

Report On

**General Banking Activities of Janata Bank Limited Green Road
Corporate Branch**

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
BRAC University
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.

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Letter of Transmittal

Mr. Mahmudul Haq
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BRAC Business School
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Subject: Internship report on “General Banking Activities of Janata Bank Limited”

Dear Sir,

I would like to notify you with due respect that I am a student of BBA program and I am assigned to prepare a report on general banking activities of Janata Bank Limited. This study helped me to develop my skills which will help me in future. I have tried my best to complete this report with essential data and information about this topic.

I hope that the report will meet the desires.

Sincerely yours,

Name: Humayara Afroz

Student ID: 16204007

BRAC Business School

BRAC University

Date: June 7, 2021

Non-Disclosure Agreement

This agreement is made and entered into by and between Janata Bank Limited and the undersigned student at BRAC University Humayara Afroz, Id- 16204007

Acknowledgement

First of all I would like to express my gratitude to Almighty Allah to enabling to complete this report within the allocated time. I convey my sincere gratitude to my academic advisor Mr.Mahmudul Haq, Associate Professor of BRAC Business School. Without his direction and proper guidance I could not finish this report properly.

My sincere gratitude goes to Md. Majibur Rahman, Assistant General Manager of Janata Bank Limited at Green road corporate Branch. His continuous guidance, encouragement helps me to do this duty. I also want to give a special thanks to the rest honorable offices of Janata Bank Limited for help me out from every tough situation and for giving me the useful suggestions and guidelines.

Executive Summary

The report general banking activities are based upon my experience of 12 weeks internship program in Green road corporate branch. Where I have collected the valuable documents related to the bank and its general banking activities. Every bank has followed their specific strategy and rules. One of the most popular Bank in Bangladesh which is named Janata Bank Limited. It is known as 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 JBL has 912 branches all over Bangladesh including four branches which is situated in United Arab Emirates. This report contains 3 chapters and on those chapters I have discussed the introduction of the study, objective of the study, methodology and limitations of the study. This report contains a profile of JBL. Even I have tried to prove that online banking activities has an impact on financial performance. In this report I have also discussed what types of things I have learned from green road corporate Branch.

Finally, the study recommends that JBL should have more developed their online banking activities for grab the customer attraction.

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General Banking Activities OF JBL

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

About Organization

1.1 Overview of the Industry

Janata Bank Limited is a completely reputed financial institution. It set up beneath Neath the Bangladesh banks in 1972. It is the 2d biggest nation that is owned industrial financial institution in Bangladesh at once after the liberation. JBL supposed to the brand new generation on this banking sector. Their primary attitude is to meet the economic want of the customer. It fused as a Public Limited Company on 21, May 2007 vide endorsement of becoming a member of No-C66933 (4425) 07 with inside the early duration of privatization. The financial institution has taken over the problem of Janata Bank at a purchase idea of TK. 2593.ninety million. The hobby of Bank Limited works thru 898branches and which include four overseas branches. It is attached 1239 surprising newshounds anywhere at the world. The head workplace of JBL is located at Motijheel and nearly 11463 human beings have been operating at JBL. Janata Bank Limited is one type of industrial financial institution in our country. Janata Bank has a big participation in forex enterprise in distant places remittance. According the 2019 annual document the quantity of deposit is BDT 691,409,372,051. The quantity of legal and paid up capital are respectively BDT 30,000 million and BDT 23,a hundred and forty million. The dedication of the Bank to the general public financial system and social extrude has set popular bar so excessive that others on this enterprise cannot assist attempt contacting the benchmark of feat obtained through JBL. All the greater so a count number of good sized privilege is that the dedication, duty and fulfillment of the Bank were perceived with numerous famed honors through public and global institutions of notoriety.

1.2 Vision & Mission

Mission:

The task of the financial institution is to correctly partake with inside the monetary development of the use through operating an economically solid monetary association, giving credit score to realistic debtors proficiently conveyed and critically estimated, on the identical time securing investor's property and giving an agreeable make the most of fee to the proprietors. They try their

fine to emerge as the powerful biggest business financial institution to assist socioeconomic improvement.

Vision:

Turning out to be compelling largest commercial enterprise financial institution and ensuring fine exceptional of purchaser administrations thru fine use of maximum latest facts innovation, making due dedication to the general public economic system and putting in place themselves immovably at domestic and overseas as a the front positioning financial institution of the country are their cherished vision. They make certain their fine exceptional monetary provider through the assist of properly control and properly company governance.

Goals & Objectives:

Procuring customer loyalty is the number one intention for each unmarried financial institution in our use. JBL likewise has this equal intention in the back of their numerous monetary sports. Step through step they're enhancing their nature of administration. Some fundamental dreams and goals are-

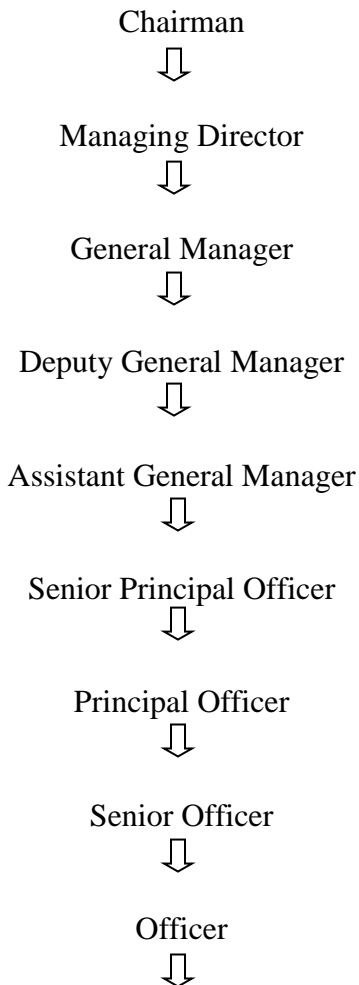
- ✓ To accumulate customer loyalty thru differentiated monetary sports and presentation of resourceful banking.
- ✓ To enhance the purchaser administrations recently through offering numerous IT-primarily based totally alternate measures.
- ✓ To live possibly the fine financial institution in Bangladesh as a ways as productiveness and aid exceptional.
- ✓ To assure a great tempo of make the most of venture

- ✓ To maintain up enough liquidity to satisfy growing commitments and responsibilities.
- ✓ To maintain a stable improvement of commercial enterprise with desired picture.
- ✓ To maintain up great manipulate frameworks and ease in methods.

1.4 Organizational structure, Organogram, Branches and Departments

Organizational Structure -

To make their work simple JBL has followed a flat-out management system to their all branches. This structure is made up along with chairman, managing director, general manager, deputy general manager and so on. The organogram of JBL is shown in below:



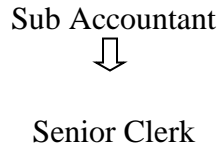


Figure 1: Organogram of JBL

Board of Directors

Chairman

- ❖ Dr. S. M. Mahfuzur Rahman

Directors

- ❖ Mr. Ajit Kumar Paul, FCA
- ❖ Mr. Meshkat Ahmed Chowdhury
- ❖ Mr. K. M. Shamsul Alam
- ❖ Mr. Muhammed Asad Ullah
- ❖ Mr. Ziauddin Ahmed
- ❖ Mr. Mohammad Helal Uddin

Managing Director & CEO

- ❖ Mr. Md. Abdus Salam Azad (F.F.)

Independent Director

The listed person of board of director has been shown above, are independent and non-executive director.

Structure of Green Road Branch:

As I was working in green road corporate branch so that I know the structure of the office, how it looks like actually, so here is the structure of JBL green road corporate branch-



Figure: Structure of JBL green road corporate branch

Other Branches of Janata Bank Limited-

There are 898 branches of Janata Bank Limited in home and 4 in abroad. Among them 477 branches are situated in urban areas including four foreign branches and 421 branches are in rural areas. And all foreign branches are situated in United Arab.

Table: Branches of Janata Bank Limited

Division	Town	Rural Zone	Total
Dhaka	177	86	263
Chittagong	101	92	193
Rajshahi	85	133	218
Khulna	79	72	151
Sylhet	35	38	73
Overseas	4	0	4
Total	477	421	898

Figure: Other branches Of JBL

Awards and Achievement

Since its graduation returned in 1972 Janata Bank has earned plaudits again and again from the worldwide society. As a token of its acclamation the Bank has been embellished with many lofty awards and recognitions via way of means of esteemed companies of domestic and overseas which testify the Bank's determination closer to professionalism, patron offerings and fulfillment as well.. Recently the Bank has been diagnosed the world over and regionally for its advanced overall performance. Few of those recognitions are given below:

- Best Tax Payer Award 2015-2016:
- Janata Bank presented satisfactory tax payer award 2015-2016
- ICMAB Best company award: This Bank secured the primary function most of the nation owned Commercial Banks in Bangladesh. The Institute of Cost and Management Accountants, Bangladesh (ICMAB) diagnosed the achievements of Janata Bank Limited with the subsequent awards
- ICMAB Best Corporate Award in 2015, 2014, 2012, 2011

Other Recent Awards: Some different current famous awards are indexed below:

1. School Banking Award, 2015 Presented via way of means of Honorable Governor of Bangladesh Bank
2. Domestic Retail Bank of the year Bangladesh, 2015 offered via way of means of Asian Banking and Finance
3. Bangladesh Domestic generation and operations Bank of the year, 2015 Presented via way of means of Asian Banking and Finance.

1.5 Products/services produced by the Industry

Janata Bank constrained is a powerful business financial institution keeping a strong and presenting an exceptional customer support via an skilled management. Janata Bank Ltd. affords Local and Foreign Remittance with inside the fastest viable time. Foreign Remittance is to be had in each T.C and taka draft.

1. Transfer of unearths on Standing Instruction Agreement.
2. Transfer of price range from one department to another.
3. Collection of Cheques via clearing house.
4. Issuance of fee order.
5. Locker centers for secure preserving of valuable.
6. Corporate customer offerings with automated machine at selective branches.

Deposits:

Bank is the biggest company for financial savings. For poverty alleviation, we want self-employment, for self-employment we want funding and for funding we want financial savings. In the alternative words, financial savings assist capital formations and the capital formations

assist investments with inside the use of a. The funding in its flip enables industrialization main in the direction of advent of wealth of the use of a. And the wealth sooner or later takes the use of a on avenue to development and prosperity.

Current Deposit:

Janata Bank Limited gives clients present day deposit facility for daily enterprise transaction with none restriction. This deposit account can pay no hobby however a client can withdraw cash from this account whilst he desires with the aid of using imparting his account cheque over counter at some point of any operating day. This kind of account can be opened with inside the call of person or firms. This account fits first-class for enterprise guy or enterprise firm.

Savings Deposit:

Another account name saving account which is opened in any department of Janata Bank depositing any quantity of taka with the aid of using any Bangladeshi citizen with inside the call of a person or a set of people which may be operated singly. Account holder can deposit or withdraw any quantity at some point of any operating day with previous observe or without observe. Rate of hobby for such saving deposit account is 3.5%.

Fixed Deposit:

A depositor also can open fixed account following different terms and condition of the time and the interest rate.

The interest rates followed by Janata Bank Limited :

Period	Interest rates
For 3 months to 6 months	@4.50%
For 6 months to 12 months	@4.75%
For 12 months to 24 months	@5.00

Table 1: Fixed Deposit Account Interest Rate

Scheme Deposit/Other Deposit

Under this scheme, Janata Bank offers various deposit schemes following monthly savings plan suitable for all classes of people and continue depositing to complete the respective tenor. These are:

1. Janata Bank Savings Pension Scheme (JBSPS)
2. Continuous Benefit Account (CBA) for NRBs
3. Medical Deposit Scheme (MDS)
4. Education Deposit Scheme (EDS)
5. Janata Bank Monthly Savings Scheme (JBMSS)
6. School Banking Savings (SBS)
7. Retirement Savings Scheme (RSS)
8. Janata Bank Retirement Savings Scheme (JBLRSS)
9. Janata Bank Monthly Savings Project (JBMAPro)
10. Janata Bank Double Benefit Scheme (JBDBS)
11. Janata Bank Monthly Benefit Scheme (JBMBS)
12. Janata Bank School Banking Savings Scheme (JBSBSS)
13. Janata Bank Non-Resident Pension Scheme (JBNRPS)

Loans and Advances Product

Janata Bank Limited gives numerous credit score merchandise at numerous charge of hobby to numerous magnificence of people. The scope of credit score merchandise reaches to each magnificence of people. Several sectors of enterprise are below the scope of its credit score product. Janata financial institution affords credit score centers of micro mortgage to mass quantity of mortgage. The charge of go back relies upon at the danger factor, enterprise sector, mortgage quantity and period. Some credit products offered by JBL are:

- Commercial loans

- Agriculture / Rural Credit
- Land Mortgage loans
- Rural Transportation loans
- Specialized loan programs
- Large and Medium-Term loans to industry
- Agriculture-based Projects / Industries-Term loans
- Term / Project loans for priority industries
- Term Loans to Small and Cottage industry
- Working Capital loan
- Import Trade loans
- Export Trade loans
- Service Holder loans
- Consumers Credits
- Financing in Computer Software and Information Technology industry
- Cyber cafe loans
- Women entrepreneur loan
- Employment loans for rural Women's
- Nursery, Forestry and Horticulture cultivation loan
- Loans for Disabled persons
- Loans for Farming Goats
- Loans for Leather Goods exporting
- Loans for the cultivation of Flowers
- Doctors loan
- Financing in Green Banking

Utility Service

Besides ordinary banking operation, Janata Bank Limited gives unique offerings to a huge wide variety of clients/groups at some point of the country. Under the community of software carrier, clients of various govt. organizations, company bodies, neighborhood bodies, academic

institutions, students, etc. are constantly getting blessings from the Bank. Janata Bank Limited's software offerings are:

Bills Collection:

- Gas payments of Titas, Bakhrabad and Jalalabad Gas Transmission and Distribution Companies.
- Electricity payments of Dhaka Electricity Supply Authority, Dhaka Electricity Company, Bangladesh Power Development Board and Rural Electrification Board.
- Telephone payments of Telegraph and Telephone Board.
- Water/Sewerage payments of Water and Sewerage Authority.
- Municipal keeping tax of City Corporation/Municipalities.
- A pilot scheme is underway to offer personalised offerings to our clients.

Payments made on behalf of Govt. to:

- Non- Government Teacher's salaries
- Girl Students scholarship/stipend & Primary Student Stipend.
- Army pension
- Widows, divorcees and destitute Women Allowances
- Old-age Allowances
- Food procurement Bills

Issuance of Television License: The simplest Bank imparting this carrier in Bangladesh. Online Service to defend surroundings through lowering paper and gasoline dissipate, carbon emission Janata Bank Limited introduces on line banking carrier to its clients. Janata Bank Limited additionally makes use of its very own secured web-webweb page for multipurpose communication.

Janata Bank in Automation

Janata Bank Limited is a devoted accomplice with inside the method of creating a "Digital Bangladesh". To make the slogan "Digital Bangladesh" true, all of the branches have already been automatic. That means to prove this slogan in reality all the banks all the branches are already worked hard and they actually proved that slogan true. Requisite structural centers are functioning to hold on transactions with the Central and different industrial banks thru an Automated Clearing House. Delivery of offerings thru ATM, credit score playing cards and debit playing cards may be prolonged to sell automatic transactions. Up to 2012, out of 885 branches stay operation has begun in 667 branches and relaxation 218 branches may be automatic inside 2013. All the branches had been delivered below Speedy Foreign Remittance System. 131 branches had been automatic via way of means of the banks very own Banking Application Software JBSOFT. More 177 branches may be automatic in the course of 2013 via way of means of this software.

ATM Service

Now a day Janata Bank Limited is also offering the ATM card facilities to the customers. They offer credit card and debit card facilities with some rules and regulations.

Aid in Export

Janata Bank Limited has been introduced some sorts of help to exporters. Some of that are as given in the below-

- They provide export shipment and import shipment and they also provide the pre-shipment, they also assure the export guarantee for the customers.
- Budget friendly price of hobby for exports finance.
- They gave warehouse facility
- They import uncooked material for contract firm towards the sight and unasked L/C
- Sight L/C beneathneath EDF
- Exporter's Retention Quota A/C each hobby bearing and non-hobby bearing.
- They export the incentive program.

- They have the banking export processing zone.
- They have the opportunity for established order of export orientated enterprise via way of means of 100% overseas funding and via way of means of joint-venture.
- The sole financial institution to disburse Government Export Promotion Fund towards export of Computer Software & Data Entry Processing.
- Providing offerings to the exporter via way of means of utilizing maximum modernized generation like Swift, Reuters, Internet, Fax etc.

Aid in Import

Through pretty a appropriate quantity of Authorized Dealer Branches and 1239 nos. overseas correspondents global Janata Bank Limited has been extending complete variety import and applicable finance facilities.

- They opened L/C at affordable margin and commission rate
- Interest at concession fee on import finance to the high customers & hobby rebate facilities.

Foreign Remittance Service

Janata Bank Limited has a community of greater than 908 home branches in Bangladesh overlaying entire of the u. s. which includes the agricultural areas. Remittance offerings are to be had in any respect branches and overseas remittances can be dispatched to any department through the remitters favoring their beneficiaries. Remittances are credited to the account of beneficiaries immediately or inside shortest viable time. Janata Bank has strict rules and regulation for the foreign remittance service. Bangladeshis may also ship their hardly earned money currencies through the ones banks & trade homes or may also touch any famend banks nearby to ship their cash to their pricey ones in Bangladesh. "To clear up the overseas remittance associated hassle/complain/enquiry, Janata Bank Limited has a 'Complain cell' at its Overseas

Banking Division, Head Office, and Dhaka. All Concerned are asked to touch at the subsequent deal with to clear up any hassle associated with overseas Remittance."

Facilities offered to the Remitters:

First of all remitters have this facilities that their commission for issuance of Taka Drafts from UAE branches has been reduced and re-fixed from AED 10.00 to AED 4.00 and commission for issuance of TTs drawn on Bangladesh and payable at any bank branch are re-fixed at AED 12.00 from AED 30.00.

Another one is commission for issuances of Taka drafts at UAE branches has been reduced irrespective of amount. 1% interest above the normal savings deposit rate is offered to SB accounts receiving foreign remittance.

Online banking Service:

Like other banks JBL has also online banking activities but it is not up to the mark. Few branches are available online banking activities. For this reason there is limited opportunity to transfer money via online. When an account open there should be issued by account holder which option is not that much available now JBL. As I was working in the Green road corporate branch I can notice many people wants to transfer their money via online because it's much easier for them. I hope JBL works on their online service and increase it that much people can happily and safely transfer their money via online. There are 118 branch of 898 are online.

CHAPTER 2

DESCRIPTION ABOUT TASK ACCOMPLISHMENT

The data required for conducting the study has been collected from various sources. The information that I used in this study is collected by the following way:

- 1) Forthright working with officials of JANATA Bank Ltd.
- 2) Analysis manual of JANATA Bank Ltd.
- 3) Previous journals & informative documents.
- 4) Practical working activities.
- 5) Head on conversation with client.
- 6) By searching website of JANATA Bank Ltd.
- 7) Observation for entire internship period:
- 8) Others published information of the bank.
- 9) Newspapers.

These are the things when I have completed my task I have faced.

CHAPTER 3

CRITICAL ASSESSMENT OF INTERNSHIP WORK

My Observation

My whole internship Journey, I have been decided to work in the General Banking Department. Because I heard that General Banking department is the main part of any bank. It is the vital department. Without this department any bank cannot do anything. Every department's main work lies on this General banking Department. That's why I am interested to do my internship in this department so that I can learn about the whole banking work.

What is General Banking?

General banking department is mainly the vital functions of any bank. It operates the people money, not only that people can transacted their money daily First of all every day they start their work, people come and open their bank account. They give one form to opening account and people fill it up and submit it. Then they entry their account number on their software. They receive the deposits form of the customers. They opened customer profile and customer account and they issue on their software so that people can remits their money from one place to another issuing bank draft, pay order, collect bills etc. General Banking is known as retail banking. General Banking services are -

- 1) Account Opening section
- 2) Cash Section
- 3) Deposit Section
- 4) Clearing Section
- 5) Accounts Section
- 6) Remittance Section
- 7) Loan Section
- 8) Bills Section
- 9) Others Customer Section

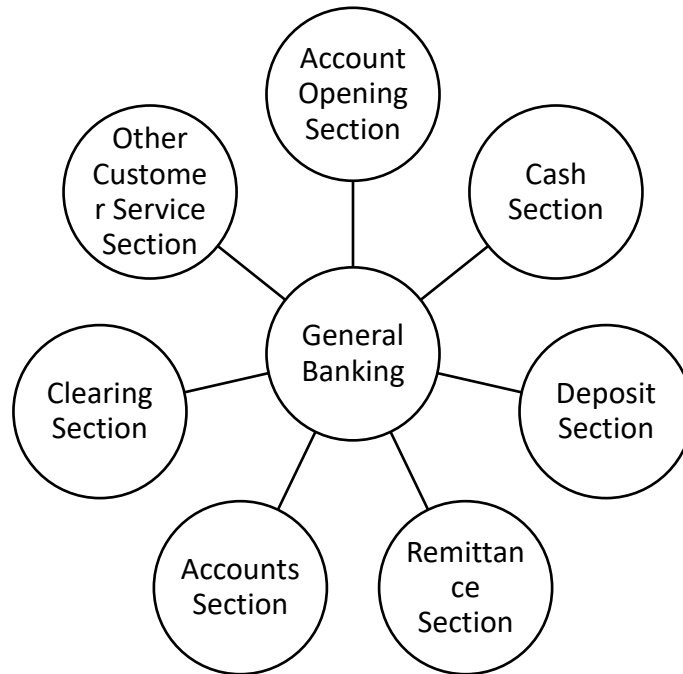


Figure 1: General Banking Activities

Account Opening Section

Account opening is the 1st step for the customer and the banker for their job. Because of opening account build a contractual relationship between customer and a banker. Though it's an easy task for a banker to opening an account of any customer but a banker faces lots of difficulties for opening an account. There are lots of fraud people who opening an account for doing anything wrong, so that a banker has to verify everything and then open an account. It's a huge responsibility to open an account and issue this account and verify the customer properly. By opening an account customer can have the all facilities which bank give their honorable. This is one of the most important sections of any bank of any branches. Many rules and regulations have to follow for opening an account which actually customer follow properly and banker should clarify them to the customer. Not only that banker also sincere about opening an account and issues the account on the software. When the customer submit the all documents and fill up the form properly than banker check all the things and update it to the software. Like other banks JBL also follow all the instruction properly and opening customer account properly. Account opening section is divided some section also, these are-

Current Account Opening

Current account opening means opened by both accounts which is basically individuals and business related accounts. Frequently transactions are allowed in this type of account. That means whenever you want you can withdraw your money. Its name is demand deposit account. Few basic Points of current accounts are as follows-

- Every bank has minimum opening deposit amount, such as Janata Bank minimum deposit amount is 1000/-
- Have to submit recent 2 copies of passport size photo of account holder
- Photocopy of national id card
- Photocopy of birth certificate
- Also submit 2 copies of passport size photo of nominee
- No withdrawal limits.
- No interest is given upon the deposited money;
- 1000/- balance always maintained to this account
- Nominees current information is mandatory

Saving Account Opening

Individuals for savings purposes open such accounts. This deposit is used mainly for small savers. According to the amount of the deposit, the interest is given here. Interest on this account is calculated and accrued monthly and is credited to the account every six months. The main points of a savings account are:

- The minimum deposit to open an account is Tk.1000 / =;
- The minimum Tk. 500 / = Must always be balanced.
- Each withdrawal amount should not exceed 1/4 of the total balance
- The withdrawal limit is twice a month.

- If the amount of a withdrawal exceeds 1/4 of the total balance, no interest will be given.
- Money deposited in the current month.

Account Opening process -

Before opening any type of account, the following process must be followed -

- First of all have to inform the client about all the rules and regulation about to opening the account
- Then have to give the opening form to the client and client should fill up the form according all the information's, all the documents. Bring with 2 copies of passport size picture and signature properly back of the picture.
- Then verify the customer portfolio and all the information and also verify the signature.
- Approve / activate all files and remove spaces on the signature card.
- Obtain approval from the general banking supervisor / manager.
- The account number is assigned and the initial deposit receipt is prepared and delivered to the cashier. When the account is open have to entry the new account number on the database. It's also an important on for the account opening process.
- Age at least 18 years old and lucid.

Closing the account-

First of all if any client wants to close their account, they have to write an application where he/she has to mention that he wants to close the account now. After that he has to attach with the last cheque which as he withdraw in this account. Bank rate may be deducted and after filing unused cheque books, his "account opening" shape may be rubber stamped and recognized as closed then. Then after finishing them then his/ her account is closed. And then again if he wants to open his account on this bank he has to follow again all the account opening process because he already close his previous account.

Issuance of New Cheque Book

A patron desires a cheque book to open account, in particular for financial savings account and present day account holders. Thus, he can withdraw cash on every occasion needed. When A cheque book requisition slip is ready and then signed through the client; a brand new book is issued after that. The wide variety of pages with inside the cheque book will vary in keeping with the patron's request and the form of his account. Every unmarried web page of the cheque book may be signed through legal birthday celebration of the bank. On the duvet of the cheque book, account holders call may be written. Current, financial savings CC and SND etc. account holders gets cheque book. If the account holder is of 12 years antique and below, his prison father or mother gets the cheque book of 10/20 leaves.

Issuance of Deposit slip

If a client makes a decision to deposit money, he needs to acquire a deposit slip from the customer support branch of the bank.

Deposit Section

Deposit is one of the vital roles of any bank. From the start of banking system it's the main point of the bank that is deposit section. Deposit section is also divided some part, these are-

Acceptance of Deposit

Acceptance of Deposit the maximum essential trendy capabilities of business financial institution are accepting deposits as there aren't any organizations without deposits. The kinds of deposits JBL accepts are given below:

1. Demand Deposit

2. Time Deposit

Demand Deposit: it means Customer can withdraw those varieties of deposits without giving any word in advance. These kinds of deposits are familiar in JBL through:

- a. Current Account
- b. Saving Account
- c. Call Deposit from Fellow Bankers

Time Deposit: Customers can withdraw those varieties of deposits at a predetermined time or date or after passing a length of word. When an account is created with inside the call of the patron, a settlement is wanted among them. So, among patron and financial institution, a settlement is completed earlier than accepting those kinds of deposits. This settlement will now no longer be legitimate if each event aren't eligible to go into the settlement. JBL authority remains very a great deal cautious and vigilante approximately the eligibility of the patron due to the fact beginning this kind of account creates the unique bond. The financial institution additionally ought to percent with specific kinds of human beings of various status, mind-set and individuality

Cash Transaction

A banks coins area expresses the liquidity energy of the financial institution. As it has to cope with cash, it's also susceptible. This branch does the maximum crucial work, that's, contributing to the profits of financial institution in conjunction with presenting client delight with their advanced and short offerings. JBL Green road Branch has a nicely geared up and decked out coins branch which has on line pc gadget and an digital counted machine. Cash bills may be

made right away because it takes some seconds to look the account balance. The transaction which includes coins is known as coins transaction. Cash transaction includes:

1. Cash price
2. Cash receipt

Cash Payment Procedure

Every bank has some procedure to giving the cash, so that JBL also have their own rules to taking and giving the cash. Their cash Payment methods are given below:

1. The cheque leaf is checked to look if it's far worded with inside the proper way. Branch seal, Date, general quantity to be withdrawn (in parent and phrase) and signature of the drawer is blanketed with inside the cheque leaf. It is likewise checked whether or not the “bearer” phrase is crossed away or the cheque is withinside the call of any establishment. From cheque holder, a receiver signature is likewise taken at the lower back of the cheque and the denominations of notes also are written there.
2. Signature affirmation is achieved via way of means of matching signature which he/she gives the opening account
3. Account is debited and the cheque is cancelled via way of means of the officer. Then it's far published withinside the pc gadget and transaction wide variety and posting stamp is connected at the cheque.
4. when the cheque is issued officers give the cash to the customer.
5. A “coins paid” stamp is connected at the cheque, after which this access is taken withinside the coins price register. 6. Entry is published withinside the debit drawer account and notes the transaction wide variety at the pinnacle of the cheque.

Cash Receipt Procedure

1. First of all it is checked that all information and all the detail attached with it or not.

2. Cash receiving officer takes the cash, counts those instances and suits with the deposit slip.
3. Then write down the fee of notes and keep it under the locker of the cheque.
4. The cash receiving officer moreover writes down the amount and terms with inside front
5. A signature of cash receiving officer and “cash obtained” stamp is setup on the the front page of the cheque.
6. It is added with in the record book and put it immediately on their database and a scroll huge range is written with in the cheque.
7. The system credit score and places the deposit slips with in the concerned account.
7. Depositor gets a counter folio as a receipt. System balances the cash thru manner of manner of having one mixed cash debit voucher posting

Local Remittance:

As it's far very unstable to hold coins cash, this is why via way of means of the use of banking channel, cash may be transferred from one location to any other. This motion of coins cash via on line banking gadget is known as remittance. While presenting carrier to the clients, remittance of price range is one of the maximum crucial functions of the industrial banks. Remittance Type:

- Between banks with inside the specific centers.
- Between banks and important financial institution with inside the identical country
- Between banks with inside the identical country.

Collection of Bills: As a ways as clean transaction and safety is involved, the banking gadget has turn out to be hard in gift time. Now client makes price and gets payments from financial institution. It is the responsibility of the industrial banks to acquire payments on behalf of the clients. Clearing Sector via Bangladesh Automated Clearing House (BACH), and outward and inward clearing service is provided through manner of manner of JBL. Clearing house: Through

clearing house, economic organization collects fund from purchaser from one economic organization to any other.

Types of Clearing

1. Outward Clearing: In this kind of clearing, cheques which can be deposited via way of means of the clients dispatched for clearing to the applicable banks.
2. Inward clearing: Cheques which can be obtained via way of means of branches of different banks for depositing their client's bills of the department are known as inward clearing.

Reasons of dishonoring the cheque

1. Amount has no sufficient fund
2. Dissimilarity among the quantity written in phrases and numbers.
3. Cheques which date is expired
4. Stopped the price for the drawer
5. pay approval is not always regular

Accounts Department:

The maximum categorized area in a financial institution is the bills section. The automatic banking gadget economic change of the department and the primary task of this area. The extra declaration and smooth coins declaration in birthday celebration ledger vouchers are published from the pc. Utility Bill Service Payment of software payments like WASA payments, electric powered payments, etc. offerings are supplied via way of means of JBL.

Locker Service:

JBL affords a user-pleasant locker carrier which gives safety, protection and confidentiality of client's treasured belongings. Deposit of jewelry, critical files and all different permissible valuables are generic in locker carrier.

Providing Account Statement:

The account holders might also additionally experience the want to recognize the contemporary state of affairs in their account from time to time. In such cases, client can ask a client supervisor at customer support table for an account declaration replica that's given from the financial institution. JBL affords any other mentionable carrier that's accumulating overseas remittance from everywhere in the world.

CRITICAL OBSERVATIONS

Learning's

Based on preceding evaluation and sensible level in of three months' internship program, the subsequent capabilities that I found out for the duration of the internship period:

- I turned into found out approximately account beginning and unique sort of accounts.
- I additionally found out approximately unique kinds of necessities which are varies primarily based totally the sort of clients such as... for Sole Proprietorship legitimate registration card, tin certificate are required, for partnership, Partnership Deed and Partners letter.
- I turned into found out approximately unique kinds of cheque book issuing.

Limitations and Challenges:

I have been working in General Banking of Janata Bank Limited, since there was not all the information under it. A lot of data couldn't acquire due to the fact the financial institution turned into now no longer fascinated to reveal their data, policy, and facts to keep their secrecy. I needed to rely upon the web sites of the respective financial institution for a great deal data.

There are positive obstacles concerning the research which is summarized below:

- Theoretically there are such a lot of elements to be located earlier than studying such sort of study. Those styles of data are very private and it's far absurd for me to test all this data inside handiest 3 months.

- Sometimes I faced some difficulties some works but on that time no one was free because they were busy with their respective works. I can understand also, so I tried my best to solve the problem myself.

Interaction with Supervisor & Co-workers

My supervisor Md Majibur Rahman has been extremely helpful, polite and kind towards me. They were giving their best effort to teach me every little work in the banks. They were giving short lecture, how to work in banks, how to handle clients. They gave me this kind of opportunity that I can go to my university any study related work and they were always kind enough to let me go. I was little bit nervous in my first day at office, but my supervisor takes it easy and makes me felt easy. He is a very friendly person and talk with me very friendly person. I am very happy and proud to say that my supervisors were very satisfied with my work, sincerity, and punctuality. After some weeks they gave me some major work also, and they were pleased with my work. I was so surprised and pleased to see their affection for me. They always remind me that if I worked sincerely and hardly than I can learn many things of this organization and actually it happens. I worked very hard and sincerely and listen to all of my supervisors and co- workers instruction and that's why I can learn many things.

Confrontation of difficulties

When I started my internship at JBL, I faced many problems. Because this platform is totally we to me and I was little bit afraid of this environment. So that in the early stage I could not maintain or set in this situation. Gradually I overcome these negative feelings. I have tried patience and perseverance. I believe that this internship journey was a valuable platform to reshape my dreams and I can reach my goal also. So I was sincere towards my work. I think the most challenging task of the internship period was to deal with different types of clients. Not only that another one is face with the head of the boss and all the co-workers. Because they are experienced and known everything about the work of banks. Here I am the new one. I had to face clients who created unexpected and unacceptable situations. I had to show professionalism which

my co-workers teach me and manage things in the best way. Though I had Facing lots of difficulties but I enjoyed my whole internship journey.

The Differences between my expectations and the experience I had

In any new situation, we commonly anticipate that the entirety will cross simply as we imagined however fact is frequently exceptional than our thoughts. With time matters were given higher for me. What maximum of the pals had formerly cited approximately their internship studies become restricted to most effective photocopying and scanning the files or making espresso for the bosses. However, at JBL, the surroundings become exceptional. I clearly had the possibility to enforce the matters I discovered in my instructional existence in addition to accumulate vital information on how banking works. I become appointed in tough obligations which constructed me assured at some stage in my internship period. However, it become a chunk disappointing in now and again as I couldn't use my creativity or understanding in a few instances as banks should observe precise rules in doing exceptional obligations. But in maximum of the instances, I had the liberty to carry out my obligations the use of my personal creativity. At first, I notion to paintings harder, quicker and faster is the important thing to an employer. But from my experience, I observed that it become now no longer the case. Working well is the important thing to acting higher. Working quicker and faster than everybody else isn't the perfect deal here. Rather I suppose running with complete coordination of useful resource and teamwork enables to do the paintings nicely at the same time as maintaining everybody else satisfied. In addition, I become waiting that considering everybody with inside the employer is a good deal extra skilled and senior than me, it's going to bring about a bossy conduct in the workplace. But in fact, I actually have observed that everybody in the workplace become very pleasant with me which become virtually comforting and beneficial for me. I become handled similar to a co-worker.

Impact of internship on my career:

When I joined JBL as an intern I was bit confused about my internship, but after such couple of weeks I was bit confident and had a great environment in the bank. Working with my co-workers as an intern they helped me a lot and teach me everything how a bank works. This helped educators to diversify their level of practical knowledge. Now I have that much confident about the work of banks so that when I had done with my internship I can gather lots of knowledge about the work of banks.

Findings:

By doing internship in Janata Bank Limited I actually have indexed up a few factors which could assist JBL/readers approximately the lackings of this branch. JBL is essentially a country owned business bank. There also are a few country owned business banks in Bangladesh as a robust competitor of JBL who're doing the identical business. These are Sonali Bank Limited, Janata Bank Limited, Agrani Bank Limited, Rupali Bank Limited, BASIC Bank Limited and Bangladesh Development Bank. Listed locating of JBL are given below:

- a) There is a loss of technological resource
- b) Not have sufficient information approximately net banking
- c) Do now no longer have up to date consumer info of their database
- d) Not has loan banking
- e) Important documents aren't saved carefully

CONCLUSION & RECOMMENDATION

Conclusion:

In my total internship journey I was satisfied because I can learn many things from my organization under the department of general banking. My internship time period was 12 weeks, in this 12 weeks I was working in the basic sectors of JBL. JBL has a more potent dedication to their customers and extra clients are coming to JBL. My whole internship journey I can learn how to behave with the customers and how to handle the customers and not only that I can learn how to cooperate with the co-workers. The internship became a terrific actual-lifestyles studying experience. It gave me the flavor of company way of life and organized me for the approaching expert and company lifestyles. It gave me the possibility of enforcing my educational know-how in addition to taught me the way to cope with actual lifestyles situation. It has modified my wrong thoughts and misconceptions of the company surroundings and created a brand new vibe internal me in order to genuinely assist me to be a destiny chief with inside the company surroundings. I desire JBL a terrific achievement and explicit gratitude for giving me the privilege of operating with this sort of famed business enterprise in which nice and excellence is the hallmark in their identity.

Recommendation:

It is an incredible adventure to paintings at JBL Green Road Corporate Branch for 3 month and I actually have determined many stuff on this branch. I actually have indexed a few factors that are in below:

- a) Need to alternate the running hours for the employee
- b) Have to boom the protection and safety degree on this branch
- c) Have to replace essential equipment
- d) Need to enhance their garage system
- e) Have to replace their consumer profile

f) Should specific account commencing form

Appendix:

1. Do you've got a financial institution account or did any transaction via financial institution directly?

a) Yes

b) No

2. Age:

a) Less than 21

b) 22 to 25

c) 26 to 30

d) More than 30

3. Occupation:

a) Student

b) Service

c) Business

d) Other

4. How happy are you with the worker behavior?

a) Not in any respect happy

b) Dissatisfied

c) Neutral

d) Satisfied

e) Very Satisfied

5. How rapid are their services?

a) Not in any respect happy

b) Dissatisfied

c) Neutral

d) Satisfied

e) Very Satisfied

6. What do you consider the general environment of the department?

- a) Not in any respect happy
- b) Dissatisfied
- c) Neutral
- d) Satisfied
- e) Very Satisfied

7. Overall pride on transaction

- a) Not in any respect happy
- b) Dissatisfied
- c) Neutral
- d) Satisfied
- e) Very Satisfied

8. According to you which of them ones of those sports they placed extra emphasis on?

- a) General Banking
- b) Accounts, coins and clearing
- c) Foreign exchange, letter of credit
- d) All of those

9. Do you watched banks need to open women department for girl's empowerment?

- a) Yes
- b) No
- c) Maybe

10. Do you watch financial institution need to growth their card systems?

- a) Yes
- b) No
- c) Maybe

11. Do you think their banking policy or strategy is good?

a) Yes

b) No

c) Maybe

12. Does the branch provide a skillful specialist employee to attract potential entrepreneurs?

a. Strongly Disagree

b. Disagree

c. Neutral

d. Agree

e. Strongly Agree

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