A Report on

" General Banking Activities of Jamuna Bank PLC."

Supervised By:

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December-2025

This report is submitted to the Department of English, Daffodil International University, in the accomplish of degree of B.A. (honours) in English.

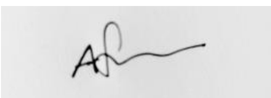
DECLARATION

I, Sumaiya Rifa, a student of the Department of English, Daffodil International University, hereby declare that the internship report entitled "A Report on the General Banking Activities of Jamuna Bank PLC." Is an original and authentic representation of my practical experience and personal observations gathered during my internship at Savar Branch, Jamuna Bank PLC. This report has been prepared under the supervision and guidance of Ms. Afroza Akter, Lecturer, Department of English, Daffodil International University and submitted in partial fulfilment of the requirements for the award of the Bachelor of Arts in English degree.

Signature of the Intern
Sumaiya Rifa
Id: 221-10-838
Department of English
Daffodil International University

CERTIFICATION OF SUPERVISOR

This is to certify that the internship report titled **“A Report on the General Banking Activities of Jamuna Bank PLC.”** has been prepared by Sumaiya Rifa, an entitled student of the Bachelor of Arts in English program. The student demonstrated consistent dedication, attentiveness, and active engagement throughout the internship period. I have observed her sincere effort, continuous learning, and ability to effectively apply theoretical knowledge to practical tasks. The report reflects a strong understanding of general banking operations and exemplifies the student’s commitment to academic excellence. I consider this report suitable for submission as a partial requirement for the award of the Bachelor of Arts in English degree.



Signature of the Supervisor
Afroza Akter
Lecturer
Department of English
Daffodil International University

ACKNOWLEDGEMENT

With deep gratitude, I express my sincere appreciation to Almighty Allah for His endless guidance and blessings throughout my academic journey. I extend my heartfelt thanks to my parents for their continuous encouragement and for enabling me to pursue my Bachelor of Arts in English. I am profoundly grateful to my supervisor, Ms. Afroza Akter, for her invaluable guidance, insightful feedback, and patience during the preparation of this internship report. My sincere appreciation goes to Ms. Dipty Karmakar (TAO) and Mr. Quazi Toufiq Ahmed (SEO & Operation Manager) of Savar Branch, Jamuna Bank PLC. For their cooperation and support during my internship period. I would also like to acknowledge the contributions of all officials of Savar Branch, Jamuna Bank PLC. Whose assistance greatly facilitated the completion of this report. Finally, I extend my gratitude to my university for providing the foundational knowledge and academic environment that enriched my learning experience.

ABSTRACT

This internship report presents an overview of the general banking activities at Savar Branch, Jamuna Bank PLC. The study focuses on practical operations, including customer service, account management, cheque processing, and other routine banking tasks. Data for this report was gathered through direct observation, interactions with branch staff, and secondary sources such as official reports and academic references. The report also examines the bank's organizational structure, products and services, vision, mission, and core values. Key findings indicate that the branch maintains effective service delivery, emphasizes customer-oriented practices, and adheres to regulatory guidelines. The report also identifies certain limitations, including the focus on a single branch and constraints related to confidentiality. Overall, the internship provided valuable insights into the practical functioning of a commercial bank, enhanced understanding of general banking operations, and contributed to the development of both professional skills and practical knowledge.

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CHAPTER 1

INTRODUCTION

Introduction

Banking sectors plays an vital part of Bangladesh's economy. It supports financial activities like trade, investment and overall growth. Jamuna Bank PLC. Is one of the 3rd generation commercial banks established in 2001.It contributing to the development of this sector. Banks are the part of our day to day life.. My interest in the banking procedures is the inspiration for the study. I gained valuable insight from the internship at Jamuna Bank PLC. It has equipment me with the knowledge about their roles and how they work and maintain everything. They are ensuring financial stability and support in the national development. Banks act as a financial bridge. They collect deposits, provide loans and also facilitate foreign trades. Banking sector consists of several categories – State owned Commercial Banks, Private commercial Banks, Foreign Banks, Specialized development banks, and Islamic shariah based banks which are contributing to the countries financial development. The advanced technology and the evolution in digital banking and Online services make financial services more accessible and efficient thus strengthening the economic endurance.

CHAPTER 2
OBJECTIVES OF THE INTERNSHIP

OBJECTIVES OF THE INTERNSHIP

The primary objective of this report is to gain practical understanding of core general banking operations. To fulfil the main goal the following objectives were established for the internship at Jamuna Bank PLC. Savar Branch :

- To gain knowledge about working procedures
- To explore the daily operations of the General Banking section
- To Understand the Interconnection between Bank Staff and customers to ensure effective service delivery in General Banking
- To integrate my academic knowledge with Practical Understanding
- To experience the corporate working environment
- To evaluate the effectiveness, strengths and areas of improvement in general Banking .

CHAPTER 3

METHODOLOGY

METHODOLOGY

The methodology of this report is based on both Primary and secondary data.This chapter describes the processes I followed during the study.It also explains how the information was collected and how my internship experience helped me understand the general banking operations.

3.1 Primary Data

Primary data were collected by the following methods:

- Direct observation of the daily operations at the branch.
- Discussions with officers and staff
- Involvement in General Banking tasks during the internship
- Experience in customer service
- Observation of documentation processes

3.2 Secondary Data

Secondary data were collected from various sources :

- Jamuna Bank's official website and annual reports
- Books and articles on General Banking
- Documents available at the branch
- Academic resources and internship guidelines

3.3 Limitations of the Study

There are several limitations of this study:

- Short duration of the internship
- Inaccessibility of Confidential data
- Focus limited to General Banking
- Analysis based on a single branch

CHAPTER 4

OVERVIEW OF JAMUNA BANK PLC.

4.1 Historical Background of Jamuna Bank PLC.

Jamuna Bank PLC. Is one of the third - generation commercial banks, established in 2001 under the Companies Act, 1994. Its head office is Situated at Jamuna Bank Tower, Gulshan -1, Dhaka. It was founded by local entrepreneurs. Jamuna Bank offers a wide range of Banking Services including general Banking, Corporate Banking, SME financing and Online Banking facilities. It has a strong Network of branches and ATMs across the country. Over the years, the bank has received recognition for its Customer service, digital banking initiatives and contribution to the financial sector.

4.2 Corporate Information

Attribute	Details
Bank Name	Jamuna Bank PLC.
Type	Private Commercial Bank (Third Generation)
Establishment Date	3 June 2001
Head Office	Jamuna Bank Tower, Gulshan-1, Dhaka
Number of Branches	169
Number of sub Branches	114
Number of ATMs	360
Number of Islami Banking Branches	2
Managing Director & CEO	Mr. Mirza Elias Uddin Ahmed
Number of Employees	~ 4000+

4.3 Vision, Mission and Core Values

Vision : To become a leading bank and contribute to Bangladesh’s economic progress.

Mission: To provide innovative and customer -focused banking solutions and foster sustainable growth.

Core values: Jamuna Bank has core values such as integrity, customer -focused service , innovation, excellence, sustainability, trust and fairness. Also the bank encourages teamwork, delivers quality service, and practices responsible corporate citizenship.

4.4 Products and Services

- **Deposit Products:** Savings Account, FDR, DPS, SND, Jamuna Bank Short Note (JBSN), and special schemes such as : Millionaire scheme , Monthly Savings Scheme, Lakhpati Hajj and Educated schemes etc.
- **Loans:** Personal, Home, Auto, Corporate, SME, Quick (lien-based), Green
- **Cards & Transactions:** Debit , Credit, Prepaid, cheque Clearing and ATMs
- **Other Services:** Remittance, RTGS/ BEFTN, Online Banking (Shadhin App) and Utility bill payments.

Among various deposit schemes one of the most popular schemes is Monthly Savings Scheme (MSS) . The details of this scheme are shown in the table below:

Tenor	Instalment	Payable Amount
03 Years	500	20,730.00
05 Years	1,000	75,420.00
08 Years	1,500	209,775
10 Years	2,000	387,020.00

CHAPTER 5

GENERAL BANKING ACTIVITIES

5.1 Introduction to General Banking

General Banking is the core function of any commercial bank, dealing with day-to-day banking operations and customer services. General Banking includes activities such as account opening, deposits, withdrawals, fund transfers and clearing of cheques and handling remittances. It serves as the primary bridge between Bank and its customers. It plays a vital role in ensuring smooth financial transactions, maintaining customer satisfaction and supporting the overall Efficiency of the bank's operations.

5.2 Account Opening and Documentation

Accounts available: Savings, Current, Fixed Deposit, Scheme

Required documents:

- Authorization letters for nominees and third-party operators
- Verification of all documents to ensure accuracy and KYC requirements
- **Individuals:** ID, address proof, photographs
- **Businesses:** Trade license, TIN/VAT certificate, Board of Resolution, Company Concern seal.

5.3 Cash, Cheques, and Transactions

- Handling cash deposit and withdrawals
- Processing customer cheques
- Managing fund transfers between accounts
- Clearing cheques
- Recording and reconciling daily transactions
- Assisting customers with transaction- related Inquiries

5.4 Remittance, Clearing, and Other Services

- Handling domestic and international remittance
- Clearing cheques between branches
- Management of Fixed Deposit (FDRs) and Short Notes

- Interest rates for Fixed Deposit and Jamuna Bank Short Note (JBSN):

Interest Rate	Tenure	Interest Rate
Fixed Deposit	1 Month	8%
Fixed Deposit	3 Months	10%
Fixed Deposit	6 Months	9.50%
Fixed Deposit	1 year	9.25%
Short Note	Up to 91 Days	10.25%

Additional Banking services :

- Online and mobile banking
- Utility bill payments
- Standing instructions / auto-pay services
- Card issuance (Debit, Credit, Prepaid)
- RTGS / BEFTN fund transfers

CHAPTER 6

INTERNSHIP ACTIVITIES

6.1 Introduction

My internship experience at Jamuna Bank PLC. Savar Branch, allowed me to engage in the day to day activity of the bank and gain experience of different general banking functions. The exposure enabled me to observe, help and work under supervision that offered me a practical experience of the commercial banking processes. With the help of this internship, I managed to relate theoretical material of my course with real bank operations, which helped me to improve my professional qualities and self-confidence in a branch setting.

6.2 Account Operations

- **Opening of New Accounts:** Helped to open Savings, Current, Fixed Deposit and Scheme accounts and have a first hand experience of how new accounts would be opened.
- **Document Collection and Verification**: The customer documents, i.e. Ids, address proof, and photographs were collected and authenticated based on KYC compliance standards to verify the authenticity and accuracy in the documents.
- **Maintenance of Account Records:** New lists of account opening and maintenance of good records of all the new accounts and proper filing of record.
- **Customer Interaction:** Worked with the customers on opening the account, advised them on documentation needed, type of accounts, and banking process, which helped me develop communication and customer service skills.
- **Assisting Supervisors:** Served as an assistant under Supervisors of the branch to facilitate the smooth and compliant processing of accounts, where I got to learn to adhere to the standard procedures and operational requirements.

6.3 Cash and Transaction Handling

Handling of cash and transactions To ensure the system operates correctly and achieves its intended purpose, the bank must properly manage its cash and transactions.The operations of the cash and transactions of the branch encompass the daily financial operations in a way that will be safe and the most effective way of conducting transactions. I was able to observe and help in several activities under the supervision of the staff and learned how to apply and understand the operations of a bank and the significance of accuracy and accountability.

- **Cash Deposits and Withdrawals**: Helped customers to make deposits and withdrawals of cash at the counter and by way of cheques and made sure that they were properly verified and recorded.
- **Cheque Processing**: Assisted in handling customer cheques such as verifying and recording them to ensure proper transfer of funds and updating of accounts.
- **Pay Orders and Remittances**: Helped to attend to the pay orders and remittance requests, and was introduced to the transactions in which the verifications, processing, and monitoring are done.
- **Transaction Recording:** Kept good transactions records of all the cash and cheques transactions in branch registers, which has helped maintain proper documentation and accountability.
- **Security Measures:** The following measures were observed to avoid fraud and mistakes; dual verification, CCTV, and secure handling of cash and payment instruments.6.4 Fixed Deposit and Short Notes Handling.

6.4 Fixed Deposit and Short Notes Handling

The branch handles Fixed Deposits (FDs) and Short Notes to give customers safe saving options while managing funds efficiently. As an intern I handed various kinds of activities during this period. I have to recording, monitoring and other operational works.

Fixed Deposits: I assisted in documenting and updating customer FDRs . This helped me understand how deposits are recorded.

- **Short Notes:** I interacted with the customers and help them to prosseing. Giving them information about the necessary documents and instructions. Because it’s an new deposit product of this bank.

- **Record Maintenance:** I helped maintain accurate records of all deposits, updating about how many accounts are opened and closed, took the record of cheque books, RTGS etc.

6.5 Other Operational Activities

There has more operational activities beyond core general banking. I was assisting them with my concern. It gives me better understanding of the procedures.

- Assisting customers with online and mobile banking registration and navigation
- Helping set up utility bill payments and standing instructions for recurring transactions
- Supporting the issuance and activation of debit, credit, and prepaid cards
- Assisting with electronic fund transfers such as RTGS and BEFTN
- Guiding customers on foreign remittance services
- Providing support for loan and fixed deposit inquiries
- Maintaining accurate records and documentation of operational transactions

CHAPTER 7

LEARNING AND SKILL DEVELOPMENT

7.1 Learning

Through the internship at Jamuna Bank PLC. I learned about the corporate environment. It developed both of my soft and hard skills. During this period I was take notes about my learning which helped me to develop my skills. I get hands on experience from the bank also my observation helped me to get all the procedures.

- **Primary Learning (Hands-On Experience)**

I get the chance to actively participate on banking operations which enhanced my practical understanding of the procedures. I helped customers for their account opening, giving them information about the products. I took the records and verify their documents. I learned how digital banking services work in practice. Theses helped me realize the importance of being accurate and efficient.

- **Secondary Learning (Observation-Based Learning)**

Observing the banking operations was very helpful in understanding how the branch functions. By watching the Workflows in different banking sections. I learned about various policies and risk management practices. These experiences helped me contact the theoretical knowledge I gained in my studies to real- life banking practices.

7.2 Skills Developed

The internship helped me to developed my different skills. They are essential for a career in banking. I learned to work accurately, serve customers effectively, handle banking tasks efficiently and improve my communication and teamwork abilities.

- **Soft Skills**

The internship helped me acquire essential skills for my career in banking. Though all the interaction with customers my confidence and professionalism were enhanced. Managing multiple tasks at a time taught me the importance of time management. Working with branch staff make stronger my teamwork skills too. It helped me to develop valuable soft skills that will be useful for my future career.

❖ **Hard skills**

During the internship period I get hands on experience during my internship, I developed several technical skills. I gained practical knowledge of banking operations such as: Opening account, Verifying documents, add maintaining accurate records. I Learned of transactions including deposits , withdrawal cheque clearance and fund transfers. I also introduced with digital banking services including online platforms, RTGS and BEFTN transfers and bill payment system.

7.3 Challenges Faced During Internship

I faced various challenges during my Internship:

- Adjusting to the banking environment and interacting with customers effectively.
- Understanding account and transaction processes.
- Balancing multiple tasks simultaneously.
- Handling customer queries efficiently.
- Maintaining professionalism consistently.

CHAPTER 8

FINDINGS AND DISCUSSION

8.1 Findings Overview

I faced various challenges during my Internship**.** The following SWOT analysis summarizes the key observations, highlighting the branch's strengths and areas for improvement.

8.2 SWOT Analysis

Category	Observations
Strengths	Efficient customer service and smooth operations
	Wide variety of banking products and schemes
	Skilled and supportive staff
	Advanced digital services
	Strong regulatory compliance
Weaknesses	Limited customer awareness about some specialized services
	High workload during peak hours
	Some processes still manual and time-consuming
Opportunities	Expand digital banking platforms
	Promote specialized schemes effectively
	Staff training to improve efficiency and customer interaction
Threats	Economic fluctuations affecting operations
	Risks of fraud and cyber-attacks
	Competition from other banks

8.3 Discussion

Some of the strengths of the branch are efficient day to day operations, qualified and friendly workforce, and the well developed digital services. Parallel to this, there are some weaknesses that include lack of awareness of the customers which presents some areas of weaknesses that should be improved. Efficiency can be improved in the areas of the expansion of digital services and staff training. Possible threats, such as competition and fraud demonstrate the need to ensure that there is a good action taken to ensure that operations remain smooth and secure.

8.4 Overall Findings

- The customer traffic is often at its peak in the opening days of the week making it hard to offer good services in time.
- There is a chance that the customers who come late might fail to obtain all the services they need.
- Sometimes, transactions are interrupted due to technical or server problems.
- Some activities like cheque clearing and documentation include manual activities, which slows down the services.
- The lack of customer awareness on digital banking services makes them rely on branch counters.
- Sometimes minor mistakes in documentation or registers were noted.

CHAPTER 9

RECOMMENDATIONS

Recommendations

Based on my obsession and expectations during the internship at Jamuna Bank PLC. I propose the following recommendation. They are made to improve branch operations , enhance customer service and ensure smooth banking process:

- Introduce a token or slip system to manage the customer flow and reduce crowding at the counters.
- Set up a dedicated help desk to assist customers with inquires and account related service .
- Provide priority services for senior citizens and urgent cases to ensure convenience and satisfaction
- Enhance the Shadhin app's server performance to Minimize disruption and support seamless digital banking

CHAPTER 10

CONCLUSION

Conclusion

The Internship at Jamuna Bank PLC. Savar Branch gives me theoretical knowledge about banking operations.The activities during the internship such as account opening, cheque processing, remittance handling and fixed deposit management gave me a clear understanding of banking procedures. I learned about the importance of accuracy and documentation and enhanced my soft and hard skills. I observed how staff managed clients interactions and handled busy periods. Additionally I noted some challenges I faced during this period. Overall, the internship successfully strengthened my professional capability and increased my confidence in handling banking tasks , and equipment me to bridge theoretical knowledge effectively in a real world banking environment.

CHAPTER 11

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CHAPTER 12

APPENDICES

Appendix 1.1

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RECEIVED

05 OCT 2025

Jamuna Bank Limited
Savar Branch, Savar, Dhaka

Jamuna Bank

Human Resources Division

September 24, 2025

Ref. NO. HRD: 2025 /216A

Student Name	**Ms. Sumaiya Rifa**
Education Level	**BA**
University Name	**Daffodil International University**
Branch/Division	**Savar Branch**
Location	**Dhaka**
Cell Number	**01745-756355**

Subject: Acceptance of Your Internship

Dear Ms. Rifa,

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 25, 2025 at our Savar 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
-Assistant Professor & Head
-Internship File

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

Appendix 1.2

JAMUNABANK

Savar Branch
A-40, Bazar Road, Savar
Dhaka, Bangladesh
Tel : 7744883, 7744884
Fax : 88-02-7744882

Ref: JBL/SAVAR/2025/2515 Dated : 04/12/2025

TO WHOM IT MAY CONCERN:

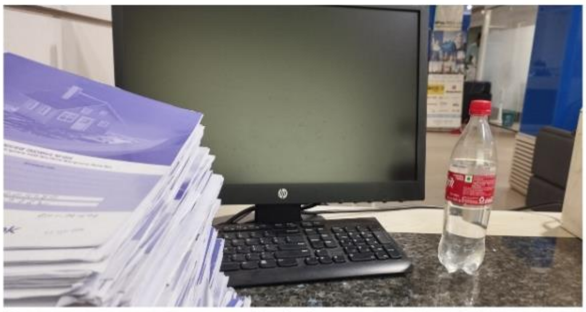
This is to certify that **Sumaiya Rifa,** D/o. Shamim Miah, bearing ID No. 221-10-838 [BA Program], student of Daffodil International University, Birulia, Savar, Dhaka has attended an internship program at Jamuna Bank PLC, Savar Branch, Dhaka from 25th September 2025 with satisfactory performance. During the period of internship, we found her sincere, honest, hardworking and punctual.

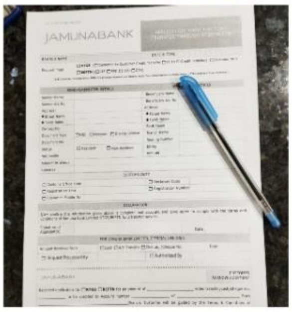
We wish her every success.

Quazi Toufik Ahammed
SEO & Op-Manager
Quazi Toufik Ahammed
SEO & OP-Manager
Jamuna Bank PLC.
PA # 736

Jamuna Bank Limited, Head Office : Hadi Mansion, 2 Dilkusha C/A, Dhaka-1000, Bangladesh, Tel : 9570912, 9555141, Fax : 88-02-9565762
E-mail : info@jamunabank.com.bd Web : www.jamunabankbd.com, SWIFT : JAMUBDDH

Appendix 1.3





Appendix 1.4

221-10-838

ORIGINALITY REPORT

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PRIMARY SOURCES

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