



Janata Bank Limited  
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# **Internship Report**

## **Customer Satisfaction on Online Banking Services of Janata Bank Limited**

**Submitted to**

Mohammad Tohidul Islam Miya

Assistant Professor,

School of Business & Economics (SOBE)

United International University

**Submitted by**

**Name:** Tasnuva Ahmed

**ID:** 111152015

**Major:** Marketing

**Trimester:** 13<sup>th</sup>



**United International University**  
*QUEST FOR EXCELLENCE*

**Date of Submission:** 28<sup>th</sup> December, 2019

## **Letter of Transmittal**

28<sup>th</sup> December, 2019

Mohammad Tohidul Islam Miya  
Assistant Professor, SOBE  
United International University

Subject: Submission of the Internship Report on “Customer satisfaction on Online Banking Services of Janata Bank Limited”

Dear Sir,

With due respect, I would like to inform you that, it is a great pleasure for me to submit the internship report on “Customer Satisfaction on Online Banking Services of Janata Bank Limited” as it is a fulfillment of partial requirement for the completion of BBA program under the curriculum of United International University, Bangladesh.

To prepare this report, I have gathered the most complete information. I have worked hard to prepare this report. I really enjoyed the working environment of Janata Bank Limited, TSC branch. I will always be available for answering questions regarding this report.

I would like to thank you for your guidance and care in preparing the report. It is very likely that the report may have some unintentional errors. I will be highly obliged if you are kind enough to give approval to this report.

Sincerely Yours,

---

Tasnuva Ahmed  
ID: 111152015  
BBA Program  
United International University

## Certification

This is to certify that Tasnuva Ahmed, ID: 111152015, a student of BBA Program under School of Business & Economics, United International University, Dhaka Bangladesh has completed the Internship Report on "**Customer Satisfaction in Online Banking Services of Janata Bank Limited**" as a part of requirement to complete the BBA Program. She has tried her best to complete the report. I wish all the best in her future endeavors.

Supervisor

---

Mohammad Tohidul Islam Miya

Assistant professor

School of Business & Economics

United International University

## **Declaration of the Student**

First of all, I would like to declare that this report is not a copy of another report. I have tried hard to give a complete information in the report about the topic “Customer Satisfaction on Online Banking Services of Janata Bank Limited” I have worked on the TSC branch ,from that I have gathered some knowledge and skill and found some information on the website of Janata Bank Limited and make the report an informative one. I also can assure that this report has not been submitted to any other person.

---

Tasnuva Ahmed

ID: 111152015

School of Business & Economics

United International University

## **Acknowledgement**

In preparing the report many people have helped me to finish it properly. First of all, I would like to express my deepest gratitude to Almighty Allah for giving me strength that I am able to finish my report on time. I would like to convey my Thanks to a number of people who have helped me to finish this report.

I am immensely grateful to my respective supervisor Mohammad Tohidul Islam Miya, Assistant Professor, SOBE, United International University for his guidance, Valuable comments and suggestions.

I would like to Thank Mr. Mahmud Hossain. He is the Principle Officer of the TSC branch, Janata Bank Limited. He has given me all the information which I needed and also helped me during the internship period.

I am also indebted to my seniors as they have given me valuable advice. Finally, my sincere gratitude goes to my friends and family who helped me whenever I need and encouraged me to finish my report on time.

## **Executive Summary**

Janata Bank Limited is one of a leading public limited company in Bangladesh. It is the 2<sup>nd</sup> largest Government owned bank in our country. In this Digital Bangladesh the demand of online banking services is high. People now-a-days want to finish their work on time. They don't like to stand on a line for hours to get their services. They like to access in their account 24/7 in a day. The topic of my report is Customer Satisfaction on Online Banking Services in Bangladesh. I have worked on the TSC branch for 3 months. I have worked as an assistant of Principal Officer of TSC branch Mahmud Hossain.

Banks play a significant role in the economic development in a country. Janata bank also contribute in many socio-economic sectors for the betterment of the country. It has many branches in the rural area in Bangladesh to serve the poor people. Banks give the rural people loan in a low rate interest. It gives a motivation to the people and they are encouraged to earn their living which also contribute to the country's economy.

Janata Bank also has 4 overseas branches to serve their clients. It has many branches all over the world. They try to help all the customer on time and listen to their complaints so that they can take necessary steps to reduce their cost. For that they earn long term customer loyalty because customers are satisfied with their services. Moreover, it contributes to the long-term growth of the bank. As Janata bank always tries to satisfy their customer and give the services on time whenever they need, they have opened many ATM booth all over the country, serving the clients by mobile banking.

At first, all the necessary data is gathered in the making of the report from different website. After the collection of the data, data is placed and aligned to rise relevancy of the report. Finally, some recommendation is given for the betterment of the bank as they can work on that and become more popular among the people and expand their business throughout the world.

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# PART- 01

# **Chapter -01: Introduction**

## **1.1 Background of the report**

To complete the graduation from the BBA program under the School of Business of United International University, Bangladesh the internship program is mandatory for the students. It offers a great opportunity for students to gain practical knowledge in a particular field. After finishing my coursework, I wanted to complete my internship program on a reputed bank which would be helpful for my future professional career. I was assigned to complete my intern at one of a renowned government bank named “Janata Bank Limited”. Practical orientation in bank has been started from 1<sup>st</sup> October and continued up to 31<sup>st</sup> December, 2019. The total duration of the program was 60 days. During this period I have learned how the bank works with the help of internal supervisor. I was assigned as assistant of Principal Officer in TSC branch of Janata Bank. As an assistant I got to know about various sector of the organization. In today's competitive world only academic education is not sufficient for a student to become competitive with the outside world. I had to prepare a report under the supervision of **Mohammad Tohidul Islam Miya** of this course. A topic has been selected “**Customer Satisfaction on Online Banking Services of JBL**” to prepare an internship report. The main principle of this paper is to present the role of Janata bank limited. This study aims to investigate the recruitment, training, procedures, policies and activities, organizational performance, internal environment, customer service, team work, professional excellence of Janata Bank. I collected information about Online banking services of JBL and prepared this report.

## **1.2 Objective of the report**

The main objective of this study is to find out the *customer satisfaction in online banking services*. Beside these the objective of the study may be viewed as: broad and specific objective.

### **Broad Objective**

The broad objective of the report is prepared to evaluate Customer satisfaction about online banking services of *Janata Bank Limited* by implementing theoretical knowledge into practical, realistic work environment to fulfill my BBA program.

### **Specific Objective**

To obtain main objective, other supportive objective needs to be attempt. More specifically, this study entails the following aspects:

- To know the types of service offered by *Janata Bank Limited*.
- To evaluate the risk related to online banking services of *JBL*.
- To identify the customer satisfaction on online banking services of *Janata Bank Limited*.
- To find important aspects of online banking system of *Janata Bank Limited*.
- To comply with the entire branch banking procedure.
- To have some practical experience that will be helpful in practical life.
- To gather knowledge about the function of different departments of the branch.
- To find out their effectiveness in the uses of available resources.
- To identify the online service problem of online banking in *JBL*.
- To find out the extent of similarities and dissimilarities between their rules and actions taken by *JBL*.
- To recommend some measures for the development of online banking services of *Janata Bank Limited*.

### **1.3 Motivation of the report**

In BBA program after doing internship making report is necessary. By gaining practical knowledge through internship student can translate the theoretical learning. I have learn and demonstrate some skill. By this report I can show my supervisor an insight about how I have done the work in Janata Bank Limited. Working on a task with full satisfaction is important. Because that also motivate to work enthusiastically. By this I have complete a report and can achieve good

grade. The motivation for doing this report is an interest in undertaking a challenging environment and take opportunity and to learn about a new area.

## **1.4 Scope and Limitation of the report**

### **Scope**

The report provides the readers an idea of JBL's position in offering the online services. It also includes the organizational various operations of *JBL* and the online banking services of the bank. *JBL* provides some online banking services for their clients. They have mentioned the products and services name and category on their website. In general, this report covers the services that JBL offer to their customer in online and the customer satisfaction on *JBL* services. For the determination of the proper efficiency of online banking services of *Janata Bank Limited* each of the areas will be thoroughly analyzed. Investigating the strategies applied by JBL for customer satisfaction is also very important.

### **Limitation**

As I was there only for three months which is not sufficient enough to gather knowledge of such vast banking sector. In preparing this report I have faced some limitations which is mentioned below:

- Some desired information was not given properly in their website. That is why I faced lack of information.
- As banks keep some information restricted, they do not tend to disclose them to internship students.
- Some data are secondary data, some are collected from internet, some data are not updated so there is authentication problem.
- I have limitation of knowledge to cover the vast area of this report.
- Sufficient records, publications, relevant data were not available as per my requirements.

- The main obstacle while preparing this report was time. As the tenure of the internship program was only three months, it was not possible to highlight everything deeply.
- The authorities and some employees are not willing to give accurate data due to their work pressure and confidentiality.
- Legal action related information was not given.

## **1.5 Definition of key terms**

JBL-Janata Bank Limited

BACH- Bangladesh Automated Clearing House

BACPS-Bangladesh Automated Cheque Processing System

BEFTN-Bangladesh Electronic Fund Transfer Network

ATM- Automated Teller Machine

PCB-Private Commercial Bank

FCB- Foreign Commercial Bank

SCB-State-owned Commercial Bank

CDC-Central data Center

DRS- Disaster Recovery System

CBS- Core Banking Solution

POS- Point of Sale

OMIS- Operations and Management Information Systems

PMIS- Personnel Management Information System

DD-Demand Draft

PO- Pay Orders

TT-Telegraphic Transfer

EFT- Electronic Fund Transfer

SWIFT- Society for Worldwide Interbank Financial Telecommunication

## **Sources of data**

Data has collected from both primary and secondary sources.

### **Primary Sources**

- I. Face to face conversation with the employees and staffs.
- II. Informal conversation with consumers.
- III. Through practical work from the departments of the branch

### **Secondary Sources**

- I. Annual report of *JBL*.
- II. Different manuals of *JBL*
- III. Circulars of *JBL*
- IV. Newspaper
- V. Website

## PART- 02



## **Chapter -02: Organizational Overview**

### **Introduction of Janata Bank Limited**

By the word ‘Bank’ we can easily understand that the financial institution deals with money. As there are different types of banks like Central bank, Commercial banks, savings banks, investment banks, industrial banks, Co-operative banks etc. When we use the term ‘Bank’ it means a financial institution that have profit earning concern.

Janata Bank Limited is a Commercial bank in our country. Janata means people. Through people-oriented programs Janata justifies its name to be very correct. Its head office is in Dhaka. It welcomes you to explore the world of dynamic banking in Bangladesh.

Janata Bank is a member of SWIFT.SWIFT stands for Society Worldwide Interbank Financial Telecommunication. SWIFT is a highly secured Messaging Network.

At the end of 2018 the Bank held Deposit BDT 675,548.46 million, Advance BDT 533,707.17 million with Authorized capital BDT 30,000 million and Paid-up Capital BDT 23,140 million. Janata Bank has a large participation in foreign exchange business in overseas remittance.

Janata Bank Limited has been awarded ICMAB Award in 2017, JB Green Communication in 2017,ICAB National Award in 2016,Best Tax Payer Award (2015-2016),ICMAB Best Corporate Award in 2014,The Asian Banking & Finance Award in 2014, SAARC Anniversary Awards for Corporate Governance Disclosures in 2013,14<sup>th</sup> ICAB National Award in 2013, Performance Excellence Award by Citi Bank N.A. and Asian Banking and finance Wholesales 2013 and Retail Banking 2013.

### **Historical Background**

Janata Bank Limited established under the Bangladesh Banks order 1972. The bank emerged as Janata Bank by combining with United Bank Ltd and Union Bank Ltd under

the nationalization ordinance of 1972. It is the 2<sup>nd</sup> largest state-owned commercial bank in Bangladesh. It has established immediately after the liberation war. It incorporated as a Public Limited Company on 15<sup>th</sup> November, 2007 vide certificate of incorporation No-C66933(4425) 07 in the early era of privatization. With a concept of serving the growing and diversified financial needs of economic development of the country *JBL* was born. The operation of Bank Limited works through 913 branches including 4 overseas branches in United Arab Emirates, 479 branches in Urban and 430 branches are in rural areas. It is linked with 1239 foreign correspondents all over the world.

The Board of Directors is composed of 13 (Thirteen) members headed by a Chairman. The Directors are representatives from both public and private sectors. The bank is headed by the Chief Executive Officer & Managing Director comprising of 38 Departments. The corporate head office is located at Janata Bhaban at Motijheel in Dhaka. It has more than 11895 employees.

### **Corporate Profile of Janata Bank**

<b>Bank at a glance</b>	
Name	Janata Bank Limited
Genesis	Janata Bank Limited, the 2nd largest State Owned Commercial Bank (SCB) in Bangladesh, is playing pivotal role in overall financial activities of the country. The Bank has commendably contributed to the socio-economic development of Bangladesh and helped structuring solid financial ground of the country as well.
Registered Address	Janata Bhaban, 110, Motijheel Commercial Area Dhaka - 1000, Bangladesh.
Legal Status	Public Limited Company

Chairman	Dr. Jamaluddin Ahmed, FCA
CEO & Managing Director	Md. Abdus Salam Azad (F.F.)
Company Secretary	Hussain Yeahyea Chowdhury
Date of incorporation	21 May 2007
Authorized Capital	BDT 30,000 Million
Paid up Capital	BDT 23,140 Million
Face value per share	BDT 100 per share
Shareholding Pattern	100% Share owned by the Government of Bangladesh
Number of Employees	11,895
Banking license obtained from Bangladesh Bank	31 May 2007
Phone	+88 02-9560000, 9566020, 9556245-49, 9565041-45, 9560027-30
Fax	88-02-9554460, 9553329, 9552078
SWIFT	JANBBDDH
Website	<a href="http://www.jb.com.bd">www.jb.com.bd</a> , <a href="http://www.janatabank-bd.com">www.janatabank-bd.com</a> , জনতা ব্যাংক. বাংলা
E-mail	<a href="mailto:md@janatabank-bd.com">md@janatabank-bd.com</a>

## Services Area

Janata Bank runs its business with 913 branches including 4 overseas branches. In urban area there is 479 branches and in rural area there is 430 branches. And the 4 foreign branches are situated in United Arab Emirates.

Domestic Network	
Numbers of Branch	913
Numbers of divisional office	12
Numbers of area office	50
Numbers of AD branches	56

## Overseas Branches

There are 04 overseas branches.

SI No.	Name of overseas branches	No. of branch
01	Abu Dhabi Branch	01
02	Al Ain Branch	01
03	Dubai Branch	01
04	Sharjah Branch	01

## Subsidiaries

Name

Janata Capital & Investment Limited (JCIL)
Janata Exchange Co. SRL, Milan Branch, Italy
Janata Exchange Co. SRL, Rome Branch, Italy
Janata Exchange Company Inc. USA

## Corporate Rating Status

Rating Mode	Long Term	Short Term
Entity Rating as Government Supported Bank	AAA	ST-1
Entity Rating as Commercial Bank	A	ST-2

## Board of Directors

Name	Designation
Dr. Jamaluddin Ahmed, FCA	Chairman
Khondoker Sabera Islam	Director
Mr.Mohammad Abul Kashem	Director

Mr.Ajit Kumar Paul,FCA	Director
Mr.Meshkat Ahmed Chowdhury	Director
K.M. Samsul Alam	Director
Muhammed Asad Ullah	Director
Dr.Shaikh Shamsuddin Ahmed	Director
Mr. Md. Abdus Salam Azad(F.F)	CEO & Managing Director

## **Mission, Vision and Core Values of JBL**

### **Mission**

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
- Ensuring good corporate governance in every step of banking network.

## **Vision**

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.

## **Slogan**

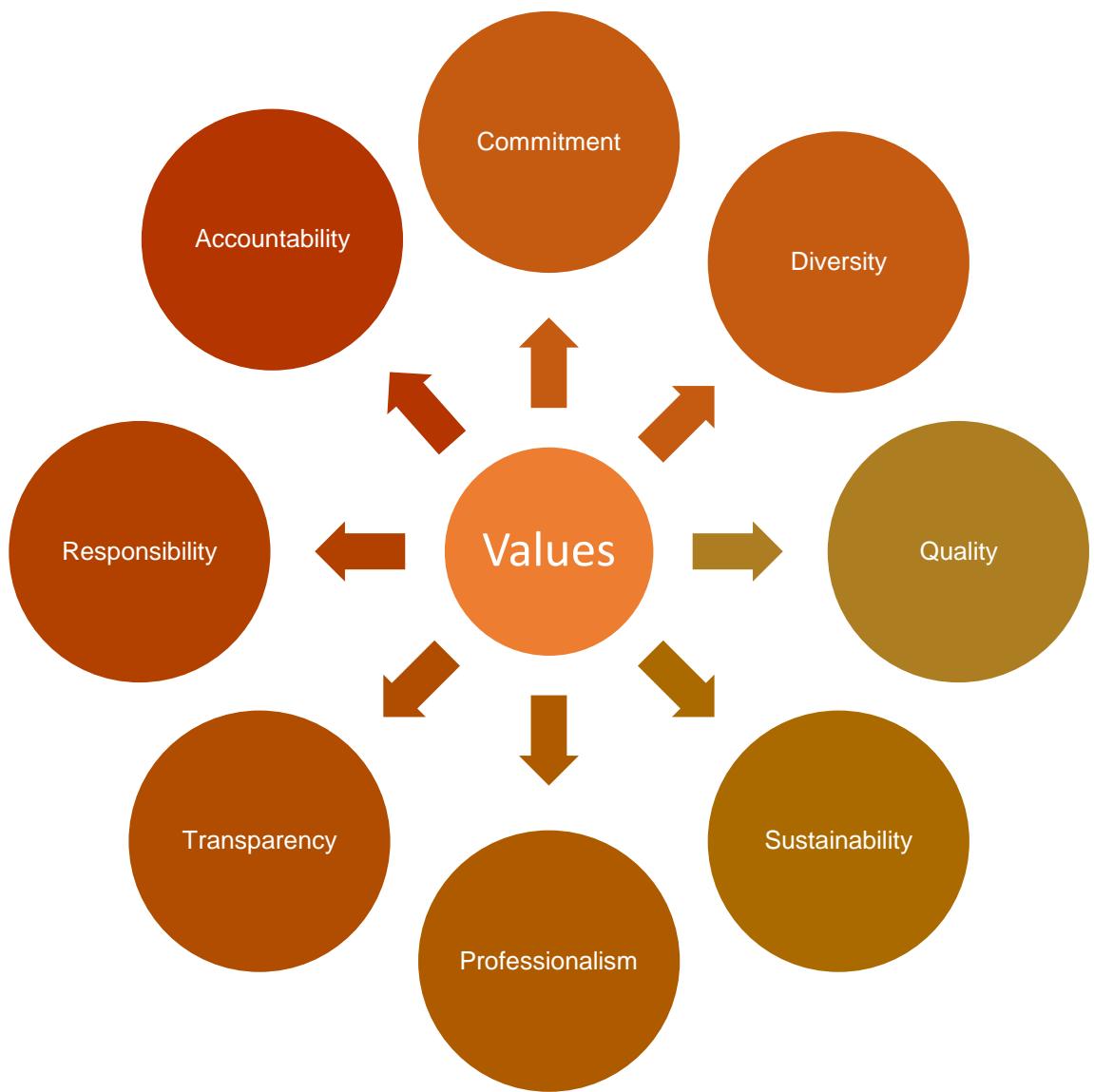
**A Committed Partner in Progress**

## **Core Values**

Janata Bank Ltd follows some core values. These values work as basic principles of *JBL*.

The core values are:

- ✓ Stay on their Commitment
- ✓ Diversify their services
- ✓ Quality measure and control
- ✓ Sustainability Development
- ✓ Professionalism in the workplace
- ✓ Transparency and accountability
- ✓ Responsibility



### **Core Values of Janata Bank Limited**

### **Strategic Objective of JBL**

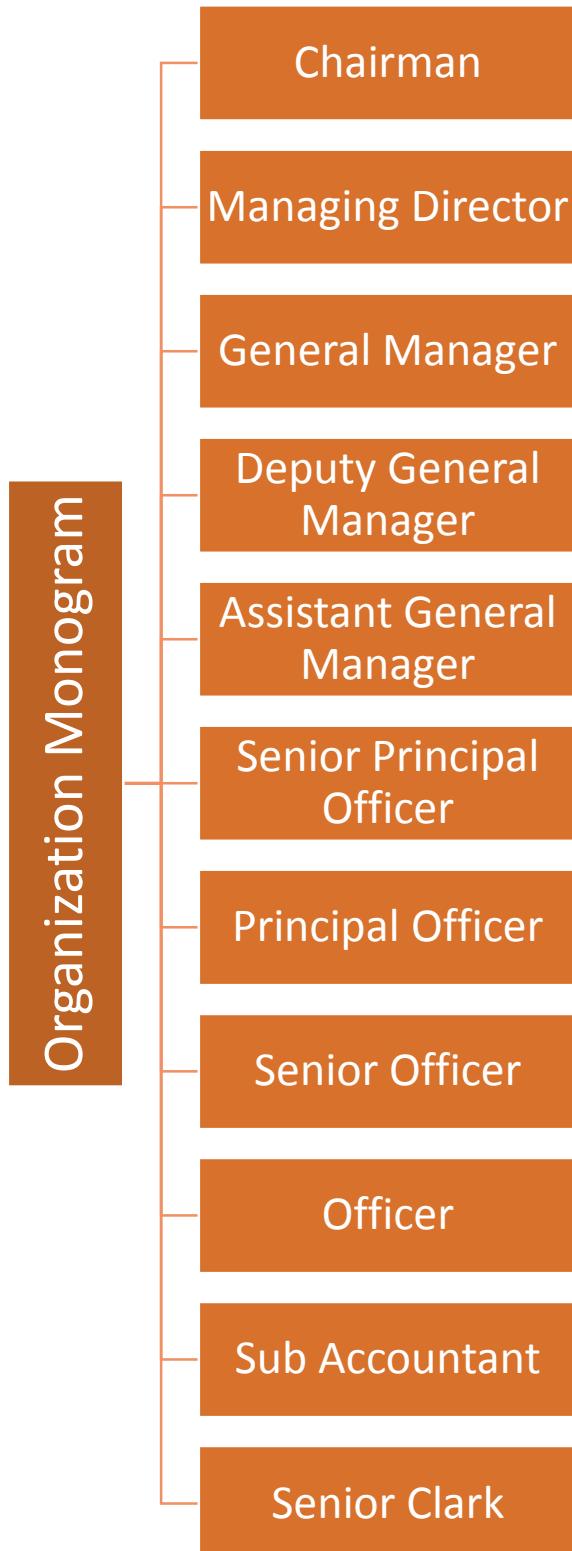
- Through diversified banking activities and introduction of innovative banking earn customer satisfaction.
- By introducing a number of IT based reform measure Improve the customer service.

- In terms of profitability and asset quality remain one of the best banks in Bangladesh.
- Ensure an adequate rate of return on investment.
- Meet maturing obligations and commitments by maintaining adequate liquidity.
- With desired image maintain a healthy improvement of business.
- Maintain adequate control systems and transparency in procedures.
- Ensure optimum utilization of all available resources.

## **Organizational structure**

Top management makes all the major decisions in every organization. As like every other organization the duty of top management of Janata Bank is to make all the major decision for the betterment of the bank. The Board of Directors plays an important role in policy formulation, supervision and execution of rules. Because they are at the topmost level in the organization. The directors are appointed by the Government. The Board of Directors mainly sets the objective and policies also they organize, operate and manage its affair of the bank. Basically, the duty is delegated to the management committee.

The Board of Directors gives instruction and direction to the mid and lower level employees as they need to do some task to complete their goals. Though the Chief Executive provides the guidelines to the managers and employees but they bear the responsibility about how the goals can be attend.



**Organogram of Janata Bank Ltd**

## **Products and Services offered by Janata Bank Ltd**

Janata bank is playing a significant role by giving specialized services to different clients. It offers all the major banking facilities and services to its customers.

Janata Bank Ltd provides

- ⊕ Demand Draft
- ⊕ Pay Order
- ⊕ Mail Transfer
- ⊕ Security Deposit Receipt
- ⊕ Telegraphic Transfer
- ⊕ Normal Transfer
- ⊕ Transfer of fund by special arrangement
- ⊕ Electronic Transfer through ready cash card
- ⊕ Foreign Remittance Payment
- ⊕ Western Union Money Transfer
- ⊕ JBL Power Card
- ⊕ Saving Insurance Scheme
- ⊕ Credit Card
- ⊕ Consumer Credit Scheme
- ⊕ Special Deposit Scheme

### **Deposits**

- ⊕ Current & Call Deposits
- ⊕ Term Deposits
- ⊕ Monthly Scheme Deposits
- ⊕ Savings Bank Deposits
- ⊕ Special Notice Deposit

### **Loans & Advances**

- ⊕ Agriculture Loan Programs
- ⊕ Poverty Alleviation Program

-  Specialized Loan Program
-  Rural Credit
-  Term Loan for Large and Medium Credit Programs
-  Others Loans & Advances
-  Micro & Cottage industries Loan
-  Loans for Trust Sectors
-  CC Hypo/CC Pledge
-  Trade Financing
-  Project Financing
-  Working Capital
-  Import Financing
-  Export Financing

## E-Service

### Interest Facilities

It provides the following facilities:

- ✓ FDR account status
- ✓ Advance account status
- ✓ NRB Accounts
- ✓ Current/ Savings/ STD Account status
- ✓ Loan Accounts

### Financial Services

- ✓ Inland Remittance
- ✓ Foreign Remittance
- ✓ Other financial services

### Other Services

- ✓ Utility Services
- ✓ Welfare Services

- ✓ Q-Cash (ATM) Services

## Modern Banking

- ✓ JB Remittance
- ✓ JB Green Communication
- ✓ JB PIN Cash

## International Banking

- Through its 4 overseas branches it has already established a worldwide network and relationship in international banking.
- In handling and funding international trade particularly in boosting export & import of the country it has earned an excellent reputation.
- Within the frame-work of the export policy of the country it finances exports.
- It is one of the pioneers in promoting back to back Letter of Credit for the RMG (Ready Made Garments) sectors.

It has been handling international businesses with some multinational banks

- ✓ Citibank N.A.
- ✓ American Express Bank Ltd
- ✓ Standard Chartered Bank
- ✓ HSBC
- ✓ The Chase Manhattan Bank

## Utility Services of Janata Bank Ltd.

Janata Bank Limited offers special services to a number of customers/clients. Under the utility service customers of different government organizations, educational institutions, corporate bodies, students are getting benefits from the bank. *JBL* utility services are:

- Bill Collection:
  1. Gas Bill
  2. Electricity Bill

- 3. Telephone Bill
  - 4. Water /Sewerage bill
  - 5. Municipal holding tax
- Payments made on behalf of Government to:
1. Non-Government teachers' salaries
  2. Students Scholarship
  3. Army pension
  4. Widow women allowances
  5. Food procurement bills
  6. Old-age allowances

## **One Stop services**

“One Stop Service” was first introduced by Janata Bank Limited. Though these services are providing by a limited number of branches. A customer can altogether Deposit and Withdraw money from a single counter in One Stop Service. As the signature is pre stored in the computer the authentication of signature has become easy.

## **Special Services**

- Financing IT sectors Bangladesh is a developing country. After the liberation war a lot of development has happened in the IT sector. To increase the growth of IT sector JBL also supporting financially.
- Financing Industries JBL is helping industries financially. In Bangladesh Janata Bank has the responsibility to financing industries because of the development purpose of the country. If a project is technically and commercially profitable Janata Bank help financially to complete the project. JBL gives project loans to the industries.
- Ready Cash Janata Bank Limited clients have been provided Ready Cash card. It is a secure and reliable service. It is expanding to other urban areas in our country.

- Rural Banking in Bangladesh a vast number of people lives in the rural area of Bangladesh. Agriculture and agro business are their main income source. To help the rural people JBL has opened many branches in the rural area of our country. JBL encourage the poor people to earn the living by giving loan to them. And also, JBL tells them about the benefit of making small savings.
- Financing on Export For the development of the country Janata bank Limited is financing on export. They are helping by giving pre-shipment and post-shipment finance and other banking services to the businessman so that it could boost up the country's Export.
- Financing on SME's Janata Bank is also contributing to small and medium enterprises. They are helping financially by giving this small and medium enterprises loans. So that in Bangladesh more people are encouraged to do business and earn their living respectively.
- Facilitating Import Janata Bank is also contributing here. By dealing with authorized dealer Janata Bank is facilitating the import.
- Credit Programs Janata bank also provides credit for some programs. Bangladesh economic activities is growing by this credit programs. This thrust sector items are Pharmaceutical goods, home textile, Leather goods and shoes, Agro products and agro processed goods, Software and ICT products, Light engineering products, Ocean going ship building.

## **Citizen Charter**

To promote better customer-banker understanding citizen charter is given. All the updated information of various services is given there. It is placed in the entrance of head office and all the branches of the bank so that customers can easily get through it and get different facilities information. It includes:

1. Office hours and transaction hours.
2. Interest rate of deposit scheme
3. Information of DD, TT, PO.
4. Location of Help desk

5. Information on various deposit scheme
6. Attend all the customers on time
7. Give Complaint box in all the branch

## **Head Office Division and Department**

There are 14 Head Office Divisions of Janata Bank Ltd 51 Head Office Departments. The major Departments in Headquarter are as follows:

- 1) Accounts Department
- 2) Audit & Inspection Department
- 3) Budget & Expenditure Control Department
- 4) Business development Marketing Department
- 5) Company Affairs Department
- 6) Disciplinary Department
- 7) Estate Department
- 8) Foreign Trade Department
- 9) Human Resource Department
- 10) Law Department
- 11) Monitoring Department

## **Some achievement of Janata Banks**

- 1) Quality Recognition Award in 2009
- 2) Best Bank Bangladesh 2006-2009
- 3) Western Union Asia Pacific 2010
- 4) The Bank of the Year 2011
- 5) ICMAB Best Corporate Award (2011,2012,2014)
- 6) Position in the Bankers Ranking in 2012
- 7) The Asian Banking and Finance Award (2012,2013)

- 8) Business Asia Most Respective Company Awards 2012
- 9) Performance Excellence Award 2013
- 10) Foreign Remittance Award
- 11)The Asian Banking and Finance Award 2014
- 12)14<sup>th</sup> ICAB National Award
- 13)SAARC Anniversary Awards for Corporate Governance Disclosures
- 14)Best Tax Payer Award 2015-2016
- 15)JB Green Communication 2017
- 16)ICMAB Award 2017

# PART-03

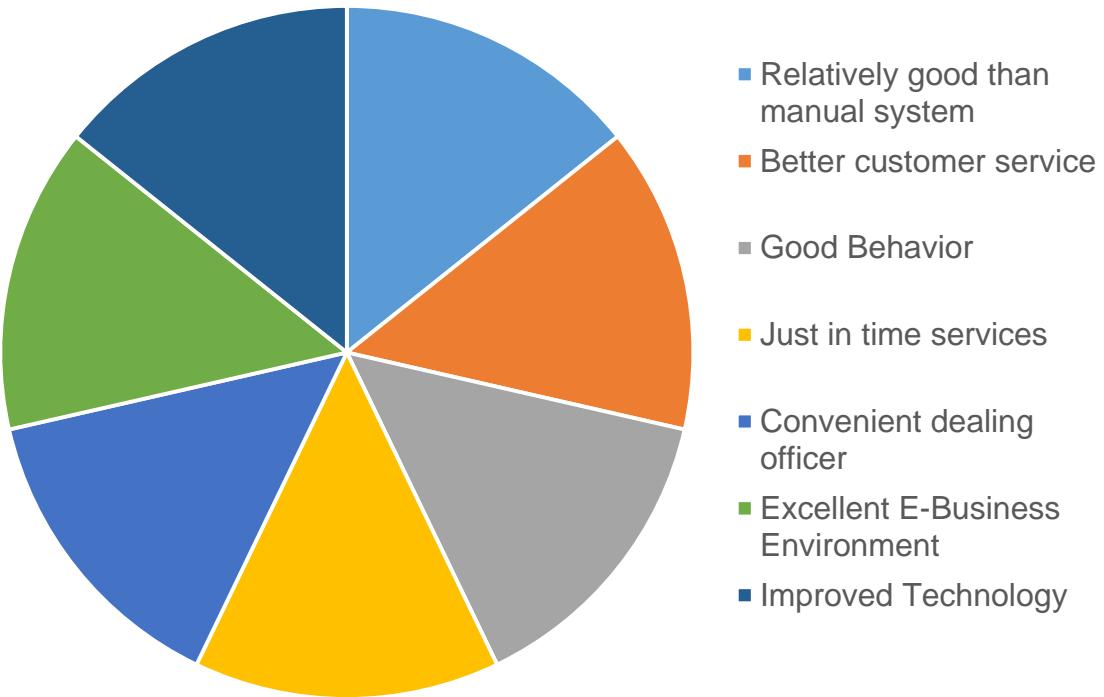
## Chapter -03: Online Banking

### Online Banking

Online Banking is a system where it allows the individual to perform Banking activity via internet from anywhere, they want. Now-a-days Traditional banks also offer online banking and some only offer online banking because they have no physical presence. Traditional Banks who offers online banking enable customer to do account Transfer, Balance inquires, bill payment, stop payment. Moreover, they grant their customers to internet loan and credit card application. Every bank updates their information on a daily basis. So, customers can easily access and get information at anytime from anywhere. Despite many advantages there are also some disadvantages. Like most rural people and aged people are not used to internet, so it takes time to understand about how things can be done through internet. Also, some banks offer online banking on a limited area in our country.

### Benefits of Online Banking

Online banking is very much beneficial. Because it allows the customers to do transaction anytime and pay bills anywhere in the country. The customer can do the banking through their computer, mobile phone. The bank will never be closed so customers can check their account and handle the finances. Online banking is very fast. It is also reliable. Through online banking one can easily do transaction. People can do all the things easily from their home. Like, Keep the customer up to date, pay bills, transfer money from one account to another account. It is very time consuming. Moreover, it cost less to do online banking.



## Some Common Online Banking Services

There are some online banking services that most of the other banks also offer their customers. Like,

- Bill Payment
- New account opening
- Account management
- Loan application
- Doing investment

- B2B payment

## **Required Components for Online Banking**

### **Internet**

Internet is the global system in which all the computer network is interconnected. It is called network of network. Because millions of private, public, Business, Government network is connected through it. It carries a vast amount of information resources which can be shared throughout the world. The World Wide Web is a way of accessing information.

### **Intranet**

Intranet is a private network which is created by using world wide web software. It is a local communication network. Mainly it is a private computer network. Organizations conduct Internet protocol technologies to share information within that organization by using this computer network.

### **Hardware**

To completely perform online banking system hardware is essential. This includes:

- ✓ Computer
- ✓ Primary and secondary Storage
- ✓ Router
- ✓ Switches
- ✓ Input and output device
- ✓ Modem
- ✓ Motherboard
- ✓ Ram
- ✓ CPU
- ✓ ATM (Automated Teller Machine)
- ✓ POS (point of Sale)

## Software

To give customers Online Banking services there are many software which is now used by Banks. Different Banks use different Software. As banks also think about their cost and profit. Based on their cost control they use different software. FLEXCUBE is one of a software that is being used popularly by the banks. FLEXCUBE is a software that enables banks to process and store transaction information. It also helps client by making payments.

## **Present Circumstances of Online Banking in Bangladesh**

Bangladesh Bank is the central bank of the country. In Bangladesh financial sector is highly developing by the Banks. According to international standard the online banking sector is still developing. Some private banks and foreign banks are offering online banking services. During the early 1990s the FCB's has adopt the modern technology and offer online banking services. They have played the pioneering role here. During the late 1990s SCB's and PCB's has adopted this and offered their client the online banking in a limited scale. The e-banking also satisfied the clients by including mobile banking, internet banking, telephone banking.

## **Uses of Online Banking in Bangladesh**

In Bangladesh Online Banking is growing popular day by day. To meet the customers diversified demand and needs banks are developing their services. Fast Banking is necessary in this Digital Country. Through the help of Online Banking people can access their account anytime, do shopping anywhere from the world. People can now buy and sell things anywhere in the whole world with the help of online banking. Because money transfer is now easy and fast. Many banks have already launched online banking. BRAC Bank, City Bank, Janata Bank, Southeast Bank, Mercantile bank, AB Bank, HSBC, Jamuna Bank, Premier Bank are offering the Online Banking services.

## **Online Banking Facilities by JBL**

A huge number of people use internet to communicate with others daily for a long time. Online banking is very effective and important as world economy is growing faster. Online Banking is a time consuming, cost controlling way because it saves a lot of physical effort and time to the customer. Moreover, things can be done easily that's why it is a huge benefit.

Janata Bank Limited provides some Online Banking Facilities

- ⊕ FDR account Status
- ⊕ Current/ STD account Status
- ⊕ Advance Account Status
- ⊕ Loan Account Status
- ⊕ Allow user to change their password/ PIN

They are also planning to offer their customer some more facilities. Like,

- ⊕ L/C Opening request
- ⊕ A/C Opening Request
- ⊕ Standing Instruction
- ⊕ Cheque book issue request
- ⊕ Internet A/C opening request

## **JBL offer Web Based Spot Cash**

Janata Bank Limited offer their customers some Spot cash which is Web based.

These are given below:

X-press Money

Marchantrade

Ria Financial Service

Speedy Remittance Cell

Western Union

Cash X-press

EZ Remit

NBL Quick Pay

Placid N.K. Corporation

CBL Money Transfer

IME

## **Online Activities of JBL**

JBL gives online banking services to its customers. For multipurpose communication with its customers or other people it also uses its website. By using environmental friendly tools it is saving the environment because it is using online services which in turns reduce the use of paper and fuel.

During 2014 in 174 branches of JBL the real time online banking has been introduced. They have worked hard for the improvement of parallel introduction of Real Time Online Core Banking. With the automation of branch banking the core banking software has introduced in 1998 in Nawabpur Branch of Janata Bank. The CDC and DRS have been set up to offer the customer real time online banking. In 914 Branches of JBL including the Head office Departments it is offering the online banking services. Network system between CDC and DRS is progressing. They are using CBS to meet all the services that customers want like ATM, mobile banking, POS.

At 10 Divisional Offices of JBL it has set up 10 IT maintenance and support cell.

## **ATM Service**

Janata bank is offering modern banking services. With Debit and Credit cards JBL is providing ATM services. Some Features of the card is given below:

- It is connected with National Payment Switch Bangladesh.
- Within Bangladesh every cardholder can use ATM and Point of Sale.
- This service cost minimum fees and charges.
- It gives to the customer SMS alert for the security purpose.
- By this Online Tax Payment and mobile phone recharge can be done easily.
- No hidden cost is charged for this service.

## **Information of JBL On-Line**

To communicate with the customers and give them information about the bank JBL always try to be updated. That's why they have established a web-based application program which is called OMIS. By OMIS they can regularly monitor their banking business. On weekly and monthly basis all the branches need to submit their business information in OMIS. Management also get help from OMIS because they can get updated information of the banks position easily and take decision according to that information. To get information from OMIS people need to login first. Like,

Personal File no.	<input type="text"/>
Your Name	<input type="text"/>
Office / Branch Code	<input type="text"/>
Office Name	<input type="text"/>
Password	<input type="text"/>

[Login](#)  
[Forgot Password](#)

## **PMIS in JBL**

In PMIS all the basic information of the employees can be found. Like, personal information, family background, educational information, services data. It has employee's performance and absence data. For the general guidance of the management team it contributes a lot to make decision for an employee. It is a speedy process of information. When an employee is transferred or promoted modification of information of the staff is updated. Any Staff or PMIS user can login and monitor and update information.

User Id:

Password:

Keep me signed in

Login

## e-Tender System of JBL

Janata Bank Limited established an online base tendering system. That is called e-Tender system. Basically, it is an inhouse product of Bangladesh Bank. E-Tender system facilitate the procurement process of the bank. This e-Tender system will favor the customer by helping to participate in the local and international tender of JBL. People need to register as a bidder to participate in bidding and they can also taste the benefit of e-Tender system of Janata Bank Limited.

## E-Learning of JBL

Janata Bank believes in upgrading. For progression and development all the employees need to the work properly. That is why all the staffs have been trained. They are giving training to each employee by introducing E-Learning portal. All the department of head office and staff college can run courses by E-Learning portal.

PMIS General User Id	<input type="text"/>
PMIS Password	<input type="password"/>
	<input type="button" value="Login"/>

## **JBL in Automated Branch Banking**

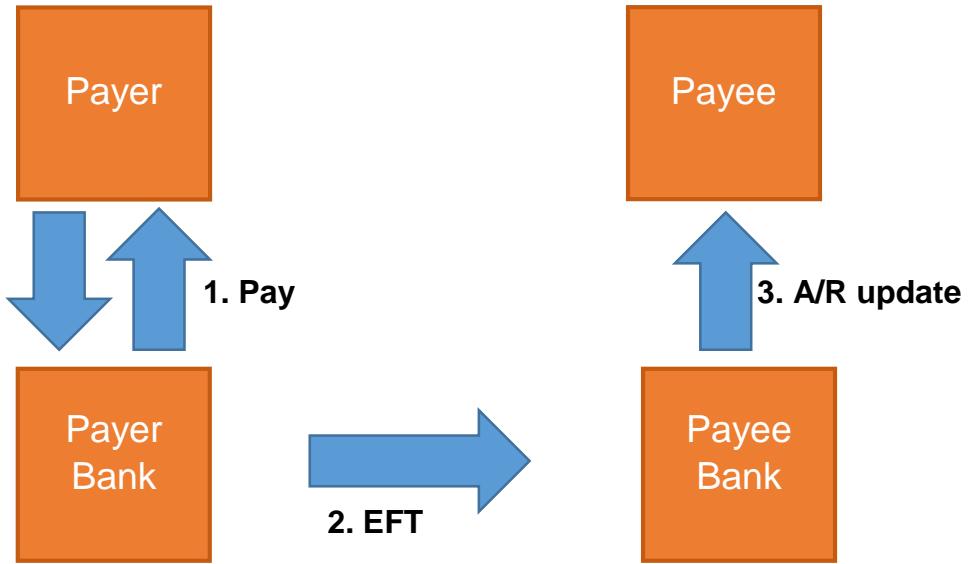
In the making of the slogan “digital Bangladesh” true Janata Bank Limited is committed and they are working very hard. There branches are being automated. They are now working on the online banking solution. By the help of an Automated Clearing House they are trying to continue doing transaction with the Central Bank and other commercial or Foreign banks. To promote automated transaction, they are trying to upgrading their ATM, Credit Card and debit Card facilities. They have already brought there all the branches under Speedy Foreign Remittance System.

### **BACH**

Under BACH by BACPS Janata Bank Limited can clearing activities automatically throughout Bangladesh. Like in, Dhaka, Comilla, Khulna, Rajshahi, Chittagong, Shylet, Gazipur, Narsind, savar, Gopalgonj, Moulovhibazar, Joypurhat, Bhola, Faridpur, Jessore, Benapol,Tangail etc.

### **BEFTN**

From all its Branch JBL distribute Fund Transfer to all other banks in Bangladesh by BEFTN.



## Banking software

Janata Bank use a backdated software for their banking activities. JBL uses “BexiBank 5000+” to give services for their customers. They updated their software and added a new software but it has not been used in many branches. Some of the branch's employees do not know how to manage it so that they cannot use the software properly to give customers online services fully.

## Customer satisfaction

One of a vital business issue is realizing the customer satisfaction in an organization. Organizations are working on customer satisfaction unique techniques. Because CRM is important to provide better customer service. In small customer service to large customer service departments all employees are working hard to give customer effective services. Because it helps to support long term business growth.

Banks need to have a clear understanding of what customer wants and their needs. Based on the customer expectation from the services employees should serve them. Customers will be satisfied when they are given whatever they have been promised

by the banks. If the banks cannot serve what customer want or expect from them customer will be disappointed. If customers are given whatever their needs are, they will be satisfied. If a bank can give a service what customer did not expect or beyond their expectation customers will be highly satisfied.

Highly satisfied customers are very important for the business to grow in the long term. Because highly satisfied customer will continuously take services from the banks that satisfied them most. Highly satisfied customer is loyal. Banks need to improve process, use new technology, change some rules and regulation, raise quality of services for the customer. Customer choices can change overtime because they are very knowledgeable. Based on that organization need to do some changes to cope up with the changing world. Banks listens to customers complaints and take actions to solve that also satisfies customers.

In present days customer wants convenient, fast and efficient services from the banks. Representing the services on time, delivering which has been promised, willing to help can satisfies customers most.

## **Issues of Online Banking**

Though online banking is very easy to use, customer have high demand but it also contains some risk.

- It mainly involves financial risk.
- Some other risk can be Operational Risk, Security risk, error in system design, mistake in implementation of rules, Blunder in maintenance etc.
- Sometimes some hard customers can misuse the product and services offered by the bank.
- Legal risk which include money laundering is also a major issue.
- At times Banks laydown customer expectation as they failed to provide secure and trouble-free services which they have promised to serve. That is why customers

get dissatisfied which effect in their reputation. For the customers banks face reputation risk.

- Other risk bank may face is credit risk, liquidity risk and market risk.
- Some ungrateful people also do hack just to harm others.

Risk should be mitigated on time. Therefore, after identification of risk, implementation of relevant strategies and policies is important. And also monitoring that the services is offering to the customer in a good manner is also significant.

## **SWOT analysis of JBL**

SWOT analysis involve looking at the internal strength and weakness of an organization and the external opportunities and threats that it witnesses. This analysis is helpful for the management to take important decision and make changes for the betterment of the bank. the term SWOT includes the following:

**S- Strength**

**W-Weakness**

**O- Opportunity**

**T-Threats**

### **Strength**

- ✓ JBL has dominant market position.
- ✓ Diversified Products
- ✓ Experienced management team
- ✓ Better facilities
- ✓ Large client base
- ✓ Company reputation and goodwill
- ✓ Well-connected distribution channel
- ✓ Strong communication between departments
- ✓ Sustainable growth

## **Weakness**

- ✓ Service quality is not as per customer expectation
- ✓ Lack of flexibility among the employees
- ✓ Not implementing the online services in all branches
- ✓ Employee conflict
- ✓ A rugged upward and downward communication channel
- ✓ Less technological equipment
- ✓ Small market share

## **Opportunities**

- ✓ Can start Islamic banking system
- ✓ Beginning of healthy relationship with customer
- ✓ Develop plan for structured products
- ✓ Bimonthly send newsletters to the shareholder to enlighten them with new offers and banks current status
- ✓ Regular advertisement in national newspaper to attract new customers
- ✓ Increasing trend in international business
- ✓ More automation of transaction process

## **Threats**

- ✓ Increasing competition
- ✓ Unable to capture more market share due to lack of advertisement
- ✓ High cost for establishing online banking system
- ✓ Aggressive competition between local banks.
- ✓ Market pressure
- ✓ National and global political unrest
- ✓ Central bank frequently changes rules that interrupt the regular working system
- ✓ Slow technological growth
- ✓ Equipment is obsoleted
- ✓ Do not have much rules and regulations to maintain the clients
- ✓ Employees are not much trained that creates improper use of technology

## PART- 04

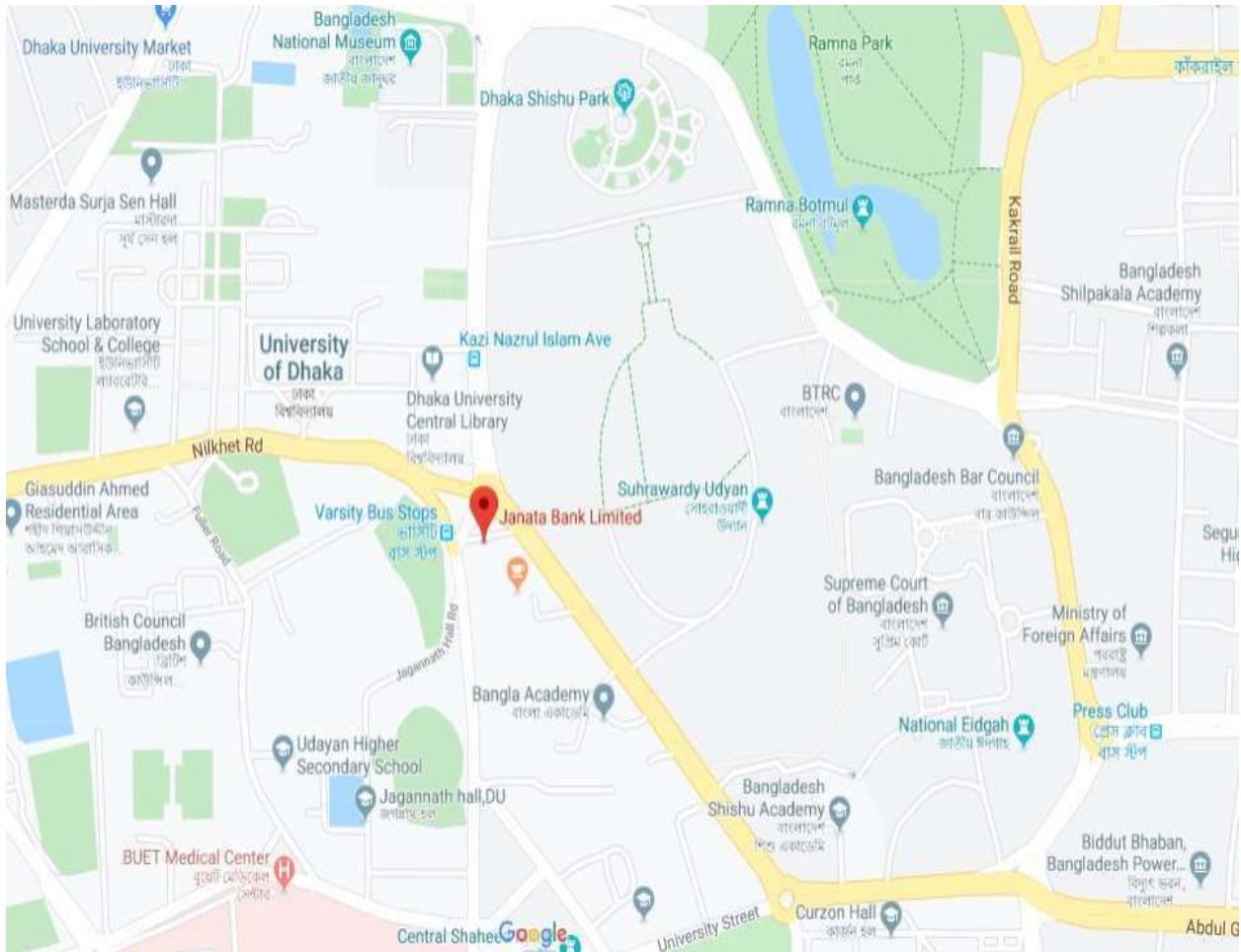
## Chapter -04: Internship Experience

### Experience at Janata Bank Limited

This report is mainly based on my experience as an internee. I did my internship at Janata Bank Limited. I was assigned in the TSC Bhaban, Dhaka University Campus, Shahbagh, Dhaka 1000. Teacher-student Centre of Dhaka University is a building of University Campus which is located in Shahbagh. It has established in 1961 for the benefit of Dhaka University Students. The centre contains meeting room, libraries, canteen, art and music room, stages, game room, rehearsal room, film lab, auditorium. This place is social and cultural heart of the university campus. Moreover this place is in Shahbagh where transportation is also very easy because of availability of buses, cars, cng, rickshaw in Shahbagh. Just in the middle of TSC Chattar Janata Bank opened a branch to serve the students. Besides there is also PG hospital, Ibrahim Medical College Hospital. Altogether it's a perfect place for doing banking business for the purpose of making profit. Here Janata Bank mainly serves the students and teachers of Dhaka University in a very decent amount. And also because of the presence of General banking other general people can also enjoy the services.



I have worked there for 3 months. Here is the Google location of the TSC Branch of Janata Bank Limited. It is located near most of the significant places in Dhaka.



Internship was a new experience for me. I have got to see the real scenario of banking organizations. I have worked in a completely new environment with new people.



Mainly I have worked there as an assistant of Principal Officer in TSC branch. His name is Mahmud Hossain. I address him as sir. He is very gentle and humble person. Whenever I asked him any question he always gives me a proper and understandable answer. He gives me a brief or direction of what I need to do in banks.

In the TSC branch there are 2 side of the bank. The first one is Hall Counter and the second one is General Banking.

I have started working there on 1<sup>st</sup> October, 2019. We all know General Banking is the heart of all banking activities. It is also known as “Retail Banking”. But I have worked in the hall counter side.

As an assistant I have to align the admission form based on the hall name of the students. Students of Dhaka University come here to pay their admission fee, semester fee, hall union fee, university union fee, exam fee, student welfare fee, registration fee, admit card fee, hall sit fee, transport fee, health card fee, session fee, exam center fee, academic calendar fee, computer fee, internet fee, counselling fee, proctorial service fee, number paper fee, non-collegiate fee, deans committee fine, withdrawal or transfer fee, sports fee, fine. MBA students also come here to pay their admission fee. Students need to come to the hall counter side and collect and fill the form and then they need to submit it to the bank. The form has three part. First part is for account office, second part

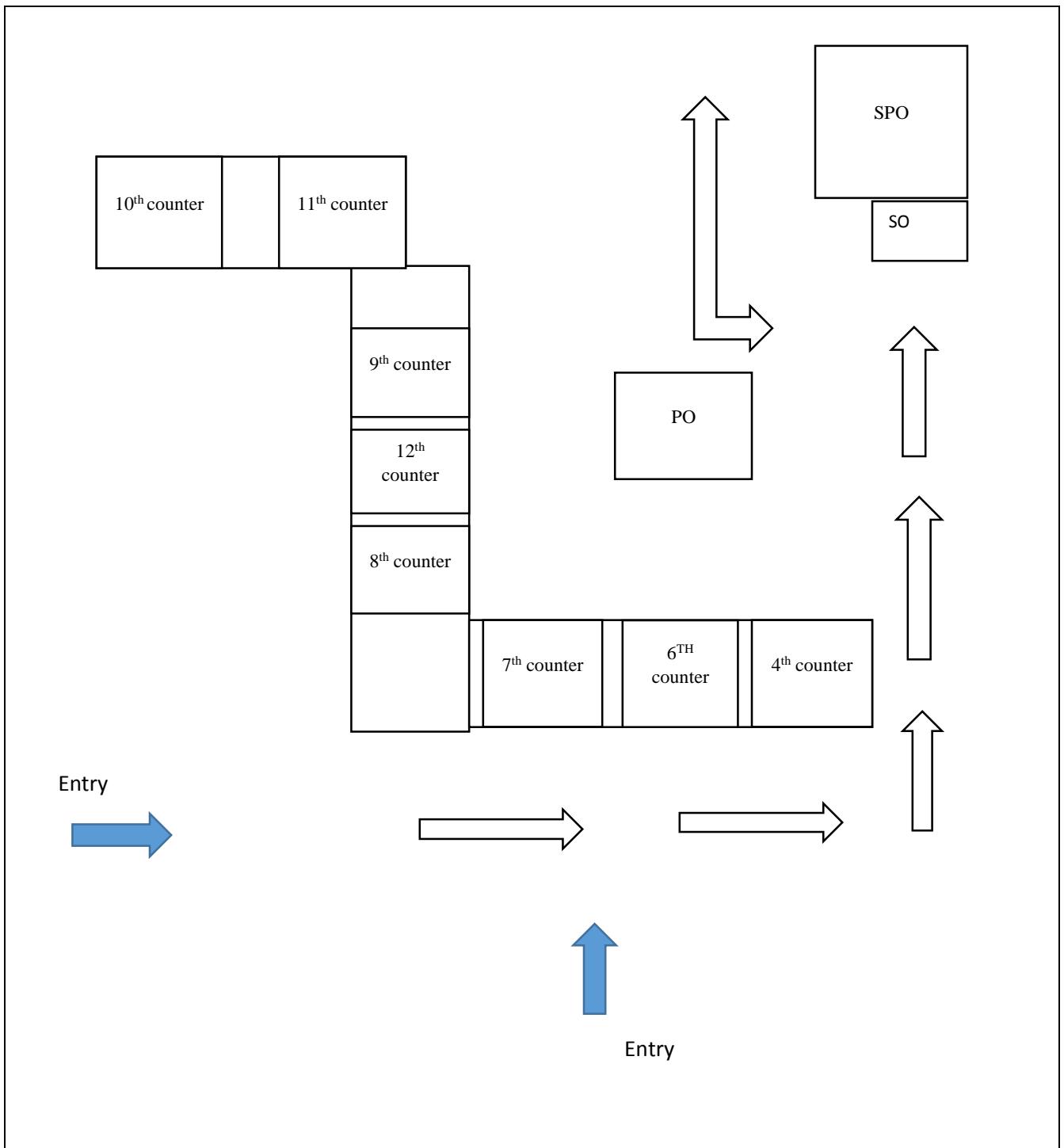
is for bank and the third part is for students. Sometimes when there is too many students and lots of pressure, students have to stay in lines.

Form that students need to fill to pay their bills is given below.

## **Structure of the TSC Branch Hall Counter**

To maintain the operation of the organization principle of Hierarchy is important. By this the top level can easily give task to the mid and lower level employees. Moreover can monitor and supervise the employees to achieve their goals.

The TSC Branch Hall counter has the following structure



There is 4,6,7,8,9,10,11,12,14 counter in the TSC Branch. In the 06<sup>th</sup> counter Salimullah muslim hall, Begum Rokeya Hall, Omor 21 e hall students pay their bill. Raihani madam handles the 6<sup>th</sup> counter. She is a Senior Officer. In the 7<sup>th</sup> counter Nadira madam takes Bijoy 71, Ziaur Rahman, Samsunnahar hall students bill. In the 04<sup>th</sup> counter Kobi Sufiya Kamal, Jagannath hall, Hazi Mohammad Mohosin Hall students pay their bills. Nazrul Islam handles the 4<sup>th</sup> counter. He is also a Senior Officer. In 08<sup>th</sup> Counter Masterda Shurjosen hall, Bangabandhu Sheikh Muzib hall, Sergeant Zahurul Haque Hall students pay their bill. Amal Baksh who is an officer handles the 8<sup>th</sup> counter. Nazma madam handles the 9<sup>th</sup> counter. She is a Senior Officer. In 9<sup>th</sup> counter bibidh, Kobi Jashimuddin Hall, Fazilatunnesa hall, Fazlul Haque Muslim Hall students pay their bills. In the 11<sup>th</sup> counter all the Utility bills can be given by the students. This counter is handled by Rahimuzzaman. In the 10<sup>th</sup> counter Officer Mizanur Rahman accept all Scholarship bills. There is also counter for miscellaneous, Mark sheet certificate bill counter. It is in the 12<sup>th</sup> counter. Rafiqul Islam handles this counter. But I have heard that soon he is going to get transfer from this branch. The Principle Officer Mahmud Hossain handles all the counter works. After a certain time he collects money from the counters and deposit it to the bank. He also observes all the counter whether all the bankers are doing their work properly like serving the students on time and also if they are keeping the record of the student name, id, deposit amount on a daily basis. Mazedur Rahman is the Senior Principle Officer. I have mostly seen him doing signatures on important paper and observing and dictating all the bankers. There is a Senior Officer table near the SPO room. Sultana Arzu mam sit there. In banks money transfer is common. She prepares accounting details for daily works. They do all the works online except the Scholarship. They do the Dhaka University admission System online.

Students have to collect the form and fill that. In the form it requires their Name, Roll no, Mobile no, Id no, Year, Subject. After that they need to submit it to the counter with required amount of money.

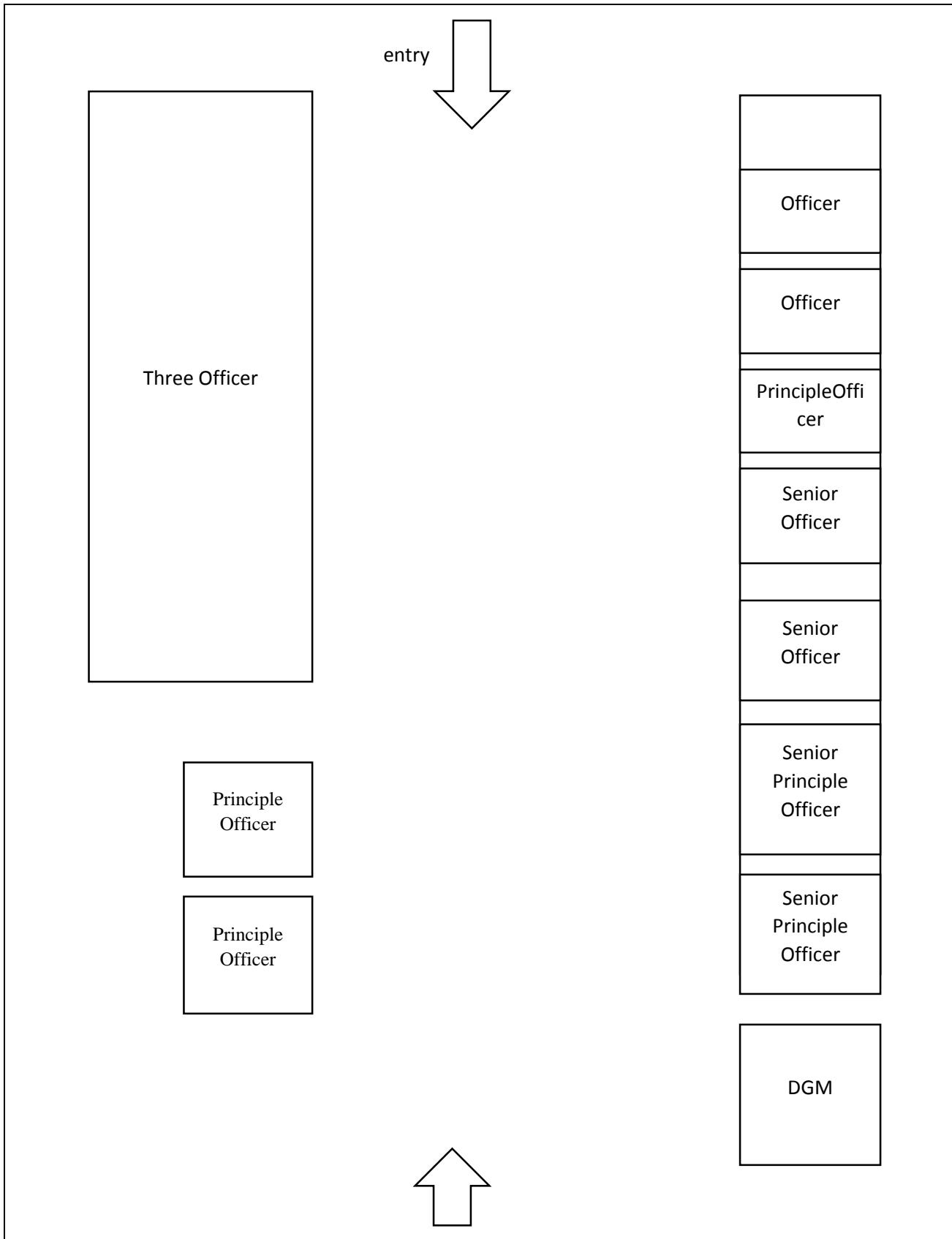
A picture of Hall Counter side is given below.



### **Structure of the TSC Branch General Banking**

There are many employees in the bank. Some employees are in the general banking side.

The TSC Branch General Banking has following structure



In the first day the first person I was introduced with is Farzana. She is a Senior Officer. She handles the pension and savings certificate. She is very humble as she has taught me how to write a cheque. Deputy General Manager Khandaker Ziaur Rahman has assigned me to the TSC Branch. Besides his room Farida Begum sits on a table and handles Pay order and despass. She is a Senior Principle Officer. Besides her Robi Sankar second Senior Principle Officer sits. Beside him Farzana apu sits. Then Senior Officer Sumon sits and handles Clearings. Besides him Principle Officer Anisur Rahman handles Advances. Beside him Shukhdev Sits and handles Foreign Remittance. He is an Officer. Another Officer named Mazed sits beside him and handles Account Opening and Closing. On the opposite side three Officers handles the cash. Their name is Boduir Zaman, Monirul Rahman, Kanik Shuili. Beside them Principle Officer Tahmina Khan and Mamun sits to handle Deposits.

There is also Peon in the TSC Branch and I found them very kind and helpful. Their name is Abdullah, Aslam, Rashid and Nobi. Among them Rashid vhai and Abdullah vhai is elder. Rashid vhai helps SPO Mazedur Rahman. He buys lunch for Mazedur Rahman, Mahmud Hossain and Nazrul Islam. He also helps my boss to find any papers because he allocates all the papers and keep them in places. When my boss is out of the bank Rashid vhai instruct me how I should do the work. Nobi vhai makes Tea for everyone. Abdullah and Aslam vhai do the other outside works.

## **My Duties and Responsibilities**

After collecting forms I need to allocate them as their Hall name. And after that I need to register their name and id in a register book. I also register the MBA student names. The number of students who pay bills in a day is 30 to 300. This information have to write in date wise. It need to be keep sequentially. Because one time in a month or annually it has to be checked. When branch inspection occurs employees need to show them to the inspection team. Sometimes audit team demand for this. Audit team wants this file annually when they came for audit in the bank. That is why employee need to be ready. Inspection team evaluates the entries to find out how the bank is performing, its financial condition and to know the employees attendance rate. If audit team could not match the deposit taka amount in the whole year and the registered form taka amount they asked

for the registered books. I have also helped the supervisor in finding out old forms and also in balancing debit and credit.

I have also worked in the account opening section for a day. Interns are not allowed to open an account. Because for the authorization issue signature of the assigned employee need to be on the checkbook. I provide the client the account opening form and helped them to fill it. If someone wants to open an account he or she have to apply for the account opening form to fill it to open an account. An account opening form includes type of account, name of the applicant, name of the nominee, Branch name, permanent address, present address, initial deposit amount, occupation, date of birth, nationality, passport number, applicant signature that he or she is going to use for further work in the bank, Introducer name, account number of the introducer etc. Customer need to bring 2 copies of passport size photograph.

#### Services Offered in TSC Branch



In the TSC Branch of Janata Bank they also offer students and others to transfer money globally. That means anyone can transfer money through Xpress money anywhere around the world. By this people can get money instantly from other countries. A 16 number X Pin is needed for this. Throughout the country more than 900 Janata Bank Branch is giving his services to their customers.

Janata Bank have recently inaugurated JB Pin Cash. By this everyone can send money across Bangladesh. This service is also given in the TSC Branch.



In TSC, Janata Bank have an ATM Booth beside the TSC Branch so the people get the services easily and in a little time period 24 hours.

## **Applied skills and developed skills**

I was in commerce in my SSC and HSC. In commerce Accounting is a Subject that all students need to learn. As I have learn doing accounting in school, college and university this learning helped me a lot to transfer my theoretical knowledge into practical experience in the bank.

I have also developed some skills while doing my internship in *JBL*. My analytical skills has developed. As I need to register in register book I had to attentive while writing information in the register book. My attention to detail has been developed as the students information need to write on the perfect place using serial number, name, roll number, date, taka amount etc. In the competitive environment where everyone tries to give their best to be successful in life and get promotion the determination to success is necessary. As everyone on the TSC branch of *JBL* is my senior I have learn many things from them. Like, be punctual, finish the work on time, customer should be the first priority and working in an ethical way is also equally important. Some days I have to work a lot.

Because of the admission days of Dhaka University. During those days the full branch employees work continuously. In that time as an internee I got stressed out. But by working regularly on the branch now I can manage stress. As I have to communicate a lot because if I face any problem I ask questions to my seniors. Therefore my communication skill is also developed and now I am also very confident about my work.

## **Issues noticed in internship period**

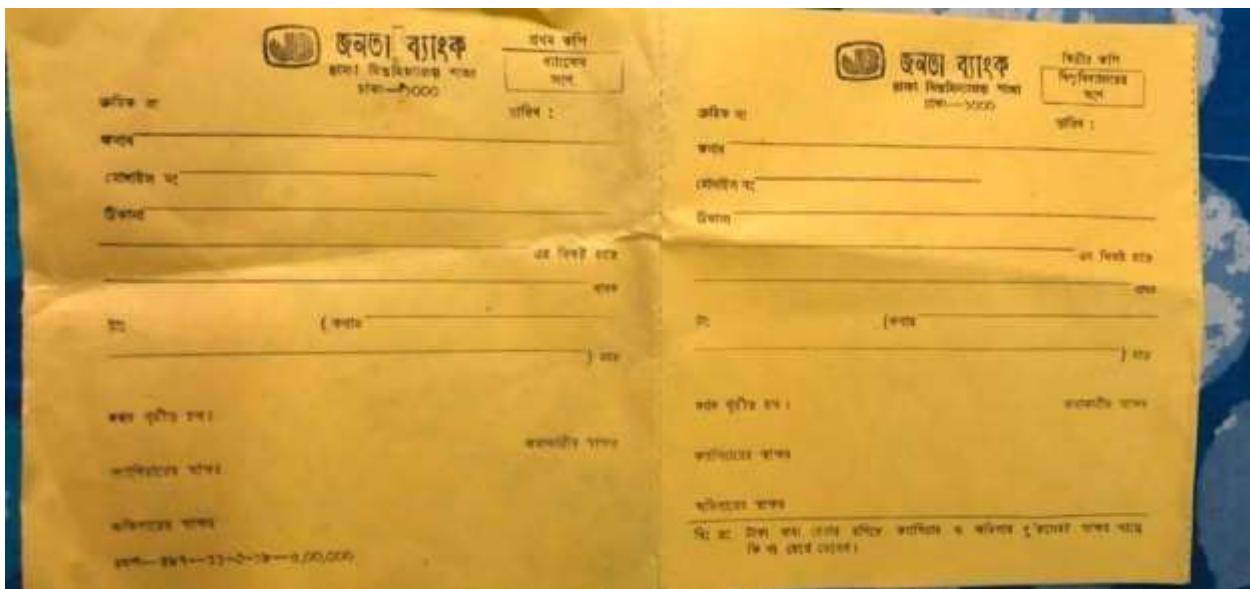
As there are many types of people. Some are working and some come for services. There are many conflicts which I also have witnessed.

Sometimes when I register students name I noticed some students write like 625 taka intentionally instead of 325 taka which they actually give to the counter.

Again one day suddenly I noticed a client was shouting because she has been waiting for a long time but still did not get her service. Because one of a counter employee was misleading her. She has asked him in which counter should she go to pay the bill. Though the banker knew he said something she did not listen, so she got confused. After that she started shouting. So everyone was shocked and asked her what has happened. She said a banker was cutting his nails, he was so busy in fixing his nail that he mislead her. It is not in rule or a good manner that a banker can cut his nail in the working time in the working place. She has shouted and said she is working in the Bangladesh Bank. After listening this all the other banker helped her and gave her service though other people were in the line from a long time. I have noticed some kind of biasness here which in my opinion was not correct.

I have noticed that some employees take advantage. One of an employee is a friend of my sir, Principal officer Mahmud Hossain. Sometimes she asked for half day leave and go to the market to do shopping, go other banks to collect taka of saving certificate. She mostly talk over phone for a long time and sometimes students have to wait for a long time to get services from her.

Moreover in the 12<sup>th</sup> counter which is handle by Rafiqul Islam for mark sheet certificate and miscellaneous he faces many problem. I sometimes found that my boss is shouting on him because he did not write the right taka amount on the official paper which can create a great problem in future. Because he takes a lot of work pressure he do this types of mistakes. Other member also does not talk to him nicely. He is a very soft spoken. On 12:45pm he go for wudu which is not allowed in the bank. Most of the customers do not know about the yellow slip. So he always have to tell all the customers to collect the yellow slip and take the register or proctor sign. I think he is less experienced to handle that counter. Among all the other counter his counter is very crowded. Because of a lot of work pressure he cannot do his work properly. That is why he is transferring to another branch.



Most of the students or their parents when go to the bank to pay bills they does not know that provost or register officer signature is important. It is a big problem because after standing on lines to pay bills when they got to know about the signature issue they feel very irritated.

In the Government banks there is rules that 1 to 2 pm there should be lunch break. But general people do not aware of this rules. So some people come to the bank on that time and when they are not served they start complaining. I think that there should be a notice board so that people can know about the lunch break rules.

One day I girl has come to the bank with another problem that she is facing. She has lost the convocation bill receipt. For that reason she cannot attain the convocation. So she asked for help. Because there is a lot of work needs to be done to find out the register book bank employees did not helped her. She was given options. She can pay bills for the convocation again or make a GD to find out the register book that is in the warehouse in Mirpur and it will take a lot of time. So she paid the bill again. But I think the bank member could help her to find the bill but they did not helped her.

Dhaka University students come here to collect their scholarship money. When they come to the bank they need to walk through General Banking side to Hall Counter side. They are not provided any proper news about how to get the scholarship money. So on that day the bank is very crowded. They have CC TV. But I do not think they use it.

They keep the students information on the register book and also in the computer. I found this system a very lengthy process

Most of the employees cannot talk in English fluently. So that when other countries students come to the bank they face a communication problem. I have seen this communication problem when 3 or 4 Kashmir people who are students of DU have come to the bank to pay the bills.

## **PART- 05**

## Chapter -05: Conclusion & Key facts

### Recommendation

JBL is the 2<sup>nd</sup> largest Government Bank in Bangladesh. It has introduced the online banking services to its customer from a very long time. Since Bangladesh is a developing country most of the people are not aware of online banking. They are reluctant to use online services. This is because of their lack of knowledge about the online banking system. Moreover, security issue is also the reason that people do not trust online banking services. Customers need to know about the online services. Bankers need to give more information to the customers about the benefit and offers of online banking services. That is how people will be able to trust about the online banking and they will use it in their daily life. In addition, they should also teach about how to use this platform.

To achieve the long-term customer loyalty employees should give the customers services within 5 to 7 minutes. Employees should listen to the customer complaint and take relevant steps immediately. To earn customer satisfaction staffs, need to behave in a good manner with the customers. Accessible sitting arrangement, better interior can please customer to come again and take services.

A better environment and decent area can motivate employees to work on time and finish the work properly. Proper office equipment should be present at all the branches to finish the work smoothly.

Development of faster online services is another significant way to get loyal customers. Online banking should be start properly in all the branches of JBL. In big city and commercial area there should be enough ATM booth for the customers.

Promotional activities to attract the new customers should also be a main focus. Necessary marketing activities need to be done to introduce the new product or services or offer with the customers.

Most of the employees use computer for their work. So that they need more knowledge about the computer and also the online activities that need to be done to satisfy customer. For that they should provide training well to develop their computer skill.

Between the upper level and lower level, the communication should be good. So that if they face any problem while doing their work, employees can easily share it with their management team and they can take necessary steps. It helps to increase their satisfaction and output of the employees does not get affected. Biasness and political involvement should be banned in all the branches.

Technological development should be the major focus. Innovation of new products and technology can attract more customer. Because whenever the technology is developed the services can be given in a very less time, it can also cut the cost of the bank. Satisfy the customer as they are given services fast in comparison to other banks and less costly.

## **Conclusion**

There are a number of nationalized banks operating their online banking activities in Bangladesh. Janata Bank Limited is one of the leading commercial banks in Bangladesh. It has been successfully contributing to the economy of our country. They are also helping the poor people of the country as it is part of a corporate social responsibility.

As it has many qualified and experienced human resource it can exploit any opportunity in the online banking system.

JBL has a wide range of networking branches I hope that JBL will contribute more to the socio-economic development. It should be more pro-active to face the challenging changes and develop strategy to increase the growth.

In the banking sector the competition is growing day by day. Though the reputation of the bank is now satisfactory but in the long run they may face difficulties if they do not develop a strong strategy to cope up with the negative situation.

For the further planning, establishing the Islamic banking, introducing more innovative product I hope this report will provide a good guideline. I wish Janata Bank Limited will grow successfully and expand their business in international field.

In conclusion, I can say that in the internship program for which I have worked in Janata Bank Limited for 3 month it gives me practical knowledge. I had the opportunity to get the professional touch. It will help me in the future bank jobs.

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