leading bank in South Asia.

2.5 Vision

Janata Bank Limited will be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governance in every step of banking network.

2.6 Awards & Recognition

Janata Bank Limited has been recognized nationally and internationally for its outstanding performance. Since 1972 the bank has earned plaudits time and also from the global society. These recognitions have encouraged them to be more pledge bound towards their outstanding performance.

Here is the some of the list of awards:

Awards	Year
Asian Banking Awards	2004
Asian Banking Awards	2005
Quality Recognition Award	2009
Best Bank in Bangladesh Awards	2006, 2007, 2008, 2009
Western Union (Worldwide Money Transfer C.) Asia Pacific	2010
The Bank of the Year Awards	2001-5, 2007-8, 2011
ICMAB Best Corporate Award	2011-12, 2014

2.7 Board of Directors

Chairman of the Board of Director

Jamaluddin Ahmed, PhD, FCA

Members of the Board of Director

- Khondker Sabera Islam
- Mr. Mohammad Abul Kashem
- Mr. Ajit Kumar Paul, FCA
- Mr. Meshkat Ahmed Chowdhury
- Mr. K. M. Shamsul Alam
- Mr. Muhammed Asad Ullah
- Dr. Shaikh Shamsuddin Ahmed
- Mr. Ziauddin Ahmed
- Mr. Mohammad Helal Uddin
- Mr. Md. Abdus Salam Azad (F.F.)

Independent Director

All the directors are non-executive and independent in nature. They comply all the Requirements mentioned in the section 1(02) and section 1(03) of Corporate Governance Code gazette notification dated 3 June 2018 to be an independent director.

Chapter 3

General Banking

3.1 Definition of General Banking

General banking is the department which is the starting point of all the banking system. It is also known as retail banking. It provides day to day service to the customer. It is the foundation of banker customer relationship through opening account. In general banking bank receives deposit from the customer and made their demand for cash by honoring cheque. It also opens new accounts, remits customers money from one place to another through issuing Bank draft, cash section, clearing and pay orders etc.

The main function of bank is General banking department. Through accounting opening section, remittance, cash section, clearing and accounts this department day to day transaction of banking operation has been operated.

3.2 Collection of Deposit

For commercial Bank deposit are the lifeblood. Because there is business for commercial bank held without deposits. It is the classical function of every commercial bank. The main part of the collection of deposit is accepting deposits. There are two types of deposit system. These are demand deposit and time deposit.

Chat

Demand Deposit: According to this kind of deposit customer can withdraw without any prior notice. Bangla Motor Corporate Branch they accept demand deposit through current account and savings bank account.

Time Deposit: According to time deposit system, a prior notice is needed to pay it. For this why it is called "Time Deposit". Bangla Motor Corporate Branch they accept time deposit

through fixed deposit receipt, short term deposit, Janata Bank deposit scheme and sanchoy pension scheme.

3.3 Account opening

Account opening is the first step to create a Banker and customer relationship. It makes a contractual relationship between the banker and customer. But it is very crucial for a bank to select the customer for opening an account. Because, all kinds of fraud and forgery acts is started by opening account. So, some extreme cautions measures which have to take in selection of customer. These following tasks are done by this section:

1. Opening of accounts
2. Check book issue
3. Accepting of deposit
4. Closing of accounts

3.4 Procedure for Opening of Accounts

To open a current or saving account there are some formalities that the customers must complete. These measures are:

1. Introduction by an account holder
2. Application on the application form
3. Photographs (2 copies)
4. Voter ID card number
5. Voter ID card of Nominee
6. Photograph of Nominee (1copy)
7. Putting three specimen signature in the "Specimen Signature Card"

After completing these formalities the branch provides the customer a pay in slip and cheque book for their further transaction. For cheque book the customers have to fill up the

"Requisition Slip". According to the type of account the customer has opened the cheque book may be of 10 pages, 20 pages, 50 pages or 100 pages. Every cheque book will be filled with the account number of the customer and name of the branch in each and every page of the cheque book. After that the name and account number of the customer are registered in "Cheque Book Issue Register". The requisition slip is maintained and recorded as a voucher and the serial number of the cheque book is also entered in the computer for maintenance of record and to prevent any attempt of forgery.

3.5 Application Form for Current and Savings A/C

The content of the application form for opening saving and current account in Bangla Motor Corporate Branch are given below:

1. Name of the applicant
2. Father's/Husband's name
3. Nationality
4. Occupation
5. Date of birth
6. Present address
7. Permanent address
8. Introducer's address
9. Information about the Nominee
10. Special instruction for operation of the A/C
11. Initial deposit
12. Speciman signature of the applicant
13. Voter ID number.

Sometimes customers want to open joint A/C or partnership A/C. In that case the following headings are additional in the form:

For joint A/C-

1. Operational Instruction of the A/C
2. Signature

For partnership A/C-

1. Partner's name
2. Partner's signature

3.6 Relevant Documents for Saving and Current Account

To open any current or savings account some documents are necessary. But according to the nature of the account being opened the documents can be varied. Which kind of documents is necessary for different kind of account openers has been shown in below:

Club/Society

- i) Updated list of office bearers
- ii) Certified copy of resolution for opening and operation of account
- iii) Certified copy bye law and regulation/constitution
- iv) Copy of government approval for registered club/society.

Co-operative Society

- i) Copy of bye law duly certified by the cooperative officer
- ii) Updated list of office bearers
- iii) Resolution of executive committee as regards of the account
- iv) Certified copy of certificate of registration issued by register, cooperative society.

Non-government School/College/Madrasha/Muktab

- i) Updated list of governing body
- ii) Copy of resolution of the governing body authorizing the opening and operation of the account duly certified by gazette officer.

Trustee Board

- i) Prior approval of head office of the bank
- ii) Updated list of members of the trustee board
- iii) Certified copy of resolution of the trustee board to open and operate the account

Minor's Account

- i) Have to put the word "Minor" after the title of the account
- ii) Save special instruction of operation for the account
- iii) The account opening form has to fill in and signed by the parents or the legal guardian appointed by the court of law and not by minor.

General conditions or rules in respect of operating current/savings account in Bangla Motor Corporate branch are as follows:

- i) The savings and current account it must have to have a minimum balance of taka 500 and taka 1000 respectively
- ii) The branch is required is suitable instruction bi an introducer
- iii) Recent photograph of the account open up duly attested by the introducer must be produced
- iv) An account holder can withdraw of deposit 2 times in a week in case of saving account
- v) If withdrawal is taka 50,000 or more an application must be submitted to the branch of authority for savings account.

3.7 Fixed Deposit Receipt (FDR)

According to fixed deposit section an amount of cash is deposited in bank for a fixed period which is specified in advance. These deposits are time deposit or time liabilities. Normally, before the expiry of the fixed period the money on a fixed deposit is not repairable. To open the deposit account the banker issues a receipt acknowledging the receipt of money on deposit account. It is popularly known as FRD. For opening a FDR A/C necessary documents are needed in Bangla motor corporate branch are as follows:

1. FDR
2. FDR card
3. Photo of nominees attested by the A/C holder.

"Fixed Deposit A/C Opening Form" contains the following headings:

1. Amount in Figures
2. Period
3. Rate in Interest
4. Beneficiaries names and address
5. Special instruction in case of joint A/C
6. Information about nominees
7. Address of the applicants
8. Specimen signature
9. FDR number.

After completing the opening procedure of FDR A/C it is usually recorded in the "FDR Register". The bank needs not hold a cash reserve to repay money to the customer in case of FDR A/C. The payment will be made after the completion of a certain period of opening the account. The bank limited offers a high interest rate in fixed deposit account and the interest rate followed by the bank limited for fixed deposit accounts are:

Period	Regular Interest Rate	Senior Citizen Interest Rate
91 days – 180 days	4.75%	4.75%
181 days – 364 days	5.25%	5.25%
1 year – 3 years	6.25%	6.50%
More than 3 years	5.75	6.00%

3.8 Short Term Deposit (STD)

In short term deposit A/C the deposit should be kept in the account for at least 7 days to get interest. The interest offered by for STD should be less than that of savings deposit. Frequent withdrawal is discouraged and it requires prior notice. For this reason STD is also called 7 days notice current account.

According to the short term deposit section in Bangla Motor Corporate Branch customer are given an instruction that their current account will be debited whenever the deposited amount crosses a certain limit and this amount will be transferred to STD account. The branch follows this instruction by giving the following entities:

Customer's Current Account - Dr

Customer's STD Account - Cr

3.9 Janata Bank Deposit Scheme

a person of minimum 18 years old can open any Janata Bank deposit scheme account by depositing at least taka 500 or maximum taka 20000 in each month for 10 years term. The depositor can withdraw the total deposited amount with interest after the maturity of the account or can withdraw by monthly installment. by the 11th day of each month the depositor has to deposit the specified amount for his or her account in cash or check. According to the rules of JBL the depositor can select one or more nominee for claiming the deposited money after his/her death.

Payment systems in case of maturity of an account are below now:

No	Installment	Total Installment	Interest	Bonus	Total Payment
1	500	60000	33109	1500	94609
2	1000	120000	66218	2000	188218
3	2000	240000	132435	3000	375435
4	5000	60000	331088	6000	937088
5	10000	1200000	662176	11000	1873176
6	20000	2400000	1324352	21000	3745352

3.10 Utility Service

Throughout the country Janata Bank Limited also offers special services to a large number of client and agencies. The bank is providing the utility service to its customer. customer of

different government organization corporate bodies local bodies student educational institution and so on are getting is benefit from the bank.

Bill Collection: Janata bank limited has collected gas bills of titas, jalalabad gas transmission and Distribution Company, electricity bill, telephone bills, water and sewerage bills, and municipal holding tax of City Corporation and so on.

Others Payment: Janata Bank Limited also made the payment for non government teachers' salaries, girl students' scholarship and stipend, primary student stipend, army pension, widow/divorce women allowance; old age allowances food procurement bills etc.

3.11 One Stop Service

Janata Bank Limited is the first nationalized commercial bank in Bangladesh who has introduced one stops services. According to this service a customer can deposit and withdraw money from a single counter and the system of token and scroll has been discontinued. From a single counter the customers are getting prompt and personalized services. Verify the signatures of the customer are stored in the computer which makes it easy to verify the customer.

3.12 Online and ATM Service

Janata Bank Limited introduces online banking services to its customer in order to protect environment by reducing paper and fuel dissipate carbon emission. It also has its own secret or side for multipurpose communication. They also provide ATM facilities with debit and credit card to the customer. It has 72 ATM branches. ATM card is running under the largest network of Bangladesh. The fees and charges of its ATM card are at minimum rate and there is no hidden cost.

3.13 Financing on Export

JBL has been providing different kinds of assistance to exporters to boost up our export.

1. Provide pre-shipment and post-shipment finance
2. Provide export guarantee and bonding facilities.
3. Back to back L/C under bonded warehouse facilities and sight L/C under EDF
4. Also export incentive programme.
5. Can establish export oriented industry by 100% foreign investment and also by joint venture.
6. Disburse government export promotion fund against export of computer software and data entry processing.

3.14 Financing an Import

The import items of Janata Bank Limited are capital machineries, industrial raw materials, fuel, lubricants, intermediate goods, consumer goods and so on. JBL has been extending full range import and relevant finance facilities through quite a good number of authorised dealer branches and 1198 nos. in foreign correspondent worldwide.

3.15 Financing on SME's

With a view to developing a balanced and dynamic industrial sector having a strong base of SME's throughout the country, Janata bank limited has been financing small and medium enterprises. Our government has also given priority for investment in SME sector and JBL play a crucial role in income generation in rural and suburban area, creating a work source for the unemployed.

3.16 Foreign Remittance Service

Along with 912 domestic branches Janata Bank Limited has spread out their network all over Bangladesh also including the rural areas. Remittance services are available at all branches of this bank. Foreign remittance may be sent to any branch by the remitters favoring their beneficiaries. Basically remittance is credited to the account of beneficiaries instantly or within shortest possible time. In almost all the countries/cities, Janata bank limited has correspondent banking relationship with all major banks and exchange houses. Through those bank and exchange houses, Bangladeshi send their hard earned foreign countries currencies for making contact in easy in account bank nearby to send their money to their dear ones in Bangladesh.

Chapter 4

Experience Regarding Internship Period

4.1 Experience

Through this whole journey of internship I have learnt many things related to general banking in this chapter I have show my experience in my internship period there are many things that was done by me which is shown in below:

1. Know how to open account
2. Capable to find the error
3. Know how to write cheque and correction
4. Correction of account opening file
5. How to do a bank draft
6. Kept customer details in MS Excel file
7. Correction of account opening form

Chapter 5

Findings, Conclusion & Recommendation

5.1 Findings

Janata Bank Limited is a state owned commercial bank. This bank also has descent competitors and they are Sonali Bank Limited, Janata Bank Limited, Agrani Bank Limited, Rupali Bank Limited, BASIC Bank Limited and Bangladesh Development Bank.

Competitors are those similar institutions who are doing similar business.

Through my internship period I have find out some lacking of JBL which are given below:

- a) There is a lack of technological resources as well as internet banking
- b) Also lack of knowledge of customer profile
- c) Lack of sufficient focus on quality customer service
- d) Lack of mortgage banking

5.2 Conclusion

In the economic development of the country Bank plays an important role. Almost all public banks are offering the same product and services and their operation systems are almost same. That's why the competition among others bank are increasing day by day. Not only the government bank but also private bank is providing send service and products life. Only because there is it difference among the waste it provides the service people choose their bank according to their satisfaction and needs. As a result customer prefers the bank which is providing understandable and accessible service.

5.3 Recommendation

Going through the whole internship process I have observed JBL working process and come up with some suggestion for the improvement of their present situation.

These are given below:

- a) Formulate simple process for issuing cheque book, pay order and bank draft

- b) If there is proper documentation in favor of clients identity there should be provision for avoiding introducer

- c) Precising the form by removing unnecessary and vague information

- d) Need to update their computer and other equipments

- e) Also need to update with the modern banking system

References

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Appendix

1. What is your gender?
 - a) Female
 - b) Male
2. How long you are working there?
 - a) 0 to 1 year
 - b) 1 year to 2 year
 - c) Above 2 year
3. Are you satisfied with your salary?
 - a) Yes
 - b) No
4. Are you satisfied with your working hours?
 - a) Yes
 - b) No
5. Get help from coworkers-
 - a) Agree
 - b) Disagree
6. Adequate instruction from supervisor-
 - a) Agree
 - b) Disagree
7. In terms of safety and security they have enough measures-
 - a) Agree
 - b) Disagree
8. Get sufficient benefit from the organization-
 - a) Yes

b) No

9. Are you satisfied with the overall job experience?

a) Yes

b) No

10. May your switch to other job?

a) Yes

b) No