Internship Report

On

"General Banking Activities at Jamuna Bank PLC"

Supervised By:

Ms. Khairun Nahar

Lecturer

Department of English

Daffodil International University

Submitted By:

Sheuli Akter Sima

ID: 211-10-703

Department of English

Daffodil International University

Department of English
Date of Submission:

This Internship Report is Submitted to the Department of English, Daffodil International University, for partial fulfillment of Bachelor of Arts (BA) Degree in English.

Declaration

I hereby declare that I have completed my internship report entitled "General Banking Activities at Jamuna Bank PLC" to present at the Department of English, Daffodil International University. I have prepared this internship report by the direction of my honorable supervisor, Ms. Khairun Nahar, Lecturer of English Department. This internship report is about the presentation of my experience and knowledge which I had achieved while working as an intern banker at Jamuna Bank PLC, Konabari Branch. Moreover, through this report I have presented all the relevant and authentic information about Jamuna Bank PLC which was connected to my internship. So, I would like to clarify that all the information here I have provided is accurate. Finally, I would like to ensure that, before this I have not presented this report somewhere else.

Sima

....

Sheuli Akter Sima

ID: 211-10-703

Batch: 19th

Department of English

Daffodil International University

Certification of Supervisor

I am happy to certify that Sheuli Akter Sima, ID: 211-10-703, is a student of Department of English, Daffodil International University has successfully completed her project paper entitled “General Banking Activities at Jamuna Bank PLC” at Konabari Branch. She has completed her project paper under my supervision and prepared it according to my guidance to submit at Department of English, Daffodil International University. Her dedication for the internship is highly appreciating. All the information provided here are completely authentic. I wish her every success in life.

…………………………

Ms. Khairun Nahar

Lecturer

Department of English

Faculty of Humanities and Social Science

Daffodil International University

Acknowledgement

At the beginning, I would like to thank Allah for being my constant support and guidance throughout this internship journey. I would like to express my gratitude to my honorable supervisor, Ms. Khairun Nahar (Lecturer of English Department), for her guidance and mentorship. I extend my sincere thanks to Mr. Zahurul Islam, FAVP & Manager of Operations, for his continuous support. His willingness of sharing his expertise helped me to tackle the challenges which I faced during my internship. I am also deeply thankful to Mr. M.K. Anwer Hossen, TAO (G) Grade, and Ms. Dilshad Akter, Trainee Sellers Executive Officer at Jamuna Bank PLC (Konabari Branch) for sharing valuable insights about their organization. I am grateful to the entire team of Jamuna Bank PLC, Konabari Branch, for their warm welcome and cooperation. Their dedication to excellence created a supportive learning environment that significantly contributed to my growth. The support and mentorship I received have been crucial to my professional development, and I am truly thankful for the opportunities and insights I gained during my time at Jamuna Bank PLC, Konabari Branch. I also want to acknowledge my family and friends for their unwavering support and belief in my abilities. Their understanding and patience during my internship were invaluable. Finally, I would like to thank everyone whose contributions, directly or indirectly, have enriched my internship experience and helped me to complete this report.

Abstract

This report provides a comprehensive overview of my internship experience as an intern at Jamuna Bank PLC. The report focuses on my work within the General Banking Department, outlining the objectives of the internship, the account creation process, and my specific role in it. It highlights the lessons learned, skills developed, and challenges faced, while demonstrating my contributions to the bank's mission. The document also links my internship experience to my long-term career goals, offering recommendations for process improvements and emphasizing the significance of account creation in the banking sector. In addition, it reflects on the insights gained into Islamic banking practices and their impact on my professional growth.

Keywords: Banking, Account Creation, Transaction, Financial Services, Client Management, Deposit Services, Employee Skills, Process Improvement, General Banking.

Table of Contents

List of Figures

:

List of Tables

Chapter 1

Introduction

1.1 Introduction

The internship program offered by the English department gives students invaluable practical experience. While classroom learning focuses on theory, the internship allows students to put their knowledge into real life. By applying what we've learned in actual work situations, we gain a deeper understanding of our field. Internship is a great way to use your knowledge and gain experience by working in different fields. At Daffodil International University, internship is a part of the English program, and students have the chance to work with various organizations across the country. I also completed my internship at Jamuna Bank PLC, Konabari Branch. Throughout my internship, I received invaluable support and guidance from various individuals of the organizations. In the following pages, I will explore my internship experience, starting with an introduction to Jamuna Bank PLC and its core values. I will explain the goals I set for my internship, the details of the account creation process, and the responsibilities I took on during this time. I will also highlight the valuable lessons I learned, the skills I developed, and the creative solutions I found to overcome challenges.

1.2 Background

Jamuna Bank PLC is one of the most prestigious private banks in Bangladesh. This bank has a specific goal and mission from the establishment. In the banking sector of our country it has a vital contribution. It has a strong background with 23 years long history in the field of general banking activities. Jamuna Bank PLC was established on June 3, 2001. The name of the founding chairman of Jamuna Bank PLC is M. A. Khayer. The head office is located at the Plot No. 14, Bir Uttam A. K. Khandaker Road, Block #C, Gulshan-1, Dhaka City, Bangladesh. It is a third-generation private commercial bank. Up until 2019, Jamuna Bank has opened 132 branches. A number of local entrepreneurs with a well reputation in the nation's trade, commerce, industry, and business sectors had founded Jamuna Bank. Jamuna Bank provides its clients with both traditional and Islamic banking services. It is committed to its customers to ensure their profits and services. It provides online banking service to all the branches in both rural and city areas. It also has a smart IT backbone and good network around the country. As Jamuna Bank is a private, it was registered under the Companies Act 1994. From the establishment it an inevitable part of the banking sector in Bangladesh and increasing its contribution day by day to the economic prosperity.

1.3 Scope of the study:

This report is based on my three months experience at Jamuna Bank PLC. It will also help the students to understand the difference between theoretical knowledge and real-world practice. While working on this report, I have gained a better understanding about all the functions of a banking organization. As an intern at Jamuna Bank PLC, I got the chance to learn about various departments such as account opening, clearing, cheque processing, pay order writing, and foreign remittance. As it was a large financial sector, it was almost impossible for me to learn everything within a limited time about all the banking sectors.

1.4 Methodologies:

It is the important part of the study, involving the collection and organization of information based on the study's topics. This section is structured to help the study's objectives. Here I have mentioned all the processes which I have followed to complete my report. The processes are-

- At the first I had selected an institution for my internship.
- Then I collected all the relevant information about the bank such as-their working process, positions, responsibility etc.
- I had collected the recommendation letter from department.
- According to the rules and formalities of the bank I made an excellent CV and submitted it to the bank.
- Then they approved my request and gave me the permission to work at Jamuna Bank.
- By following the guidance of my supervisor, I started my internship.

- I did face to face conversation with the manager, officers and the staffs to know more information.
- I had checked the review of the bank's annual report.
- I used internet to accumulate more information about details of the bank and their activities.

Chapter 2

Overview of Jamuna Bank PLC

2.1 Organogram of Jamuna Bank PLC

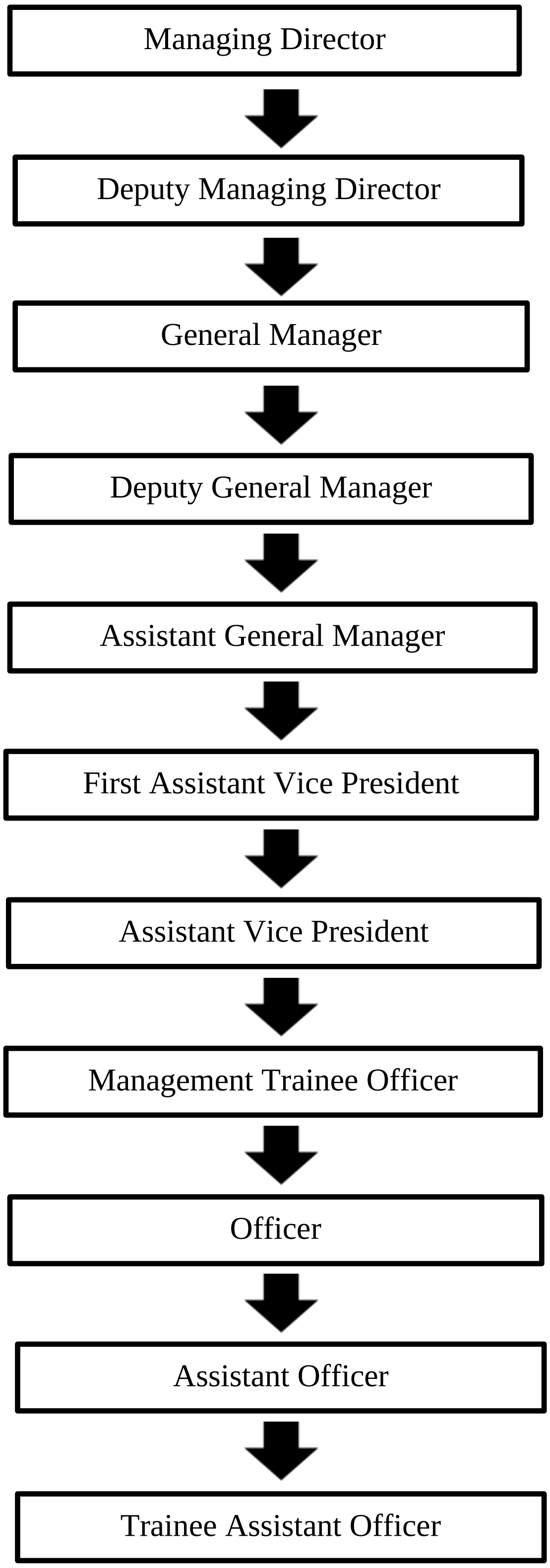


Figure 2.1: Organization Flow Chart of Jamuna Bank PLC [3]

2.2 Interest Rates on Savings, FDR and Scheme Deposits

The Asset Liability Committee (ALCO) of the Bank reviewed those following rates in its 262th meeting on 17 November 2023.

Table 2.1- Interest rate on Savings Deposit [1]

SL	Particulars	Existing Rate	Revised Rate
01	Savings Deposit	2.00%	Unchanged

Table 2.2- Interest rate on FDR (For Individual, Provident fund, Retirement and Other benefit fund) [1]

Sl No.	Particulars	Existing Rate	Revised Rate
01	FDR for one month	5.00%	**6.00-6.50%**
02	FDR for three months	7.00-7.50%	**7.00-8.00%**
03	FDR for six months	7.00-7.75%	**7.00-8.25%**
04	FDR for twelve months	7.00-8.00%	**7.00-8.50%**

Table 2.3- Lakhpati Deposit Scheme [1]

Tenor	Payable Amt. at the maturity	Existing Rate	Monthly Installment	Revised Rate	Monthly Installment
1 Years	Tk. 1.00 Lac	7.75%	8,050	**8.50%**	**8,015**
2 Years		7.75%	3,870	**8.75%**	**3,830**
3 Years		7.75%	2,480	**9.00%**	**2,430**
4 Years		8.00%	1,775	**9.00%**	**1,740**
5 Years		8.00%	1,365	**9.00%**	**1,330**
6 Years		8.00%	1,090	**9.00%**	**1,055**

Table 2.4- Kotipati Deposit Scheme [1]

Tenor	Payable Amt. at the maturity	Existing Rate	Monthly Installment	Revised Rate	Monthly Installment
3 Years	Tk. 1.00 Crore	8.00%	247,000	**9.00%**	**243,000**
4 Years		8.00%	177,500	**9.00%**	**173,855**
5 Years		8.00%	136,500	**9.00%**	**132,590**
6 Years		8.00%	109,000	**9.00%**	**105,260**
7 Years		8.00%	89,200	**9.00%**	**85,895**
8 Years		8.00%	74,750	**9.00%**	**71,505**
10 Years		8.00%	54,700	**9.00%**	**51,680**
12 Years		8.00%	41,600	**9.00%**	**38,805**

2.3 Various kinds of Accounts

- Current Account
- Deposit Account
- Student's Current Account
- Friendship Account
- Double Deposit Scheme

2.4 Services of Jamuna Bank PLC

- Online Banking Services
- SMS & Mobile Banking Services
- Debit Card
- Credit Card
- Visa Card
- Deposit
- Loans Product (Home Loan, Personal Loan)

2.5 Benefits of Jamuna Bank PLC

- Jamuna Bank has many facilities. Customers can open an account from any branch of Jamuna Bank PLC.
- It has available ATM booth.
- Jamuna Bank provides instant card to the customers.

2.6 Strategy of Jamuna Bank PLC

1. According to the customers need Jamuna Bank offers many services.
2. The Bank manages many risks to make a good profit.
3. Jamuna Bank has changed the way deposits are handled to save the customers money.
4. It offers fee-based services that don’t require huge money.
5. It offers banking services to the customers directly where they are.

2.7 Goals of Jamuna Bank PLC

- Jamuna Bank ensures quick services to the customers to get a better financial support.
- To help the entrepreneurs Jamuna Bank provides many financial services to reduce the poverty.

2.8 Values of Jamuna Bank PLC

- Customer Focus
- Quality
- Teamwork
- Commitment
- Business Ethics

Chapter 3

General Banking Department

3.1 General Banking Department

The General Banking Department is the main area of the bank where customers receive direct services. This department handles the basic tasks according to the customers need. This department includes opening new accounts, transferring money, cashing checks, accepting deposits, and issuing bank drafts and pay orders.

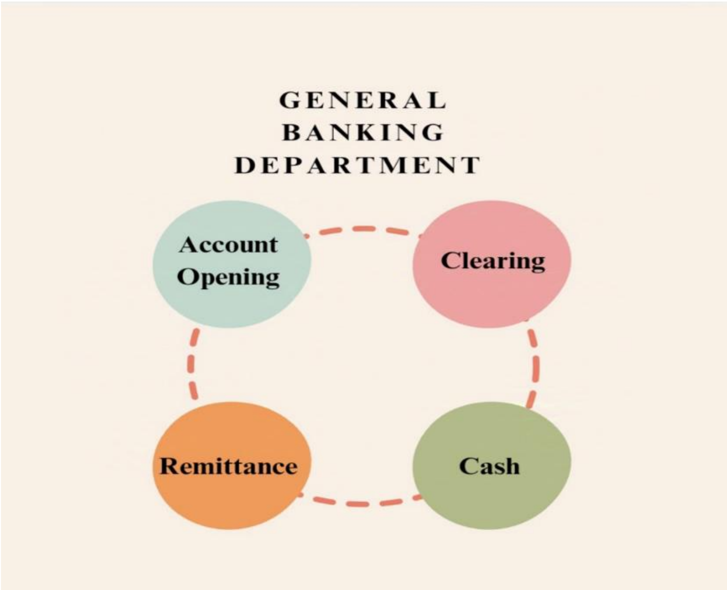


Figure 3.1: General Banking Department

Here are the main parts of General Banking:

- **Account Opening:** This section helps the customers to open a new account.
- **Clearing:** It mainly handles to the customers checks and payments.
- **Cash:** It manages cash deposits and withdrawals.
- **Remittance:** In this section the customers of abroad sends and receives their money.

3.2 Account Opening Section

Account opening is the first and most essential step when a customer wants to begin using banking services. When customers open an account, they establish a formal relationship with the bank. There are different types of accounts, such as savings accounts, checking accounts or fixed deposits, depending on the customer's needs.

3.2.1 Account Opening Step

1. To follow the application form, collect all the information of an account holder.
2. Receive all the necessary documents and photos.
3. Checking all the information.
4. Permission of the manager.
5. Depositing primary money.
6. Data entry.
7. Send the customer a Thanks letter.
8. Delivery the cheque book to the customer.
9. To keep a signature of the account holders.
10. Review the check book.
11. Influence other depositors.

To open an account, the customer must provide necessary documents like proof of identity (e.g. passport, national ID), proof of address (e.g., utility bills, lease agreement), and sometimes a small initial deposit. Then the bank verifies all the documents, and once all the information is approved, the account is created. This allows customers to deposit and withdraw money, transfer funds, and access other financial services like loans or credit cards.

3.3 Clearing

Clearing is the process of settling payments, especially checks, between different banks. When a customer deposits a check or a payment is made, the bank needs to verify and transfer the funds from one bank to another. This process is known as "Clearing". The bank ensures that the funds are available in the account of the person who wrote the check and that they are transferred to the person who received it. Clearing can take some time, depending on the type of check and the banks involved. The clearing process ensures that payments are accurately settled, and both parties involved receive the correct amount.

3.4 Cash

The cash section of the bank deals with all transactions involving physical money. This includes accepting cash deposits from customers and allowing cash withdrawals. The cash department ensures that the bank maintains an adequate amount of cash on hand to meet customers' needs, like ATM withdrawals, over-the-counter transactions, or exchanging currency. The bank checks the account and credits the money when a consumer deposits cash. Similarly, when a customer withdraws cash, the bank ensures that the money is available in their account and provides the requested amount in cash. The cash section plays a critical role in maintaining liquidity and ensuring that there is enough cash available for daily banking operations.

3.5 Remittance

Remittance refers to the process of sending or receiving money, usually between different locations or countries. Customers often use remittance services to send money to their family members, pay for services, or transfer funds for various other reasons.

Banks facilitate domestic and international remittance through methods like wire transfers, bank drafts, and money orders. For international remittances, the bank may also offer services that handle currency exchange and ensure that the recipient receives the correct amount in their local currency. The bank may charge a fee for the service, and the transfer time can vary based on whether it is local or international.

Chapter 4

Internship Related Activities

4.1 Internship Related Activities

I started my internship on 12 September, 2024 at Jamuna bank PLC. I was very excited because it was a great opportunity for me to experience the corporate life. During my internship, I gained experience in different areas of general banking. I worked there for three months. They were very surprised by seeing my fast learning skills because I actively performed all my duties like Accounts Opening, Cheque Requisition, Cheque Delivery, Cheque Issue, Clients Account Statement, Data Entry, Dealing with Customers.

4.1.1 Account opening:

There are many types of accounts in the banking sector. Such as - FDR, SB, CD, MSS, LDS. While working at Jamuna Bank, I saw different types of people came with different desires. Some clients wanted to open a business account which is included in their current account. Some wanted to create a join account. Cause, two or three people can create this account together. Most of the clients just wanted an account to deposit and withdraw money. So, we recommend them to open a savings account. Because savings accounts have more facilities than other accounts. It gives customers a long service and has no chance to close.

4.1.2 Cheque book requisition:

Both Current Accounts and Savings Accounts holders needed cheque books for their regular deposits and withdrawals. After opening the account, customers could receive their cheque book within 10 days. Therefore, if they needed any new cheque book, they could also apply for that. In this purpose, we used to provide a requisition slip to collect their name, account number and signature. Then, within 10 days they could receive their cheque books.

4.1.3 Scanning Documents:

When Customers wanted to create an account, we collected some documents from them such as - National Id card, job Id card, passport or driving licenses, trade license etc. Then the Officers scanned those documents for banking record purposes.

4.1.4 Clients Data entry:

In the account opening form, I had to include details information of the clients. I had to fill the form according to their documents and signatures, I had to check it before sending the form to the assistant officers to enter all the account holders into the computer. After completing this process customers received an account number to transact their money.

4.1.5 Cheque book delivery:

After opening an account, the customer needs some time to receive the cheque book. This is the rule of the banking sector that customer must wait at least 10 days to receive the cheque book.

4.1.6 Cheque issue:

When customers come to the bank to collect their cheque book, they have to sign in a registered book. As an intern it was my duty to take the signature of the customers and find out their cheque books. After receiving their cheque books, they could use the check book during the office hour.

4.1.7 Clients account statement:

Clients can request for their account statement any time and we were bound to provide them their account statements without any charge.

4.1.8 Dealing with the customer generously:

As I was an intern, I didn’t have any past experience about dealing with customers. But I was very confident. I learned many things from the colleagues. I noticed how they behave with the customers. I learned etiquette and manners from them and followed them. Those things helped me to increase my confident to talk with them with proper information.

4.1.9 Time management:

I strictly maintained time management. I went to the bank at the right time. I was always very serious about my work. Also, I used to wear decent dresses and maintained polite behavior with my colleagues.

4.2 Challenges:

I am a very quick learner. Banking is my dream career. So, I was very excited when I got the opportunity to join Jamuna Bank PLC as an intern. Though I was dedicated to my work, some challenges appeared in-front of me. Most of those were not a major issue but was a little bit confusing for me. At the beginning I was confused about some names and different KYC. Such as- SS card, cheque requisition slip and scheme KYC for deposit and personal KYC for Savings account. But day by day, I got used to those names and smartly dealt with the customers.

Chapter 5

Learning Materials and Skills Applied in Practical Life

5.1 Learning materials and skills applied in practical life:

While working at Jamuna Bank PLC as an intern I have achieved many banking related experience. As I was new in this sector, I had faced some obstacles at the beginning. But day by day I improved my knowledge and adaptability. Now, there is no doubt that my theoretical and practical knowledge over general banking is far better than before. Because of this, I believe that I am capable of solve any general banking related issue. I also believe that throughout my internship I have achieved the quality of being a corporate employee.

5.2 Soft Skills:

While working as an intern banker I have achieved many soft skills. I have mentioned those skills below.

- While doing my internship I have improved my communication skills.
- I was able to maintain a good relationship with my colleagues and clients.
- I have improved my time management skills and applied it to my work.
- I was aware of my responsibilities and could fulfil those sincerely.
- When I had faced any difficulties while working, I tried my best to handle that situation with patience.
- Day by day I have improved my problem-solving skills.

5.3 Hard Skills:

I have also learned many important hard skills throughout my internship. Those are written below.

- From my colleagues, I have learned to be more accountable and responsible about my work.
- I have learned how to maintain good relationship with other officers in the banking sector.
- While working at Jamuna Bank I have learned the use of technology and gained necessary technical knowledge.
- I have learned to be professional at customer service and manage the clients politely.
- I have learned all the techniques and tricks to handle the clients smartly and efficiently.
- I learned how to convince clients to make transactions with Jamuna Bank PLC.
- I learned to carefully handle the information in a short time.

5.4 Skills of customer satisfaction:

Customer satisfaction refers to the two main actions a business takes when engaging with its customers. I have learned about the five key factors which were used to measure the quality of customer service.

The key factors are-

Figure 5.1: Skills of customer satisfaction

Chapter 6

Observation and Findings

6.1 Observation

For my internship purpose, I have worked at Jamuna Bank PLC for three months. In this time, I did several banking activities at the general banking department. While working I have made several observations about the activities of Jamuna Bank PLC.

Here are some of my major observation-

- Jamuna Bank always try to provide excellent services to the clients.
- It regularly offers new schemes and products to their clients.
- The Bank sincerely monitors the performance of the employees.
- It is mandatory to all of the employee to attend the monthly meeting for their feedback and ensuing activity.

6.2 Findings

- Day by day Jamuna Bank PLC is improving in every sector. It carefully manages all its operations and strives to offer the best services to the clients.
- The location of each branch is convenient for the clients.
- The bank's interest rates are reasonable.
- They should be more attentive to addressing customer complaints.
- The bank should increase female employee.
- In the Bank they use some English words to the customers. Such as- verify, requisition, spouse, voucher, beneficial owner, nominee etc.

SWOT Analysis:

Strength	Weakness
▪ Experienced top management. ▪ Strong branch network and ATM. ▪ Cooperative work.	▪ Delay fast services, gathering. ▪ Lack of advanced banking services. ▪ Lack of enough employees.
Opportunity	**Threats**
▪ Mobile banking (Sadhin Apps) ▪ Special corporate schemes. ▪ Easy transaction.	▪ Strong competition. ▪ Political instability. ▪ Government regulations.

Chapter 7

Limitations

7.1 Limitation

During my internship, I have faced several challenges. The main challenging part was to collect necessary information for my report. There were some limitations too. I have accumulated the main challenges and limitations below.

7.1.1 Lack of time:

The banking sector is a very large and complex sector. It maintains many strict rules and regulations. It is very difficult to accumulate all the necessary information within a short time. I had only three months to complete this task. As an intern I had to work very hard to collect all the necessary information in time. This time limitation was the major obstacle to me. Overcoming those, I tried my best to prepare my internship report with relevant information.

7.1.2 Lack of experience and age gap:

It was my first experience in a corporate environment. Though I was very confident, I couldn't achieve enough experience in the banking sector because of the short duration. Additionally, the age difference between me and my colleagues had created some challenges in communication and understanding.

7.1.3 Limited Data:

As an intern, three months was a very short period to collect all kinds of information. So, it was not possible to present my report perfectly within this short time with all the queries. This limited access to information made it difficult to complete the report as I had hoped.

7.1.4 Privacy Issues:

As we know, banks have strict privacy issues, and a lot of their activities are confidential.

In the circumstances, I couldn't access all the informations.

Chapter 8

Recommendations

8.1 Recommendations

While working at Jamuna Bank PLC, I had found some lacking. Here are some of my suggestions for the bank-

- The Bank authority should increase the number of ATM Booth outside Dhaka City.
- If they employ more well-trained staff, their productivity will increase than before.
- They should focus more on improving customer satisfaction.
- They should work on growing the export and import business.
- They should offer more opportunities to the young and energetic candidates.
- They should establish a strong networking system with each of their branches to ensure the easy flaw of data transfer within a short period.
- If they can start a computerized and AI based system for each task, they can satisfy the clients by providing fast services.
- If they can update their introducer system, they will be able to collect more deposits through a new account. So, it will also help to satisfy the clients.

Chapter 9

Conclusion

9.1 Conclusion

My internship offered me a chance to observe the general banking department of Jamuna Bank PLC. I observed many departments but the time limitation was an obstacle. I couldn't visit all the department properly. However, I worked hard to achieve as much as possible. I learned that the branch provides regular banking services along with some specialized financing services which helps to contribute the economy. Jamuna Bank was founded with the vision of becoming the most efficient financial institution in the country. The bank believes to be a highly competitive, modern, and transparent institution, both in Bangladesh and Abroad. Internship is inevitable for the students who wants to build their career in banking sector because it helps to achieve some basic knowledge. The bank has continued to grow year after year, especially in providing loans to the right sectors and recovering them. As banks rely heavily on interest income, Jamuna Bank earned the second-highest profit in 2002.This success is due to the strong leadership of the bank's management, the guidance they provide, and the hard work and dedication of all the staff. In the end, customer satisfaction is the key motto of Jamuna Bank, especially in focusing on emerging markets, to boost national income and improve the overall standard of living.

Chapter 10

References

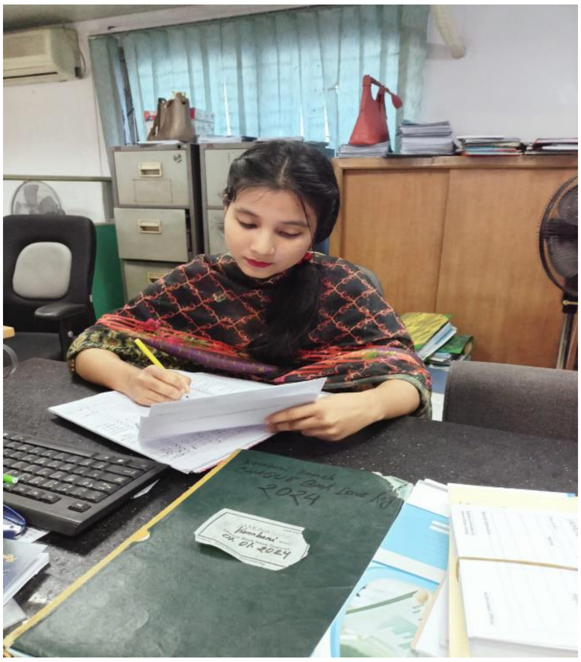
10.1 References

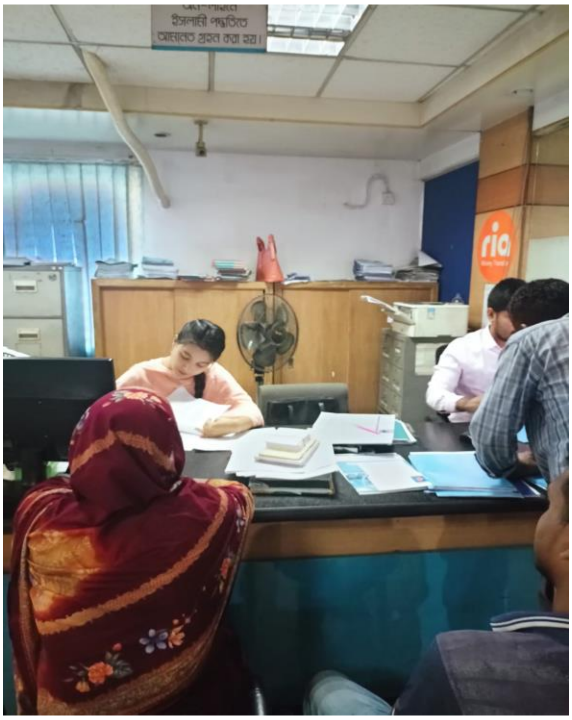
1. JBPLC-Financial-statements-2023.pdf-Jamuna Bank
   https://jamunabankbd.com/wp-content/uploads/2024/05/JBPLC-Financial-statements-2023.pdf
2. Jamuna Bank PLC 117 Annual Report 2023 Dhaka
   https://jamunabankbd.com/wp-content/uploads/2024/06/Directors-Report-2023.pdf
3. How Banking Works, Types of Banks, and How to Choose the Best Bank for You
   https://www.investopedia.com/terms/b/bank.asp
4. Jamuna Bank Wikipedia
   https://en.wikipedia.org/wiki/Jamuna_Bank

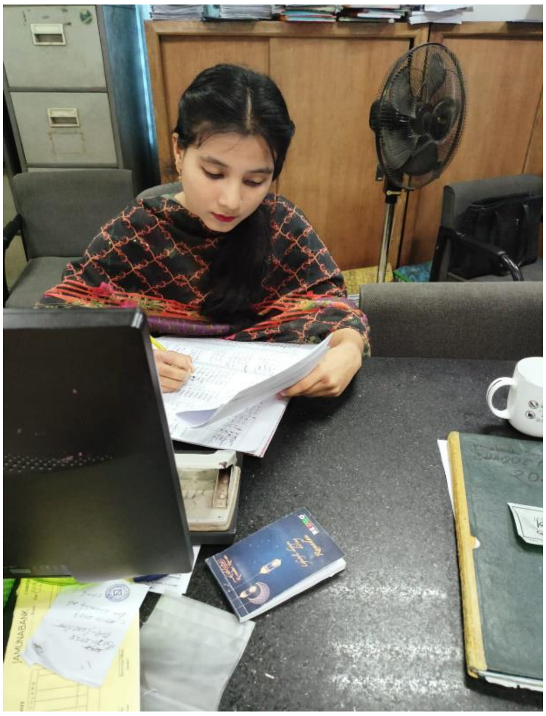
Chapter 11

Appendices

11.1 Some Photos During Internship







11.2 Internship Certificate

Jamuna Bank

Human Resources Division

September 10, 2024

Ref. NO.	HRD: 2024 /157
Student Name	**Ms. Sheuli Akter Sima**
Education Level	**BA**
University Name	**Daffodil International University**
Branch/Division	**Konabari Branch**
Location	**Gazipur**
Cell Number	**01706743800**

Subject: Acceptance of Your Internship

Dear Ms. Sima,

Congratulations, we are pleased to inform you that you have qualified to carry on a three-month-long internship program with Jamuna Bank PLC. with effective from September 12, 2024 at our Konabari Branch.

Since this internship is prerequisite of your Graduation / Post Graduation, kindly follow the guidelines designed by your University. Furthermore, overall banking knowledge and functions are available at Branches/Divisions.

Kindly be advised that you will not be provided any conveyance / allowance and your presence be required five working days at regular office hours.

Sincerely yours,

Head of Human Resources

Copy for kind information and necessary action:

-The Head of Respective Branch/Division
-Associate Professor and Head, Department of English
-Internship File

Jamuna Bank PLC. | Jamuna Bank Tower, Plot 14, Block C, Bir Uttam A K Khandoker Road, Gulshan 1, Dhaka, Bangladesh | 16742

11.3 Plagiarism Report

211-10-703

ORIGINALITY REPORT

14%	13%	0%	8%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	dspace.daffodilvarsity.edu.bd:8080 Internet Source	6%
2	Submitted to Daffodil International University Student Paper	4%
3	123dok.com Internet Source	1%
4	dl.lib.uom.lk Internet Source	1%
5	wikimili.com Internet Source	1%
6	publish.illinois.edu Internet Source	<1%
7	Submitted to Universidad TecMilenio Student Paper	<1%
8	Submitted to University of Asia Pacific Student Paper	<1%
9	Submitted to United International University Student Paper	<1%
10	en.wikipedia.org Internet Source	<1%
11	Submitted to University of Dhaka Student Paper	<1%
12	currentaffairs.adda247.com Internet Source	<1%
13	Submitted to Icon College of Technology and Management Student Paper	<1%
14	dspace.uiu.ac.bd Internet Source	<1%
15	suspace.su.edu.bd Internet Source	<1%

Exclude quotes Off
Exclude bibliography Off
Exclude matches Off