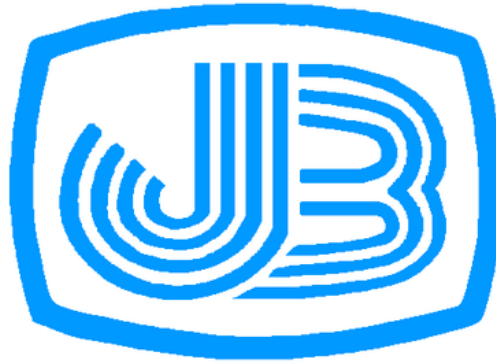


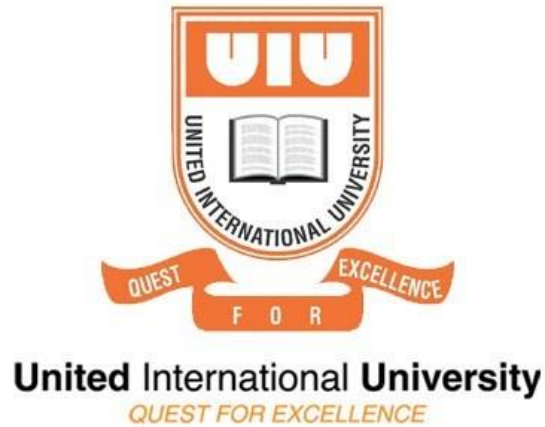


Janata Bank Limited

**Internship report on MIS practice in Janata Bank:
A study on Motijheel head office, Dhaka**

MD. Rezwan Faisal

This report is submitted to the school of Business and Economics, United International University as a partial requirement for the degree fulfillment of Bachelor of Business Administration



**Internship report on MIS practice in Janata Bank: A study in Motijheel
head office, Dhaka**

Submitted to:

Dr. Mohammad Badruddoza Mia
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Submitted by:

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Trimester: Fall
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Date of submission: 5th January, 2020

Latter of Transmittal

5th January, 2020

Dr. Mohammad Badruddoza Mia
Associate Professor
School of Business & Economics
United International University

Subject: Internship report submission.

Sir,

I am a student of BBA department of United International University. I have completed all my courses in last trimester. In Fall 2019 trimester I have completed my Internship in Janata Bank Limited and I have finalized my report named as “**MIS practice in Janata Bank**”. I have tried my level best to cover adequate information.

Therefore, I would like to submit my report on your very concern. I hope you will be kind enough to discover my observation during the internship period in Janata Bank Limited. Rather, in case if you have any further clarification, I would welcome the opportunity to consult with you to explore how my findings could best meet your needs.

Your Sincerely,

MD. Rezwan Faisal

ID: 111-151-089

Major: Management Information System

United International University.

Declaration of Student

I, Md. Rezwan Faisal, ID: 111-151-089, major in MIS student of United International University hereby declare that this report on “Practicing MIS in Janata Bank Limited” has been prepared as a part of my internship study. It is a mandatory part of our BBA program to submit an internship report. I also want to acknowledge that this report is only prepared for academic purpose and no confidential data of the bank has been disclosed in this report.

Acknowledgement

At first, I would like to express my greatest profound gratitude to the almighty Allah (SWT) as he gave me intensity and endurance to accomplish BBA courses and prepare this internship report within the assigned time.

Then I want to give thanks to my Dignified Faculty Dr. Mohammad Badruddoza Mia, Associate Professor of Business & Economics School, United International University, for providing me support with all the necessary resources and information and also encourages me a lot during preparing my internship report. For his proper guidance I am able to submit my report in the given time period.

I also express my heartfelt gratitude to my supervisor Mr. Zahirul Islam, Principle Officer department of MIS, Janata Bank. Throughout this internship period, he helped me tremendously.

I also admire and thank Mr. Ramjan Bahar, DGM of the Department of MIS, Janata Bank Limited, who allowed me to do an internship in the MIS department and gave me a lot of information needed to compile my internship study.

For completing any task successfully, it is certain to get helps from a several number of people Mr. Rihajul Islam, Mr. Naser, As I also got a task of completing my internship report, I have also take assistance from several persons. That's why I would like to show my greatest gratitude to those persons.

At the end I would like to give my heartfelt feelings to my family, friends, teachers, and colleagues who supported me whenever I needed them.

Executive summary

This report starts with the background of the study, objective of the study, and scope and limitation of the study. After doing that, I put the analyzing report of banking industry. In that segment, how banking industry is getting prosperity by using MIS will be discussed. Also, banking, how many banks are in Bangladesh, and their status is also described. Factors of banking industry barriers and so on. In the next segment, I will analyze the organization. Here, how Janata Bank practices MIS in their organization. How their MISD works will be discussed here. Overview & History of JBL, Product and Services of Janata Bank Limited, Branches list of Janata bank, Corporate Information of Janata Bank Limited, Functional Hierarchy of Janata Bank, Board of Directors, Personal Management Information System, what is OMIS, Data input and report creation by branches and MISD, Data Entry Method, Report creation, SWOT analysis will be the main points of that part. It will also be discussed. After that, I will describe how my internship experience was and how my academic study helps me to understand their work and also I will describe about my training. Finally, I will put some recommendations from my point of view and will pull conclusion.

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Abbreviation:

1. PMIS = Personal Management Information System
2. OMIS = Overview Management Information System
3. SQL = Structure Quarry Language
4. BB = Bangladesh Bank
5. MF = Ministry of Finance
6. SOCB = State Owned Commercial Banks
7. SDB = Specialized Banks
8. PCB = Private Commercial Banks

CHAPTER 1: INTRODUCTION

1.1 Background of the report:

In the age of modern society, automation in the banking system has played a significant role in improving the economic system. Banking practices that took several hours or even days; can now be done in a couple of seconds. Only the machine and the internet can do this; this requires an automatic system. In the banking industry, the MIS added acceleration. It has become very simple and user-oriented with the aid of Computerization and MIS Banking.

The modernization in Janata Bank Limited's MIS department has been described in this report. Janata Bank Limited is one of Bangladesh's oldest and strongest banks. Having done my internship in this renowned bank was a great honor. Quality of service is the bank's primary concern. Bank has stated in its object that through innovative financial products and services the expectation of the customer will be clear. As an intern in Janata Bank Limited's MIS department, I am writing this report entitled "Automation of Janata Bank's MIS department." An internship report contains different kinds of rules, regulations and policies related to various banking actions; all of the factors have been conducting here.

1.2 Objective of the report:

The objective of the report is how the Management Information System creates an effect in the banking operation. Some of the objectives are pointing out bellow:

- Analyzing the impact of MIS in the bank.
- Is practicing of management information system makes any deference in banks internal activities?
- How MIS helps to restore the necessary and valuable informations in their database?
- How MIS analyzing those information, either effectively or ineffectively?
- Does MIS practicing serve adequate support to the personnel of a banks?
- How does MIS help bank to solve the critical problems that may arrive in future?
- Does MIS really help to bank to achieve conceptual understanding of getting success?
- How MIS helps Management of a bank to take conceptual decisions? And so on.

1.3 Scope & Limitation:

Scope:

MIS plays an important role in managing the data and information for future use. It creates a great impact on banking organization by accelerating the conceptual skills and analytical knowledge of every personnel. Janata Bank is improving their performance because their MISD is much powerful and their efficiency of work is also in a tremendous level. JBL working on their prosperity and MISD supports a lot to get success. Overall having a MISD Janata Bank will get more advantage technologically in future for sure.

Limitation of the study:

Though we got a great support from Janata Banks MISD, but we also faced some problems. We didn't access to some of their areas. We were unable to get understand all the activities of the MISD as our academic study because there are some similarity and unfamiliarity with our academic study. We were unable to get some crucial information which may bring our report a new level of success but also those information may breach their security line. Sometime we also didn't attach the latest information in our report. Another most important limitation is that it was quit tough to get the opportunity to done my internship experience as they do not accept interns for their security purpose. So that's are some of the limitation that I have faced during my internship.

CHAPTER 2: INDUSTRIAL ANALYSIS

2.1 Industrial Analysis:

When a group of similar types of companies performs similar activities for their business, then all together creates an industry. As their activities are same and work for the satisfaction of customer needs, they involve in a competitive situation and all the firms are get in to the rivalry. In this report I tried to cover “MIS practice in Janata Bank”, here I analyzed and will describe about the practice and status of MIS within the banking industry of Bangladesh. Bangladesh Bank is the central bank of Bangladesh. Bangladesh Bank (BB) issues currency, maintains foreign exchange reserve and also provides transaction facilities of all public monetary matters. In Bangladesh, the Banking industry started with six nationalized commercial banks, two state-owned specialized banks, and three foreign banks after independence of the country in 1971. Some of the well-known banks in Bangladesh are: Sonali Bank, Janata Bank, Dutch-Bangla Bank, HSBC, Islamic Bank Bangladesh Limited etc. Janata Bank is one of the largest and oldest banks in Bangladesh.

There are 2 kinds of bank in Bangladesh, pointing bellow:

1. **Scheduled Bank:** According to the Bank Company Act, 1991 The banks which get license to operate banking activities are termed as Scheduled Banks. They operate under supervision and full control of Bangladesh Bank. There are 59 scheduled banks in Bangladesh. And those scheduled banks can also be categorized.
 - **SOCBs (State Owned Commercial Banks):** The banks which are owned by the Government are known as State owned banks. There are 6 banks which are owned the Govt. of Bangladesh.
 - **SDBs (Specialized Banks):** There are some banks which are running for some special purposes. Most of them conduct developmental works for the people of the country. There are 3 specialized banks in Bangladesh.
 - **PCBs (Private Commercial Banks):** The banks which are owned by private entities are called as Private commercial banks. In Bangladesh there

are 48 PCBs. These Private commercial banks can also be categorized. There are two types of PCBs:

- **Conventional PCBs:** In the banking industry of Bangladesh; there are 33 conventional PCBs. They operate the interest based operations.
- **Islami Shariah Based PCBs:** Islami Shariah based banks are those; which operate their banking activities according the rules of Islami Shariah. They follow the Profit-Loss sharing mode.

2. **Non- Scheduled:** Non-Scheduled banks run for special purposes. They cannot perform all tasks of the Scheduled banks. There are 5 non-scheduled banks in Bangladesh. They are:

- **Ansar VDP Unnayan Bank:** It's a specialized bank of Bangladesh government bank. This bank is generally developed for the purpose of provides monetary services to Bangladesh defense personnel.
- **Karmashangosthan Bank:** It is also a specialized bank of Bangladesh government. This bank has been developed for the purpose of reduce the poverty form the country by providing the financial support to the youth so that they can create their own small entrepreneurship.
- **Grameen Bank:** This bank is founded as a microfinance institution and community development bank in Bangladesh. It provides small loan also called microcredit to the devastated without requiring collateral.
- **Jubilee Bank:** It is one of the oldest commercial bank
- **Palli Sanchay Bank:** This bank is developed for rural development in Bangladesh. It usually finances to those people who leaves in rural area along with poverty and executing a project "Ekti Bari Ekti Khamar" under LGRD Ministry

2.2 List of Banks and their status:

<i>Name of bank</i>	<i>Established</i>
<i>Scheduled Banks</i>	
<i>A. Central Bank</i>	Commenced on 1972
<i>B. State Owned Commercial Banks</i>	
1. Agrani Bank Limited	26 March 1972
2. Janata Bank Limited	By Bank Nationalization Ordinance 1972
3. Rupali Bank Limited	By Bank Nationalization Ordinance 1972
4. Sonali Bank Limited	By Bank Nationalization Ordinance 1972
5. Bangladesh Development Bank Limited	On 16 November, 2009 by amalgamation of Bangladesh Shilpa Bank (BSB) and Bangladesh Shilpa Rin Sangstha (BSRS)
6. Basic Bank Limited 9	21 January, 198
<i>C. State Owned Specialized Banks</i>	
1. Bangladesh Krishi Bank.	1973
2. Rajshahi Krishi Unnayan Bank (RAKUB)	15 March 1987 (President's ordinance No. 58 of 1986)
3. Probashi Kallyan Bank	2010
<i>D. Private Commercial Banks (PCBs)</i>	
<i>I. Conventional PCBs</i>	
1. AB Bank Limited	12 April, 1982
2. Bangladesh Commerce Bank	Limited 16 September 1999
4. Bank Asia Limited	27 November, 1999

5. Brac Bank Limited	4 July, 2001
6. City Bank Limited	27 March, 1983
7. Dhaka Bank Limited	5 July, 1995
8. Dutch-Bangla Bank Limited	3 June, 1996
9. Eastern Bank Limited	1992
10. IFIC Bank Limited	1976
11. Jamuna Bank Limited	3 June, 2001
12. Meghna Bank Limited	21 April. 2013
13. Mercantile Bank Ltd	2 June 1999
14. Midland Bank	9 April 2013
15. Modhumoti Bank Limited	19 September 2013
16. Mutual Trust Bank Limited	24 October, 1999
17. National Credit and Commerce Bank Limited	In 1993 as commercial Bank
18. NRB Bank Limited	2013
19. NRB commercial Bank Limited	2013
20. NRB Global Bank Limited	2013
21. One Bank Limited	May, 1999
22. Premier Bank Limited	10 June, 1999
23. Prime Bank Limited	17 April, 1995
24. Pubali Bank Limited	By Bank Nationalization Ordinance of 1972, denationalized in the year 1983.

25. South Bangla Agriculture and Commerce Bank Limited	25 March, 2013
26. Southeast Bank Limited	March, 1995
27. Standard Bank Limited	3 June, 1999
28. The Farmers Bank Limited	11 September, 2012
29. Trust Bank Limited	1999
30. United Commercial Bank Limited	1983
31. Uttara Bank Limited	By Bank Nationalization Ordinance of 1972, Denationalized in 1983
32. Shimanto Bank Limited	21 July, 2016
II. Islami Shariah Based PCBs	
1. Al-Arafah Islami Bank Limited	27 September, 1995
2. Exim Bank Limited	3 August, 1999
3. First Security Islami Bank Limited	August 29, 1999
4. ICB Islami Bank Limited	April, 1987
5. Islami Bank Bangladesh Limited	13 march, 1983
6. Shahjalal Islami Bank Limited	10 May, 2001
7. Social Islami Bank Limited	22 November, 1995
8. Union Bank Limited	2013
E. Foreign Commercial Banks	
1. Bank Al-Falah Limited	2005
2. Citibank N.A	1995

3. Commercial Bank of Ceylon PLC	2003
4. Habib Bank Limited	1976
5. National Bank of Pakistan	August, 1994
6. Standard Chartered Bank	1905
7. Woori Bank September	1996
8. HSBC Bank	1996

Figure 2.2: Name of all banks of Bangladesh

2.3 History of MIS in Banking Industry in Bangladesh:

We have already visible that there are sixty-four Scheduled and Non-Scheduled banks in Bangladesh. Most of those banks now run their operations digitally. In the generation of the net and different modernization, all banks work online. They hold their records of their database. Every financial institution has huge numbers of branches; the ones branches have huge quantities of statistics. All of these facts are handled with the aid of their MIS departments. They document those records and creates essential reports and all are this with that vital information. In the early days, Bangladesh wasn't very developed. In rural areas, the internet had been not to be had. Also, the operators in the bank, didn't know a way to perform computers. So, it was very difficult and time eating for the banks. The customers had to wait a long term to transfer their money and different crucial documents. It became also very tough to send money from one town to another. But whilst banks started out to work with the pc the works have become easier. After that most of the banks began providing education to their personnel in their rural branches approximately computers. It helped the personnel very much. When the net got to be had in most of the agricultural areas; the whole situation changed. All of the operations started to get easier. Because with just a few clicks they may switch money from one department to another and will exchange information very without problems and swiftly. When this huge alternate took place; the significance of experienced people all started to get up for managing that

special software program and equipment. So, a huge sum of money become invested inside the IT sectors of the banks. This helped to hurry up the digitalization of the banks.

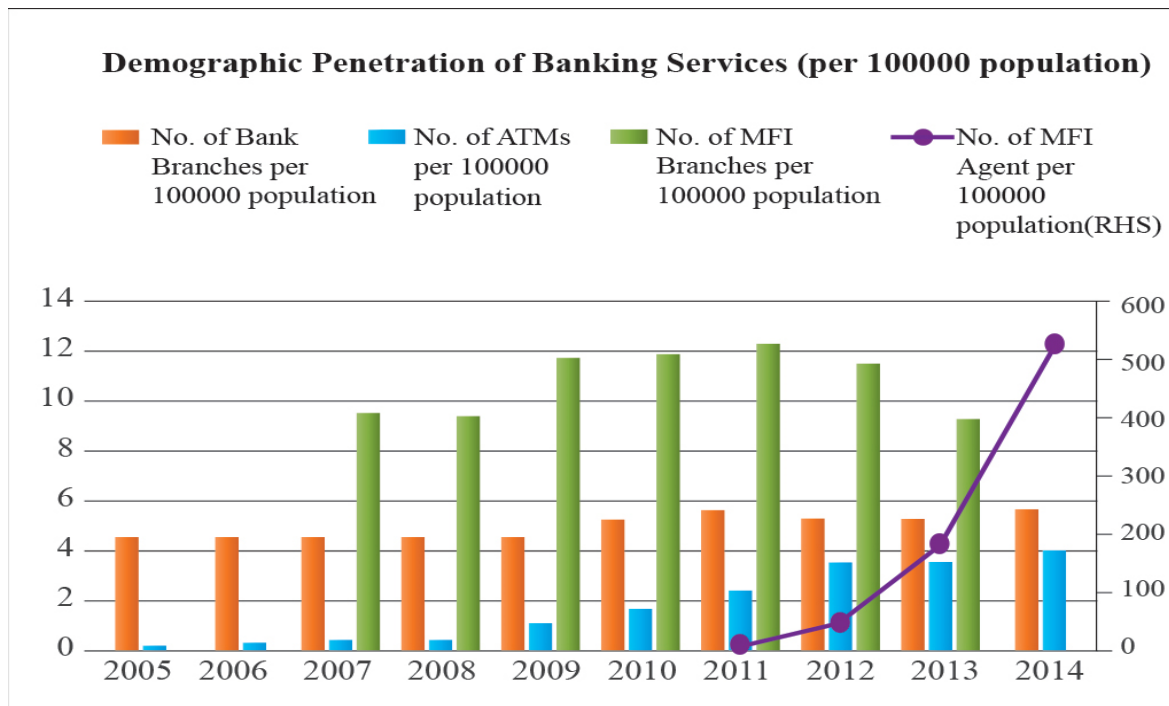


Figure 2.3.1 Computerization of Bank Branches

A lot of recent software were delivered to the employees to facilitate their works. To function those software banks commenced to look for people. In that specific time, IT and Management primarily based college students operated the ones departments for precise banks. But after extra development, the works were given differentiated. MIS department emerged inside the banks. People knew that it is very critical for the banks to have this branch for handling large quantities of data because of the variety of big customers. So, maximum of the well-known and evolved banks created their MIS department. The personnel of the MIS department should paintings with the records of the whole bank. They gather all statistics of the branches, system those data, makes reviews with that information and also keeps a record of the ones records with the assist of banks private software.

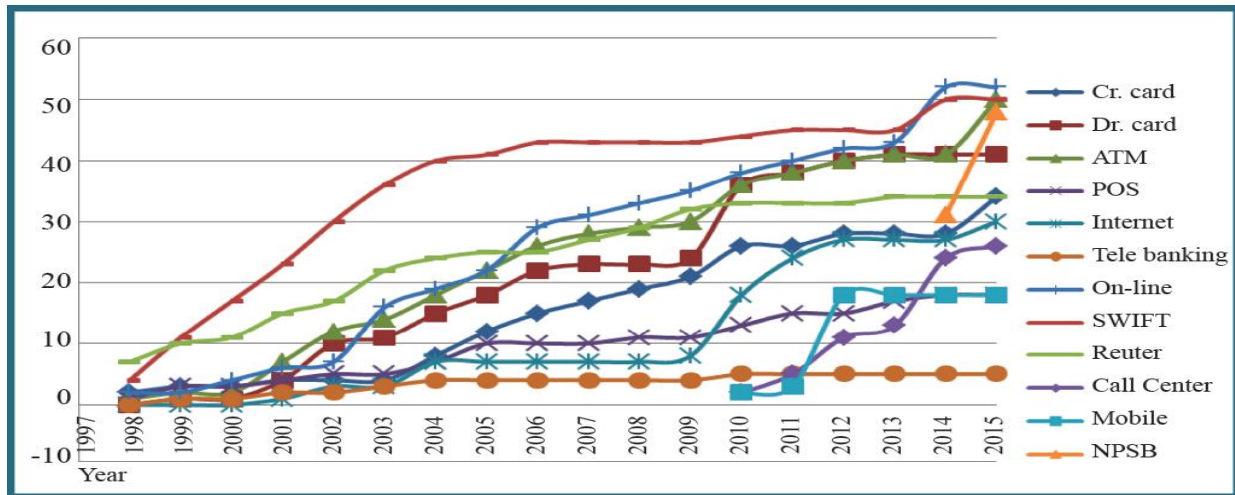


Figure 2.3.2 Trends in technology adoption

With the assist of the MIS department within the banks, all statistics of the customers and employees are in safe hands. Because with their expertise; the required facts may be fetched with just some clicks. Record of any department or any patron can be offered at any time. That facilitates the bank a lot to function their activities. Any customer can get his information from any branches at any time. This has made the life of the client and employees very easy. The weekly, monthly, quarterly and yearly information allows the bank to realize the reliability of the records. It enables the banks to get a aggressive advantage over others. Banks like Eastern Bank LTD., The City Bank LTD., Brac Bank, Janata Bank, Krishi Bank have a very powerful MIS department. It helps them to improve patron service, reducing operating price and create new products and services.

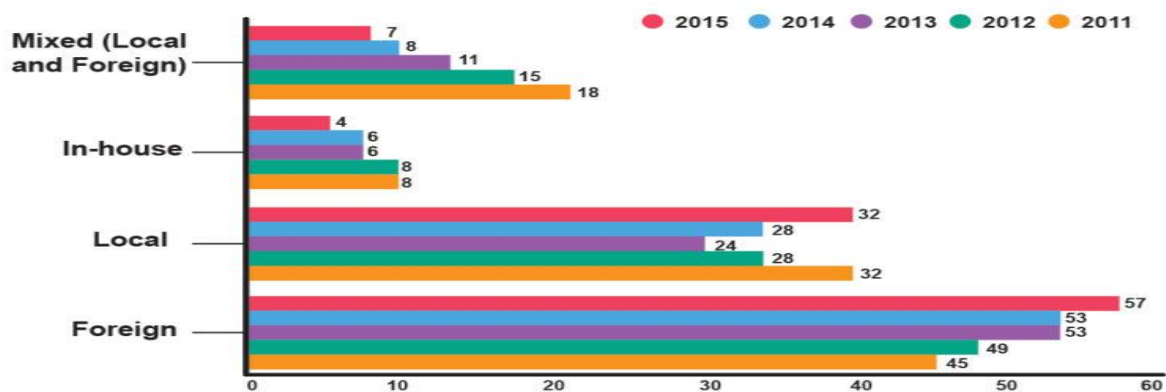


Figure 2.3.3: Classification of Banking Software (% of Banks)

2.4 Size, Trend and Digital Banking Revolution of the Industry:

2.4.1 Size:

Calculation of the size of an industry can be in several ways. Today banking industries are spreading widely and getting develop day by day. Past 10 years there are huge amount approximately over 3000 branches of banks were situated. As banks are growth in a great way the department of MIS also increasing in a massive way. Banks of rural areas now are also getting digitalized. They updating their daily transaction information by using their banking software. At the end we can claim that our banking industry is in growth stage.

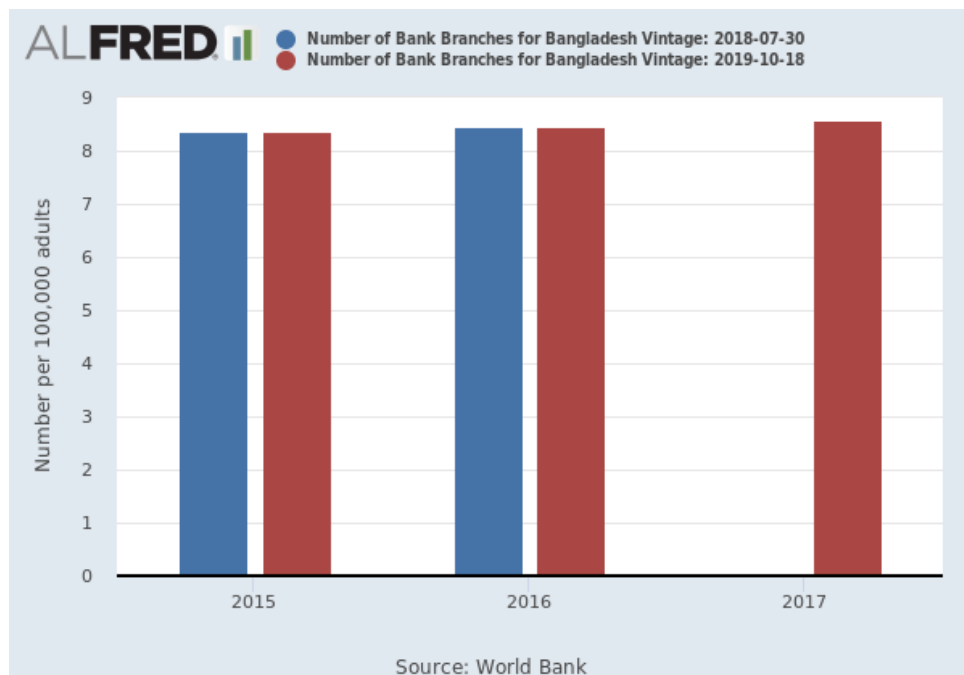


Figure 2.4.1: Number of Bank Branches for Bangladesh

2.4.2 Trends:

Today's banking industry is spontaneously upgrading by adopting the new technologies. All the banks are now operating their activities in a most digital system. Though paper based documentation is also taking place but this documentation is also operating via advance technology. For the data operating relevant activities, MIS department maintain manages those works. There are several software developing organization that serve software's to other companies according to their need, banks are also getting the opportunity to buy their very own personalized software.

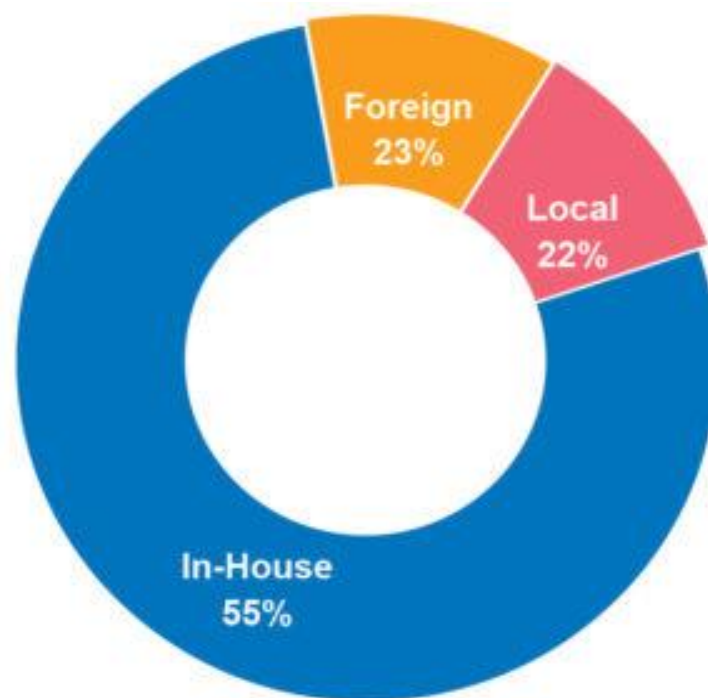


Figure 2.4.2: Technology adoption rete.

2.4.3 Digital Banking Revolution:

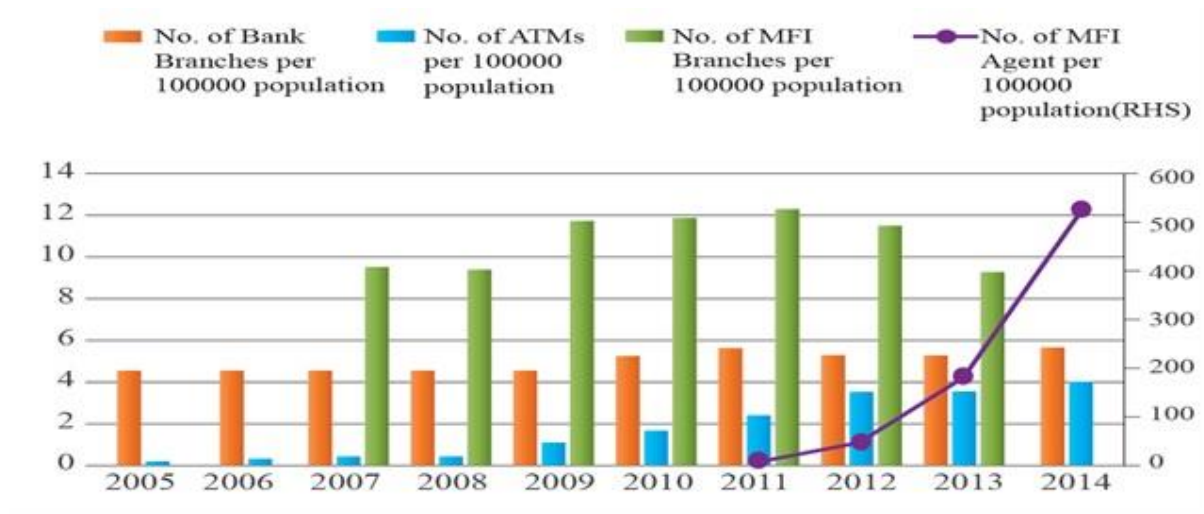


Figure 2.4.3: Digital Banking Revolution

In the above **figure: 3.3.3** it shows the revolutionary change of digitalization of banking industry. Now a day all the banks operates their most of the tasks in the computerized way. The data collection is also transmitting in a digital way, and this kind work is usually done by MIS department. The future of a MIS department is so bright that it can make a great change in not only the banking sector or other business industries but also it will show a most profitable and tremendous way for even a country to get prosperity in overall. According to the statistic the banking sector is reaching in the utmost peak level of success though the competition has also been raise. The bank that has more strong MIS department it will get more success, because data can expose the greatest way of success.

2.5 Industry Rivalry:

Since we already know that banks are only intimidating each other. So we can assume there is a presence in this industry of intense competition. To stay ahead in the competition, every bank tries to give extra benefit than others. They also try to improve customer support, number of branches, quick services, and also try to improve the bank departments' power. We also try to improve customer support, number of branches, fast services and increase the strength of the bank departments.

2.6 Factors of Banking Industry:

There are 3 economic factors of banking industry, describing bellow:

- **External factor:** The banking industry and the economy are interrelated. MIS is a bank department. Therefore, if a country faces any kind of economic crisis, its banks will be affected. So all the divisions are made as well. The department of MIS is primarily based on technology. Therefore, economic support is needed. When a country faces any economic problem; banks are not ready for new technological investment
- **Technological Factor:** Researchers are working tirelessly for technology development. As the world's population growing, people are becoming increasingly reliant on technology. They need to do their job very quickly because they are very busy. Technology has thus become everyone's helping hand. Today people in almost every aspect of life need online support. This technical trend has also had a very positive impact on the banking system. Today people don't have to wait for a long transaction in the queue, they can pay their bills electronically, they can transfer money online and even with their mobile phone. Banks in their computers and servers can keep records of their customers. Recent technological development has contributed to the creation of the MIS department. Every day, this technological development helps their job and makes the hard work simple to

do. More technology development would greatly assist in the banking sector's growth of the MIS.

- **Political Factor:** There are some political factors such as: Political Factors, Legal Factors that create a great impact on banking industry.
 - **Political Factors:** In the banking industry, political factors play an important role. In the banking system, the government has a huge influence. As the government can always interfere in the banking laws, there are tremendous chances of corruption. Rules such as labor laws, restrictions on trade, taxes, quotas help people exploit the banking system. Political power in the banking sector also creates a huge challenge. Because of these political influences, many banks in Bangladesh are corrupting.
 - **Legal Factors:** Each country in the world has its own laws and regulations. Each bank in its own country is bound to obey certain rules. In order to confirm the same structure within the industry, they must follow proper laws regarding anonymity, consumer laws and also trade creation. The banks' MIS department must also follow these rules and regulations on the exchange of data and information from the customer. We are always aware of the laws about the privacy of the consumer.

Chapter 3:

Organizational Analysis

3.1 Overview & History of JBL:

Janata bank is one of the largest bank in Bangladesh, that established under the presidency order at 1972 by Bangladesh Bank. Janata Bank takes the branches of 2 banks one is United Bank limited & Union Bank limited that were formerly operating banking activities all over the country. After getting independence at 1971, Janata bank Janata Bank began mass banking all over the country and get amenities from the government as a nationalized commercial bank. It is one of the private commercial bank, which was registered under the company act, 1994 on 2nd April 2001. It got authorized with the capital of 16 hundred million dollars which has been divided into five million general shares of 100 shares on 3rd June though the initial capital of 390 million takas were authorized which was paid by stakeholders.

Basically by the word “bank” it is easily understandable that commercial institutions deal with money, though there are many types of banks for example central bank, commercial bank, industrial bank, specialized bank etc.

As mention earlier, Janata Bank is a commercial bank, which head office located at Motijheel Commercial Area Dhaka. It has a huge participation in overseas remittance for foreign exchange business. In 2013 it awarded by Citi Bank, Finance wholesale, Retail Banking for their excellent performance.

3.1.1 Mission: The main mission of the Janata bank is to participate in the socio-economic development actively of the nation to operate a commercial banking organization soundly, serving the borrowers with credit facilities, make sure to provide depositors fund security and serving the satisfactory ROE to the owners.

3.1.2 Vision: Their vision is to build themselves as a front ranking in both their home country as well in foreign country as they becoming one of the largest commercial bank and serve surety to their client by providing highest standard of services through great application of latest IT and also provide contribution to the national economy.

3.1.3 Product and Services of Janata Bank Limited:

Product and services is the main assets of any organization. JBL is playing the most significant role in offering specialized services to different clients or agencies throughout the country. The following product and services are available of Janata Bank Ltd.

For an organization products & services are the main assets. Janata Bank is also providing some and some specialized products and also offers their clients with different services throughout the whole nation. Some products and services are naming bellow:

- Credit Scheme of consumer
- Scheme of Special Deposit
- Scheme of Saving Monthly
- Scheme of Saving Insurance
- Provides Credit card & Debit card
- WUM (Western Union Money) Transfer
- ATM Service of JBL
- JBL Power Card

3.1.4 Branches list of Janata bank:

Janata bank has 912 branches. The list of branches is illustrated bellow;

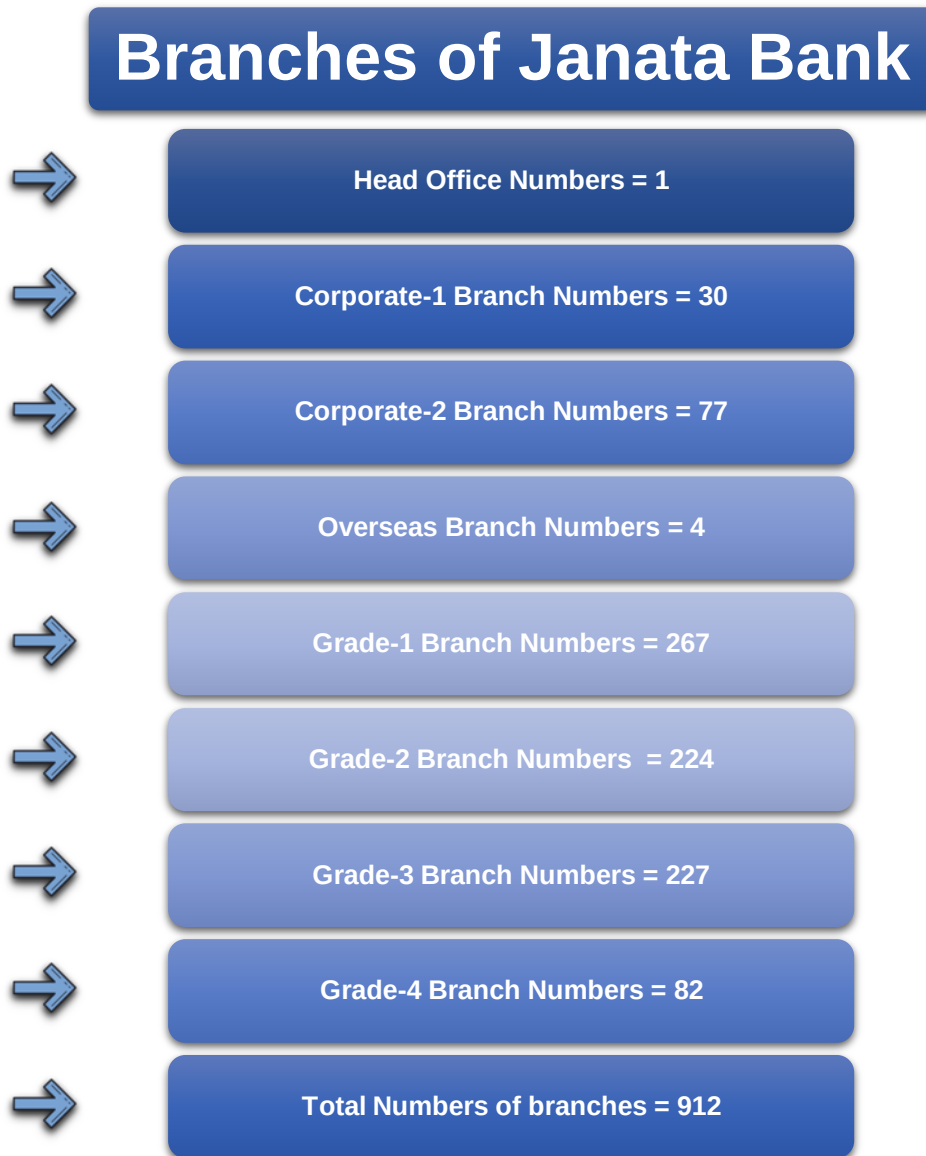


Figure 3.1.4: Illustration of Janata Bank Branches

3.1.5 Corporate Information of Janata Bank Limited:

Information is demonstrating at bellow table:

Name of the organization	Janata Bank
Registered Address	Janata Bhaban, 110, Motijheel Commercial Area Dhaka - 1000, Bangladesh.
Legal Status	Public Limited Company
Chairman	Dr. Jamaluddin Ahmed, FCA
CEO & Managing Director	Md. Abdus Salam Azad (F.F.)
Company Secretary	Hussain Yeahyea Chowdhury
Date of Incorporation	21 May 2007
Authorized Capital	BDT 30,000 Million
Paid up Capital	BDT 23,140 Million
Face value per share	BDT 100 per share
Shareholding Pattern	100% Share owned by the Government of Bangladesh
Number of Employees	11,895 (As on 31.10.2019)
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	www.jb.com.bd, www.janatabank-bd.com
E-mail	md@janatabank-bd.com

Table 3.1.5: Corporate Information of Janata Bank Limited.

3.1.6 Functional Hierarchy of Janata Bank

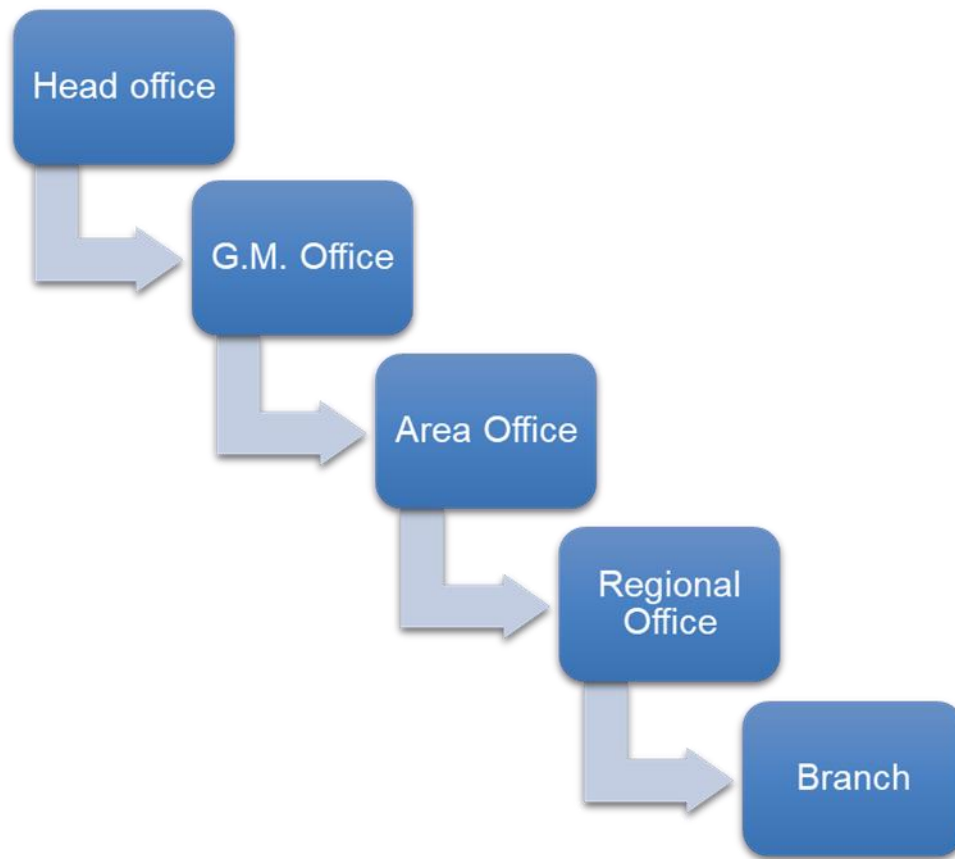


Figure 3.1.6 Functional Hierarchy of Janata Bank

3.1.7: Board of Directors:

There is one Chairman of the Board of Director and 8 Board of directors shown at below figure:

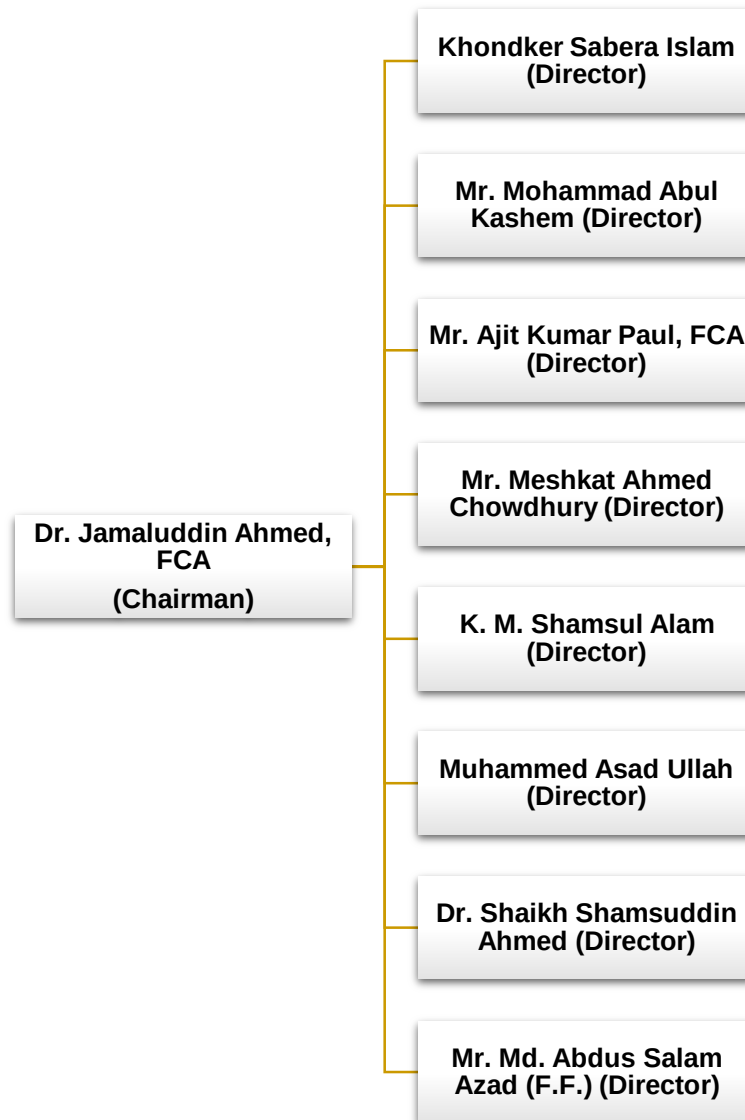


Figure 3.1.7 Hierarchy of Directors

3.2 MIS practice in Janata Bank:

As we know banks that act as financial intermediaries that done activities like granting deposits and creates a link to lending activities. The banking sector of the People's Republic of Bangladesh relative to the scale of its economy is relatively larger than several economies of an identical level of development and per capita financial gain. For a country with a per capita financial gain of solely concerning US\$370 is commensurately massive because The total size of the sector at 26.54% of gross domestic product dominates the national economy. In order to the banking sector, the non-bank monetary sector, as well as capital market organizations is far smaller because those are only 3,22% of GDP (according to Sayeed et al.2002). Banking sectors playing the key role by contributing in the GDP of other sectors and also service sector contributes about 50% of total GDP.

Now a days modern banking system plays a very important and significant role not only in a specific nation but also whole world's economic developments. For some technological advancement also for globalization, banking system has been undergoing a lot of changes and for this changes a great economic changes are also occurring. For this technological evolutionary inventions and advancement banking sector is also facing a great challenge as there is a severe competition among the banks within efficient operational activities, prompt client service, custom-built merchandise & service, innovative ideas, and strategic operational & management choices.

Management Information System is playing a vital role in banking sector, it assures top management that they are in their right direction of prosperity. For that banking using MIS to facilitate their operation to go forth to adopting the expected enhancement as the technology expands. MIS can be used in various level by of management (like top to low level of management) in the aim to make decision to achieve the strategic goals and objectives. Janata Bank also involved with MIS practice in their management. They retain and manages all the necessary employee information like personal data, background of service etc. They also monitor their performance, their daily activities and so on. There are some security features like tracking the number of activities that occur within the system, access level of users, login percentage etc. It's also known as support system of

decision that provide the guidance and important information to their management. Practicing the MIS in their organization, they got efficient, speed and reliable information which boost up their activities and prosperity.

3.3 PMIS (Personal Management Information System):

Janata Bank uses PMIS software for updating employee information such as transferring, posting, training, promotion, retirement, necessary allowance and advantages and other necessary information's are preserved due to providing Digital ID cards to all employees. PMIS also preserved and manages some basic information's like employee's background, personal data, educational status etcetera. It also observes the performance and absent ratio of employees. It also has some features of security consists with trail of audit that can track all the conducted activities and user ratio of access via login. It provides the basic guidance and necessary information from the top level to low level sectors of Janata Bank. PMIS boost up the authenticity, reliability and efficiency of the information. Through the user defined database system it projects the efficiency of the creation and staff record that has been managed in the HRD. This software has created for updating the personnel information automatically. the modification of the data usually done on the basis of the updating already existing information of personnel status, this system is also detecting and resolve the problems with the system which has been done manually and also increase the processing speed of the information.

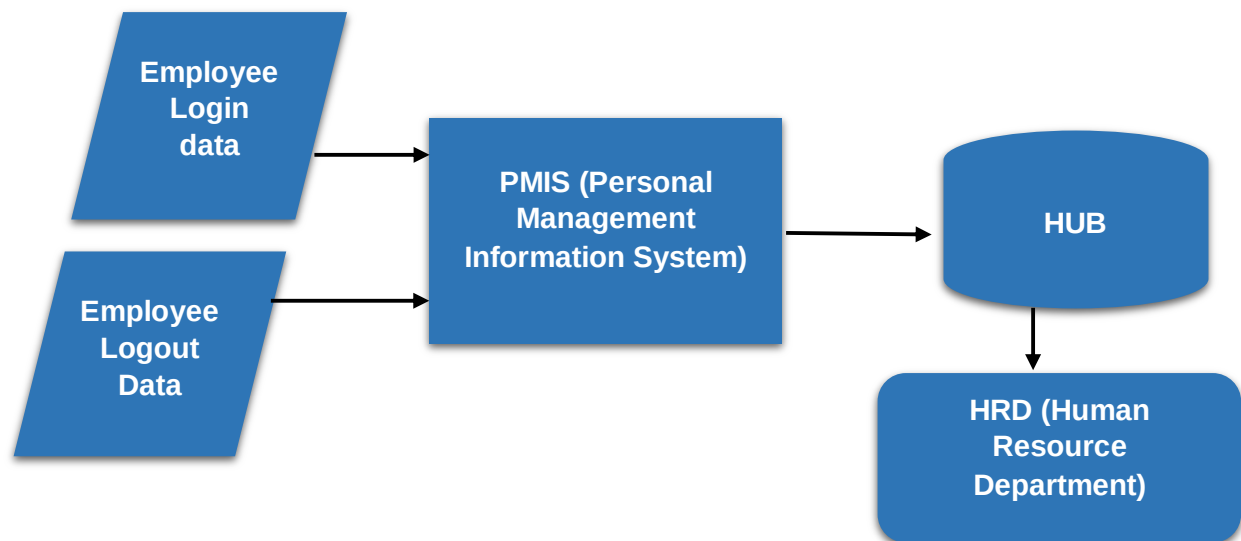


Figure 3.3: PMIS faction in HRD of JBL

3.4 What is OMIS (Operations and Management Information System):

The OMIS is a web based software application that has been created for the purpose of automation the manual prepared reports and the daily business actions that need to monitor in a regular basis which may enhance the working effort ability and increase the speed of working capacity. As discussed above there are 912 branches of JBL. Each branch provides and updates their information of daily transaction into the OMIS server. The MISD then creates report according to the information that has been provided by the branches and outflow the reports to the central bank (Bangladesh Bank) and Ministry of Finance of Bangladesh. The process illustrated bellow:

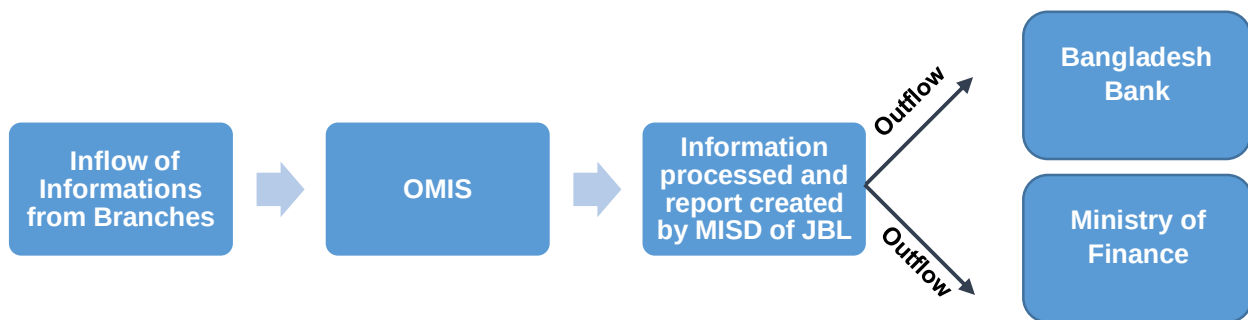


Figure 3.4: Inflow & Outflow of information

In the above illustrated diagram, we can get the knowledge of how information inflow and outflow occur within the branches and the MISD and how MISD process and provides the information to the Bangladesh Bank and Ministry of Finance. Sometime MISD provide information to some other organization like BIBM and some other ministry in for relevant purposes.

3.5 Data input and report creation by branches and MISD:

Branches provide data to the MISD by inputting data in MISD portal. There are several sectors where branches of Janata Bank provide information by the data entry system. The sectors are illustrated bellow:

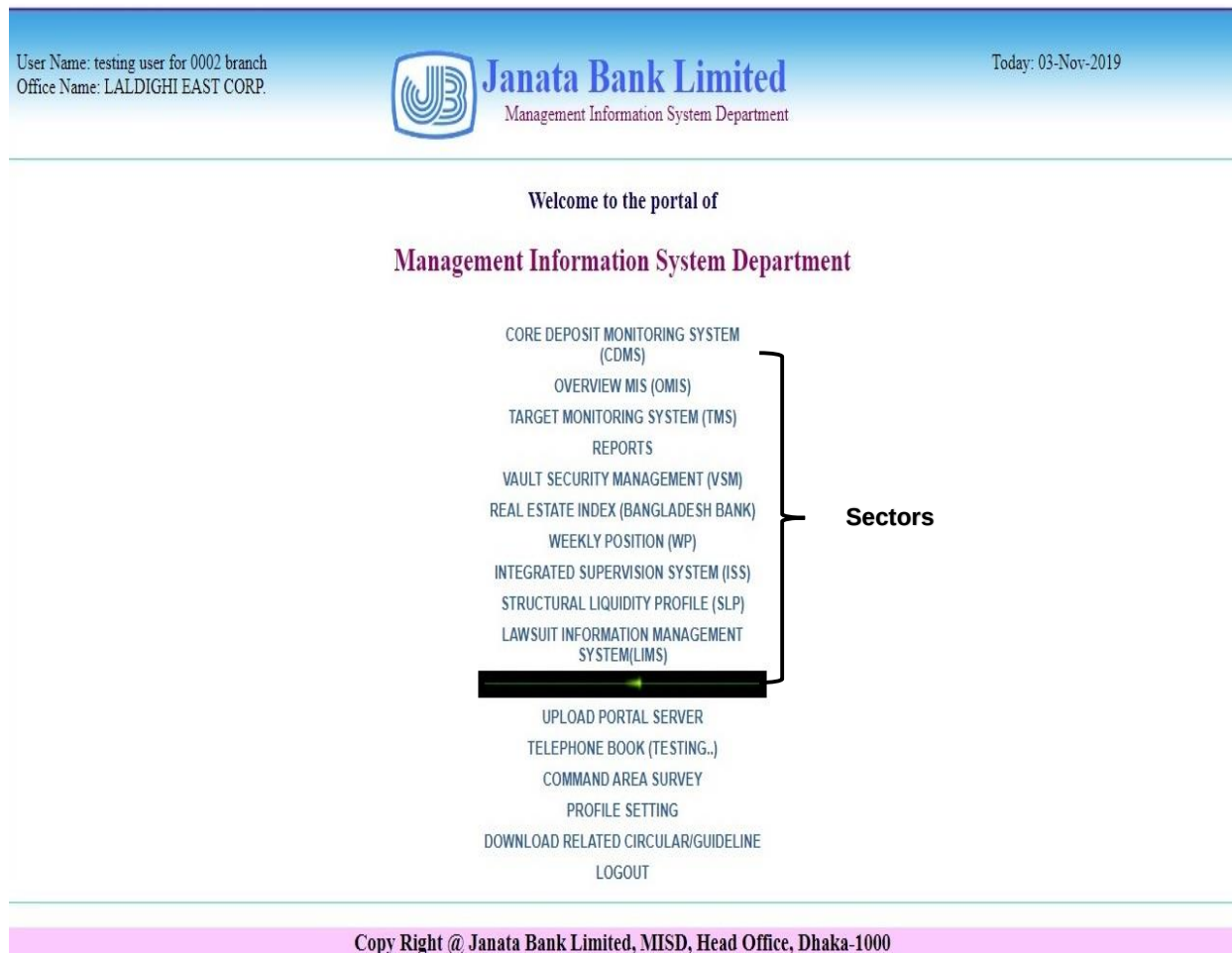


Figure 3.5: Home page of MISD portal

In that above **figure 3.5** it shows all the sectors where branches provide their information and MISD creates the report according to the information. Bellow the black box there are some personal settings where personnel can change/update according to the requirement.

3.5.1 Data Entry Method:

Each sector has data entry space. Branches provide data and update in regular basis. Some of the data entry figure has given bellow:

User Name: testing user for 0002 branch
Office Name: LALDIGHI EAST CORP

Janata Bank Limited
Management Information System Department

Today: 03-Nov-2019

Welcome to the portal of
Core Deposit Monitoring System

HOME
CORE DEPOSIT DATA ENTRY
EMPLOYEE DATA ENTRY
CDMS REPORT (BRANCH)
EMPLOYEE DATA VIEW
CDMS REPORT (CONTROLLING OFFICE)
GUIDELINE
OMIS
TMS
REPORT
WEEKLY POSITION
VSM
REI
ISS
SLP
LOGOUT

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Figure 3.5.1: CDMIS home page

In the above figure (fig 3.5.1) it shows the home page of CDMIS where branches provide the data or entry the data by pressing the “**CORE DEPOSIT DATA ENTRY**” of the deposits of low cost and by that bank can monitor the smooth and spontaneous growth to help the supply fund.

Core Deposit Data Entry Form

Up to the month From January to Select Month Year Select Year

No. of Employee

SI	A/C Type	No. of A/C	Amount in Taka
1	CD		
2	SND		
3	SB		
4	FDR		
5	Scheme		
6	Total		

Before giving entry the user should be alert that the data entry is correct and confirm.

Submit

Designation	DMD	GM	DGM	AGM	SPO	PO	SO	O
Target No. of A/C	20	20	20	20	20	20	20	20
Target Amt in Lac	200.00	200.00	100.00	80.00	60.00	40.00	20.00	15.00

3

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Figure 3.5.2: Data Entry page

In every blank space branches input data or information.

3.6 Report creation:

After getting all of the information, the MISD of JBL then moving toward to create the report on the basis of provided information. MISD create report for yearly, monthly, quarterly as per requirement. The report has been illustrated bellow:

Core Deposit Monitoring System Report KHULNA CORP. Branch(0004) Report of: JUNE, 2014									
No of Employee	A/C Type	Amount				Account			
		Target(Yearly)	Target(Proportion)	Acheived	Acheivement(%)	Target(Yearly)	Target(Proportion)	Acheived	Acheivement(%)
58	CD			5,744,640				41	
	SND			10,000				1	
	SB			1,197,000				879	
	FDR			144,880,065				70	
	Scheme			376,500				149	
	Total	135,500,000	67,750,000	152,208,205	224.66	1160	580	1140	196.55

Acheivement		
Amount	Outstanding	Congratulations for your outstanding achievement in deposit collection. Try to achieve more & expose your tactics of collection deposit to others.
Account	Outstanding	Congratulations for your outstanding achievement in deposit collection. Try to achieve more & expose your tactics of collection deposit to others.

Yearly Target								
Designation	DMD	GM	DGM	AGM	SPO	PO	SO	O
Target No. of Account	20	20	20	20	20	20	20	20
Target Amount in Lac	200.00	200.00	100.00	80.00	60.00	40.00	20.00	15.00

Acheivement Grade					
1	2	3	4	5	6
100+	80-100	60-79	46-59	33-45	Below 33
Outstanding	Excellent	Good	Average	Marginal	Unsatisfactory

Figure 3.6: CDMS Report

Like the above all the sectors have data entry system and according to the branches, MISD department creates report and Once the report has been created, it submitted to the BB or Ministry of Finance or other ministries and other institutions (when necessary).

3.7 SOWT analysis:

SWOT analysis is a technique to evaluate the 4 aspects- **Strength, Weakness, opportunity & Threat**. By doing SWOT analysis an organization can aware of internal and external factors that must help the organization to maintain its business in profitable way. SWOT analysis provides the perfect picture of how to handle the organization in the worst situation? what will bring the profit as well as goodwill? what should eliminate within the organizational environment? & what should implement for the betterment of the organization?

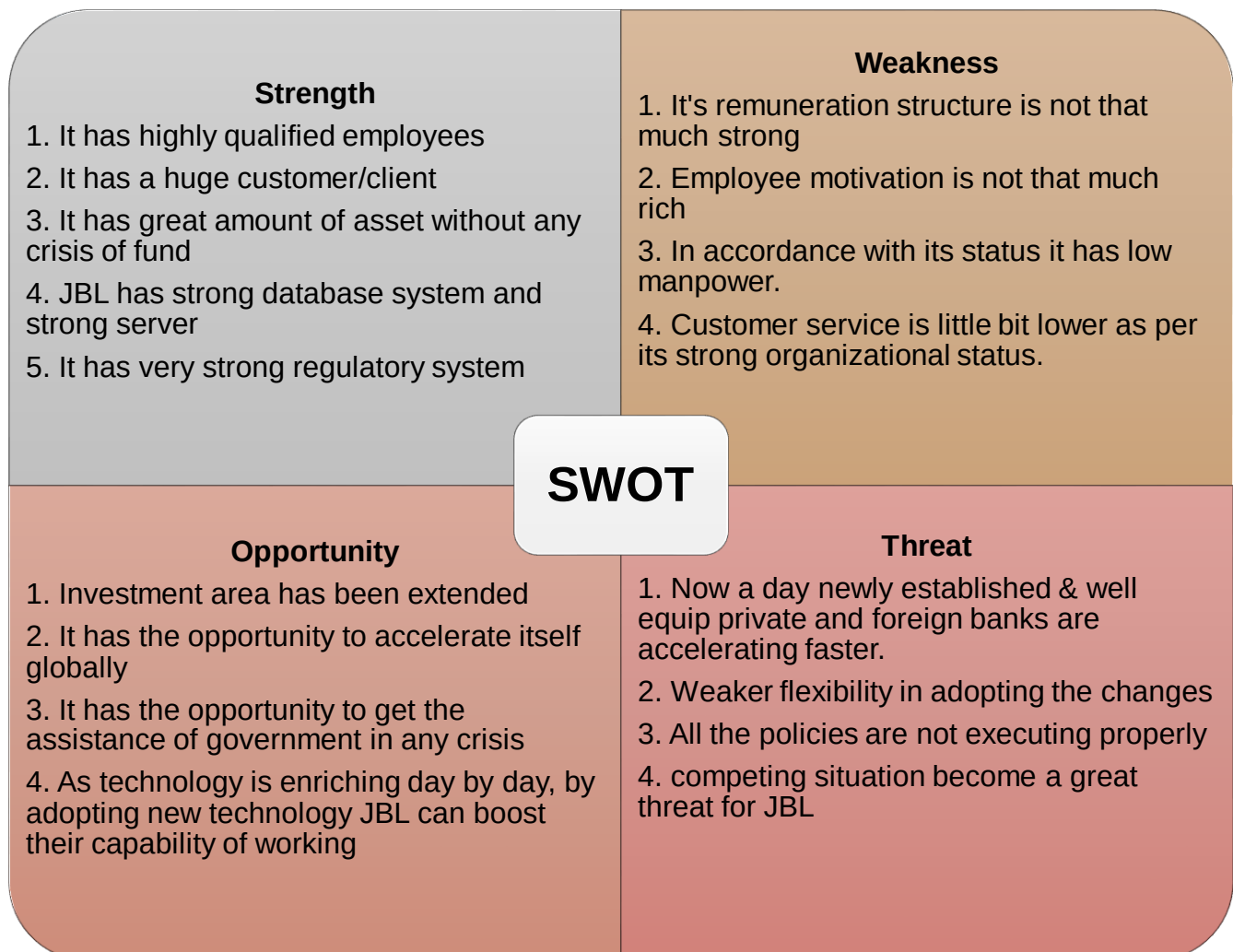


Figure 3.7: SWOT Matrix

Chapter 4:

Internship Experience

4.1 Positon, duties and responsibilities:

4.1.1Position:

In Janata bank I acted as an intern employee in the department of MIS (Management Information System). MIS department performs The data analysis function of the bank. It ensures the data is being collected in a very appropriate way from different sources analyze it and send it to the necessary destinations. Its important goal is to retain and spread the information to every individual when it is in need. This department tries to create the efficiency & reliability of the information and increase the speed of management functionality by modifying the records, updating staffs' information into the database automatically. The existing record modification done by analyzing when an existed employee or new employee gets assign, transferred or promoted in any branch or into the head office. This department also eliminates the problems in the manual system by their automated system. As an internee I have always tried to be present there and learn practically by observing their operation. They gave me such a great opportunity and platform to learn my necessary items and I tried so hard to grab the best from that opportunity. But as I was an internee there, for the constraints of time and proper resources I was unable work practically in all the way. But the works I have learnt:

- Work practically in the working environment
 - Get access to the officer and opportunity of conversation
 - Get the opportunity to observe the functionality of the system
 - Learned how collect weekly, quarterly, monthly, half yearly and yearly report from OMIS
 - Learned how to operate OMIS software
- And so on.

4.1.2 Duties & Responsibilities:

In the previous section I have written about my position in Janata Bank. As I written earlier I got the opportunity to work in the MIS department of Janata Bank, and there I have done some duties and responsibility. Now I am going to pointing my duties and responsibilities below:

- Answer and evaluate the data related problems getting from bank clients in an efficient and timely manner.
- Getting information to create reports correctly
- Inputting necessary data into the system and history of the records and also related documents consist with problems
- Provides recommendation for the problems if there any data redundancy occur
- Surfing the Janata Bank web site in daily basis and try to define the problems if any.
- Regularly checking the web site does it functioning properly or not.
- Sometime get to the clients and make conversation face to face to get manual information that currently not available in the MIS system
- Creating the report for Ministry of Finance
- Creating reports for Bangladesh Bank
- Observe the operation that has been done by the database administrators in the OMIS (software that use in MIS department)
- Make calls to other branches to getting necessary information and also provide when necessary.

4.1.3 Some of my experience from some of the system:

To collect, process, retain and retrieving data MIS department of Janata Bank work with some system. By using these system, the whole management level gets the higher ability to create and make decision so much faster and also proceed for execute those decisions to gain their goal immediately.

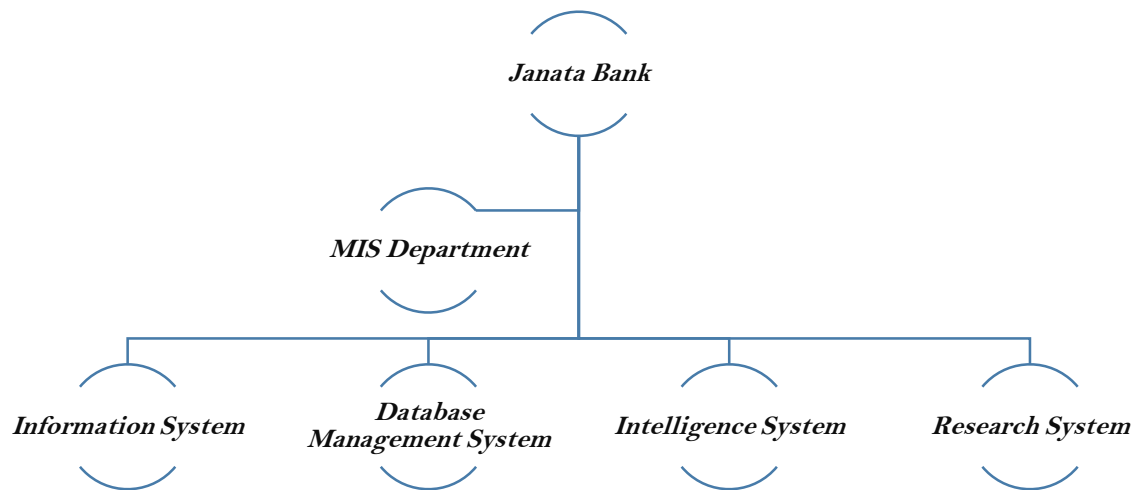


Figure 4.1.3: Systems execute by MIS department

- **Information system:** This system is combined with software, hardware, personnel & infrastructure. This system collects data and store in the Management Information System. Here all the information of clients, personals, bank statements and so on are stored. There are 2 levels
 - i. **Basic Level:** In that level all the basic information stored. This level of information usually used for administration. Here manual information is also being stored. After storing data, it moves towards the next level task known as Advance level.
 - ii. **Advance Level:** In that level most important crucial information are stored and spread over the top management level, like the next step will be what, confidential information, stock information, financial data etc. this information doesn't share with externals.
- **Database Management System:** This is a system which consists with computer programs that used for data retain, store and retrieve. In that system the information store in a database after collecting from different resources. Sometime bank gets some request from its clients for their account information, credit status etc. this department confirm their management department with that relevant information from there database that maintained and managed by MIS department personnel. DBMS of Janata Bank use distributed database system that use to help clients for their business so that they can use their information wherever and whenever they need to discuss, those data will always be secured by JBL.
- **Intelligence System:** This system is consisting with artificial intelligence. Here they use many statistical software for doing statistical analysis. Here they try to visualize the data to the uses in a user friendly way. Here the show individual's financial data to them. Here by using that system MIS department try to formulate the solution in a quick manner by storing human knowledge and use that to solve the similar future problems.

- **Research System:** In this system it usually the try to forecast the upcoming problems and try to create the solution substitute solution by using the data. By this system MIS department ensures the management that the best possible solution is analyzing and trying to provide the best advice. Here they also identify the way out to the most future intense situation that the bank is going to fall. The ultimate crucial decision is being made here.

My experience: As I got the opportunity to observe all the operation of those system, I learned a lot. How to work in the professional working place, how to face the most intense problems and the way to cope up with those problems. And also I encountered how to make decision in the most crucial moment of the organization. I also become acquainted how MIS department manage, maintain and analyze data and many more relevant experiences though I was unable get access to their all the fiction for the security purpose.

4.2 Training:

As I was an intern there, they provide me not that much but a little formal training to me. I got training by observing direct activities of the officer, and they give me such nice information regarding their software (OMIS) and their machines and servers. Sometime they gave me some verbal training also when need like when the about to proceed their works they show us what to do and how the work is going to be done. Some training they gave me formally are:

- How to work in the database and how to input data
- How to create reports
- How to collect data for reports
- How to constantly record the data of daily activities

Some verbal (informal) training:

- How to operate OMIS software
- How to update their websit
- How to manages their continuous data loads, etc.

4.2.1 Some other training activity that I have done daily are illustrated bellow:

- Opening the MISD software home page to collect information



Figure 4.2.1: Home page of OMIS software

- Creating the form of QRR

DATE	BANK_ID	BRANCH_ID	WITH BANK_ID	VALUE OF ACCEPTANCE ISSUED AMOUNT	VALUE OF ISSUED ACCEPTANCE MATURED	VALUE OF RECEIVED ACCEPTANCE	PURCHASED AMOUNT OF RECEIVED ACCEPTANCE	MATURED OF RECEIVED ACCEPTANCE
31-Dec-2013	12	121234	11					
31-Dec-2013	12	121234	12					
31-Dec-2013	12	121234	14					
31-Dec-2013	12	121234	15					
31-Dec-2013	12	121234	23					
31-Dec-2013	12	121234	24					
31-Dec-2013	12	121234	25					
31-Dec-2013	12	121234	26					
31-Dec-2013	12	121234	27					
31-Dec-2013	12	121234	28					
31-Dec-2013	12	121234	31					
31-Dec-2013	12	121234	33					
31-Dec-2013	12	121234	35					
31-Dec-2013	12	121234	41					
31-Dec-2013	12	121234	42					
31-Dec-2013	12	121234	43					
31-Dec-2013	12	121234	44					

Bank_ID	FI_NAME
11	AGRANI BANK LIMITED
12	JANATA BANK LIMITED
14	RUPALI BANK LIMITED
15	SONALI BANK LIMITED
23	STANDARD CHARTERED BANK
24	STATE BANK OF INDIA
25	HABIB BANK LTD.
26	CITI BANK NA
27	COMMERCIAL BANK OF CEYLON LTD
28	NATIONAL BANK OF PAKISTAN
31	BANGLADESH KRISHI BANK
33	RAJSHAHI KRISHI UNNAYAN BANK
35	BASIC BANK LTD.
41	AB BANK LTD.
42	ISLAMI BANK BANGLADESH LTD.
43	NATIONAL BANK LTD.
44	THE CITY BANK LTD.

Figure 4.2.1(a): QRR Form

- Creating other requested forms

SL No.	Particulars	2018-12-31	2019-03-31	2019-06-30	2019-09-30	2019-12-31
A	Cash:					
1	In hand (Lcy)					
2	In hand (Fcy)					
3	Balance with BB (Lcy)					
4	Balance with BB (Fcy)					
5	Balance with Sonali Bank as agent of BB (Lcy)					
	Total (1+2+3+4+5)				0.00	0.00
B	Balance with other banks and FIs:					
1	In Lcy					
2	In Fcy (Nostro accounts)					
	Total (1+2)				0.00	0.00
C	Money at call and short notice					
D	Investments:					
1	Government securities					
2	Others					
	Total (1+2)				0.00	0.00
E	Loans & advances:					
1	All types of loans, cash credits, overdrafts etc.					
2	Bills purchased and discounted (Payable in Bangladesh)					
3	Bills purchased and discounted (Payable outside Bangladesh)					
	Total (1+2+3)				0.00	0.00

Figure 4.2.1(b): Form

T_PS_M_FI_MONITOR_BR.BANK_ID.BRANCH_ID.YYYYMMDD [Compatibility Mode] - Excel					
1	22-Dec-2019				
2	AMOUNT_BDT	ISLAMIC-CONVENTIONAL INDICATOR	OFFICE_IND	Figure indication	Data category
3	0.00	CONVENTIONAL	BRANCH OFFICE	as on Reporting date/end of month	Total number of inter branch Dr. advice yet to respond
4	0.00	CONVENTIONAL	BRANCH OFFICE	as on Reporting date/end of month	Total amount of inter branch Dr. advice yet to respond
5	0.00	CONVENTIONAL	BRANCH OFFICE	as on Reporting date/end of month	Total number of inter branch Cr. advice yet to respond
6	0.00	CONVENTIONAL	BRANCH OFFICE	as on Reporting date/end of month	Total amount of inter branch Cr. advice yet to respond
7		CONVENTIONAL	BRANCH OFFICE	as on Reporting date/end of month	Last date of inter branch (both Dr. & Cr. entries) reconciliation completed/Last washout date.
8	0.00	CONVENTIONAL	BRANCH OFFICE	as on Reporting date/end of month	Branch's total asset shown in its statements of affairs/general ledger
9	0.00	CONVENTIONAL	BRANCH OFFICE	as on Reporting date/end of month	Branch's total fixed asset shown in its statements of affairs/general ledger
10	0.00	CONVENTIONAL	BRANCH OFFICE	as on Reporting date/end of month	Branch's Head Office general ledger debit balance (after netting off) maintained with its head off
11	0.00	CONVENTIONAL	BRANCH OFFICE	as on Reporting date/end of month	Branch's total other asset shown in its statements of affairs/general ledger considering the balan
12	0.00	CONVENTIONAL	BRANCH OFFICE	as on Reporting date/end of month	Branch's total accrued income balance yet to realize shown in its statements of affairs/general le

T_PS_M_FI_MONITOR_HO.BANK_ID.HO_ID.YYYYMMDD [Compatibility Mode] - Excel					
1	BEG	2 M	T_PS_M_FI_MONITOR_HO	22-Dec-2019	
2	DATE	BANK_ID	HO_ID	COA DESCRIPTION	AMOUNT_BDT
3	31-Jan-2016	15	151234	Inter Branch Un-reconciled Debit Entries(number)	0.00
4	31-Jan-2016	15	151234	Inter Branch Un-reconciled Debit Entries (amount)	0.00
5	31-Jan-2016	15	151234	Inter Branch Un-reconciled Credit Entries(number)	0.00
6	31-Jan-2016	15	151234	Inter Branch Un-reconciled Credit Entries(amount)	0.00
7	31-Jan-2016	15	151234	Last date of Inter Branch Reconciliation Completed(YYYYMMDD)	
8	31-Jan-2016	15	151234	NOSTRO Account Un-reconciled Debit Entries(number)	0.00
9	31-Jan-2016	15	151234	NOSTRO Account Un-reconciled Debit Entries(amount)	0.00
10	31-Jan-2016	15	151234	NOSTRO Account Un-reconciled Credit Entries(number)	0.00
11	31-Jan-2016	15	151234	NOSTRO Account Un-reconciled Credit Entries(amount)	0.00
	31-Jan-2016	15	151234	Last Date of NOSTRO Account Reconciliation	

4.3 Contribution to departmental function:

In Janata Bank as an intern I have also put some contribution in the department of MIS. Some of my contributions are describing bellow:

- **Data input:** in that department data input is the most initial as well as most important task. If anyone miss input any data, the system will not work properly. So I tried my best to make proper input in the database with my ultimate patients.
- **Paper base work:** In that department there are some paper base works, like: taking clients information in a form which was provided by bank. Sometime some incorrect forms came to me for correction purpose, I tried to correct those forms.
- **Web management:** I also managed the web site of Janata Bank by regular surfing, providing the feedback to the client if there were any questions, update some information and event their and so on.
- **Provide assistance:** Sometime I provide assistance to the officials of MIS department. I helped them whenever they need me. Some time we provide with some ideas and also keep record of whatever decision the took and also helped them to do so.

4.4 Evaluation:

During my internship session some question frequently knocked me and by trying to answering the questions I also evaluate my work in professional platform, the questions are:

- Can I manage my time properly to done the work?
- Am I doing my given task perfectly?
- In which way I can satisfy my superior?
- Can I reaching to the officers need?
- How can I contribute more in my department?

After evaluating my work by myself, I found some drawbacks and after getting my drawbacks I tried to made it over and even I am trying it now to achieve the ultimate success in my life.

4.5 Skill applied:

During my undergrad student time, I gained some skills which I try to provide in my internship session. The skills are describing bellow:

- **Skill of technical proficiency:** I have learnt how to work with SQL and other related software like Microsoft access, Microsoft excel. I tried to use my knowledge of this items in my internship which help me a lot to get understand their task and also appreciation they gave me for my good work.
- **Skill of communication:** During my internship session I always make communication to other such as with officials, sometime with clients. As I am a student of BBA, I enriched my communication skills by the help of my respected teachers.
- **Skill of Adaption:** In Janata Bank, most of the time I faced a lot of challenges as I am working in a professional working place first time in my life and I tried beyond my level best to adapt those challenges and the environment.
- **Management of time:** Whenever I got any task, I tried to done that within the given time frame. This skill actually I gained during my exam time of my student life. This skill also brought appreciation to me from my assigned department.
- **Skill of professionalism:** Every day I present to the office in time. I tried to present there in a decent way and always communicate with my superior and my team mate soberly.

4.6 Skills developed:

After get the opportunity to make my internship from Janata Bank, along with applying skills I also developed some other skills that I am sure will add value in my future professional life. Developed skills are described below:

- **Skill of analytical & problem solving:** In MIS department I saw how the officers of this department do analytical tasks and how they solve the problems that raise during the time of proceeding to any operation. By observing that I also learnt how to make analytical decision and how to cope up with the sudden problems.
- **Skill of taking responsibility:** In my internship session I observed how the personnel of MIS department done their task with the awareness of their own responsibility. As I got the chance to work with them and observe their operation, I also become more responsible for my work than before.
- **The ability to work well under pressure:** In the MIS department, I saw the amount of work load their and also saw the dedication of the officers of that department. They work so hard even under a huge pressure. I also developed myself to perform good under the pressure.
- **Skill of critical thinking:** It is the ability to think and analyze anything rationally. In the MIS department of Janata Bank, I tried to develop my critical thinking ability because it is the place where critically thinking placed in every decision making. I tried so hard to develop my critical thinking ability by continuously asking them questions and observing them. Now I have developed this ability far more batter than before.

- **Real life working knowledge:** By working in the real life in a working field I learnt a lot about the MIS, how they work, how the systems work, how they done any task, etc.
- **Ethical activities:** One of the most important thing I learnt how employees work ethically in their work place. Whenever they do any task they done it with utmost dedication and their ethical practice show me how to done good works honestly.

4.7 Application of academic knowledge:

During my academic period I read and learn practically about MIS. In the internship session I tried to apply my knowledge in my assigned work place. I applied:

- I learn how to do SQL and I apply that knowledge during information searching form the database
- I also learn about programming language for that I sometimes wrote and suggests some codes during managing database
- I learn how to manage works, times efficiently in my management study and I applied my knowledge to managing my works and times
- I have also done some financial activities in MIS department and my study about finance helped me a lot to done those works
- Whenever we complete our academic report there is always a chapter named SWOT we have to put in, here I also apply my knowledge during the SWOT analysis.

- Whenever we made our trimester report we had to complete that in a group sometime we arranged sometime teacher assigned us, from their I learnt how to work within a group and I done my departmental group work there perfectly.

Chapter 5:

Conclusion &

Recommendation

5.1 Recommendation:

- As new era is highly technologically advanced there is high rate of intruders are roaming to get access illegally any important areas, so **JBL** need to make their server more secure to avoid those intruders illegal access.
- Un availability of a common site in head office for communication which may occur problems.
- They need to create more sufficient infrastructure for storing data to give adequate support to the system
- JBL should take more conceptual strategies for IT to work more secure and for perform more efficient.
- **JBL** needs to buy more high quality of software for batter performance
- To reach more customer and make them satisfy, **JBL** needs to build more **Automated Teller Machine** in different location.
- **JBL** needs to improve more in their online banking and make their website more convenient for the end client.
- **JBL** needs to recruit more knowledgeable employees of MIS to get success further.
- **JBL** needs to organize more efficient training programs for the employees to provide better understanding of new technologies.

5.2 Conclusion:

For the development of the economy of a country, banks play a great role. Public & Private company contributes almost at same pace and that's why the competition raising among the banking institution spontaneously. Janata Bank is one of the oldest and largest commercial bank in Bangladesh. To pull the conclusion I would like to express that I got the great opportunity to done my internship for 3 months in JBL in the MIS department. The main focus of my internship is how **JBL** practices MIS in their organization. Management Information System is a system that provides an organization a great management opportunity of the necessary information. MIS is usually considered as fundamental component of discreet and efficient organizational decision. In this report I tried to express the MIS activities in **JBL**. In my report I started it with the history of the **JBL**, when it starts its activities, the functions, the branches of **JBL** etc. I tried to expose the activities of MISD of **JBL**. The software (OMIS) that they use in their MISD and also how they create reports and to whom they submit those. I have also shortly described about the PMIS which is operate by HRD. In this report the data inflow and outflow process are also discussed. The report also discusses about how the OMIS system logistics of inbound and outbound, how they provide the satisfactory and quality full services towards their customers. I also tried to cover some of their strengths, weakness, opportunities and threats of **JBL** and also from my end I tried to provide some recommendation for their betterment. It is true there are some lacks in their operation, but I must admit they are working very hard on it and they are growing their efficiency of workings in a massive way. They are prospering in their every steps and they will get in the throne of success very soon. At the end I would like to write that, I have spent a great time in **JBL** as an internee & as a part of the MISD, I have learned many things from them and I will try my best to imply those in my future work place.

Reference

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