



# **Analysis of Commercial Banking Industry & Janata Bank Ltd. Bangladesh**

## **An Internship Experience perspective**

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# **Latter of Transmittal**

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Subject: Analysis of Commercial Banking Industry & Janata Bank Ltd Bangladesh

Dear Sir,

I would like to thank you for giving me an opportunity to analysis about this topic and support me. This analysis gave me the opportunity to gain a deep understanding and it has helped me to apply my theoretical knowledge into practice. I am very happy and grateful for your kind guidance and support. I have collected all the necessary information, documents from my office.

As a secondary source I took help from internet also.

I hope that you will like my report. This report is very informative. I have tried my best to make the report informative and useful for other numerical uses.

Yours Sincerely,

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## **Acknowledgement**

First of all, I thank God Almighty for giving me the strength and ability to complete the report on time. In the meantime, the respected supervisor, Dr. Md. Mohan Uddin, Professor, United International University, I would like to thank him for the valuable help, encouragement, guidance and suggestions during this report and having completed an internship program at Janata Bank Limited, Shamolli branch was a great destination for me. I would also like to express my sincere thanks to the branch manager and officers for their continued support.

Finally, I am pleased with the help and encouragement I received from all the teachers, friends, and students at United International University.

## **Executive Summary**

The report begins with an analysis of Bangladesh's banking sector. Then, the organizational analysis of Janata Bank Limited and, finally, the internship experience and the learning experience are covered in the report.

Different type of activities is happening within every banking industry. They are working in accounting opening section to help their customer about opening any account to start a new business with bank. They have remittance segment where that is an exchange of cash by an unfamiliar specialist to a person in their nation of origin. It has an extraordinary effect in a nation's economy. They are also working in cash segment as monetary foundations to develop the economic condition of the country. Commercial banking industry is providing loan, doing import-export and gain profit from those sector that are the contribution from them in our economy. The activities of the overall banking industry I have tried to describe here.

This report has three objectives, those are:

- ✓ To analyze the commercial banking industry in Bangladesh
- ✓ To analyze and present the strategic condition of Janata Bank Ltd.
- ✓ To describe internship experience at Janata Bank Ltd.

This report is significance for us, for the management of Janata bank, for those companies is participated in this banking industry and also significance for the policy maker. The analysis of the banking sector begins with the specification of the industry, including the type of banks. Next, I have discussed the history, size and maturity of the Bangladeshi banking sector.

The banking sector of Bangladesh is mainly two types one is scheduled bank that acquire license to operate under bank company act, 1991(Amended up to 2013). Another one is non-scheduled bank that is established for special and definite objective and operate under the acts that are enacted for meeting up those objectives.

At the beginning of 1971, 12 banks and 1,130 branches operated in East Pakistan. The basis of the independent banking system in Bangladesh was established in 1972 with the establishment of the Bangladesh Bank, the former National Bank of Pakistan, with the Bangladesh Bank and as a whole at the Central Bank Office in Dhaka, Bangladesh.

Bangladesh's banking sector is relatively large compared to many economies with similar levels of development and per capita income. The financial system is dominated by the total volume of the sector, which represents 26.54% of GDP. There also a part of non-Bank Financial Institutions (FIs) that is kinds of monetary organizations which are managed under the Financial Institutions Act, 1993 and constrained by Bangladesh Bank.

The main seasonal pattern for the banking sector is the annual threshold from the end of January to February, followed by a surge in credit that starts in March and lasts until May, generally summit toward the beginning of June that is under the seasonality of the banking industry in Bangladesh.

The report also discusses external economic factors to help you understand the fierce competition and attractiveness of the industry. In this part I have discussed about recession that will give an idea about how the present global situation effect in banking industry. Pandemic situation, war of Russia-Ukraine are the cause for declining deposits, opening letter of credit and makes huge negative effect in our banking industry. Inflation affects the currency value that's

why banking industry suffers a lot. Inflation also reduces purchasing power High interest rates paralyze business, reduce lending and ultimately reduce investment.

Technical factors play an important role in the banking sector. Banks now use e-mail to send documents from one branch to another, reducing paper consumption, so we don't have to send as much paper as we copy manually. Political Factors contains defilement among ideological groups, or explicit regulative regulations like work regulations, exchange limitations, duties, and political dependability. The Banking business sector maintains legitimate regulations concerning protection, customer regulations, and exchange development to affirm structure inside the business. Different obstacles are like trust, individuals keep more confidence in notable large banks that have major shares in the market since this industry manages individuals' cash and monetary truth are the cause of barriers to entry for banking industry.

Then, the organizational analysis section begins with an overview of the JanataBank Limited history. Next, Zanata Bank's trends and growth are explained on the basis of the size of the deposit, the net income after tax and the earnings per share. The report also covers Janata Bank products, customer base and operations. After performing the SWOT analysis Janata Bank's main strength is its large customer base, its weaknesses are lack of technical resources, expertise and management knowledge, and threats are new from privatized banks and from foreign banks. During my internship, I work mainly in a general banking and learn banking terminology, policies and procedures. I learned about communication, interpersonal skills, teamwork and hands-on experience. I also find ways to improve in this real professional experience. Relevant conclusions of this report become completed.

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# **Chapter 1:**

# **Introduction**

## **1.1 Background of the Report**

Every country have to maintain their financial activities those are huge. To maintain these financial activities countries need to develop their financial and banking institutions. As an independent country Bangladesh have many commercial banking industry. All those commercial banking industry are maintained under central bank. Bangladesh Bank is our central bank. It established in Dhaka 1972.

### **1.1.1 Activities of commercial banking industry**

Bangladesh Bank maintains different financial sectors. There doing many activities those are contributing in our overall banking system. Their activities are,

#### **Section about opening the account**

Opening an account is the gateway for customers to interact with the bank. This is the backbone of the bank's customer relationship and is one of the most important parts of a branch, as the bank opens an account to attract investment. A few principles and guidelines keep up with here and a few individual reports are likewise gathered from clients while opening a record.

A client can open a record as he/she needs; various sorts of records exist, for example,

- Current account
- Savings bank deposit
- Fixed deposit
- Special notice deposit

## **Procedures to open an account**

Account opening procedure: To open an account, you must first fill in an account opening form, fill in all the details of the account holder and send a request to open an account. To open an account, customer will need to submit some documents. Those are,

- Two copies passport sized photo.
- National ID card's photocopy. (Main copy has to be shown).
- Nominee's one copy photo and National ID card's photocopy. (Main copy has to be shown).
- TIN certificate's photocopy.
- MOA & AOA for limited company
- Incorporation certificate.
- Trade license.
- Referrals also need someone who has an account in the bank and who knows potential account holders. Referrals send potential account holders to the bank.

## **Remittance segment**

Remittance is remitted from a foreign worker to a person in your home country. It has a huge impact on the national economy. Janata Bank Limited has developed and distributed software for the JB remittance payment system to all branches. It allows customers to deposit cash online securely, using international checks by bank transfer and instant payment.

The system uses a virtual private network (VPN) for fast and easy transfers. The system automatically generates all coupons and tips and does not require human intervention. Account holders can easily withdraw money from any branch and can receive international money transfers without wasting time.

## **Cash segment**

Banks, as monetary foundations, acknowledge surplus cash from individuals as stores and offer them the chance to pull out something very similar with a money order, and so on. Be that as it may, among the financial exercises, the money division assumes a significant part. It does the fundamental capacity of a business bank, getting the store and paying the money on request. Cash assembles on the grounds that store gets in this part from contributors. Cash installment is likewise finished here.

## **Clearing**

Clearing refers to all activities from the moment of the transaction until settlement. Settlement is done at the clearing house.

In getting house all delegate free from various banks meet up and get and convey check with each other. Bangladesh bank plays out this clearing movement. Sonali banks likewise play out this action where no parts of Bangladesh Bank are.

At the clearing house, all the representatives of the different banks gather to receive and deliver each other the checks. This clearing service is provided by Bangladesh Bank. Sonali Bank offers this service even where Bangladeshi banks do not have branches.

### **1.1.2 Contribution to the economy**

Bangladesh is a developing country. The economic environment of our country is developing day by day. All those financial systems of our economy are maintained by the commercial banking industry. They are providing loan, doing import-export and gain profit from those sector that are the contribution from them in our economy.

The commitment of the Bank to the public economy and social change has set standard bar so high that others in this business can't assist with hopeful contacting the benchmark of achievement procured by commercial banking industry. All the more so a question of amazing privilege is that the commitment, responsibility and outcome of the Bank have been perceived with various renowned honors by public and worldwide associations of notoriety.

In all fields of economy commercial banking industry provides various welfare programs and off-balance sheet activities other than deposit collection and development.

## 1.2 Objective of the Report

This report has three objectives, those are:

- ✓ To analyze the commercial banking industry in Bangladesh
- ✓ To analyze and present the strategic condition of Janata Bank Ltd.
- ✓ To describe internship experience at Janata Bank Ltd.

## 1.3 Significance of the Report

In this report we will discuss many things about Janata bank, will try to show their present condition, will also present many more recommendations where policy makers can help us to develop those recommendations. In our economy Janata bank can contribute more if policy makers are helping us to develop those recommendations.

Those who are customer and supplier of this industry also who are participating in this industry they can gather much in-depth knowledge from this report that can help them make a better participation in this banking industry. This report is also significant for Janata banking industry because we are thoroughly analyzing Janata bank also we are discuss about its industry environment too. From this report Janata bank can find their strength, weakness, threat and opportunity.

As it is my first practical experience after academic study and its documentation. So, here I have analyzing my experience, limitation, strength, weakness. This report is a document for me and it will help me to make a record about those things I have to develop in my future plan. It will help me to develop myself to contribute further in the industry. That's why this report is very significant for us.

# **Chapter 2:**

# **Analysis of the**

# **Industry**

## **2.1. Specification of the Industry**

An industry can be characterized collectively of organizations offering items or administrations that are intently fill in for one another, that is to say, items or administrations that fulfill similar essential human necessities. Over contest, these organizations impact each other and rival additionally in light of the fact that they serve a similar fundamental need for clients. In this report we are examining about financial industry of Bangladesh. The financial business in Bangladesh started with six nationalized business banks, two state claimed particular banks, and three unfamiliar banks after Bangladesh achieved autonomy in 1971. During the 1980s, the financial business of Bangladesh accomplished critical advancement with the foundation of private banks.

### **2.1.1 Types of Banks in Bangladesh**

The banking sector of Bangladesh is mainly two types:

1. Scheduled Bank
2. Non Scheduled Bank

#### **Scheduled Banks**

The banks which acquire license to operate under bank company act, 1991(Amended up to 2013) are called as scheduled Banks. State owned commercial Banks, private commercial banks, Islamic commercial banks, foreign commercial Banks and some specialized banks are scheduled banks.

## **Scheduled banks are classified into following types**

**State Owned Commercial Banks (SOCBs):** There are six State owned Commercial Banks wholly or mainly owned by the Government of Bangladesh.

**Specialized Banks (SDBs):** Three specialized banks set up for specific purposes, such as agricultural and industrial development, currently operate. These banks are also wholly or largely owned by the Government of Bangladesh.

**Private Commercial Banks (PCBs):** There are 40 private commercial banks, most of which are owned by private companies. PCBs can be divided into two segments.

1. **Conventional PCBs:** Currently, 32 traditional conventional private commercial banks are used in the industry. They conducted banking activities in traditional ways, such as interest based trading.
2. **Islami Shariah based PCBs:** Private commercial banks based on Islamic Sharia. PCB based on Islamic Sharia.

**Foreign Commercial Banks (FCBs):** 9 FCB has set up a branch abroad to operate in Bangladesh.

**Non Scheduled Banks:** A bank set up for a specific purpose and operated under the laws adopted for that purpose is called non-scheduled banks. These banks cannot perform all the functions of the scheduled banks. There are five non-scheduled banks in Bangladesh.

(Source: Wikipedia)

## **2.2 History, Size, and Maturity of the Industry**

### **2.2.1 History of Banking in Bangladesh**

The first modern bank based in Dhaka was Dacca Bank, established in 1846. Its business was very limited and it did not issue notes. It was acquired by the Bank of Bengal in 1862. Bank of Bengal opened branches in Chittagong and Shirajgonj in 1873 and Chadpur in 1900. After the division of Bengal in 1947, there were six branches in East Bengal, Dhaka, Chittagong, Chandpur, Mymensingh, Rangpur and Narayanganj. At the beginning of 1971, 12 banks and 1,130 branches operated in East Pakistan. The foundations of the independent banking system in Bangladesh were laid in 1972 with the establishment of the Bangladesh Bank by Presidential Decree no. 127 (effective December 16, 1971) in 1972. Pursuant to this order, the former East Branch of the National Bank of Pakistan changed its legal name to Bangladesh Bank. In Dhaka, the full branch of the Central Bank of Bangladesh and transferred all state banking activities related to Bangladesh from Pakistan to the bank.

After independence, the banking sector in Bangladesh started with 6 state-owned commercial banks, 2 specialized state-owned banks and 3 foreign banks. In the 1980s, the banking system expanded significantly with the advent of private banks. After the war of liberation in Bangladesh, according to Presidential Decree no. 400 since 1972, 12 banking companies operate in Bangladesh. 26. Ordered by the Government of the People's Republic of Bangladesh on 26 March 1972, entitled “The Bangladesh Bank (Nationalizations) order, 1972”.

After independence existing banks are comes with new name, those are nationalized bank of Bangladesh. There is a table of nationalized banks list after independence in Bangladesh given bellow:

**Table 2. 1: Nationalized Banks list after Independence**

<b>Existing Bank</b>	<b>New Bank after Independence</b>	<b>Authorized Capital (Lac Tk.)</b>	<b>Paid Up Capital (Lac Tk.)</b>
The National Bank of Pakistan The Bank of Behawalpur Limited	Sonali Bank	500	200
The Muslim Commercial Bank Limited The Standard Bank Limited	Rupali Bank	500	100
The Premier Bank Limited The Habib Bank Limited The Commerce Bank Limited	Agrani Bank	500	100
The United Bank Limited The Union Bank Limited	Janata Bank	500	100
The Austrasia Bank Limited The Eastern Mercantile Bank Limited	Pubali Bank	500	100
The Eastern Banking Corporation Limited	Uttara Bank	500	100

Source: Wikipedia

There were no domestic private commercial banks in Bangladesh until the establishment of Arab Bangladesh Bank Ltd in 1982. In 1983, five additional commercial banks were opened and began to grow normally. The growth of many private banks was slow, but the growth of the branches of nationalized commercial banks was relatively high between 1973 and 1983. Their number increased from 1512 in 1973-74 to 4603 in 1982-83. Notwithstanding sluggish development in number of individual banks, there had been a somewhat higher development of parts of nationalized business banks (NCBs) during 1973-83. Their number had expanded from 1512 in 1973-74 to 4603 in 1982-83.

### **2.2.2 Size of the Industry**

Bangladesh's banking sector is relatively large compared to many economies with similar development and per capita income. The financial system is dominated by the total volume of the sector, which represents 26.54% of GDP. Bangladesh Bank is the central bank of Bangladesh and the main regulator in this sector. 57 banks are represented in Bangladesh and operate under the full control and supervision of Bangladesh Bank, approved by the Bangladesh Bank's Ordinance of 1972 and the Banking Company Act of 1991. There are different banks existing in Bangladesh, they are:

- a. State Owned Commercial Banks (SOCBs).
- b. State Owned Development Financial Institutions (DFIs).
- c. Private Commercial Banks (PCBs). And
- d. Foreign Commercial Banks (FCBs).

Grameen Bank is a professional micro-bank, winner of the Nobel Prize. Key contributions to financial institutions, the microcredit revolution, poverty reduction and empowering the concept of women in Bangladesh. In December 2015, there were 56 banks and 9,397 bank branches in Bangladesh. At the end of June 2020, the total number of branches of the bank had increased to 10752.

Data on the Banking system structure of kind of banks is in the table:

**Table 2. 2: Data on the Banking Structure**

(Billion Taka)						
Bank Types	Number of Banks	Number of Branches	Total Assets	% of industry Assets	Deposits	% of Deposits
State owned Commercial Banks	6	3798	4616.7	25.1	3570.2	25.9
State owned specialized Banks	3	1492	401.0	2.1	350.6	2.5
Private Commercial Banks	43	5395	12378.7	67.3	9287.0	67.3
Foreign Commercial Banks	9	67	1009.6	5.5	590.1	4.3
Total	61	10752	18406.0	100.0	13797.9	100.0

Source: Bangladesh Bank, June 2021

This table is about the data on the banking Structure that can help us to understand how much asset they use, their industry asset percentage, how much deposits they doing and the percentage of deposit they have.

## **List of Banks in Bangladesh**

In Bangladesh there are 66 banks. Those banks are operating banking activities. Among them 61 are scheduled banks and 5 are non-scheduled Banks.

## **Non-Bank Financial Institution**

Non-Bank financial institutions (FIs) are those kinds of monetary organizations which are managed under the Financial Institutions Act, 1993 and constrained by Bangladesh Bank. Presently 34 Financial Institutions are working in Bangladesh while the lady one was laid out in 1981. Out of the aggregate, 2 are completely government-possessed, 1 is the auxiliary of a SOCB, 15 were started by the confidential homegrown drive and 15 were started by joint endeavor started. Significant wellsprings of assets for FIs are term stores (somewhere around 90 day's residency).

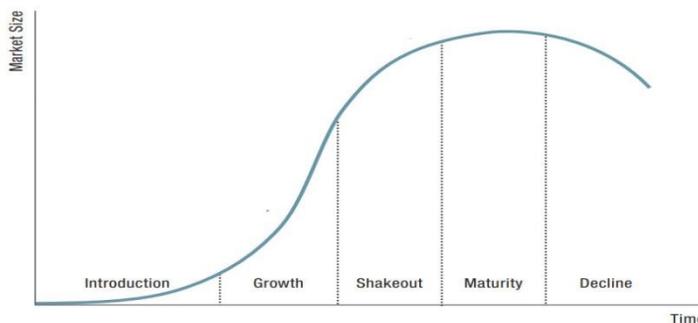
The major differences between Banks and FIs are as follows:

- FIs cannot receive demand deposits.
- FIs cannot issue cheques, pay orders or demand drafts.
- FIs cannot be involved in foreign exchange financing.

- FIs can conduct their business operations with diversified financing model like syndicated financing, bridge financing, lease financing, securitization instrument, private placement of equity etc.

There is a graph of maturity of the industry, given bellow:

### 2.2.3 Maturity of the Industry



**Figure 2.1: Industry life-cycles**

This figure shows the life cycle of an industry. The increase in industry revenue over time is used to represent the life cycle. The phases of the life cycle of an industry are its implementation: growth, boom, maturity and decline. Sales usually start slowly in the introductory phase and grow rapidly during the growth phase. The liquidation phase requires a level of availability saturation, and the maturity phase is when the market is completely saturated. Finally, many industries offer a period of decline during recessions. Bangladesh's banking sector is currently at a mature stage. The market is completely saturated, demand is constrained by alternative demand and growth is slowing. The rest of the growth is mainly due to demographic dispersion and increased demand from new or replacement customers entering the market. As the industry

matures, barriers to entry increase and the threat of entry posed by a decline in potential competitors makes companies want to compete for market share, often competing on price, reducing costs and building brand loyalty. I'll be careful about that. As the industry matures, it leaves companies with brand loyalty and develops efficient and profitable businesses. When an industry develops, the enduring organizations are those that have brand steadfastness and proficient minimal expense tasks.

## **2.3 Seasonality of the Banking Industry**

With the exception of Retail Banking and Investment Banking, the banking sector is affected by seasonal trends. In a diversified global economy, with extensive and established capital markets, it may seem surprising that seasonal fluctuations in capital demand traded by commodity banks persist.

The main seasonal pattern for the banking sector is a period of credit waves that begins in March, after reaching annual lows at the end of January and February, followed by a sharp recovery in May, followed by credit waves, which usually peak in early June. Demand for banking here is usually relatively stable or declining slightly during the summer. This period lasts until the beginning of October. We expect a steady expansion of business in the financial industry from early October to early January.

In addition to the need for remittance and investment services, the seasonal structure of the banking sector can be approximated by examining the performance of stocks in the banking and financial sectors over a period of 20 years, 1995-2015. The average return on investment in banking stocks was highest in March and April, followed by October to December. However, February was the month with the lowest average returns for bank shares. One of the factors

influencing the seasonal structure of the banking sector is the seasonality of similar interest rates. Interest rates are expected to be lower in spring and autumn and higher in winter and summer, allowing companies to raise more funds when interest rates are lowest. Another factor determining the seasonal structure of the banking sector is the increased demand for security services in December and early January.

## **2.4 External Economic Factors**

The banking sector came for the scenario because the economic factors are related to the banking sector, knowing the economic situation of the country. Macroeconomic factors such as inflation, recession, recession, boom and growth are all relevant to the banking sector. The following factors are discussed below.

### **2.4.1 Recession**

Due to corona virus and war of Russia-Ukraine Bangladesh is facing negative economic growth. Our banking sector is also affected for this pandemic situation. Reporting of deposits and letters of credit is rejected. The customer collects money from the bank. International trade has declined and importers cannot come to the bank to open a letter of credit. Banks face liquidity problems because customers do not deposit money in the bank as they used to and many lenders fail to repay their loans. The new bank will have great difficulties in carrying out its activity. If this situation continues, the banking industry will suffer huge losses and profitability will decline.

## **2.4.2 Inflation**

High inflation negatively affects the economy. The banking industry suffers a lot from inflation because it affects the value of currencies. Inflation reduces purchasing power. If inflation is high in Bangladesh, commodity prices may rise high. Exports will decline as foreigners are less interested in buying from us. As a result, production is declining, as is investment. Banks lose customers because they lend less to customers. Bangladeshi exporters do not disclose letters of credit, which negatively affects banks. Or if a foreign country like China has high inflation, we find the product expensive Bangladesh will reduce imports from China, which will adversely affect the banking sector. Banks lose customers because customers open fewer letters of credit for imports.

## **2.4.3 Interest rate**

High interest rates increase the cost of borrowing. Entrepreneurs will have low interest rates. High interest rates paralyze business, reduce lending and ultimately reduce investment. High interest rates are detrimental to banks. Countries such as Sri Lanka, Pakistan and India have low interest rates. Banks in Bangladesh have taken the issue seriously, set low interest rates and encouraged private commercial banks to follow the guidelines.

## **2.5 Technological Factor**

Technology is changing the way consumers manage their money. Many banks offer mobile apps that allow you to view, send money, and pay your smartphone bills. The smartphone scans the check, and the bank can process the check on the spot. This change saves paper and requires the bank to visit the branch immediately to resolve the issue. The way debit cards are processed is also changing. The chip has also changed, and users have to insert their card into the ATM instead of going through it. The bank's using email to communicate with other banks and their customers. For various technological development uses of paper also lower and it also makes a positive effect for the environment. Through online consumers check their account balance. Foreign exchanges become easier now a day. Now technological development making more easier to works on commercial banking industry.

## **2.6. Political, legal, and regulatory factors**

### **Political Factor**

Government regulations affect the condition of the financial area. The public authority can meddle in the questions of banking whenever, leaving the business ready to political impact. This contains defilement among ideological groups, or explicit regulative regulations like work regulations, exchange limitations, duties, and political dependability. Government legislation affects the state of the banking industry. Governments can intervene in the banking system at any time and can be aware of the political influence of the sector. This includes corruption between parties or certain regulatory laws.

## **Legal Factor**

The Banking business adheres to legitimate regulations concerning protection, customer regulations, and exchange development to affirm structure inside the business. Such designs are expected for clients in the designated country and for unfamiliar clients.

## **Regulatory Factors**

Bank regulation is a form of government regulation that requires banks to comply with other requirements, restrictions and policies, including ensuring market transparency between individuals and groups with whom they do business. For example,

## **Licenses and Regulations**

A license allows Licensee to own and operate a bank. Supervision is an extension of the licensing process and consists of oversight of banking activities by state regulators.

## **Reserve requirement**

Reservations: All banks represented in Bangladesh are listed in section 36 (1) of the Bangladesh Banking Ordinance of 1972 and section 33 (1) of the Bangladesh Enterprises Act 1991.

Capital requirements: the capital requirements given are the basis for how a bank manages capital in relation to its assets.

## **Cash Reserve Ratio**

Each bank maintains its own cash balance at Bank of Bangladesh. The amount must not be less than this part of the total settlement and term obligations provided by the Bank of Bangladesh from time to time. The required CRR is currently 6%.

## **2.5 Barriers to Entry**

Bangladesh Bank is the national bank of Bangladesh who has the position to decide the section and leave rules of the relative multitude of banks working in Bangladesh. Obstructions to section into banking industries incorporate licensure regulations, capital prerequisites and admittance to supporting, political and administrative consistence and security concerns.

Different hindrances are like trust, individuals keep more confidence in notable large banks that have major shares in the market since this industry manages individuals' cash and monetary truth. At last, compared with different businesses hindrances to passage are low in the financial business. While it isn't difficult to get individuals' trust and give all administrations to another bank however it is not difficult to begin a little bank in a neighborhood.

## **2.6 Supplier Power**

Banks main resource is capital. The bank provides loans to the banking industry from four major providers, customer deposits, mortgages and loans, mortgage-backed securities and other financial institutions. Banks receive capital from these providers and use these funds to provide sufficient capital to meet their borrowing and borrowing needs. Supplier power is highly market dependent and usually varies from medium to high. Most depositors have strong powers to determine the interest rate on their deposits. The force of providers frequently changes between medium to high since this power to a great extent relies upon the market. Enormous sum contributors have solid power in deciding the financing cost of their stores.

## **2.7 Buyer Power**

Lenders are viewed as the purchasers of the bank. The individual doesn't present a very remarkable danger to the financial business, yet one element that influences the bank is the changing of clients starting with one bank then onto the next. Yet, the exchanging cost is high, so a few banks frequently bring down their exchanging cost which can draw in individuals to move their banks. The web has incredibly expanded the force of the purchaser in the financial business. The web facilitates and marked down the expense for customers to look at the costs of opening/holding accounts as well as the rates presented at different banks. As a result of the web, we can move our cash starting with one spot then onto the next at any rate cost, and furthermore make exchanging costs extremely low concerning time and capital. Some of the time Big sum leasers have solid power in deciding the loan fee of their credit sum.

## **2.8 Threat of Substitutes**

The Banking business' biggest danger of substitutes is no other opponent banks except for non-banking monetary foundations are has bigger dangers. The industry assumes no real risk of replacing deposits or withdrawals. However, non-banking partners offer services such as insurance, mutual funds and bonds. Installment technique substitutes are likewise dangers. Furthermore, credits are similarly high for the business. For instance, a few major organizations like large name gadgets, diamond setters, vehicle vendors, and more will generally offer favored supporting on "high end" things. At times these non-banking organizations serve lower financing costs on installments then the customer contemplates getting an advance from those organizations.

## **2.9 Industry Rivalry**

The banking sector is very competitive. The industry has a long history and now everyone has access to the banking services they want. So every bank wants to attract customers. All banks use different services to attract target customers. The bank offers lower financing, higher interest rates, higher investment services and opportunities than competing banks. There is always competition in the industry for who can provide the fastest and best service. However, these banks also assess the return on assets (ROA). This is because a bank may have a low ROA. Some of the time we can see the union of organizations in this industry to decrease contention. Now and then banks will, in general, do consolidation or obtain with different banks to scorn cash in showcasing and ad.

## **2.10 Summary of challenges and Opportunities of Commercial Banking Industry**

### **2.10.1 Challenges of Commercial Banking Industry**

Compared to the developing countries and the international banking system, our banking sector is still weak. Foreign commercial banks established in our country are the main competitors of private commercial banks. Private commercial banks in Bangladesh are not yet financially strong, so private commercial banks will face stiff competition. There is no system of good governance in the banking sector in Bangladesh. Fraud and corruption make our banking sector the worst. Technology is another big challenge for banks. Many banks still cannot load the technology system. For banks to survive in this space, they must be constantly updated to overcome and overcome these challenges.

### **2.10.2 Opportunities of Commercial Banking Industry**

Bangladesh's banking sector is currently growing. Every year new banks are added that try to prove themselves to attract customers. Banks have the opportunity to implement this in order to pay more attention to the technical factors. Competitiveness allows banks to find original and new ideas compared to their competitors.

**CHAPTER 3:**

**ANALYSIS OF THE**

**ORGANIZATION (JANATA**

**BANK LIMITED)**

## **3.1 Overview and History of Janata Bank**

Janata Bank was established in 1972 by order of the Governor of the Bank of Bangladesh. After banking throughout the country, Janata Bank acquired branches of two former private banks, United Bank and Union Bank. After independence, a new country was established as Bangladesh in 1971, and the newly established Janata Bank began large-scale banking at the national level and was financed by the state as a national commercial bank. Over time, Janata Bank will provide huge facilities across the country, and as its responsibilities grow, Janata Bank will become the second largest state-owned commercial bank in Bangladesh. Janata Bank has 908 branches in Bangladesh and 4 overseas branches in the United Arab Emirates. The bank connects over 1239 foreign correspondents worldwide. The bank has over 12,000 employees. Our headquarters are located in Motijheel C/A Janata Bhaban, in the heart of Dhaka.

### **3.1.1 Corporatization:**

Janata Bank was incorporated into a joint-stock company and reorganized as a public company on November 15, 2017 under the name Janata Bank Limited. They have total 912 branches.

### 3.1.2 Corporate Data

There is a list of corporate data Janata bank, given bellow:

**Table 3.1: Corporate Data of Janata Bank Limited**

<b>Name of the company:</b>	<b>Janata Bank Limited</b>
Registered address:	Janta Bhaban, 110, Motijheel commercial Area Dhaka- 1000, Bangladesh.
Legal status:	Public Limited Company
Chairman:	Luna Shamsuddoha
CEO & Managing Director:	Md. Abdus Salam Azad.
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.
Banking license obtained from Bangladesh Bank:	31 May, 2007
Phone :	+88 02-9560000, 9566020, 9556245-49, 9565041- 45, 9560027-30

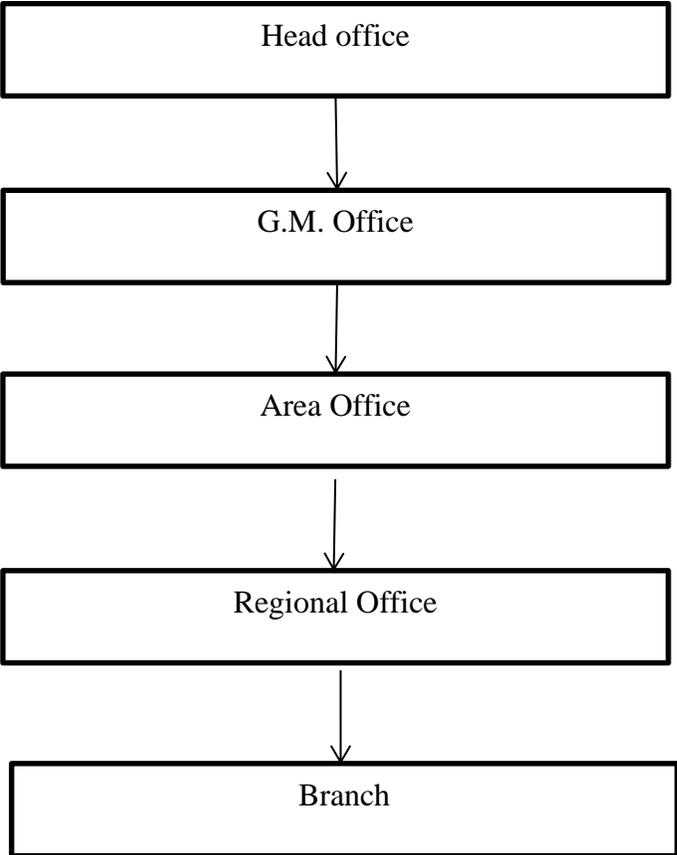
Fax:	88-02-9554460, 9553329, 9552078
SWIFT:	JANBBDDH
Website:	<a href="http://www.jb.com.bd/">http://www.jb.com.bd/</a>
E-mail:	md@janatabank-bd.com

Source: Janata Bank Limited Website.

This table is about corporate information of Janata bank. To communicate with Janata bank those information's are needed.

### 3.1.3 Functional Hierarchies

There is a functional hierarchy of Janata bank, given bellow:



### **Figure 3.1: Functional Hierarchies of Janata Bank Limited**

Janata bank has functional hierarchies like every financial institution. It shows us about the chain of management team of financial institution. Here G.M. office takes order from head office, area office takes order from G.M. office, regional office takes order from area office and branch manager takes order from regional office, this is how the chain of management team of Janata bank is working.

#### **3.1.4 Board of Directors**

There are seven members within the board of directors of Janata bank, they worked under the chairman. Here I present the board of directors of Janata bank's name also their position,

##### **Chairman of the Board of Directors:**

Dr. S. M. Mahfuzur Rahman

##### **Members of the Board of 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

Mr. Md. Abdus Salam Azad (F.F.)

### **3.1.5 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.

### **3.1.6 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 and ensuring good corporate governance in every step of banking network.

### **3.1.7 Slogan**

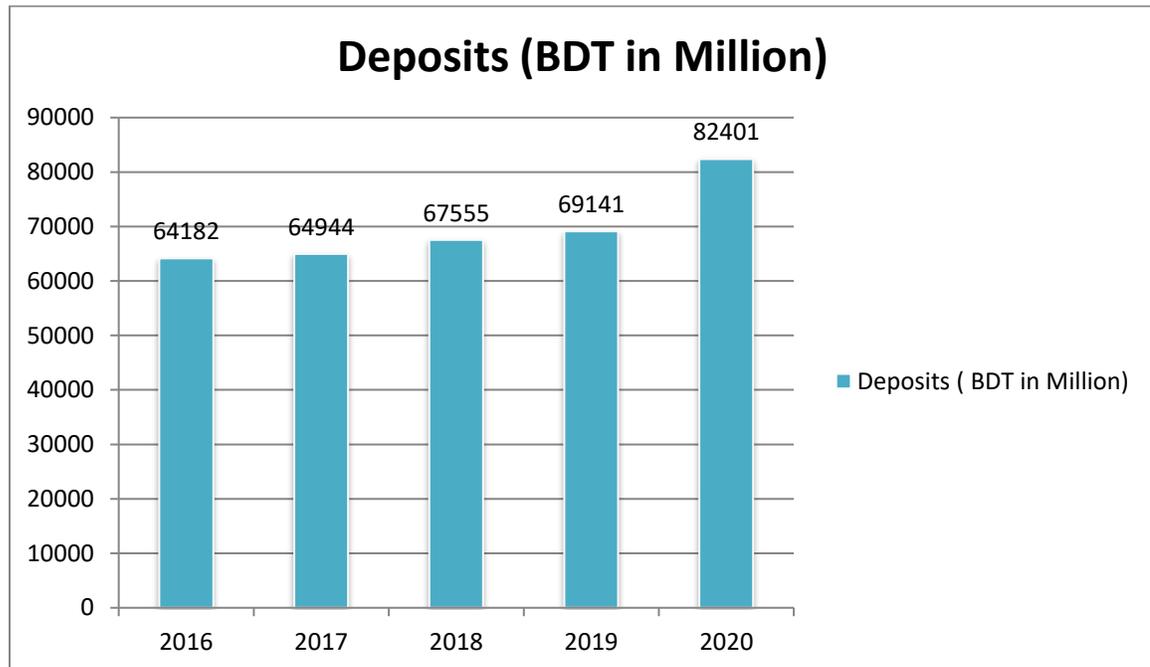
Janata Bank has a nice slogan. That is; “Your committed partner in progress”.

### **3.1.8 Objectives**

Janata bank has no specific objective so I could not find out there objective.

## 3.2 Trend and Growth of Janata Bank

Below this figure shows how Janata bank deposits for branches both in rural and urban area within five years.



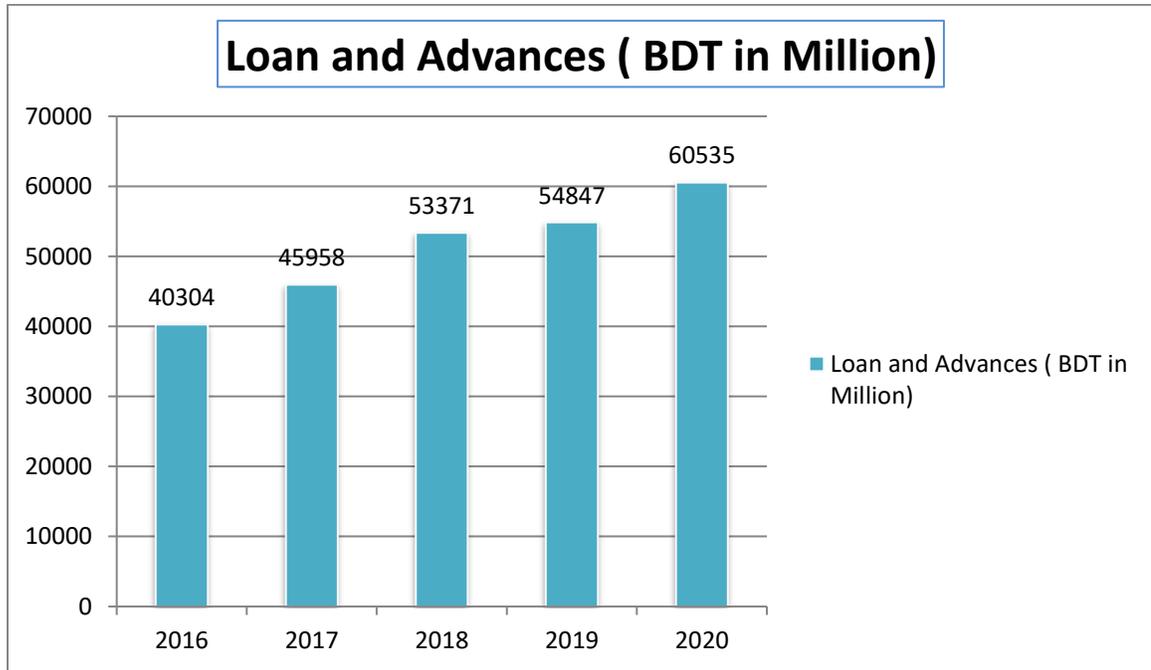
Source: Annual Report of Janata Bank Limited 2020

**Figure 3.2: Deposit scenario of Janata Bank Limited**

### 3.2.1 Deposit

Bank stores comprise of cash put in financial foundations for protection. Your bank balance will be deposited in your bank for storage. Deposits are an excellent means of financing for banks. The bank collects deposits from the general public, receives interest through contracts, and the bank uses this money for its own purposes. The deposit itself is the responsibility of the bank towards the depositor. Figure 3.2 shows a scenario diagram of a Janata bank deposit. From 2016 to 2020, it can be seen that the collection of deposits is gradually increasing. This is a decent indicator that the bank is in proper shape.

Below this figure shows how Janata bank expands their loan and advances for branches both in rural and urban area within five years.



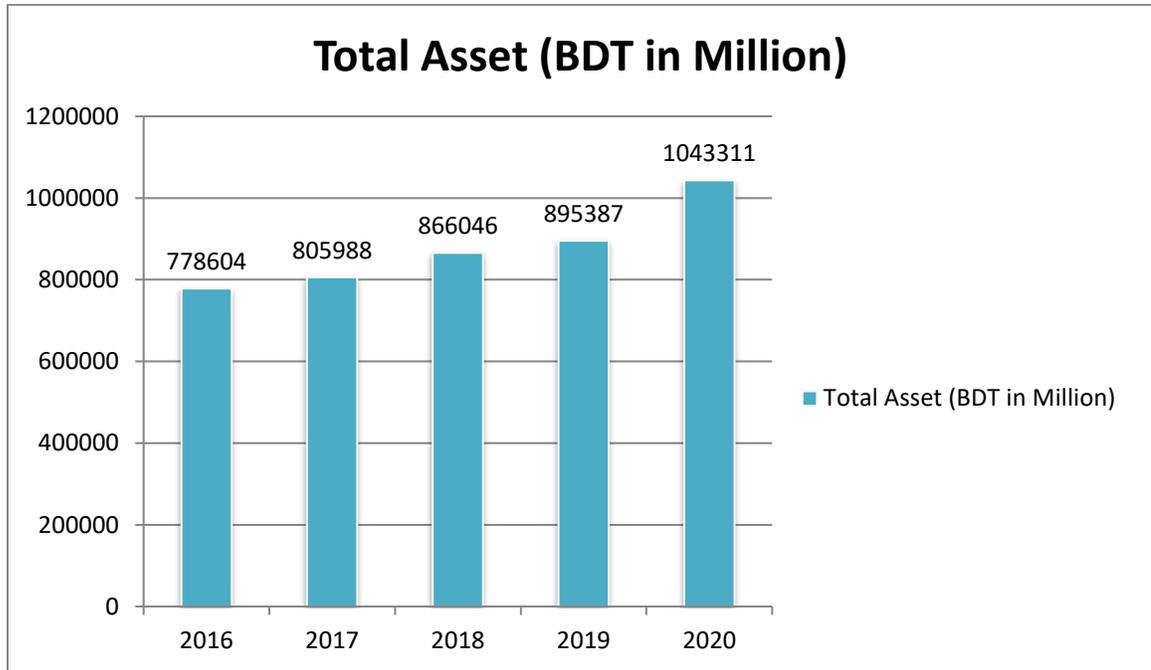
Source: Annual Report of Janata Bank Limited 2020

**Figure 3.3: Loan and advances scenario of Janata Bank Limited**

### 3.2.2 Loan and Advances

A loan is an amount that a lender lends to a debtor for a certain period of time for a specific purpose. Therefore, a loan is a type of loan offered by a bank to meet the long-term needs of the borrower. Prepayment is a loan product offered by large corporations to finance daily needs, such as wages, salaries, management costs and material costs. This credit office is generally used to flawlessly run everyday tasks. Credits and advances are the best wellsprings of benefit for a bank. In the figure 3.3 we can see consistently how much credits and advances are expanding from 2016 to 2020. It's likewise a decent pointer to procure more benefit.

Below this figure shows how Janata bank expands their total asset for branches both in rural and urban area within five years.



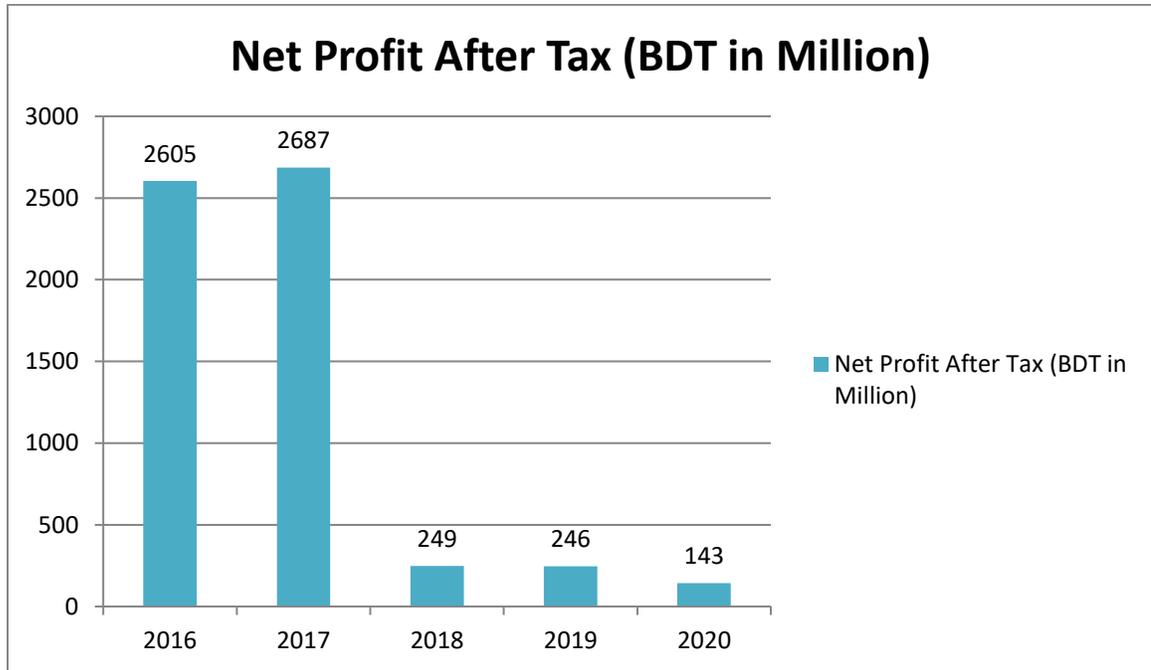
Source: Annual Report of Janata Bank Limited 2020.

**Figure 3.4 : Total asset scenario of Janata Bank Limited**

### 3.2.3 Total Assets

Total wealth is one of the key indicators of a bank's strength and is defined as all the assets held by a bank. These include cash, receivables and receivables from banks and customers and bonds. In the figure 3.4 we can see how much resources expanding consistently from 2016 to 2020. This demonstrates the bank's general condition is agreeable.

Below this figure shows how Janata bank gain their net profit after tax for branches both in rural and urban area within five years.



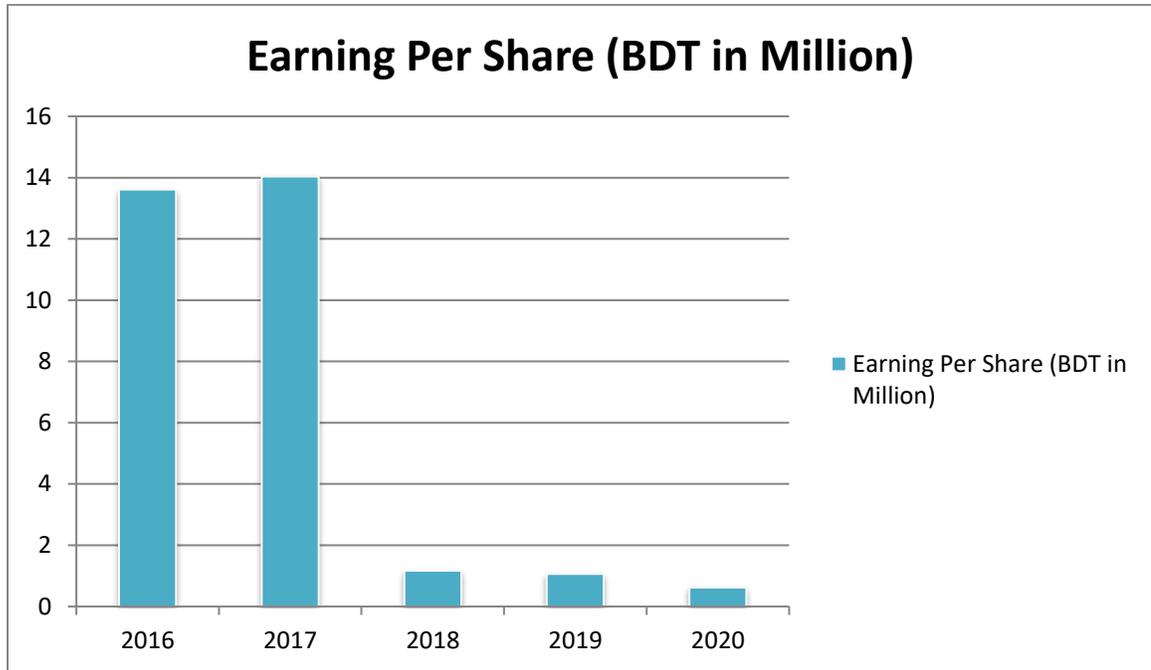
Source: Annual Report of Janata Bank Limited 2020.

**Figure 3.5 : Net profits after tax scenario of Janata Bank Limited.**

### 3.2.4 Net Profit After Tax

Net profit after tax is the company's net income minus all taxes. Total sales less all expenses, including cost of goods sold, depreciation, interest and taxes. There you will find the number of the bank profit. Looking at Figure 3.5, the net profit in 2017 showed a very high figure and then decreased and fluctuated every year, but from 2016 to 2020, this figure was not bad, good success continues every year. Therefore, we can conclude that Janata Bank is in a good position.

Below this figure shows how Janata bank gains their total asset for branches both in rural and urban area within five years.



Source: Annual Report of Janata Bank Limited 2020.

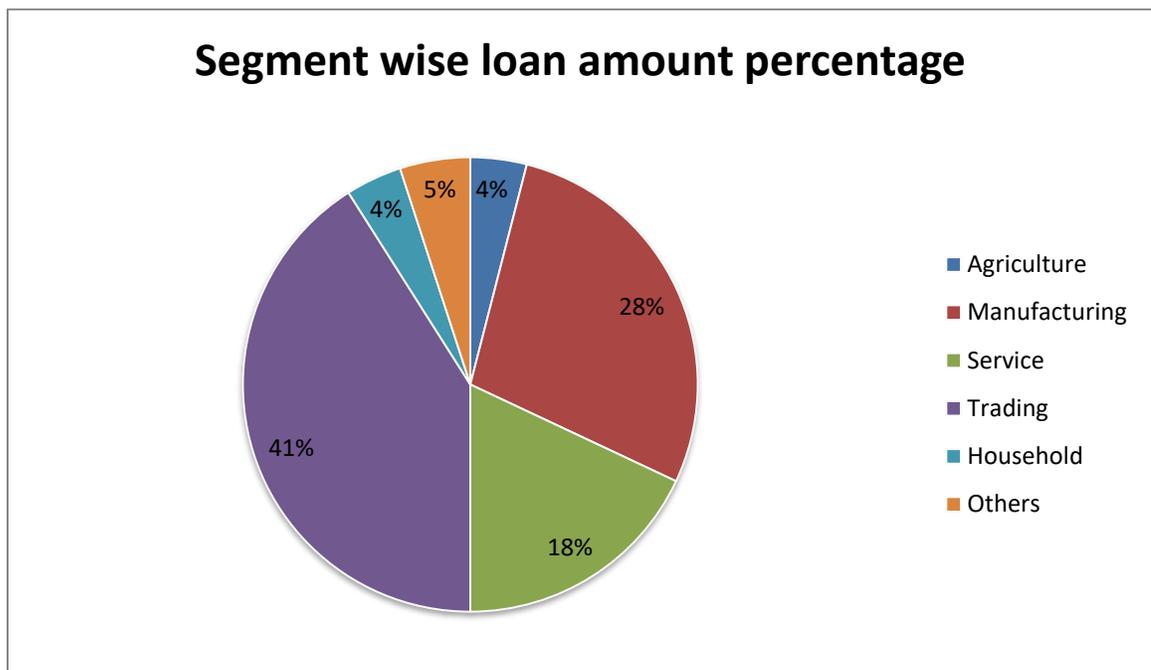
**Figure 3.6 : Earnings per share scenario of Janata Bank Limited**

### 3.2.5 Earnings Per Share

Income per share is the piece of the bank's benefit designated to each exceptional portion of normal stock. Income per share is act as a mark of an organization's benefit. In this graphical show of figure 3.6 we can see that in 2013 investor procure an extraordinary, then, at that point, from 2016 to 2020 likewise procure a palatable sum, so generally speaking profit per share is great.

### 3.3 Customer Mix of Janata Bank

Customer mix is the income generated by a certain type of customer segment, expressed as a percentage of the company's total income. Many banks make money through loans, and banks offer loans to many businesses.



**Figure 3. 7: Customer Mix of Janata Bank Limited**

In this pie chart, you can see in which sectors Janata Bank has the most loans. We can show that the commercial sector borrows 41% more than the manufacturing sector 28% and 18% borrows the services sector. Thus, banks earn more from these segments.

### 3.4 Product and Service Mix of Janata bank

The following list includes products and services mix which Janata Bank offers to its customers.

There is a list that shows us all those product and service Janata bank have:

**Table 3. 2 : List of products/services of Janata Bank Limited**

<b>Deposit</b>	<b>Loans &amp; advances</b>	<b>E-service</b>	<b>Modern Banking</b>
Current deposit	Agriculture loans	ATM (automated teller machine)	Online banking
Savings deposit	Rural credit	Internet banking	JB green communication
Special notice deposit	Tannery trading	Automated branch banking	JB remittance
Fixes deposit	Real estate loan	Green Banking	JB PIN cash
Schemes deposit	Home and flat loan	E-GP payment service	
	Home and flat loan	OMIS (ERP)	
	Consumers financing	PMIS	
	Specialized loan for women entrepreneur	BEFTN user manual	

As a financial institution Janata bank has different type of product and service. In this table I am trying to show those products and service Janata bank provide to their customer. They have deposit accounts; they provide loans and advance, E-service and modern banking also.

### **3.5. Operational area of Janata Bank Limited**

Each bank has an operational area, which is the most vital part of the bank. Janata bank offers many of the financial services it usually offers. The following departments are under Janata bank's operational area.

3.5.1 Cash Department

3.5.2 Dispatch

3.5.3 Account Opening

3.5.4 Remittance

3.5.5 Bills & Clearing

3.5.6 Accounts & Reconciliation

3.5.7 Loans & Advances

3.5.8 Foreign exchange operation

### **3.5.1 Cash Department**

Cash is the basis of all financial transactions. The bank receives the deposit through the cashier and pays the money as needed. The main features of this section are:

- Cash receipt
- Cash payment

#### **Cash receipt**

When a customer wants to deposit money, he puts the money in the cash register together with the deposit slip. After receiving the money and slip sent by the client, the staff performs the following functions in order:

- The agent checks if everything in the deposit slip is correct.
- Also they count money and write denomination in the backside of the deposit slip.
- Then officer put cash receive seal on the carbon copy of the deposit slip from main copy.
- Officer must put his signature on the both copy.
- Finally give entry in receive register book.

## **Cash payment**

When a depositor wants to withdraw money, he or she shows or puts a check at the cashier to withdraw money. First, the agent marks his or her check on the computer desk. The authorized agent will then check this check and the money will be credited to his account. When all payments are made, the amount will be debited from the account of the depositor who received the check. Janata bank processing this sector steps by step to make a flexible service for their customer.

### **3.5.2 Dispatch**

Banks send and receive documents every day by dispatch. Here they open each sealed envelope. When you receive or send documents, both times must be recorded in the register. There are two parts, they are:

- Inward mail
- Outgoing mail

#### **Inward mail**

When the Bank receives the document, it is called an incoming letter. This is usually via local courier FedEx, DHL, etc.

#### **Outgoing mail**

Outgoing mail is when your bank sends you a document. It is delivered manually or by courier.

### **3.5.3 Account Opening**

Customers establish their relationship with bank by opening an account. This is a contractual relationship with bank and customer. Banks are required to keep up different types of accounts for different commitments. Janata Bank offers deposit products deposited in various accounts.

- Saving Account.
- Current Account.
- Short term deposit Account.
- Fixed deposit Account.

#### **Saving Account**

A savings account is an account with an interest rate higher than a current account, and the holder of the savings account can withdraw money several times a week. It can be opened by Personal name, joint account. By individual, joint name or club, society, association those way savings account can be open.

#### **Current Account**

A current account is a type of account from which depositors can withdraw their deposits at any time, without limit. Current accounts can be divided into:

- Proprietorship current
- Partnership
- Limited Companies
- Trustees/ clubs/ association/ and different types of institution etc

### **Short-term deposit**

Interest on short-term deposits is accumulated daily, and the interest rate is 4.50%.

### **Fixed term deposit account (FDR)**

For application form and as a credit voucher Janata bank using the application form of fixed term deposit (FDR). FDR accounts can be opened individually or jointly. If the FDR owner dies, his representative will receive the money. For three month interest rate of maturity is 7.75% and for Above 6 month's interest rate of maturity is 8%.

### **3.5.4 Remittance**

Remittance means moving money from one place to another. Janata Bank Ltd. offers a national network and has 91 branches that facilitate the sending of money to several locations in the country. Janata Bank Ltd. for money transfers use various tools such as:

- Telegraphic transfer
- Pay order
- Demand draft

### **3.5.5 Bills & Clearing**

In a bill collection process, Janata Bank picked up the check at its Shamoli branch, and the check was issued by Janata Bank Ltd., located outside Dhaka.

The basic activity of Janata Bank department of Clearing is to collect checks, payment orders, cash accounts and money from other banks on behalf of its customers.

### **3.5.6 Accounts & Reconciliation**

#### **Accounts**

Assigning accounts is the most important thing for any bank. The accounting department performs all accounting procedures for the Shamolli branch and provides various data and information to help the subsidiary and to implement various initiatives. Accounts division functions:

- Maintain transfer book
- Prepared supplementary
- Give posting of voucher in the computer.
- Prepare daily statement of affairs
- Prepare incomes and expenditures statement
- Clearing
- Cash
- Transfer

#### **Reconciliation**

All supporting documents related to CIBTA are collected by the reconciliation unit. These supporting documents are made by the foreign exchange in relation to their department and the rest of the supporting documents are supposed to provide advice. Before drafting the notice,

accountants put these supporting documents, according to IBCA, IBDA response. After you finish looking at all the data on the computer and get a copy of the original and the responding sheet and do the extraction.

### **3.5.7 Loans & Advances**

#### **Advances**

Making advance division is heart for any bank. Janata Bank gains a big portion of income advance division. Different types of investment of depository money this income comes. The management of the Janata bank making this important investment decisions. Advance divisions play a vital role for economic development in Janata bank. Janata Bank has an investment committee responsible for:

- Always seeks to identify new profitable investment portfolios for Janata Bank Ltd.
- Ensure cash flow requirements and whether this liquidity can meet the needs of depositors.
- Try short-term investments when the return on investment is relatively high.

## **Loan**

Providing credits is a significant activity of a Bank since bank gathers an enormous sum as revenue from the advance recipient. There are several factors to consider when Janata Bank currently offers loans, such as

- Safety
- Security
- Liquidity
- Adequate yield
- Diversity of risk

### **Safety**

Safety is very significant part for loan sanctioning. Janata bank is always conscious about the ability of borrower's loan payment. That's why they take collateral security from the borrowers for sanctioning the loan.

### **Security**

Janata Bank always knows the loan guarantee options. They always try to accurately estimate the amount of collateral and should not be less than or equal to the amount of the loan.

### **Liquidity**

Janata Bank always ensure the liquidity position when they sanctioning any loan.

## Adequate yield

Janata Bank prefers high-yield investments.

## Various types of risks

Banks always invest in some area. This will reduce the risk when investing in the market. Janata Bank always maintains an investment portfolio to minimize risk. In this case, the loss in one investment offsets the loss in the other.

Within five years how much loan and advance Janata bank provide this table is showing that to us,

**Table 3. 3 : Loans & Advances of Janata Bank**

(BDT in Core)

Particular	Year				
	2016	2017	2018	2019	2020
Loans & Advances	40304	45958	53371	54847	60535

Every year Janata bank provide loan and advance to their customers. In this table we can see they are making a good performance about that sector every year.

### 3.5.8 Foreign exchange operation

Chief Controller of Import and Export regulated the import and export trade of our country. Janata Bank Limited likewise does unfamiliar trade activity. They trade one money for one more or the change of one cash into another cash. Every branches of Janata bank is not doing the foreign exchange operation. Our Shamolli branch is also not doing the foreign exchange operation. Every year Janata banks performance in foreign exchange market is well. In three section of foreign exchange Janata bank perform every year. They are,

- Import
- Export
- Foreign Remittance

Bellow this table is showing us the five years of foreign exchange performance of Janata bank

**Table 3. 4 : Foreign Exchange performance of Janata Bank**

(BDT in Core)

Particular	Year				
	2016	2017	2018	2019	2020
Import	22665	14358	22041	21096	18629
Export	15445	13992	11468	9740	9300
Foreign Remittance	9008	7202	7608	7553	7814

Source: Annual report of Janata bank 2020.

Foreign exchange performance of Janata Bank within five years is going not much well. They have decreasing performance in import sector but they have also decreasing performance in the export sector too, so that their foreign remittance is also decreasing in every year.

### **3.6 SWOT Analysis of Janata Bank**

SWOT examination is an essential arranging strategy used to assess the qualities, shortcomings, potential open doors, and dangers implied in a business. It includes determining the target of the undertaking and recognizing the inside and outer variables that are good and ominous to accomplishing that goal. From the investigation of inner ecological examination, we can be familiar with qualities and shortcomings, and from outside climate investigation open doors and dangers.

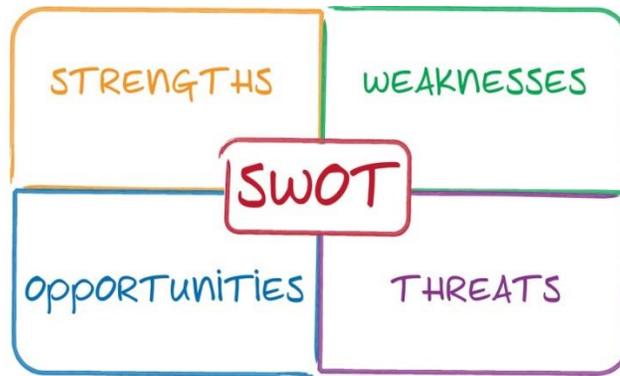
SWOT abbreviation represents:

S= Strengths

W= Weaknesses

O= Opportunities

T= Threats



The SWOT investigation is an image of the association's interior shortcomings and qualities and outer dangers and valuable open doors. SWOT investigation gives unmistakable information about the association, what will be really great for the association? What things ought to eliminate and what to add? How to deal with the opposition? Furthermore, by and large essential investigation of the association is needed.

### **3.6.1 Strengths**

1. Janata bank clearly focused on business model with a unique specialization, global presence in all key transport markets and cycle-neutral business approach they follow.
2. They have conservative and sustainable business policy that help to make a better banking system.
3. They have transparent structures. As a government bank they have high degree of flexibility and fast in decision making that is much helpful for customers.
4. The staff are highly qualified and experienced so those customers are getting their services in a better way.
5. They have extensive market and their asset expertise ready for a better service.
6. In many multiple criteria and categories their credit portfolios are diversified.

7. They have granular and matched-maturity funding system that help customer to get a better service from that bank.
8. The bank has the imperative abundance to support the different difficulties of the market economy.
9. Strong and positive management execution. The branch location is charming. There are joint assignments and joint activities between employees.
10. Being an old bank, it depends a lot on its customers. As a nationalized financial association, it is generally supported in its mission by the government.

### **3.6.2 Weaknesses**

1. Compared to most competitors Janata bank has higher liquidity costs. Relatively high sector exposure.
2. Global presence requires high staff resources for that bank. High staff costs due to high levels of employee qualification in terms of academic expertise and experience.
3. They are exposure to the Euro/US dollar exchange rate, with an impact on growth and results.
4. Lack of auto assets and online banking. They lack technical resources and Internet banking.
5. Lack of customer profile information Lack of concern for the quality of customer support  
Lack of motivation of employees Weak compensation structure Sometimes managers are not presented adequately. Overall market share needs to grow Opportunities like cross-selling existing customers and growth in commercial business area.
6. They are enhanced in business development in all product areas and promotion of those products.

7. As numerous representatives resign from the bank and new branches open, there is an emergency for labor supply in the bank.

### **3.6.3 Opportunities**

1. Expanding the practical knowledge of management and the managerial expertise of start-ups.
2. The Bank has the potential for mechanization and opens an important geological expansion gateway for customers in Bangladesh.
3. Customers have the willingness and they are looking for good quality with Janata Bank

### **3.6.4 Threats**

1. Privatized and newly established unknown banks are in an urgent rivalry with other investment banks and financial institutions, so the loan repayment base is very weak.
2. Failures inside the tasks of the bank Lack of appeal to more youthful, understudy, prosperous potential clients Lack of adaptability to adjust to any change Increased mechanical development and innovation cost to really contend.
3. 2. Increasing technological innovation and technological costs in order to effectively influence Janata Bank's competitors.
4. 3. Foreign banks such as Standard Chartered, HSBC and Bank of Ceylon have opened branches in Bangladesh. This foreign bank poses a threat to Janata Bank because they are stronger financially.
5. The difficulties for Janata bank to run their business smoothly the economic conditions are not that much stable in Bangladesh

### **3.7 Steps and strategies to meet the challenges and opportunities**

Janata bank's branches enhancement now has nothing to do with mark so they ought to make a decent inside enrichment and an uplifting perspective need to show towards a worker that will establish a smooth work space. JBL head office gets some margin to take choices; they ought to pursue a choice early. What's more, some opportunity of taking choice likewise ought to provide for the branches.

JBL credit recuperation framework ought to be ordered in another manner, in the event that this occurred, their gamble for the characterized advance will be diminished and venture will increment. JBL ought to go through web based banking immovably as soon as workable for better support of the client.

JBL ought to put resources into various areas since when the venture will inflate cost of capital will be diminished. JBL human asset division ought to prepare their workers in PC information and IT area and their human asset office ought to orchestrate preparing programs as often as possible, a JBL the executives ought to take choices all the more rapidly.

JBL ought to offer the chance to representatives to share their experience and gathering motivating force ought to be organized that will urge representatives to easily work JBL showcasing exercises are not adequate however presently a day's special and promoting movement is generally critical to make a decent picture in the objective client's brain.

JBL ought to build its special mission and ought to take part in friendly exercises for making a decent picture in the objective client's brain.

**CHAPTER 4:**

**MY INTERNSHIP**

**EXPERIENCES**

## **4.1 Position, Duties and Responsibilities**

### **4.1.1 Position**

In Janata bank Shamoli Branch I start my internship as an internship officer. I have started my internship from 5<sup>th</sup> September, 2022.

### **4.1.2 Duties and Responsibilities**

As an internee student, I had a lot of work to do and I had to meet several characteristics. The following are my responsibilities and obligations.

1. I updated the office record daily. For example, update the allowed LC registry and update the Sight LC registry. These registers are the basis for regular updates by the office, as the auditor can visit them to check, while the administrator can present the register book for convenience.
2. In fact, the other task was to look at the diary and see if there was a difference.
3. On the other hand, it was necessary to carefully check the check number and the registration of the receipt number and to assign a chronic number to the receipt.
4. Before sending to headquarter, they checked the documents and sent them to the headquarter. Documents usually consist of transaction data and shipping data, such as travel documents, air routes, truck receipts, and many other important documents
5. Sometime I was typing the document with Bangla font.

## **4.2 Training**

As we know internship period comprises of learning real time organizational tasks with the help of an organization. In Janata Bank, I have not been given any conventional train up, however casual train up that I get constantly task by task. Prior to beginning any work regarded official showed me how the work to be done and I adhere to the guidance and accomplish the task. What's more, a few things I learned through noticing the officials.

## **4.3 Contribution to departmental functions**

I take care of business in certain divisions of the Janata Bank ( Shamolli branch). So, there were some responsibilities that I had to do. For example, I had to work on Account opening segment: In this segment I talk with clients, gather needful papers and information to fill up the prerequisite form to open an account. My works helps the officials to do their job efficiently and they can finish their work within the deadline.

### **Remittance section**

Here I gather records, organized them and composed the records in a rundown note. It decreases the official work and finishes the works without any problem.

### **Cash area**

Sometimes I used to help the customers by filling up the necessary information and talk with them. If they were not able to understand the banking terminology I tried to describe the meaning of those terminologies in a clear and concise way.

## **4.4 Evaluation**

While doing or completing my tasks I usually like to assess my task and the essence of it by asking several questions to myself. Could I finish my work within the deadline? How could I finish the work efficiently? Are my works having useful to the administration? Also, in the wake of assessing my work I track down my weaknesses. From that point forward, I attempt to eliminate all the weakness and make the work more productive.

## **4.5 Skills applied**

### **Correspondence**

Correspondence implies trading of data by talking, composing, or utilizing another medium. In the temporary position period I applied this expertise significantly on the grounds that I need to bantered individuals a ton.

### **Drive**

I go there for advance however I additionally bring something to the table. Here and there I did a few works that makes officials work simple.

### **Using time effectively**

This ability I generally keep up with in my own life, concentrate on life and furthermore continue to keep up with in my temporary job period as well. Generally within time I finish my works.

**Incredible skill**

I generally present at the bank on time and leave likewise at a fitting time. I groomed up officially all time and attempt to have seemed like a proper banker.

**Collaboration**

Banking is all about collaborative tasks. Cooperation we learned significantly in our student life during the hour of gathering task and report making. During the temporary job time frame, I likewise applied this learning. I with different interneers and officials effectively did the cooperation.

**Civility**

During this time, I generally have a proper way of behaving toward officials, administrators, and clients.

## **4.6 Skills developed**

### **Relational abilities**

The most effective method to be great, agreeable to other people, I learned more than previously. Restraint and tolerance likewise assemble extraordinarily inside me.

### **Decisive reasoning**

Decisive reasoning alludes to our capacity to examine and assess what is going on. That temporary position time I propensity to think fundamentally additionally creates by noticing and posing inquiries to officials.

### **Dependable**

I have always tried to finish my work by myself which turn out to me as more capable than previously.

### **Critical thinking**

The capacity to find effective fixes to issues is an essential expertise for anybody in any profession. By doing the entry level position and investing energy with the officials, I likewise increment my critical thinking capacities.

### **Hard working attitude**

Branch administrator and every one of the officials are faithful working hard. I follow them and also improving myself.

## **Uplifting outlook**

By investing energy in a genuine business world climate I likewise have good expectations about my profession.

## **4.7 Application of academic knowledge**

During the entry level position period, I can apply my departmental learning in real time, and I feel that is the best time for an internee. In my departmental learning, I read and find out about administration, and that implies the most common way of managing or controlling day to day works or individuals as well. During this temporary time frame, I enormously apply my academic learning.

During my under graduation time, I found out about marketing strategies and read about legitimate way of behaving with clients, product combination, and special exercises that I saw and applied here. On the one hand, collaboration with team members and working efficiently which we have learned from our academic time I applied here. So the collaboration with other interns and officials was consistently productive. As in my understudy I found out about banking and some financial terms that likewise I applied here.

As a finance major student, I read a portion of the banks' yearly statements in my group so I have utilized my study to determine genuine situation. I saw a few genuine fiscal reports during my entry level position period and evaluated it. SWOT analysis was a learning point and I apply it here in the real time situation. My insight about PCs is also applied here to complete all the tasks.

# **CHAPTER 5:**

# **RECOMMENDATION**

## **5.1 Recommendations for working on departmental tasks**

Based on my perception the accompanying proposals I would give to improve departmental activity:

### **Account opening structure**

The record opening structure contains is exceptionally instructive and carves out the opportunity to finish. The structure ought to be rearranged with exact data as opposed to superfluous data.

### **Track down an Introducer**

The majority of new clients finding a speaker for opening another record is exceptionally hazardous. Assuming this cycle turns out to be simple and legitimate archives, clients can open records that will be great.

### **Modernized framework**

Presently the hour of mechanical headway, the bank ought to automate their movements of every sort. Then, at that point, the bank will offer the quickest assistance to the client.

### **Organizing framework**

By laying out areas of strength for a framework banking action will be smooth and every one of nation's branches will be in a cycle.

## **Adornment**

The Shamolli branch ought to be all around designed however it has fewer seats for customers and every one of the three air conditioning systems are not working so well. As a result of it, the client feels discomfort in this situation.

## **ATM stalls**

That prescribed to present about ATM stalls rather than a manual financial framework. It will save costs.

## **Machines**

The branch ought to purchase a couple of additional printers and copiers to work on their administration. In the Hazaribagh branch, there is just a printing machine that makes issues some of the time.

## **Labor supply**

Clients for the most part speak with the worker of a bank. So the gifted labor is expected to speak with clients appropriately.

## **Straightforwardness**

Guaranteeing straightforwardness for its monetary reports

## **Preparation**

Representatives ought to give legitimate preparation that will assist with offering precise support to clients and any dubious exchange can be seized. At long last, the administration of JB should distinguish the flimsy spots to meet the opposition in the financial area.

## **5.2 Recommendation for working on self-execution**

During my temporary time, I discover a few downsides of mine and I likewise ponder some arrangements:

### **Put forth boundary**

I ought to can lay out boundaries and to isolate the pertinent from the superfluous while confronting the many assignments of the day. I should likewise have a need to keep moving, the capacity to take care of business first.

### **Positive mental disposition**

Whenever I have improved my working condition by myself, it gives me more positive working ability. Everyone rapidly sees a predictable, diligent mentality of merriment and hopefulness.

At the point when we really try to develop a disposition of neighborliness toward individuals, they will put forth uncommon attempts to open entryways for us.

### **Look for information**

Further develop execution at work by constantly redesigning my business related abilities. Individuals are exceptionally dazzled with whom who are continually endeavoring to find out more and look for information to build their worth to their organizations.

### **Character**

Most likely 85% of our outcome in the realm of work will come from our character. Foster decent characters additionally help a ton in working environment and it decides by how much individuals like me and respect me.

### **Remain on track**

I additionally stay away from interruption towards work, ought to remain on track. Center is a key quality to useful individuals.

### **Viable correspondence**

Listening is crucial to successful correspondence. It isn't all in all correct to interrupt others. First we ought to hear others and afterward ought to discuss my perspective.

### **Disentangling**

It is additionally important to simplify something. My effectiveness will increment by keeping things basic.

## **Distinguish vulnerable sides**

I ought to track down my vulnerable sides; vulnerable sides are regions that we are uninformed about ourselves. We should center ourselves sincerely to track down this vulnerable side and ought to attempt to change this.

# **CHAPTER 6:**

## **CONCLUSION**

## Conclusion

Every county's most significant sector is the commercial banking industry. The development of our economy is related to the commercial banking industry. Every one of general society and confidential banks presently giving practically same product offering and administration, however, their methodologies are marginally unique one from another. So individuals pick their bank as per their requirements.

During my internship period, I spend my time with Janata Bank Shamolli branch's manager. I spend three months in the Janata Bank Shamolli branch where I have gain knowledge about numerous down-to-earth exercises of a bank; gather more extensive information about broad financial exercises and different exercises as well. The Administrator and different officials were so cordial and accommodating toward me and it was a fascinating encounter that I will esteem for what seems like forever.

I attempt to describe those bits of knowledge in this report however much I can. In this report, I likewise attempt to describe the financial business situation of our country. Also, I have presented a basic conversation about Janata bank's general situation. This bank is quite possibly of the biggest bank in Bangladesh that offers extraordinary support and accomplished a preeminent situation in customers' minds. Step by step Janata bank began mechanization and innovation-based client support that will increment consumer loyalty and the number of clients too.

Janata bank gives their clients quality help. In GDP they have a huge contribution. Also, they assist to collect family reserve funds, asset preparation, and business potential open doors for the vast majority of individuals who with, willing to stuff up the overall economy.

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## Appendix

**Table 6. 1: List of the supervisor I have worked**

Number	Name	Position
1	Md. Jasim Uddin	Assistant General Manager