



UNITED INTERNATIONAL UNIVERSITY

INTERN REPORT.

SWOT ANALYSIS OF JANATA BANK LIMITED.

SWOT ANALYSIS OF JANATA BANK LIMITED.

Prepared for :

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Letter of Transmittal

7th April .2019

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Associate Professor

School of Business and Economics

United International University

Subject: Submission of the Internship Report .

Dear Sir:

I would like to present my internship report titled “SWOT analysis of Janata Bank Limited”, which has been arranged as a constraint for the completion of BBA Program of United International University. Janata bank limited is one of the oldest banks in Bangladesh.

While working on the report, I have tried to follow each and every guideline that you have advised me. It has been a very helpful experience to work in this innovative job and authority of JBL helped me a lot to prepare this report.

I have thoroughly enjoyed my internship period at Janata Bank Limited situated in satmasjid road.

Sincerely,

Khan Muhammad Nazmus Sakib

ID No: 111151527

ACKNOWLEDGEMENT

I would like to thank Almighty Allah & my parents, sister to support me to do this report. Without their help in every step I am not able to do this report. Thanks to my internship Supervisor, Dr. Khandoker Mahmudur Rahman who has helped me in every step of my internship. I am very much grateful to Mrs. Luna Shamsuddoha and their team for giving me the opportunity to complete my internship at JANATA BANK LIMITED at satmasjid road. I am really sure that their energetic managerial activities will give encouragement to anybody to build one's career properly.

I also want to thank Mr. Nurul Islam (MANAGER) and others Business Executive and all individual of the JANATA BANK LIMITED, for their support that I have been provided for preparing my report. I practically work with them; try to share their perception, feelings and on the basis of my realization, I prepared report from my own point of view. Then at last I shall be grateful to those people who read this report shall get benefit from this report in present & future.

DECLARATION

I am Khan Muhammad Nazmus sakib, student of School of Business and Economic (Marketing) of United International University, Bangladesh, do hereby declare that the internship Report on “Swot Analysis on janata bank limited” is an original work and has not been previously submitted for any degree, diploma, title, or recognition.

Khan Muhammad Nazmus sakib

ID No: 111-151-527

School of Business and Economics,

United International University .

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Executive Summary

Janata Bank limited has been established in 1972. The Aim is to 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 in our country. It wants provide service for underprivileged children & adults. This industrial unit location is all over the country & now it's servicing process ongoing to become best organization in remote rural areas & urban areas of Bangladesh.

It is needless to mention that this country is improving in economics sector as rapidly as possible. JBL has some strong point that help them to survive the market as a same time it has also weaker point that can reduce the market. It has also some threats but also has opportunities, opportunities is stronger than threats. JBL is trying to find out these reasons & solve this weakness & threats as soon as possible & emphasize on strength & opportunities rapidly. Initially they are not fixed any policy that may be effective for them. To capture the market, they maintain Huge consumer chain & Better image in mind of its clients & shareholder, Skillful management , Positive regulatory committee that evaluate everyone performance in each month end , providing Better working environment to all employee & employer , providing Better communication skill practice. Their weakness are Technological resource not properly use, Lack of customer identity knowledge, Lack of promotional activities in any service. Opportunities are Gathering of more experience & managerial knowledge, by providing better service quality, make better relationship with consumer, by providing training to employees about latest technological resource use and make them efficient, By Providing better remuneration & other benefits to employee to motivate in work. Threats are there is other nonfinancial & financial organization around JBL that are offering same service as JBL, Political influences, Globalization of services, Technological improvement. In this report I have used the background of this company , finding and analysis with show result presenting the graphically, then the financial part show the net income , balance sheet, and sales forecast then SWOT analysis & then recommendation and conclusion.

CHAPTER-1 :
INTRODUCTION



1.1 Introduction:

In Modern world business is highly difficult due to changing nature of customer choice, preference, taste etc, and also for the technological improvement and high contest. As globalization is on the competition is spread an over the world. Therefore, every organization should be in international standard to survive in the long run. Every company or firm wants to make their loyal customer group & provide them better service to maintain better relationship in long run of organization. Each firm tries to expand utmost profit by providing better consumer satisfaction. Today, each corporation has to face so much competition. To achieve all marketing tasks marketer are to faces some feature. 4 types of them are strength, weakness, opportunities, threats. They have to solve weakness, threats to do better & make opportunities as strength to do well in long run. We identify that our economy is developing day by day by the help of various banking service. There is some problem by any bank. For solving this problem SWOT analysis must be done. For necessity of continued existence and broadly preferred by the clients. Nevertheless, the service demand becomes high in any time for growth of bank. There is a high forecast for the banking service in this country. Bank is one of the economical pillars of this beautiful country.

1.2 Background of report:

The internship course is a part of important course of the BBA program to complete the Degree. Without internship course, no one can complete degree .Internship course provides a chance to student to familiar with the realistic company actions. Student work under supervision of the people of an institute and learn about the functions of that institute. This course enables a student to increase their logical expertise and academic manner. For the completion of this internship course, I have been joined in JANATA BANK LIMITED, Satmasjid road corporate Branch as an internee for 3 months. This report would base on JANATA BANK LIMITED.

1.3 Topic of report:

A topic has to be elected for the internship report by my supervisor. A clear topic reveals what is going to be discussed throughout the report. The topic has been assigned “The SWOT analysis of JANATA BANK LIMITED”. Discussion about strength, weakness, opportunities, threats of this organization is presented later part of report.

1.4 Origin of report:

In this new world educational learning is not sufficient to help a student to participate with Confidence and reach their perceive goal without having understanding of the external world. This report set/ provides me the chance to learn about SWOT ANALYSIS. How a particular company analyzes it SWOT analysis & use it in their organization perfectly.

1.5 Objectives of report:

Internship course is a reasonable and practical programme to understand the business condition easily. It is a career improvement course. It provides a chance to student to build their career in right way. By guidance of organizational employee anyone can easily understand today’s business world & how to survive in this competition. Internship program provides me the following things:

a) BROAD OBJECTIVES:

There are some broad objectives for any work .Like that providing me an internship course has some broad objectives. Some of them are presented below to understand the broad objectives of internship easily.

- To find out and analyze the current market position of JBL in banking sector.
- To find out JBL’s SWOT analysis for learning more about JBL.
- To visit banking sector and try to know about the procedure of analyzing any companies SWOT.

- To discover the connection between university learning and the real practical world learning.
- To know how to work in realistic market ground & how to solve any problem in pressure moment.
- To develop my knowledge about marketing field.

b) Specific objectives:

There are some specific objectives for any work .Like that providing me an internship course has some specific objectives. Some of them are presented below to understand the specific objectives of internship easily. Also, the report that I have to do as marketing student must have some specific objectives. The specific objective of the report is to investigate the SWOT analysis is presented below:

- To study the current market and evaluate the market shares & current position of banking activities.
- Finding out the relative position of the JBL in banking sector.
- Identifying the strength.
- Identifying the weakness.
- Identifying opportunities.
- Identifying threats.
- To be familiar with JBL as a whole.

Some of specific objectives are presented here. These are some of specific objectives. The general objective of this study is to complete this report.

1.6 Scope of report:

This report has been prepared by doing general discussion with JANATA bank employers, employees, client, shareholders and my honorable supervisor. When doing this report, I had a great opportunity to get better information about SWOT analysis & how to do it.

1.7 Methodology of report:

By using two types of source I try my best to do this report as better as possible from me.
They are giving below:

a) **Primary sources:**

- Direct discussion with my Supervisor.
- Direct remarks of JBL.
- Direct discussion with the employer, employee, client of JBL.
- Practical use of knowledge.

b) **Secondary sources:**

- Annual Reports of the JBL.
- Memos and Circulars of JBL.
- Websites of JBL.
- Wikipedia.
- Google.
- You Tube etc.

1.8 Limitation:

In time of making this report I have this types of limitation:

- Less time of internship.
- Lack of sources to verify of information that I get.
- Presented document may differ with expert in this position.
- Reported document has some confidential fact so difficult to collect that information.

CHAPTER-2

PROFILE OF JANATA BANK LIMITED.



2.1 OVERVIEW of JANATA Bank Limited:

JANATA bank limited is the oldest government bank in Bangladesh. In 1971, When Bangladesh becomes independent after a destructive war which is full of blood and tears, pain & war already broken financial support of the country. Then it becomes necessary to restructure economy of the country. It is urgent to establish bank to improve economy as soon as possible .In this time for reconstructing the country's economy, actions must be taken to launch a number of banks to operated in this region for economic survival & that's why formation of Janata Bank in 1972 by combining the erstwhile United Bank Limited and Union Bank Limited under the Banks Nationalization Order (President's Order No. 26) of 1972. In 15 November 2007 Janata Bank got registered with the Joint Stock of Registrars and restructured it as a public limited company with the name Janata Bank Limited. Including 4 overseas branches in United Arab Emirates Janata Bank runs its business with 912 branches across the country having a family of around 12,391 (As on 31.12.2017) employees with its head office located at Janata Bhaban at Motijheel C/A, the heart of the capital city, Dhaka. At the end of 2017 the Bank held Deposit BDT 649,440.78 million, Advance BDT 459,580.05 million with Authorized capital BDT 30,000 million and Paid-up Capital BDT 19,140 million which is better than any other government banks in Bangladesh .Janata Bank Limited is the 2nd largest commercial bank in Bangladesh & it has been playing key role in all financial activities of the country and is possessing a long tradition of discharge admirable services to the society since banks emergence. The contribution of the Bank to the national economy and social improvement has set standard high that others in this business cannot help aspire touching the standard of success earned by Janata Bank Limited (JBL). It is a matter of great honor is that the contribution, commitment and success of the Bank have been recognized with a number of important awards by national and international organizations of repute. Now it has become public limited company.JBL sees CSR activities as a significant component of nonstop improvement to be a more socially responsible and sustainable organization. Being one of the leading state-owned commercial banks in Bangladesh, Janata Bank Limited, with its branches has also realized its responsibilities to the society and is contributing to the social life of the poor people, communications, environment etc. Not only that, it has stepped forward to introduce interest-free loans to the poor and minor farmers in the natural calamities unit areas. Education and Research is universally known that there is no alternative to education. By keeping this in mind, it has extended its helping hands towards the

financially disadvantaged meritorious and those who have great inclination to be benefited with education. Not only that, it is imparting in different types of conferences, symposiums, workshops etc. related to education and research. Health and treatment is other essential part. In the last decade, diabetes, heart diseases, cancer, liver siroccos etc. have taken an outbreak form. For building up a healthy nation, as a bank of the people, JBL is playing an important role in this sector. Poverty Reduction and Rehabilitation is other to make the people free from the bother of poverty and minimize the gap between the poor and the rich, JBL has considered street people, landless, handicapped etc. as its target field to develop their economic status. Natural Calamity is other part. Our country is a gifted child of nature. It is not free from the calamities like flood, cyclone, earth quack etc. Considering the civilized character, JBL stands to this hopeless people as a friend. History, culture, tradition, sports etc. are another part of CSR of JBL. Aiming at consciousness of the war of liberation into the heart of the people, JBL takes initiatives to support our magnificent history, culture etc. by sponsoring related organizations arranging different programmer on these subjects. Environment Protection is must .Now-a-days, pollution of environment has become a very strong issue. For sustainable development, JBL considers the matter as an important issue and is providing attractive amount in tree plantation, forestation and other environment friendly behavior for better & pollution free environment. Miscellaneous is other CSR. Apart from these, control of the country, protection, discipline, economic freedom, ensuring justice etc. are also been considered in CSR activities practiced by the bank.

MISSION:

It 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.

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.

HIERARCHY OF JANATA BANK :

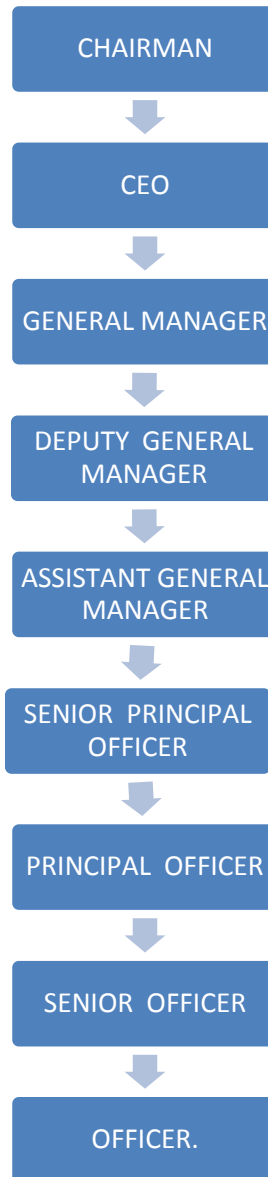


Figure 1 :HIERARCY OF JBL



2.2 SERVICES OF JBL:

Each & every organization provides service to customer. Like others JBL provide following services:

- Consumer credit Scheme.
- Special Deposit Scheme.
- Monthly Saving Scheme.
- Credit Card.
- JBL ATM Service.
- Western union money transfer.
- Pay order service.
- Online banking.

There are several types of service & products that are provided by JBL. Some of them are listed here in above. These services are described below to understand the services that are provided by JBL.

Consumer Credit Scheme:

Janata Bank Ltd. Provides Consumer Credit Scheme which gives help to clients to buy household , office instrument by giving money on installment. This scheme gives clients the advantage to manage through of many necessary home and office instruments that are of high price. Television, Refrigerator, VCR, Personal Computer, Photocopier, Washing Machine, Furniture, Microwave Oven, Cars are now within buying range of clients of JBL. With this scheme JBL makes better standard of life for people of permanent income. Customers can easily buy those essential instruments without fear & extra tax in any time they wish to buy.

Special Deposit:

JBL provides special deposit scheme to its clients. JBL Special Deposit Scheme provides a set income customers to increase their monthly income. In this scheme, customers can deposit money for a term of 5 years. Deposit money is fully refundable at the expiry of date that is mention in term paper. In this time, during the term period they can easily enjoy a monthly return equivalent to their deposited amount. As for instance, under this scheme a deposit of Tk, 55,000/- gives monthly revenue of Tk.500/-.Other amounts are presented below.

Deposit Money	Monthly Benefit.
TK 55,000/-	TK 500/-
TK 110,000/-	TK1000/-
TK 165,000/-	TK 1500/-
TK 220,000/-	TK 2000/-

Monthly Savings Scheme:

JBL provides this scheme for the profit of the partial income group members to support them. This scheme helps them to gather small monthly funds into a major sum at the end of the term. So, after the ending of the term period the saver/ depositor will have a considerable amount to be pleased about on. A monthly deposit of Tk.500/- or Tk.1000/- for 5 or 8 years period earns in the end. Tk37, 896 /- or Tk.75, 791/- respectively. Others are presented below:

Monthly Installment	Return 5 years after	Return 8 years after
Tk. 500/-	Tk. 37, 896	Tk. 70849/-
Tk. 1,000/-	Tk. 75,791	Tk141697/-
Tk. 2000/-	Tk. 1,51,583	Tk. 2,83,570
Tk. 3000	Tk. 2,27,348	Tk. 4,25,091
Tk. 4000	Tk. 3,03,166	Tk. 5,66,788

Credit Card:

Janata Bank limited provides credits card also .Credit card is the newest concept in our country. In our country Credit card was first introduced by the Janata Bank Ltd. Master card and VISA card are the given name of accepted credit card group. Credit card is secure, direct and common money. Janata Bank Ltd. issued two types of credit card. They are presenting as follows:

- **Local master and visa card:**

Local master and visa card are two types such as “gold card” and “silver card”. Limit is 50000 taka to 1000000 taka for gold cards & Silver cards limit is 10000 taka to 45000 taka. For this they need the following things: FDR.STD account Loan, Tax identification number, two copy passport size photos.

- **International master and visa card:**

It has also two types, such as gold card and silver card. For international purpose gold card limit is \$ 4000 above. For international purpose silver card limit is \$ 2000 below \$4000. Requisite for international credit card is Pass port photocopy (first five pages), two copy passport size photo, TIN number, FDR, STD, SB account lien.

JBL ATM Services:

ATM means automated teller machine. JBL provides ATM card to provide chance to their all customer so that they can easily take out their money at any time in any days even also in holidays. By using ATM subscriber can offer a range of utility bill such as telephone, gas, electricity bills etc. actually ATM card is a debit card. Janata Bank Ltd. has introduced ATM service to its Customers first when no other introduce it to consumer. The card will enable to save their respected consumers from any kind of fix in crisis situation and time consuming procedure. JBL ATM Card will provide their well-known customers the chance to take out cash at any time, even in holidays with 24 hours a day, and 7 days a week. Charges for ATM card are discussed here. ATM cardholders must include paying 1000 taka annually and in the case of card lost subscriber also must pay extra 300 taka.

Western Union Money Transfer :

JBL provide this service for help of customers who are suffering problem in living abroad & sending money to country for various reasons. Union with the world's leading money transfer service "Western Union", JBL has introduced Bangladesh to the earlier path of money allowance. Now money transfer between Bangladesh and any other part of the world is safer and quicker than ever it was before. This easy transfer system, being on chain eliminates the difficult

process and makes it simple and handy for both the sender and the receiver. Through JBL – Western Union Money Transfer Service, your money will arrive at its goal within a few notes.

Pay order service:

JBL also provide this service for their clients. Pay order and demand draft are essentially used for the same purpose, but are different from each other. A pay order is a form of expense that is to be cleared in the very specific branch of the bank that issued it. Demand draft is a mode of fee that gets cleared in any branch of the issuing branch.

Online Banking:

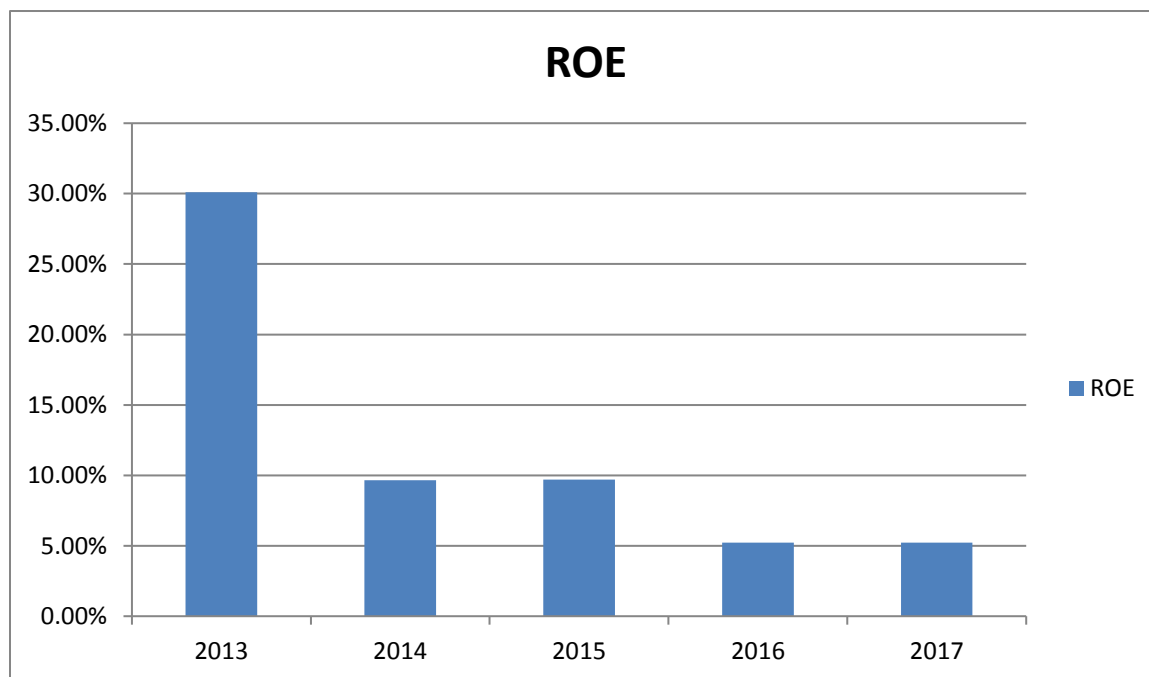
Online banking is also known as internet banking. It is an electronic payment system that enable customers of a bank or other financial institution to carry out a wide variety of financial transactions through the financial institution website. The online banking system will normally attach to or be part of the main banking system manage by a bank. Internet banking software provides personal and corporate banking services presenting features such as presentation of account balances, obtaining statements, inspection of current transaction and making payments. Entrée is usually through a secure web site using a username and password, but safety is a key concern in internet banking and many banks also offer two factor.

2.3 PORTFOLIO OF JBL:

a) Return on Shareholders' Fund:

Return on Equity is known as shareholders fund return rate. ROE is equal to a fiscal year net income (after preferred stock dividends, before common stock dividends) divided by total equity (excluding preferred shares), expressed as a percentage. ROE around 15-20% is better. According to annual report of JBL we can easily see the ratio of JBL for 5 years.

YEAR.	PERCENTAGE.
2013	30.09 %
2014	9.66%
2015	9.70 %
2016	5.22%
2017	5.23%

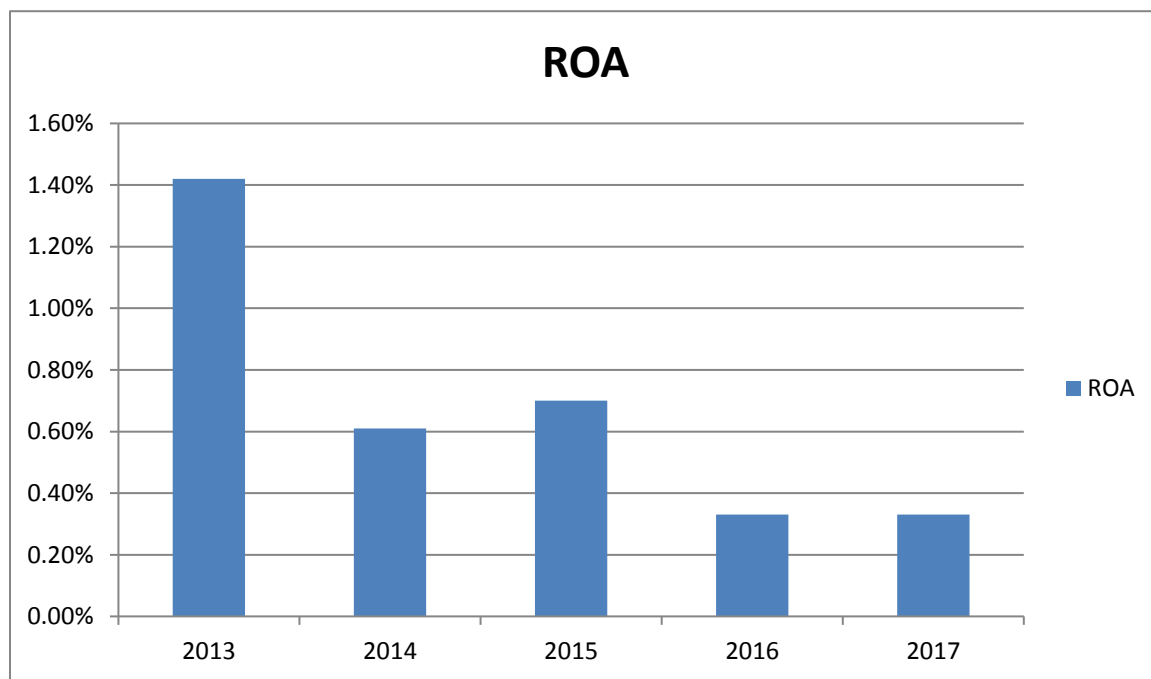


By analyzing this graph, we see that their ROE is not high means it is running in a loss from 2014 & cannot move aside from this. So, they must be careful about their net income & shareholder equity or return.

b) Return on assets:

Return on assets (ROA) shows the percentage of how profitable a company's assets are in generating revenue. ROAs over 5% are generally considered good. ROAs over 5% are generally considered good. According to annual report of JBL we can easily see the ratio of JBL for 5 years.

YEAR	PERCENTAGE
2013	1.42%
2014	0.61%
2015	0.70%
2016	0.33%
2017	0.33%

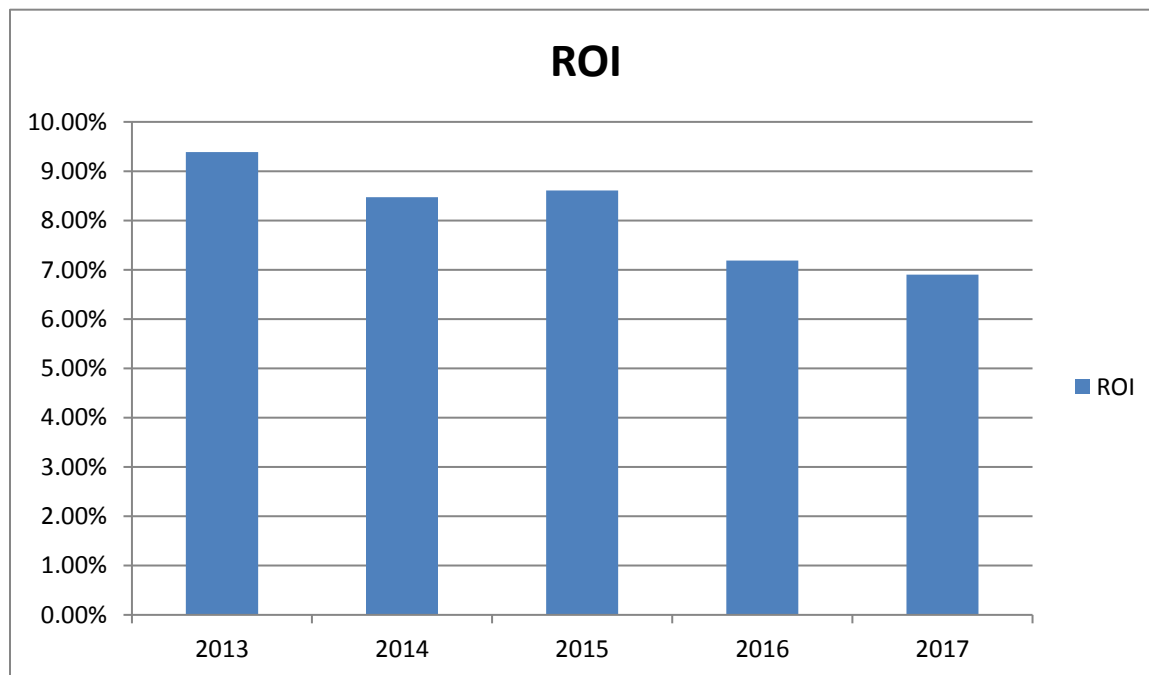


According to the graph, we see that ROA is not reaching its target means 5% because there is some internal & external problem in JBL. That's why it is not reaching its goal for 5 years. They must be careful about this & must increase net income to increase this ratio.

c) Return on investment (ROI):

Return on investment (ROI) is a ratio between the net profit and cost of asset resulting from a deal of some capital. A high ROI means the investment's gains fine to its cost. As a routine measure, ROI is used to calculate the efficiency of an asset or to compare the efficiencies of several different investments. According to annual report of JBL we can easily see the ratio of JBL for 5 years.

YEAR	PERCANTAGE
2013	9.39%
2014	8.47%
2015	8.61%
2016	7.19%
2017	6.90%

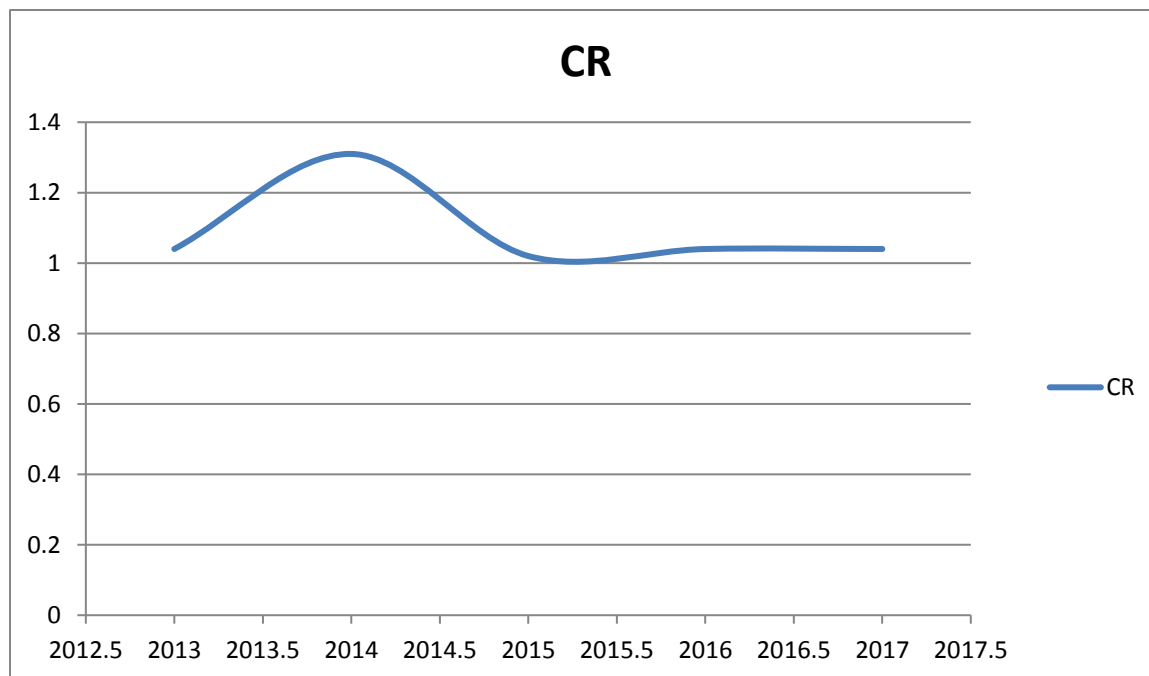


According to the graph, we see that ROI is not reaching its target means there is some internal & external problem in JBL. That's why it is not reaching its goal for 5 years. They must be careful about this & must increase net profit to increase this ratio.

d) CURRENT RATIO:

The current ratio is a liquidity ratio that measures whether or not a firm has enough resources to meet its short-term obligation. It compares a firm's current assets to its current liabilities . The current ratio is an indication of a firm's liquidity. Acceptable current ratios differ from business to business. In many cases, a creditor would consider a high current ratio to be better than a low current ratio, because a high current ratio indicates that the company is more likely to pay the creditor back faster. According to annual report of JBL we can easily see the ratio of JBL for 5 years.

YEAR	CURRENT RATIO
2013	1.04
2014	1.31
2015	1.02
2016	1.04
2017	1.04

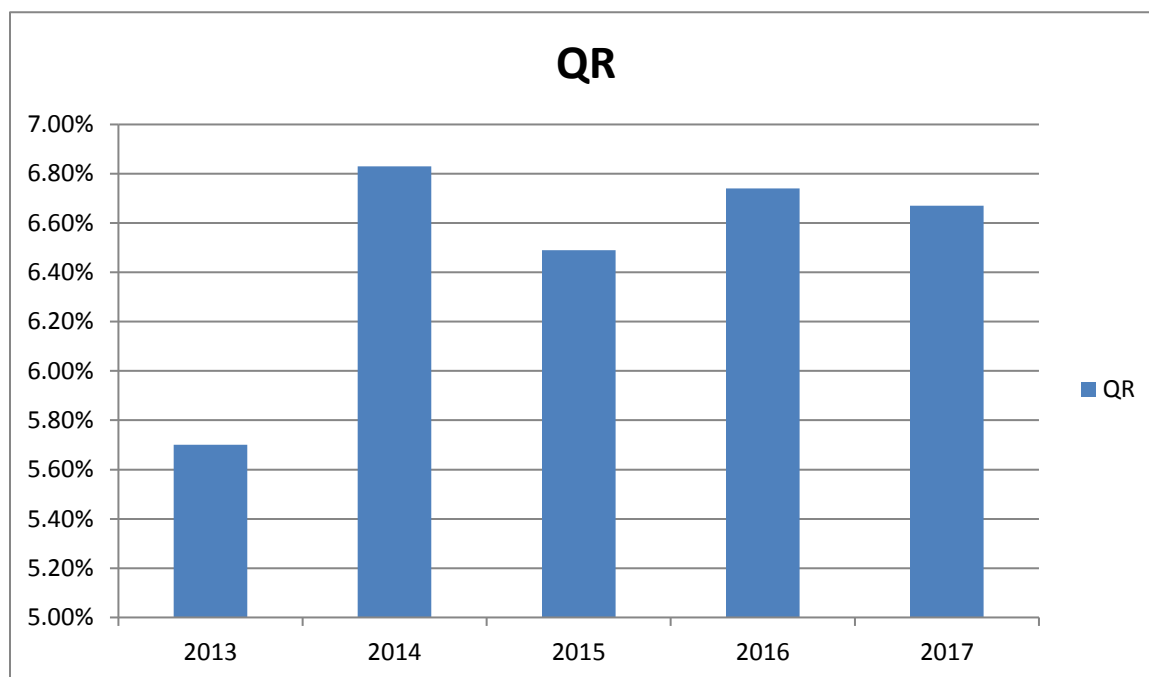


Current ratio is not bad because it is running not very well but also not a bad one.

e) LIQUIDITY RATIO:

In finance, the quick ratio, also known as the acid-test ratio is a type of liquidity ratio which measures the ability of a company to use its near cash or quick assets to put out or give up work its current liabilities at once. Quick assets include those current assets that most probably can be quickly converted to cash at close to their book values. It is the ratio between quickly available or liquid assets and current liabilities. A normal liquid ratio is considered to be 1:1. A company with a quick ratio of less than 1 cannot currently fully pay back its current liabilities. This ratio is considered to be much improved and consistent as a means for estimation of liquidity position of firms. According to annual report of JBL we can easily see the ratio of JBL for 5 years.

YEAR	RATIO
2013	5.70%
2014	6.83%
2015	6.49%
2016	6.74%
2017	6.67%

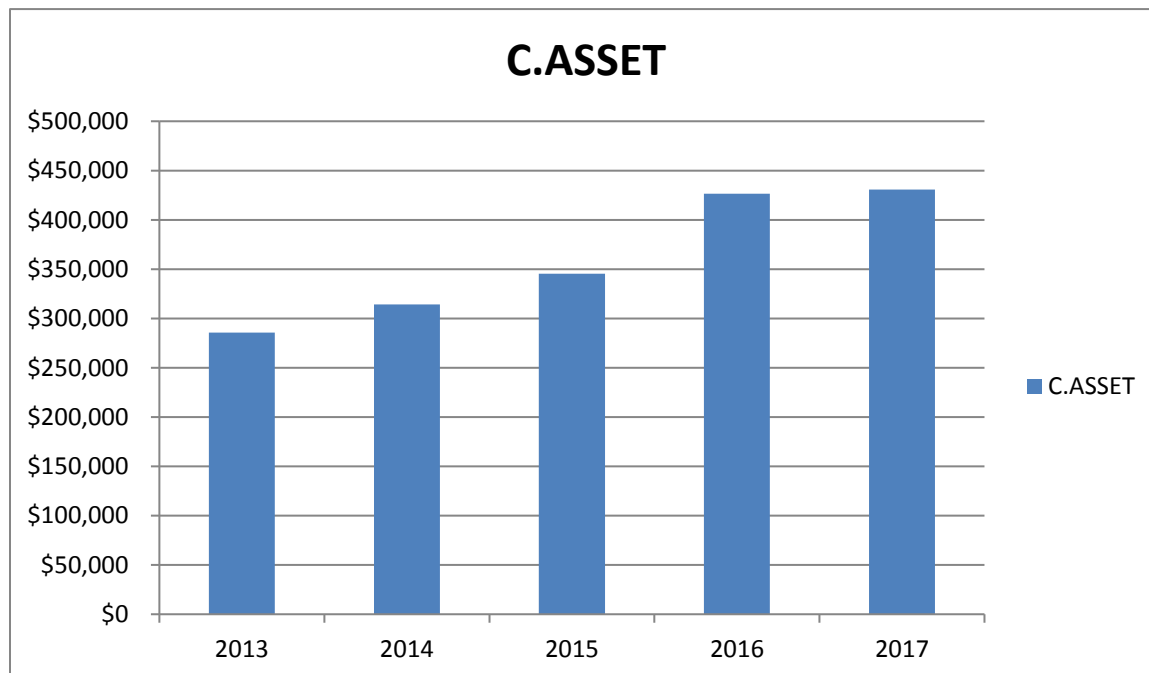


According to see this graph, it is estimated that JBL is quiet better in this ratio than other.

f) CURRENT ASSET:

According to accounting, a current benefit is any asset which can logically be predictable to be sold, consumed, or tired through the normal operation of a business within the current fiscal year or operating cycle (whichever period is longer). Typical current assets include cash, cash equivalents, short-term investments (marketable securities), accounts receivable, supplies, and the part of prepaid liabilities, sometimes referred to as prepaid expenses, which will be paid within a year. According to annual report of JBL we can easily see the balance of current assets of JBL for 5 years.

YEAR	CURRENT ASSET.(In billions)
2013	\$285,730
2014	\$314,186
2015	\$345,385
2016	\$426,636
2017	\$430,681

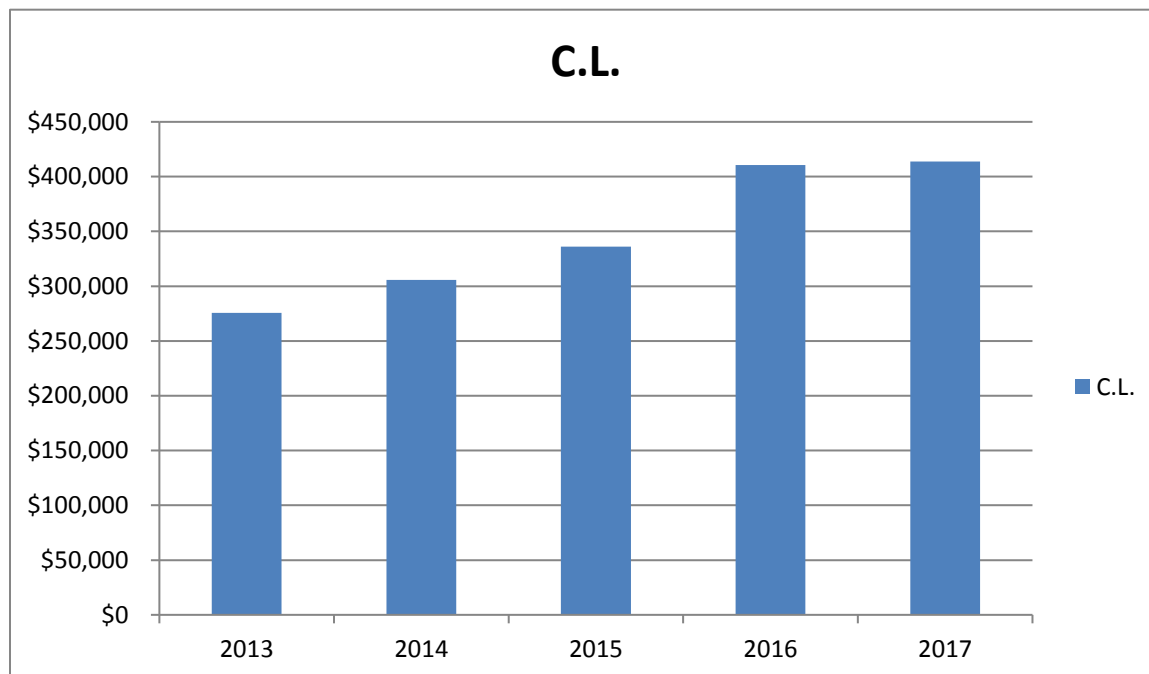


According to this graph, JBL is increasing its current asset each year & it is really satisfactory for JBL.

g) CURRENT LIABILITY:

In accounting, current liabilities are often unspoken as all liabilities of the business that are to be grown in cash within the fiscal year or the operating cycle of a given firm, whichever period is longer. A more complete definition is that current liabilities are obligations that will be matured by current assets or by the making of new current liabilities. Accounts payable are due within 30 days, and are paid within 30 days, but do often run past 30 days or 60 days in some situations. According to annual report of JBL we can easily see the balance of current liabilities of JBL for 5 years.

YEAR	CURRENT LIABILITIES. (in billions)
2013	\$275,583
2014	\$305,702
2015	\$335,978
2016	\$410,503
2017	\$413,955

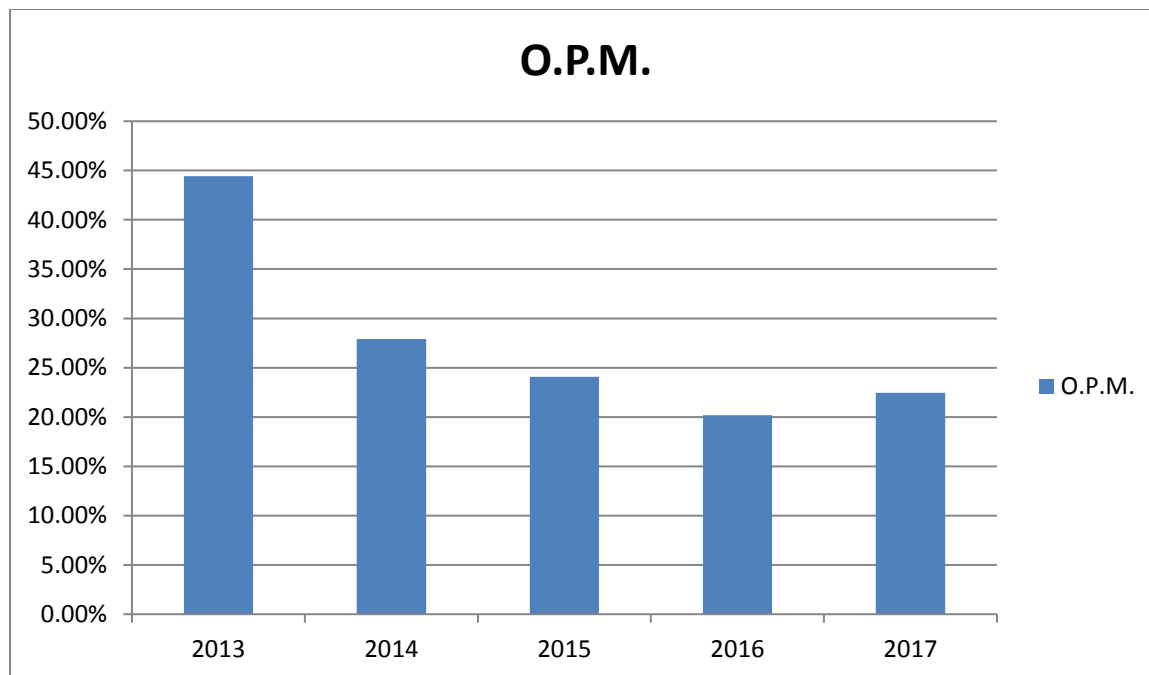


According to graph, it is increasing & not satisfactory result for JBL in long-run.

h) OPERATING PROFIT MARGIN:

Operating margin measures how much profit a company makes on a cash of sales, after paying on behalf of changeable costs of production, such as wages and raw materials, but before paying interest or tax. It is calculated by dividing a company's operating profit by its net sales. According to annual report of JBL we can easily see the margin of profit of JBL for 5 years.

YEAR	OPERATING PROFIT MARGIN.
2013	44.43%
2014	27.90%
2015	24.09%
2016	20.19%
2017	22.46%

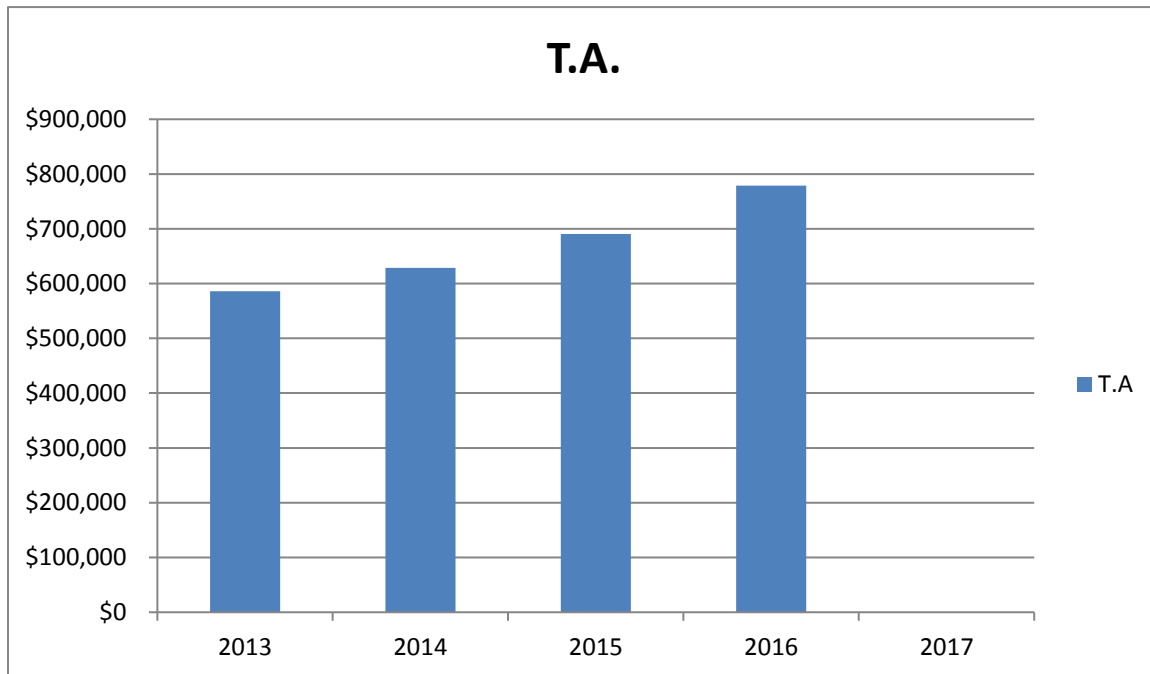


According to graph, it is some time increasing & not constant for JBL in last 5 years .In 2017 it is increasing & it will do more in future because high operating profit margin is better for organization.

i) TOTAL ASSET :

According to financial accounting, an asset is any resource owned by the business. Anything tangible or intangible that can be owned or restricted to produce value and that is held by a company to produce helpful economic value is an asset. Simply stated, assets represent value of ownership that can be transformed into cash (although cash itself is also considered an asset).The balance sheet of a firm records the economic value of the assets owned by that firm. It covers money and other valuables belonging to an individual or to a business. According to annual report of JBL we can easily see the total asset of JBL for 5 years.

YEAR	TOTAL ASSET(in billions)
2013	\$586,082
2014	\$628,415
2015	\$690,667
2016	\$778,603
2017	\$805,998

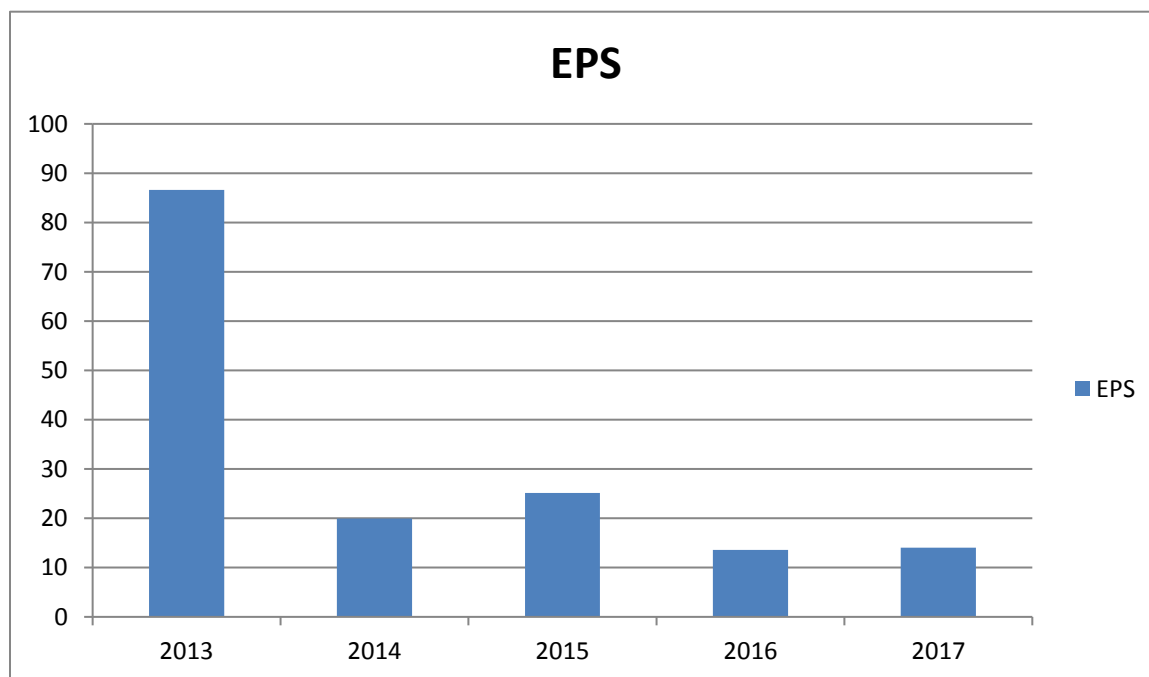


According to this graph, JBL is increasing its total asset each year & it is really satisfactory for JBL.

J) EARNINGS PER SHARE:

Earnings per share are the financial value of earnings per outstanding share of common stock for a company. According to the Financial Accounting Standards Board (FASB) requires EPS information for the four major categories of the income statement: continuing operations, discontinued operations, extraordinary items, and net income . According to annual report of JBL we can easily see the EPS of JBL for 5 years.

YEAR	EPS(in BDT)
2013	86.81
2014	19.92
2015	25.12
2016	13.61
2017	14.04



In 2014 & 2016, there share market fall occurs that's why it fall down but JBL is trying to move from this problem & do better in long-run.

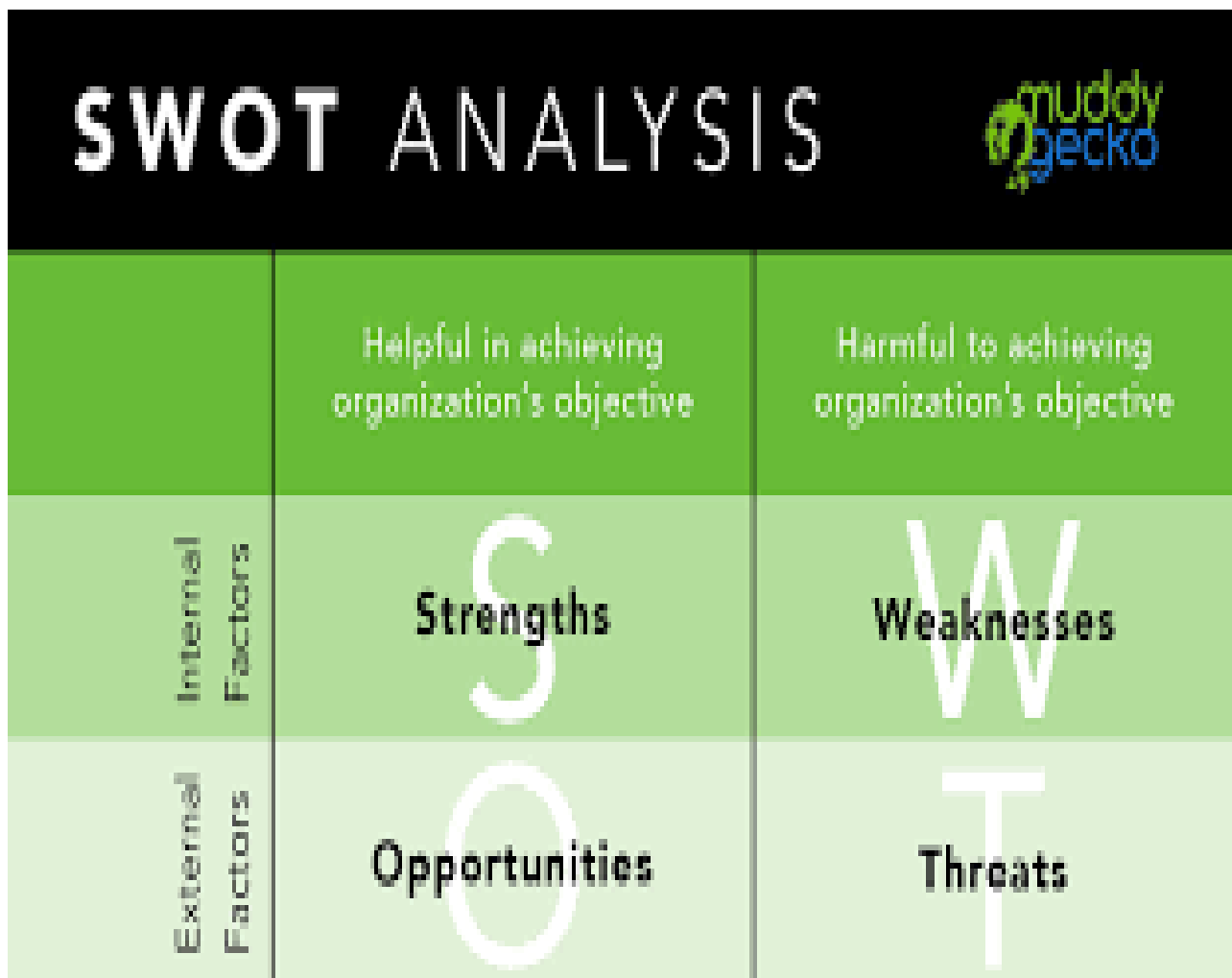
CHAPTER-3


SWOT ANALYSIS OF JANATA BANK LIMITED.



SWOT ANALYSIS:

SWOT analysis means that analysis of organization strength, weakness, and opportunities, threats that are internal & external in nature. It is done for doing well & solving recent problem that are occurring. Here, internal factors are strength & weakness of organization. External factors are opportunities & threat of organization. Strengths are to be increase, weakness to be decrease, opportunities are to be creating, and threats are to be declining to do better in market in present & long run of Janata Bank Limited (JBL). All company does its SWOT analysis for their improvement in any time. JBL’s SWOT analysis is presented below with discussion.



SWOT ANALYSIS		
	Helpful in achieving organization's objective	Harmful to achieving organization's objective
Internal Factors	S Strengths	W Weaknesses
External Factors	O Opportunities	T Threats

3.1 STRENGTH of JBL:

Each & every organization has some strength to run this company in better way. Strength means attributes that are helpful to achieving any objectives. Like other organization JBL has some strength that is presenting below:

- Huge consumer chain & Better image in mind of its clients & shareholder.
- Skillful management is main strength.
- Positive regulatory committee & evaluate everyone performance in each month end.
- Better working environment to all employee & employer.
- Better communication skill practice.

A) Huge consumer chain & better image in mind of its clients & shareholder:

According to my internship period, I have seen that there is a huge consumer chain is there & they are coming to JBL for better image of this bank. When I was working in bill collection section I saw that lot of people came into bill collection SECTOR & other section. I tried to talk to them & find out that they are coming to JBL because they think it is providing better service to consumers than other financial organization. They told that by getting better service, they are satisfied with this bank. By getting another data from internet I found that by creating better image in mind of consumer JBL is maintain a huge consumer chain of lot of people. They have lot of branches, so they are providing service to lot of people & easily deal with lot of people & maintain a huge consumer chain in this country.

B) Skillful management is main strength:

According to my internship period, I have seen that there are lot of people comes to jbl for different services. Sometime one employee provide better & multiple service to various consumers. That indicates that they are carrying some skill in each sector. When I was working in account opening section I saw that lot of people came into this SECTOR & foreign remittance section. In remittance sector one employer was absent because of illness. I find out that employee of account opening sector helping to this remittance sector. They are providing better remittance service to consumers than other financial organization & told me that all employee of

this bank is capable of doing any work if there is any absent employee. They have all sector knowledge with them.

C) Positive regulatory committee & evaluate everyone performance in each month end:

According to my internship period, I have seen that there is positive regulatory committee that evaluates performance of each employee. All office walls in JB are only shoulder high partitions and there is no executive dining room. Any of the executives is likely to put down at a table in its cafeteria and join in a lunch chat with whoever is there. One of the employees has said, “It’s exciting to know you may see and talk to the top management at any time. You feel a part of things”. Each & everyone has been monitor & evaluate by external & internal auditor in every year. According to my internship period, I have seen that audit are occurring & also talk to me about my intern performance of this month.

D) Better working environment to all employee & employer:

According to my internship period, I have seen that there is better working environment to all. A healthy workplace environment is good for any company as it could lead to bringing sales for business. A healthy workplace environment improves productivity and reduces costs related to absenteeism, turnover, workers' compensation, and medical claims. There are 5 characteristic to better working environment. They are Transparent & Open Communication, Work-Life Balance, Training & Development-Focused, and Recognition for Hard Work, Strong Team Spirit. All this are present in JBL. While doing my internship I observed this.

E) Better communication skill practice:

According to my internship period, I have seen that there are better communication skills in JBL. Effective communication skills are fundamental to success in many aspects of life. Strong communication skills and people with good communication skills usually enjoy better interpersonal relationships with consumers. Effective communication is a key interpersonal skill & all employee of JBL has this skill. When working in bill sector I get this information about JBL.

3.2 WEAKNESS OF JBL:

Each & every organization has some weakness that hinders to run this company in better way. So organization must find those & solve those as soon as possible. Weakness means attributes that are harmful to achieving any objectives. Like other organization JBL has some weakness that is presenting below:

- Technological resource not properly use.
- Lack of customer identity knowledge.
- Lack of promotional activities in any service.

A) Technological resource not properly use:

According to my internship period, I have seen that there is less use of technological resource. It is one of the major weaknesses of JANATA BANK LIMITED. Modern world is running fast & developing very rapidly. Without being able to cope with this, others will easily cope up with this & benefits from this by overtaking this bank. In my internship period I saw that some of employees of this bank do not know how to use face book, messenger, Smartphone function that is really very regret to any organization. JBL must be careful about this to solve this problem.

B) Lack of customer identity knowledge:

According to my internship period, I have seen that there is this type of problem remaining. Because of some reason they are facing these problems. Reasons are Knowing Product or Service, Determining Goals, Analyze of Past Interactions, Build a Customer Profile, and remember doing Hard Work to attain goals. According to my internship period in loan sector I saw that they are just providing loan without proper verification & conformation from other sources. It is tough for them to understand about any consumers who will be default maker & create problem for Bank. They must be careful about this.

C) Lack of promotional activities in any service:

I have seen that they provide less advertisement in any sector of service & products. Modern world is world of advertisement. Without it consumer will not be aware of any product & service of any company. Thus, advertising is important for the customers. Advertising helps producers or the companies to know their competitors and plan accordingly to cope up the level of competition. If any company wants to introduce or launch a new product in the market, advertising will make a ground for the product. In JBL I have rarely seen their advertisement in any media. They must be careful about this & try to create advertisement in future.

3.3 OPPORTUNITIES OF JBL:

Each & every organization has some opportunities that provide help to run this company in better way. So organization must find those & try to make it as strength of organization as soon as possible. An opportunity means external conditions that are helpful to achieving any objectives of organization. It could be in positive & negative in nature. Try to make it as strength. Like other organization JBL has some opportunities that are presenting below:

- Gathering of more experience & managerial knowledge.
- By providing better service quality, make better relationship with consumer.
- By providing training to employees about latest technological resource use, make them efficient.
- By Providing better remuneration & other benefits to employee to motivate in work.

A) Gathering of more experience & managerial knowledge :

According to my internship period, I have seen that there is this type of opportunity remaining. In JBL, there are many older & experienced people who are working for a long period. They have better knowledge about handling problem & other issue. They cope with various problems in this long period so become experienced. Young bloods are also better in solving any type of problem. If they can combine young & experienced there management easily & effectively solve any problem in no time. In my internship

time in pension sector, they face problem & discuss with each other's & rapidly solve this problem.

B) By providing better service quality, make better relationship with consumer:

According to my internship period, I have seen that there is this type of opportunity remaining. They try to provide better service to all their consumers with their best efforts but sometime they are not able to provide better service to them because of several reasons. Consumers sometime complain about it & some consumer comes for first time. If they do not get better service, they will not come in future & go to other banks that will not be better. If better service can be provided by them in all time they will get better place in market & can easily maintain huge consumer chain.

C) By providing training to employees about latest technological resource use, make them efficient:

According to my internship period, I have seen that there is this type of opportunity remaining. They try to provide better service to all their consumers with their best efforts but sometime they are not able to provide better service to them because of several reasons. One of them is lack of training to employee about any matter. Training means teaching, or developing in oneself or others, any skills and knowledge that relate to specific useful competencies. Training has specific goals of improving capability, capacity, productivity and performance. If JBL top management tries to provide training employee in regular basis about technological resource use they will get better result in future because technology is improving day by day.

D) By Providing better remuneration & other benefits to employee to motivate in work:

According to my internship period, I have seen that there is this type of opportunity remaining. They try to provide better service to all their consumers with their best efforts but sometime they are not able to provide better service to them because of several

reasons. One of them is providing better remuneration & others to employee. JBL provides better remuneration to all but sometime someone does not get it. So they must be careful about this because if employees are not motivated they will not provide better service & cannot motivate other consumers. If employees are motivated they will provide better service & can easily motivate other consumers to gain better position in the long run of this sector.

3.4 THREATS OF JBL:

Each & every organization has some threats that provide hinders to run this company in better way. So organization must find those & try to solve it as soon as possible. A threat means external conditions that are harmful to achieving any objectives of organization. It could be in negative in nature. Try to consider it as a weakness. Like other organization JBL has some threats that are presenting below:

- There is other nonfinancial & financial organization around JBL that are offering same service as JBL.
- Political influences.
- Globalization of services.
- Technological improvement.

A) There is other nonfinancial & financial organization around JBL that are offering same service as JBL :

According to my internship period, I have seen that there is this type of threats remaining in this organization. We easily can see from Google map that there is a lot of financial organization surrounding JBL to provide same type of service & trying to gain better place in market by providing better service than JBL. In my internship period I have seen that there is city bank, Bangladesh commerce bank, bank Asia, Sonali banks etc are

providing same service to earn benefits. If JBL fails to provide better service, they are ready to take chance to attract consumers & get benefits from them.

B) Political influences:

According to my internship period, I have seen that there is this type of threats remaining in this organization. We easily can see that political influence is other threat of JBL. Political Influence means While political authority is the formal-legal right of the government to make and enforce official decisions on public policy, political influence is the ability of private individuals and groups to impact on the government's making and implementation of official policy decisions. JBL is government bank so they have to follow political authority instruction that is hampering their benefits & become threat to bank.

C) Globalization of services:

According to my internship period, I have seen that there is this type of threats remaining in this organization. We easily can see that Globalization of services is one of the threats. Globalization is the process of interaction and integration among people, companies, and governments worldwide. As a complex and multifaceted phenomenon, globalization is considered by some as a form of capitalist expansion which entails the integration of local and national economies into a global, unregulated market economy. People can easily get any service in any country. In my internship time in bill sector, one person talk to me & asked me about that if bill collection is online then he will give bill others not.

D) Technological improvement:

According to my internship period, I have seen that there is this type of threats remaining in this organization. We easily can see that technological improvement is other source of threats. Technological development is the overall process of invention, innovation and diffusion of technology or processes. In short, technological change is based on both better and more technology. In this modern world it is changing a lot in day by day.

CHAPTER-4

RECOMMANDATION & CONCLUSION.



4.1 RECOMMENDATIONS:

Banking sector is too much competitive and big sector in our country. If JBL can stay in this sector or to be a leader in this sector need to overcome some reasons. Because lots of banks are available in this sector and new banks are coming, in this situation, its take positions in sector or increase brand image as well as brand loyalty as soon as possible. JBL can take swot analysis for stay in this sector by following some steps. JBL can provide training & provide better remuneration to motivate employee & create position in this sector. If top management get this information & take proper step it will be better for JBL in future.

- Hire expert people and take action to create strong brand image.
- Create and maintain strong supply chain system by providing better training to all employer & employee & motivate them.
- Take steps for the complaint of employee & consumers.
- Some promotions can be given for several segment thus they become more motivated to know about JBL.

4.2 Conclusion:

Bangladesh is an overpopulated country. The people of the country are suffering from economic for several years. Bank is essential for economical purpose. Though there are some financial companies in our country but now a day, those are beyond reach of the poorer section of our country who is the worse sufferer of the economy. In the developed countries Government ensure that every citizen gets the better financial service & updated system intimately. But the Government of developing and the lower developed countries like ours cannot afford to take that many concerns regards the economy where there are other more important issues to take care of. People in our country are conscious for economy that for they try to get better service in bank. But our country bank is polluted various ways day by day. For meet-up their demand people are choice government bank. Now in our country economic sector are growing sector because the banks are sufficient for fulfill the demand of people on the population. That for, I hope JANATA BANK LIMITED is success in this sector and create a strong position in this sector by using their own strategy and expertise people.

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APPENDIX:

