

**Report On**

**Analysis of customer service activity of Jamuna Bank  
Limited, Progati Sarani Branch.**

**By**

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ID: 16204010

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  
BRAC University  
9<sup>th</sup> June, 2021

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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.

**Student's Full Name & Signature:**

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**Supervisor's Full Name & Signature:**

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**Sarder Md. Hafizul Alam**  
Senior Assistant Vice president and head of  
Jamuna Bank Limited, Progati sarani branch.

## Letter of Transmittal

Mr. Feihan Ahsan

Lecturer

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Internship report on “Analysis of customer service activity by Jamuna bank Limited Progati Sarani branch”.

Sir

I am very much pleased and honored to submit my internship report on ‘Analysis of customer service activity by Jamuna bank Limited Progati Sarani branch’, which is required to fulfill my BBA program from BRAC University.

This report is a mixture of my experience at JBL Progati Sarani branch and the activities or service by the bank given to their customers, with the essence of some secondary information from their website to make this report informative and inclusive. Besides that, within this short period of time, I tried to make this report top of the line with my hard work.

I truly believe that this report will meet your desires.

Kind regards,

---

Sabah Naureen

16204010

BRAC Business School

BRAC University

7<sup>th</sup> March, 2021

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between Jamuna Bank Limited, Progati sarani branch and the undersigned student at BRAC University, Sabah Naureen, 16204010.

## **Executive summary**

The report titled **Analysis of customer service activity by Jamuna Bank** is the combination of my experience of 3 months internship in Progati sarani branch of JBL. I worked here as an intern for a partial requirement of fulfillment of BBA Program. This internship report is based on my real life experience with JBL. Through this report I have to give a clear picture about the whole process of JBL. To be unique every bank has followed different types of strategy.

It is very glad to know that JBL has donated 15 million takas for the victims who injured in election related violence in Bangladesh to the Prime Minister's relief fund.

To fulfill their objectives, Jamuna Bank limited offers current, savings, fixed, short term, monthly-term deposits and others. Through some designated branches JBL provides the customers with Islamic Banking. Highly educated and professional group of people are working to make tremendous performance to build well reputation.

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## List of Acronyms

JBL	Jamuna Bank Limited
CD	Current deposit
STD	Short term deposit account
FDR	Fixed-deposit Receipt
MSS	Market stabilization scheme
CC	Cash credit
SND	Special notice deposit
AD	Authorized dealer
DD	Demand draft
IPO	Initial public offering
PO	Payment order
RFCF	Resident foreign currency deposit

# **Chapter 1**

## **Introduction**

### **1.1 Background of this Report**

I believe as a sensible citizen of Bangladesh we, each and everyone should know or have basic idea on general banking. In BBA program, we have till now learned text-based content, but the internship which is a requirement to full fill the BBA program, has made a place where we can also learn practical works by ourself which I think is really important for practical and corporate life. To fulfill this requirement, I have started my internship at Jamuna Bank LTD as an intern. Though this sector is quite different from my two majors, but as I stated earlier that basic knowledge of banking is important, so, I took the opportunity to do internship there and gain some knowledge. To complete this program, I have decided to prepare my outline on ‘Customer satisfaction of Jamuna Bank Limited Progati Sarani branch’, which is also kind of related to my Marketing major as it is research based.

#### **1.1.1 Overview of the industry**

JBL has started its activity from third June 2001. Their HO is currently stated at Gulshan, Dhaka.

The Bank permits a various field of help to exchange, merchandise, industry and to the large businesses of this country. The bank is established by a gathering of nearby business visionaries which are very much presumed in field of exchange and businesses of the country.

They offer both regular and Shariah banking through assigned branches. The uppermanagement line of this bank continually centers around comprehension and expecting clients' necessities. Since, the requirement of clients are changing step by step with combination of progressions of time, JBL attempts their best to provide procedures or seviles and acquaint new items with adapt

to the changes. They have effectively set up gigantic advancement since its start. Also, they have effectively flourished themselves as one of value specialist organizations of this country.

At present, JBL has ongoing Online financial parts (of both metropolitan and rustic regions) network through the whole nation with the help of Information technology. Aside from, conventional conveyance focuses, JBL has ATMs of their own, bestowing to other accessory banks and consortium all through the country.

They are open on five business days, from 10:00 am to 6:00 pm and exchanges are open till 4pm on any days of Sunday-Thursday. But, they are off on two days, Friday and Saturday and also on any public occasions.

## **1.2 Vision and Mission**

Vision is something like where we or a particular organization wants to see then in next 10 or 20 years. It's a long-term goal. So, JBL also has a vision for which they are working hard. They want to become one of the supreme banking Centre, which will also play a huge part in the turn of events of Bangladesh.

A mission of any company is why a company has come to this industry. JBL's mission is submitted for fulfilling different necessities of their clients through a wide range of items at cutthroat cost by taking advantages of suitable innovation, along with offering convenient assistance so a manageable evolution, balanced return and loyalty towards improvement for this nation can be promised with roused and experienced work-power

## **1.3 Goals and Objectives**

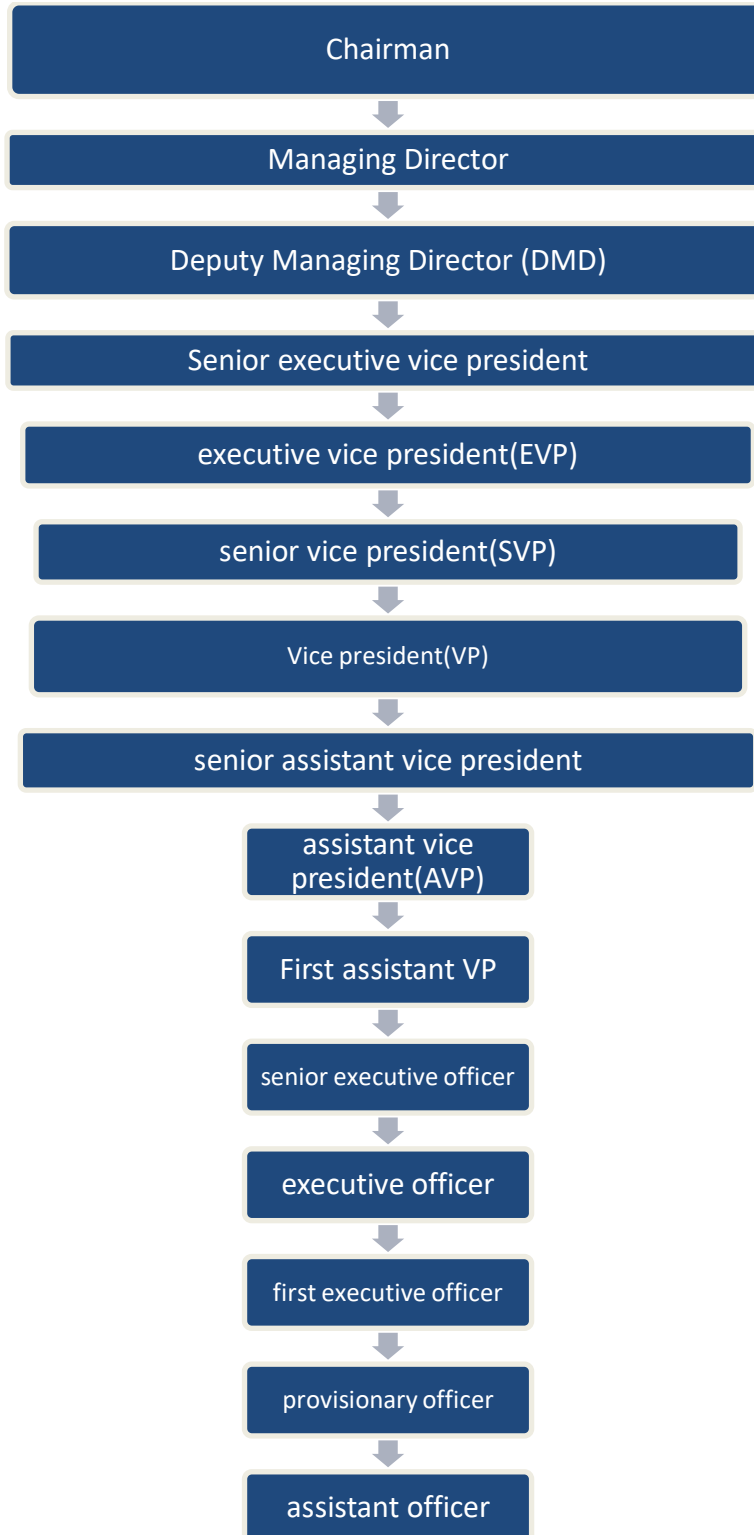
Though I haven't done my internship in a specific department at JBL. So, I have gathered information on all over general banking activities. But for this report writing, I have to

specifically focus on a **broad objective**. Which is, 'Customer satisfaction of JBL/ customer service by JBL'

But along with this, I would I like to focus on some **specific objectives**. These are:

- Understanding banking environment.
- Understanding banking activities.
- Knowing the customer service of banking sector.
- Observing the modern technology practice in Banking sector.
- To apply conjectural or hypotheticalskill in the practical field.

#### **1.4 Organizational structure of JBL:**



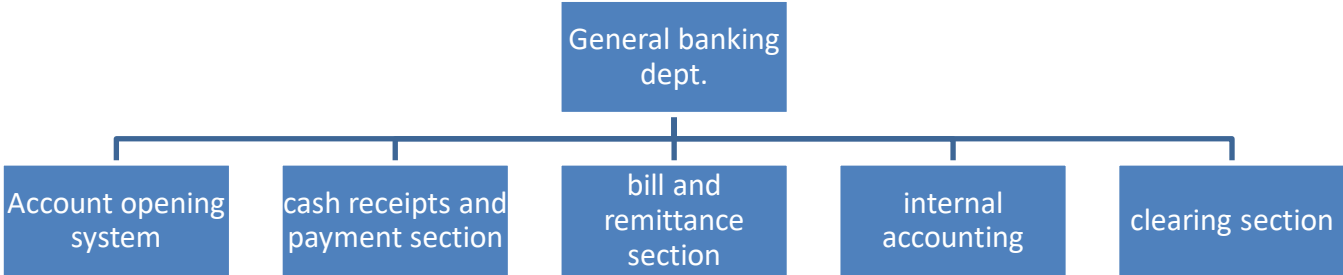
**Figure:1**

**1.5 Products and Services provided by JBL:**

There are some general functions of JBL, which helped them to provide proper service to their customers. Those are: 1) General banking, 2) Foreign operations and 3) Advances and Loans.

**1.5.1 General banking**

When a party wants to take some loans, they are required to open a current account before proceed for application. The parties need to have a proper understanding general banking to open such account easily. Below, I have attached a organogram of general banking system of JBL.



**Figure: 2**

General banking services by JBL’s are:

- 1. ATM card service



2. Customer information service

- SMS and mobile banking services
- Mobile financial services

3. Collection of deposits

- CD account
- SND account
- SB account
- RFCD accounts
- Special service bank account

4. Utility services

5. Loan service

- Auto loan
- Any purpose loans
- Personal loans
- Salary loans
- Educational loans
- Doctors' loans
- Overseas job loans

6. International banking

- Correspondent banking
- Trade finance
- SWIFT code of ADS

- International banking contact point
7. Maintaining different branch accounts for customers
  8. Pay order, issue of DD, double/triple growth deposit scheme, FDR.
  9. Dispatch
  10. Loaning money to parties from the deposits.

They also offer multiple special services with the help of its network with other branches of all over Bangladesh to fulfill its normal banking operations. Also, they give its money withdrawal office facility by its owned ATM Booths arranged within better spots all over BD, by the joint cooperation of eight legendary business bank's stall by VISA card, or sometimes with q cash card.

### **Collection**

Phone charges, Tuition expenses, IPO Deposits, Passport expenses and Travel charge, Customs and extract obligations.

### **Sales and purchases**

Treasury bills, lottery tickets by semi Govt, different Govt. bond.

### **Bank Remittance**

#### **(payment order and demand draft)**

They stretched out this office to their clients through getting cash on one part of their bank and building course of action to installment on another branch inside the country. JBL faces the challenge of burglary/misfortune and guarantees installment to their recipient in return of a smidgen advantage known for trade /commission. Thinking about the idea of exchange, the method of bank settlement might be classified as under:

- Online banking
- DD (demand draft)
- PO (payment order)

### **Demand draft**

It is known as a debatable instrument, which is payable based on request to payee on legitimate ID. It is a guidance given by one branch with accommodating a request to another branch for pay a specific amount of cash to someone in particular or request on request. This draft can be bought by a client from a specific bank office for themselves or for recipient and also, it is given over to the buyer for conveyance to recipient.

### **PO:**

This type of order is given, if that settlement is inside a locale in equivalent clearinghouse.

### **Cash/Money Department:**

The money part of any bank assumes an indispensable part in everyday financial methodology, since it manages the most fluid resources. There are a few counters work at the same time in real money part of JBL, Progati sarani Branch. They have one electronic tallying machines, by which a gigantic measure of cold hard cash can be checked inside within couple of moments and it likewise guarantee the zero percent checking machine. This segment manages a wide range of debatable orders and incorporates vault, utilized as the store of money.

There is two main justification of cash department. These are:

Cash payment	Money installment or cash payment is done distinctly in opposition to the cheque. This is one of the exceptional and primary capacity of the financial framework, which is known as "installment on request or payment on demand". This type of payment makes installment just in case of its printed legitimate cheque.
Receipt	It gets stores from their contributors in type of money. So, it is known as the "assembly unit" of financial framework. It gathers cash just in its receipt structures.

**Table 1**

**Cash/money packing**

Money is stuffed by the section after the financial hour. Notes are included and pressed in groups and stepped with beginning.

**Currency allocation**

Prior to beginning the financial hour all tellers give demand of cash through "Teller cash proof sheet". The head teller composes the quantity of the parcel division insightful in the "Reserve sheet" by the day's end; every one of the notes that remained are recorded in the sheet.

MoneyGram:

JBL is a one of the dealers of Money Gram money transfer. It pays the cash dispatched by the non-inhabitant Bangladeshis to their family members. The errands are finished by the satellite connection and pay the recipient after effectively ID evidence.

Account's segment:

This is a particularly urgent department for each part of business bank. The records of the relative multitude of exchanges of each division are kept too with other separate branches accounting office confirms every single monetary sum and substance of exchanges. On the off chance that any error emerges in regards to any exchange this leave report to the concerned division.

### **Tasks of AD:**

Records assume a fundamental part in business banking sector. Also, in private financial area accounts branch of this bank play out it's appropriately. The exercises of records office are given beneath:

- Planning for branch.
- Make compensation articulation and pay.
- Pay all use in the interest of the branch.
- They take charges for various kinds of obligations.
- Branch to branch reserve settlement and backing for bookkeeping treatment.
- Get ready explanation for revealing reason.
- Records all exchange in the general and auxiliary record.
- Records every exchange in the everyday cash book.
- Plan day by day reserve work, week after week position, intermittent explanation of undertakings and so forth

### **1.5.2 Products of JBL:**

These products can be separated into two sections. These are resource/asset item and obligation/liability item. By liabilities we know that, large risk item implies stores of numerous sorts that are payable to parties. Then again, resource items are the items which customers are at risk to pay to its bank. Various kinds of campaign by the bank to their customers or in the interest of the

customers are likewise a sort of risk to bank. Then again, an alternate sort of guarantees made by their customers to bank is also considered as JBL's resource.

### **Personal or individual Banking:**

Individual Banking of Jamuna, offers wide-going items and administrations coordinating with the necessity of each client. Value-based records, investment funds plans, or advance offices from Jamuna Bank Ltd. make accessible you a remarkable combination of simple yet consummate highest services. They also offersome key personal services. These are:

- CD Account
- SD account
- STD account
- FDR

### **CD Account:**

It represents current store. It has no cost; no premium is given by the bank. It has no expense and more over the bank charges on its various administrations, the objective of the bank has to expand the quantity of their current record customers. It very well may be just opened on the name of any association and it has no close to home name. Current accounts primarily open by various kinds of association for working their deal easily. Ownership, limited, partnership organizations and Club or any societies can open this type of current record.

Necessities for various kinds of current records opening are given beneath:

<b>Partnership account</b>	<ul style="list-style-type: none"> <li>• Authentic duplication of trade license</li> <li>• Two passport size photo of account holder which needs to be attached by the introducer</li> <li>• Copy of NID/passport/voter ID</li> <li>• Number certificate of TIN(If have any)</li> <li>• Introductory account</li> </ul>
<b>Club/societies account</b>	<p>Along with the stated documentary above, this account also needs-</p> <ul style="list-style-type: none"> <li>• Board resolution for opening an account, which needs to be certified by the president</li> <li>• List of managing committee(existing)</li> <li>• Robber stamp</li> </ul>
<b>Limited company Account</b>	<p>Along with the two types of documentaries stated above, this account also needs-</p> <ul style="list-style-type: none"> <li>• Authentic duplication of trade license</li> <li>• Certified duplication of joint stock of the memorandum or the Article of association of that particular company which needed to be rightfully attested by the chairman/MD.</li> <li>• TIN Certificate</li> <li>• Audited balance sheet(latest)</li> </ul>

**Table 2**

**Savings account**

JBL thinks about it type of account as its low-Cost responsibility item. Bank accounts are predominantly opened by unique individual. For the most part householders and other limited scope savers is the customer of this record. Starting equilibrium of investment account is cost only tk 2000. If there should arise an occurrence of investment account, bank authority gives 6% premium dependent on their store to its customers and premium will be relied on regular routine.

It(JBL) charges exceptionally restricted sum since it is a premium bearing record. Bank half yearly assistance charge is TK. 300. In the event that anyone needs to close this record, they need to pay tk 50. As per Bangladesh bank directions 90% of SB stores are treated as time risk and 10% of it as request responsibility. By and large banks require a 7-day earlier notification if the aggregate sum of at least one withdrawal on any date surpasses 25% of the equilibrium of the record except if is given. Yet, in JBL there is no limitation about drawing cash from investment account.

## **STD**

When a customer deposit their money for a shorter period of time, it called short term deposit or STD. This account is also called as a semi-term deposit. It is ought to be saved for in any event 30 days to get desired interest. The interest rate offered for STD is not exactly that of investment funds store. The bank authority offers 5.5% to their customers. Volume of this account is large and high. In JBL, different huge companies, govt, organizations and different departments keep cash in these STD. Continuous withdrawals are debilitating and need earlier notification.

Here, I have attached a table of interest rate of different kinds of account like short-term savings, current deposit etc.

Account type	Rate
<b>CD account</b>	0%
<b>STD account</b>	6%
<b>SD</b>	5.5%



<b>non-chequing with no withdrawals (For six months)</b>	7.5
<b>non-chequing with no withdrawals (1 year)</b>	8%

**Table 3**

Also, JBL charges some amount for different account. Those are given below:

<b>Serial no</b>	<b>Charges (Based on category)</b>	<b>rate</b>
<b>1</b>	Savings deposit	300*2=600
<b>2</b>	Current deposit	500*2=1000
<b>3</b>	Short term deposit	same

**Table 4**

## **FDR account**

In case of this account the depositor needs to deposit their money for like 3, 6 months or 1 year. Fixed deposits are always repayable alongside benefit or after development time frame. On the off chance that the contributor needs, a developed FDR might be reestablished for any of the periods referenced previously. The store will naturally recharged from the date of expiry for a time of a quarter of a year at the pace of benefit material on the restoration if the contributor doesn't give any guidance to the branch inside one month of the date of development of the FDR. In the event that the contributor encashment the store before development no benefit will be paid to the customer. As of late Bangladesh Bank has concluded that the loan fee of FDR will set between 9% to 11%. Thus, the Assets Liability panel of the bank has updated the loan cost of FDR. The new interest rates are given below:

Period	Rate of interest
1 Month	9%
3 Month	10%
6 Month	9.75% to 10%
1 Year	9.5% to 10%

**Table 5**

**Schemes:**

They also offer some schemes, which not only profitable only for their bank but also it increases the saving tendency of customers.

**MSS (monthly saving scheme)**

Savings work like a life savor in bad days. Little savings can develop a prosperous future. Investment funds can get together in any crises. JBL has presented MSS that permits, customers, to save money on a month-to-month premise and get an attractive return upon development. The concerned client can benefit advance office up to 80% of the stored sum.

**Education Savings Scheme:**

This is the essential necessities of each sensible person. Each parent needs legitimate instruction for their kids. Instruction is the essential for the financial advancement of a country. Advanced education might be impeded because of the difference in monetary state of their folks. To tackle this issue JBL has presented the "Training Savings Scheme" which offers its customers to develop the treasured asset by month-to-month store of modest quantity at customer moderate limit. The client has the alternative for pulling out the complete gathered sum remembering head

for development date at a time or taking month to month advantage during the following a long time from the date of development keeping the head flawless.

### **Marriage Deposit Scheme:**

Marriage of youngsters particularly girls involves incredible worry with regards to our country. It includes the cost of an extensive sum. Pragmatic guardians put forth attempt for continuous structure of assets according to the ability to meet the costs. Guardians get alleviation and have a sense of safety in the event that they can orchestrate the fundamental asset for their youngsters' marriage, regardless of if they can endure.

By considering this factor, JBL has presented a marriage store conspire which offers its customers to develop loved asset by month-to-month store of a limited quantity at customer ability. It becomes quick at a high pace of interest yielding a sizeable sum on development.

### **Education savings, monthly savings, marriage, lakhpati/kotipati deposit scheme facilities at JBL:**

- JBL offers these accounts to open on any of their branch.
- Customers can deposit their money on any of JBL's branch with the help of online banking.
- Their monthly installment will be collected from their(clients) savings account, which is maintained by them.
- The monthly installment amount has to be deposited within 20<sup>th</sup> day of month
- JBL won't allow any loan facilities from other bank against the deposited amount except them.

## **Monthly benefited scheme**

JBL has recently come up with the new idea of monthly scheme. Here, Month to month Benefit Scheme for the judicious individual having prepared money and craving to have fixed pay on monthly premise out of it without facing challenge of misfortune and without changing out the main amount. It offers the best yield with zero danger.

Some of the characteristics for these schemes are:

- Customers has to deposit minimum 1 lac taka.
- They can deposit any maximum amount greater than 1 lac or any digit multiplied to 1 lac.
- Profit element will be deposited to the account after opening it.
- Upon development, the term might be reestablished for this following tenure.

These schemes were a on April, 2009 onwards, but due to Bangladesh Bank's decision JBL had to stopped these services temporarily. But soon they will renew their interest rate and provide these schemes as soon as possible.

Lastly, they have **double or triple growth deposit scheme.**

JBL offers this specific scheme to their customers to grow their money into double/triple within the year of 7 or 11 years, with a highest interest rate.

- Along with the characteristics of monthly benefited scheme, this scheme also includes overdraft facility. Which is that specific customer can grab the advantage of up to 80% loan from their deposit amount.

Deposit	Money including interest payable at maturity	
	After 7 Years	After 11 Years
100000	200000	300000
200000	400000	600000
500000	1000000	1500000
Interest Rate	12.25%	12.25%

**Table 6: Features of the schemes.**

But, to run these schemes, the customers have to maintain some terms and conditions. These are:

- If any customer doesn't deposit any amount for 3 consecutive months, the bank will close their account.
- Also, if the customer closes their account within 6 months, then they won't get any kind of profit and if its closed after 6 months, then they will get the actual amount with interest rate. Here, the rate is the normal saving rate within the closing duration.

### **1.5.3 Foreign exchange operation**

JBL Progati Branch performs these exchanges with a portion of our fantastic officials with tremendous market notoriety. They got its Authorized Dealer license from Bangladesh Bank on sixth December, 2009. From the opening of this Branch, they are doing unfamiliar trade exchanges through our HO with due persistence and consumer loyalty.

**A) Import:** This specific division drew with import of crude materials, spare parts, hardware and other exchanging things favor of the client from abroad and from neighborhood markets.

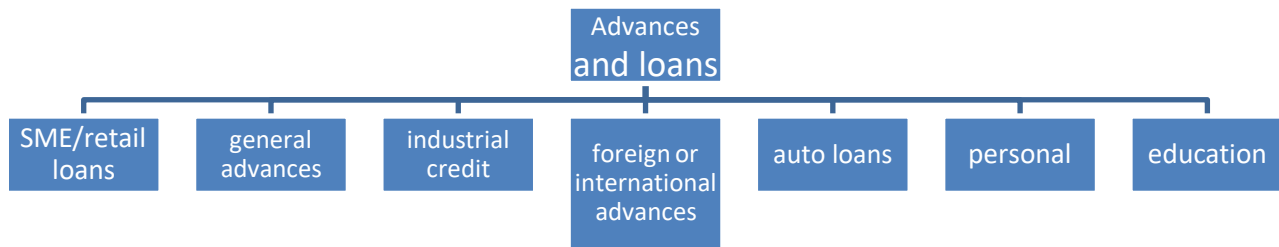
**B) Export;** This progati sarani branch has a few numbers of dealers who sends completed merchandise, out crude material and other exchangable things to abroad, EPZ regions and on nearby business sectors.

**C) Remittance/Settlement:** from unfamiliar foreign backers, Bangladeshis who are living abroad both outward and internal.

JBL also provide some exciting loans and advances for the betterment of the bank also, for customers. Some of them are:

- House building
- Cash credit loans
- Bank overdraft
- Documentary bills purchased
- Retail cards

**D) Loans(classification)**



**Figure 3**

## **1. General advances given by JBL**

The criteria of advances and loans has consistently been profitable and productive capacity of bank. Endorsing credit to clients and others out of the assets available to its one of the chief administrations of an advanced bank. Advances close to Jamuna Bank Ltd. are made in various qualities, in this way, it cannot stand to find their assets for significant period of time.

## **2. CC**

Cash credit is a fluctuating record and is worked similarly as a current a/c on which an O.D has been authorized. CC records are anyway kept up in a different record. Essential protections viable if there should arise an occurrence of money credit are products, produce and product. This is the most loved getting by huge business and mechanical concerns. This is a perpetual plan and the client need not draw the endorsed sum without a moment's delay, yet draw the sum as and when required. He can put bank any overflow sum, which he may discover with him. In this manner cash credit is a functioning and running record to which stores and with drones might be influenced oftentimes. Money credit game plans are generally made against vow or hypothecation of merchandise. A few times this office additionally gave against individual security.

In this event that the client doesn't utilize the money credit breaking point to full degree, responsibility charge is made by the bank. This charge is forced on the unutilized segment of money credit as it were. Money credit gives a flexible type of acquiring since the cutoff vacillates as indicated by the necessities of the business. Money credits are the most loved method of getting by huge business and modern concerns in this country.

### **3. Demand Loan**

This fixed sort of loaning in its unique structure. The whole sum is paid to the borrower on schedule, either in real money or by move to his current or reserve funds ledger. No ensuing charge is customarily permitted besides via interest, coincidental charges, protection expenses, costs caused for the assurance of the security, and so forth. A different record is utilized for the upkeep of this record and as no ensuing withdrawal is permitted no register is likewise given with this record. Coming up next are the various sorts of interest advance:

Gotten Demand advance against the stock, paper protections, products produced and stock.

### **4. Buyer Credit Schemes**

With the reliable improvement of the advanced and organization regions in Bangladesh, the level of individual use has recorded reformist turn of events. To consider the creating revenue for client durables, Jamuna Bank Ltd. has dispatched the "Customers' Credit Scheme",

**5. Purchases, discount of bills:** JBL regularly buys request bills of trade which are called drafts joined by archives of title to products like bill of replenishing, railroad or truck receipts. The acquisition of bills of trade drawn at an issuance for example for a specific period developing on a future date and not payable on request or sight is named as limiting a bill and the charge recuperated by the bank for this is designated "markdown". This isn't exceptionally regular in our country and is ordinarily restricted with the rebate of unfamiliar bills, inland bills are seldom limited by our banks in spite of the fact that it is important for the advancement of a coordinated market.

**6. Staff Loan:** They gives advances to staffs to purchasing bikes and bikes for wedding their children, or girls and study their children and so on. This is why it is called Staff



credit. They give this development of this area under portion. Toward the finish of every month, when the staffs pulled out their compensations.

## **7. Advances for FDR, Double/Triple Growth Plan and other monetary commitments:**

They(JBL) will allow propels in opposition to the security of FDR and other monetary commitments. Govt. Sanchaypatra, ICB testament, Wage's worker advancement bond, Insurance strategies, MSS, and so on subject to the accompanying specifications:

Bank may concede propels against the security of FDR and other monetary commitments viz, ICB testament, Wage's worker improvement bond, Insurance strategies, MSS and so forth subject to the accompanying specifications:

Reason: Advances might be made for useful reason quite far.

## **8.Small Loans**

This account in its current structure is fluctuating record. It alludes to the loaning permitted to little dealers, house ventures. Limited scope ventures and independently employed people.

Such advances are by and large creation/improvement situated instead of safety arranged and this is the reason accentuation for this situation is on the motivation behind the development just as expertise notoriety and limit of the borrower. The security prerequisites are subbed the end-use and continuous oversights of the credit.

**9.**There is some certain **Procedure of taking loans.**These are:

- Voter ID card/VAT/TIN card
- For mortgage the customer has to submit papers of their offered property
- The customer has to show their monthly income statement
- Valuation about required amount of credit

After fulfilling all of the above criteria, the specific branch sends proposal to HO with all of the proper recommendations. Then, the HO engineers estimate all the cost regarding the offered property for mortgage and approve places. Later that, the HO sends the proposal to that specific branch.

## **Chapter 2**

### **Description about the task accomplishment**

As my topic name is **Analysis of customer service and satisfaction at Jamuna Bank Progati sarani branch** so, most of the task is related to research and it includes all the knowledge I have gained from my marketing major.

This specific topic pop out on my mind when I have seen the mixed satisfaction level of customers. While I was doing my internship at JBL, suddenly I just noticed that some of them are really being aggressive to the officer due to some certain reasons. Though this type of reaction is very rare and some of them are really impatient and cannot even wait for like 5 minutes. Then after seeing this I thought that everyone is not satisfied with their service and some of them are really satisfied. That's why I wanted to discover the state of the satisfaction level.

As a intern I was not assigned to any specific department. More or less I have worked under each department and improved my skills day by day. Even after this internship I must say my communication skill improved a lot, which is really necessary in corporate sector.

### **Research Design**

After few days of my internship when I noticed this fact, I started think what kind of research should be done to get the feedback. Because there will be so many restrictions as I'm just a simple intern there, so I won't be allowed to develop suitable design because of access and restrictions. A research design has 3 main components. Those are:

Plan: as I mention earlier that when I discover that incident, I started to plan how should I conduct this research. From that time, I started to observe more and more and that the part of my plan to structure research design.

Structure; as soon as I got the plan, I have started to think about the structure that what kind of structure will be more preferable. Like methods, techniques, type of research and sample size. In which sector I want to especially focus for my report. After thinking all the consequences and limitations I wanted to focus on qualitative data over quantitative data.

Strategy: Strategy means the type which I want to follow to gather information from the sample size. So, I wanted to take phone call interview and in person interview(conversation) with customers.

## **Research type:**

Exploratory research: This research helps the researcher to understand the insight of a specific problem, but the researcher also doesn't know what he is exactly looking for. As soon as he or she starts to take interviews in depth, they automatically understand the problem and the solutions of that problem. Here I have chosen exploratory research because it focuses on validation of the problem. As people are still giving mix revies so I wanted to know whether its actually a problem or not. This research type includes questionnaires and interviews. Also it is unstructured. Though it sounds a problem but also suitable for my situation.

## Method

To get proper information and selected research type, the common methods of conducting this research is:

- In depth interviews with respondents
- Analyzing secondary data in qualitative way
- Telephone interviews

I have not developed any specific questionnaires for this research. I preferred having a conversation with each and every person and the type of service they are taking. Because I thought it might not be suitable for them to ask same question to different person as they are taking different services like advances, loans and online services also cash out from cash counter.

- As I have to deal with customers on phone and in workplace too. So, I cannot question them directly in front of officers. I have to ask them in the middle of conversation because I believe the outcome or satisfaction of the customers will come out soon if they are not happy.
- Also, I have collected some information from internet and as a secondary data because in short period of time it was not possible for me to contact each and every customer for the review.
- This method is not structured method so, I did not save any kind of data as I wanted to just know their reaction which does not require any official information.
- Most of the information I have to took frm internet and other assignments
- There were different types of customers based on their financial ability and education level, so, the questions were asked according to their level. e.g. for how long they are taking service from JBL? Would they prefer it to their friends and family? Or would they take other services like student facility, marriage loans and other loans according to their needs? And most important question is how much responsive is JBL?

- As I mentioned earlier that this survey cannot conduct directly, I have to make a conversation with them by maintaining privacy and order from seniors.
- Also I have done a focus group interview from outside the organization to know more about their services, which really helped me to know the review.

## **Findings**

As I have already mentioned that there is no written survey or online survey. It's just in person interview and discussion with respondents.

After the duration of my internship, I have come to the conclusion that most of the customers are really happy with the service of JBL, Progati sarani branch. But sometimes dissatisfaction occurs because of lack of knowledge of the customers. I already mentioned that different kinds or standards of people take service from JBL and they have lacking's in understanding general banking. So when they don't understand the banking terms, they most of the time lose their patience and act out. That's why dissatisfaction occurs. Otherwise, I have also come to know that during pandemic and lockdown JBL has provided service online whenever the customers needed, which is quite appreciate able. Also, the customers are happy with the employees and their service. The employees are more sensible when any problem occurs of a customer. They took time and solve it as soon as possible. Lastly, most of the customers reviewed that, JBL has satisfactory investment facilities and the terms and conditions are also good, for which they will recommend JBL's to their friends and family. Lastly, overall, every customer is happy with the services by the bank.

## **Chapter 3**

### **Critical assessment of internship work**

There is obviously some limitation as an intern. But, I have tried my level best to gather information and write this report from my knowledge.

- First of all, the time duration of internship is very short and didn't get proper time to discover more and more.
- Secondly, as an intern I do not have the access of internal data and could not ask them to provide it to me as those were very confidential information.
- Interns were not allowed to use PC's
- They have lack of accommodation. Because there were more interns and we didn't have desk for each, we have to share our desks, which feels very congested.
- It was hard for me to ask them every time to help me with writing this report with detailed information. Because most of the time it was office hour and they were busy with office works.
- I have just worked only in one branch, for which, it is not possible for me to know what is happening in other branches or are they facing same problems like this branch or not. Here authenticity matters.
- Lastly, the time duration again matters. While I was doing my internship, Govt. again announced lockdown and I have to work from home. So, I have also missed the opportunity to work in practically and observe more problem. So, it is not possible for me to achieve all the information as I wanted during this short period of time.

### **3.1 application of industry and generic specific courses during internship**

I'm very grateful towards BRAC University that they offer very informative courses in our BBA Degree. I can say that confidentially that each and every course has its own impact in workplace. Though I was a business background student in school and college days, but it was high time to remember each and every details. As I have worked on general banking sector, so, I have gained knowledge in every sector. But I would like to specify courses like ACT201 and 202, which helped me to understand the basics of banking activity and for this, I have smoothly done my work without asking any silly questions. Secondly, MKT426: Basic marketing research. This

helped me a lot to understand every detail of research and how to conduct a research in a very effective way. Lastly two other courses from my HR major, MGT431 and MGT 424. These two-course helped me to understand how to behave different in different situation and different people. As bank has different types of customers and I cannot talk or behave in same toe with every class of customers. This helped me a lot to conduct my research successfully because questions of my survey vary from people to people.

### **3.2 Suggestion for industry development**

- Jamuna bank pragati sarani branch needed more manpower and requires more advanced instruments. Also, the server quality needed to be improved. During my internship period I have seen that employees face difficulties and delay in their work due to down server. Also, the software needs to be updated
- ATM service needs to better because I have heard problems from customers regarding this most of the time.
- Also, they need to decorate their office in modern way
- They need more desks in cash counter and more efficient employees to work effectively during rush hour
- JBL should have update their online service to provide fastest service.
- I think they should have a general desk for all kinds of customers because from my observation I understand that customers feel uncomfortable to ask each officer to contact about their problem. So, a general desk should be there to get information's.

### **3.3 Learning for self-improvement**

I believe an internship program is really important for a business graduate student. Till now we have only gained knowledge from papers and books, but this 3 month of internship has really helped me to do practical life and gave a glimpse of corporate life.

- This internship program helped me to understand basic rules and regulations
- Dress code of an organization
- How to balance work and personal life
- Handle critical situation
- Also, how to balance educational and working life. Because I had two courses along with internship and during this period of time, I tried to balance work and quizzes/ classes at the same time
- Last but not the least, time management. We interns were divided into groups with different time slots and I was in morning slot. So, I have to get up early in the morning and be there by 11 am, which was kind of hard for me back then. But later on, I managed and now I survived successfully.

## **Chapter 4**

### **Conclusion**

My report is on customer satisfaction and services provided by JBL, Progati sarani Branch. So, it was not possible for me to collect information from every branch and put it on my report. But I have given my best effort to keep all answers or reviews authentic so that we all can get the idea of their services and their customer's satisfaction level.

To conclude my report, I would like to say that we human beings are changing and our needs are changing. So, JBL should make sure that they are providing service up to the mark to their customer.



Lastly, I would like to thank each and every member and my supervisors who helped me to finished this report with proper guidelines.

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