Understanding the Activities of General Banking: A Study on a State-owned Bank, Janata Bank PLC

Submitted by:

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Submitted to:

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Daffodil International University

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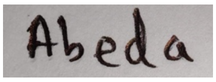
This Report is submitted to the Requirement for the Degree of B. A (Hons) in English

Declaration

This is Abeda Ferdoushi, declaring that I have successfully completed my 03 (three) months internship at Janata Bank PLC at Melandah Branch,Jamalpur.After completing my internship I have prepared the Internship Report on "Understanding the Activities of General Banking: A Study on a State-owned Bank, Janata Bank PLC" This report is written under the supervision of Mrs. Shamsi Ara Huda(Assistant Professor), Department of English, Daffodil International University. This report has been prepared to fulfill academic requirements. I have completed this internship report myself, and I hope it will help create a positive impression of my work.



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Abeda Ferdoushi

ID:221-10-1027

Program: B.A (Hon's)

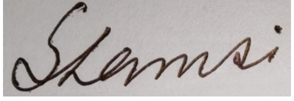
Department of English

Faculty of Humanities & Social Science

Daffodil International University

Certification

I am glad to certify that Abeda Ferdoushi, ID: 221-10-1027, has finished the internship report, entitled, "Understanding the Activities of General Banking: A Study on a State-Owned Bank, Janata Bank PLC", under my supervision. I appreciate her sincere efforts in completing the work. To my knowledge, she has not submitted this report to anywhere else. The intern has supported the bank in their general banking department. She helped the clients in opening different kind of accounts like saving account, current account and fixed deposit account. She acquired practical knowledge of a number of banking operations like utility bill collections, learning about local and foreign remittance, interacting with customers, documentation and so on. The experience the intern has gained has significantly contributed to the development of her communication skills, time management skills and abilities to adapt and work in teams. The critical observation that the intern has demonstrated revealing the shortcomings of the bank related to the insufficient number of employees, incomplete forms, lack of color printers and separate desks for interns, is authentic. I wish her success in her all upcoming academic and professional endeavors.



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Ms. Shamsi Ara Huda
Assistant Professor
Department of English
Daffodil International University

Acknowledgement

Before embarking on this project, l am thankful to Almighty Allah for His divine protection and the strength He has granted me. His endless mercy has given me the strength throughout my whole internship journey.

I am also thankful to my parents for supporting me as always and making my journey smoother. Their encouragement has been the main source of my strength.

My deepest appreciation goes to my honourable supervisor, Mrs. Shamsi Ara Huda, Assistant Professor in the Department of English at Daffodil International University. Her proper guidance, constructive feedback, dedication greatly helped me in completing my internship project.

I am equally grateful to Janata Bank PLC for giving me the opportunity to work in this bank as an intern .They helped me unconditionally to overcome the challenges through the journey .This practical experience will greatly benefit me in future.

Finally, I would also like to thank the authorities of Daffodil International University for designing this internship program that introduces students with the corporate environment. This is a transition of student from a student to a professional.

Abstract

The internship program is a part of the academic requirements of the Department of English, Daffodil International University. I have successfully completed three months internship at a very reputed bank - Janata Bank PLC, Melandah Branch, Jamalpur. Instead of my academic field I chose a different sector like bank which is a great challenge for me to explore a new professional environment.

Janata Bank is one of the leading commercial state-owned banks of Bangladesh. Janata Bank began its journey as a state-owned bank on 26 March, 1972. Since 1972 this bank has earned a huge reputation and contributed to our economy. The bank's main objective is to provide reliable customer services and to contribute to the economy with a stable economic growth.

During my internship, I learned many new things. I tried to understand all the terminologies and major daily operations of a state-owned bank. I also assist in account opening, documentation, collect utility bills and communicate with the clients to help them. I also learned many banking operations like - cheque, deposit collection, account opening, remittance etc.

The internship program was a challenge to me. This working field is totally new to me. The employees of Melandah Branch helped me a lot to understand and adapt to this new environment. All the officials were very polite and cooperative. I also observed a few limitations of the branch. I personally talked to clients and officials and found some issues like - weak internet connection, shortage of manpower, huge workload and crowd, insufficient modern facilities. However, it was one of the best parts of my academic life which will also help me to go ahead.

Table of Contents

List of Tables

Chapter 1

Introduction

The history of the banking system is closely tied to ancient cultures. Around 1000–1200 years ago, people started safeguarding their valuable resources. In Mesopotamia, temples were used as banks where individuals stored silver, gold, grains, food items, and many other precious items. Eventually, the practice of safeguarding resources evolved and it became a structured economic model. In the Renaissance period, institutions like the Medici Bank were established, and the banking system became more systematic and orderly in Europe, most often in Italy. With the growth of global commerce, banking systems evolved and added modernized features to expand the area of the economy.

The banking system has developed technologically day by day. During the Industrial revolution, the world saw the growth of trade and economy. Paper money was introduced during this time. It made the trade and commerce very easier. Paper money opened a new scope to the modern economy. The economic rise of this era also brought a significant change to the banking sector.

Nowadays banking has become an essential part of our daily life. Everyone depends on banks for many economic purposes – saving, borrowing, transferring money or other financial services. The banking system has evolved over time. This sector has adopted many technological advancements that make our lives easier and faster. People can manage their finances anytime from anywhere by mobile and online banking. The technological advancement reflects the progress and enlightenment of civilization.

In Bangladesh, the journey of modern banking started after independence in 1971, when various nationalized banks were established to restore the war-affected economy. Janata Bank PLC is one of them. Since its establishment, this commercial institution has actively supported Bangladesh’s economic and social development and supported strengthen the country’s financial foundation. Janata Bank is also gradually adopting modern practices.

Chapter 2

Background of the project

This internship program is a compulsory requirement for the B.A. (Hons) in English at Daffodil International University. For a student, theoretical knowledge alone is not enough. Therefore, an internship is a great opportunity to explore the real world of work. I challenged myself to step into a new field and decided to complete my internship at Janata Bank PLC, a state-owned bank inp Bangladesh, where I learnt about the general activities of banking, how employees handle heavy workloads and how effective communication helps them deal with clients efficiently.

The report is based on my practical experience during three-month internship at Janata Bank PLC, Melandah Branch, Jamalpur, conducted under the guidance of MRS Shamsi Ara Huda, Assistant Professor, Department of English, Daffodil International University. The report is titled “Understanding the Activities of General Banking: A Study on a State-owned Bank, Janata Bank PLC, Melandah Branch, Jamalpur.”

2.1 Objective of the Study

The main objectives of the study are –

I. To observe daily general banking activities of a state-owned bank – Janata Bank PLC, Melandah Branch, Jamalpur.
II. To understand the management and services of a commercial bank.
III. To identify the core problems faced by the officials and the clients.

Chapter 3

Methodology

In this report, I have used both practical observation and theoretical research approaches. During my internship at Janata Bank PLC, Melandah Branch, Jamalpur, I closely engaged with various segments of the general banking department and witnessed the execution of daily operations. I observed their work, tried to participate in small activities, took notes, and collected information by discussing with the officials. Most of the information has been collected from my personal experience at the bank, from officials, from the annual report, and from the website of the bank.

3.1 Sources of Information

The data included in this report has been obtained from two primary categories — primary and secondary.

(a) Primary Sources: My personal experience during my internship, discussion with the officials and clients.

(b) **Secondary Sources:** Annual financial reports of the bank "Janata Bank PLC", the official website of "Janata Bank PLC", published materials, journals, and pertinent banking literature.

3.2 Methods of Data Collection

Primary data were collected through my direct personal experience at the Melandah Branch. I observed various departments, tried to participate, took notes, and discussed with officials. The relevant secondary data were sourced from the annual financial reports and the official website of the bank.

Chapter 4

Overview of Janata Bank

4.1 Background

Janata Bank is one of the largest commercial banks of Bangladesh. It is a state- owned bank which is profoundly connected with the economy of our country. During the period of Pakistan there were two private banks called United Bank Limited and Union Bank Limited in East Pakistan. However, these banks provided very limited facilities to the local people of East Pakistan.

Before Independence there was no bank named "Janata" After the independence of Bangladesh Janata bank started it's journey as government-owned commercial institution in 1972 by integrating the United Bank Limited and Union Bank Limited following the Banks Nationalization Order (President's Order- 26). The bank started its official activities on 26 march, 1972.

Its head office is located in Janata Bhaban, Motijheel, Dhaka.The bank administers more than 900 branches all over Bangladesh along with four international branches in the United Arab Emirates. Janata bank is a large institution with around 14,323 employees. According to the Annual report of 2024, Janata bank faced a huge loss of 3,066 crore because of high non- performing loan and increased provisioning requirements where in 2023 the bank posted a marginal profit with 62 crore.

4.2 Corporate profile of the Bank

Name: Janata Bank PLC

Registered Address : Janata Bhaban, 110, Motijheel Commercial Area. Dhaka 1000, Bangladesh.

Legal Status: Public Limited Company

Chairman : Mr. M. FAZLUR RAHMAN

Managing Director: Mr. Md. Mazibur Rahman

Company Secretary: Md. Abdul Alim Khan

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: 14323 (As on 31.12.2024)

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

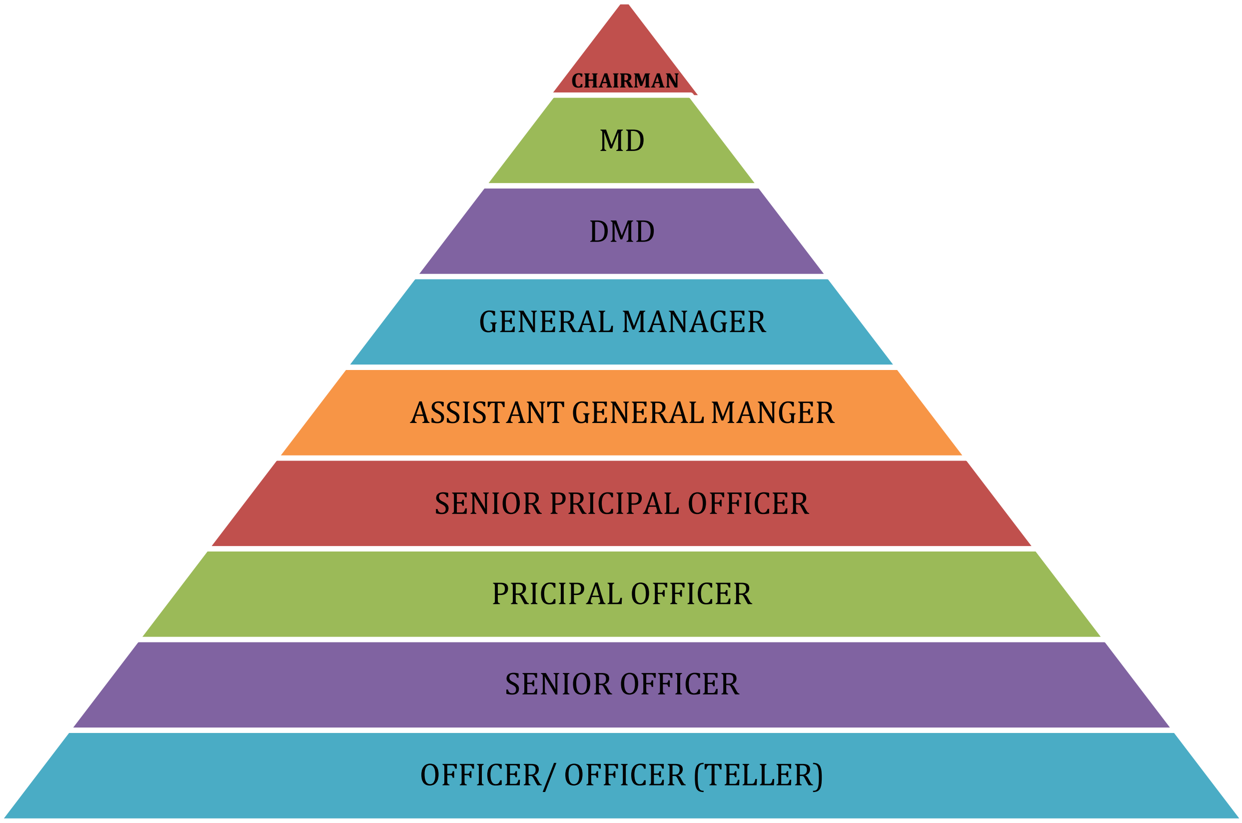
Website: www.jb.com.bd, www.janatabank-bd.com,

4.3 A Glimpse of Melandah Branch

The branch where I have completed my three-months internship is located at High School Road, Melandah, Jamalpur. Currently the number of total employees of this branch is seven, working in different sections and provide different services.

Three of them are worked in general section and two others handle the cash section.The two remaining officials are involved in the administrative and loan section. The name the manager of this branch is Tufyel Ahmed. He is Senior Officer in rank and working in bank since 2011. Every employees of this branch is dexterous and customer satisfaction oriented also honest and loyal to their institution.

4.4 Organizational structure of the Institution



4.5 Vision, Mission and Slogan

- **Vision**

The main vision of janata bank is to be the leading commercial stated owned bank in Bangladesh to contribute in social and economic growth not only in Bangladesh but also in South Asia

- **Mission**

The core mission of janata bank is it will be the largest and efficient bank by ensuring the resilience, high standard financial products , exceptional service to the customers.

- **Slogan**

Your commitment partner in progress

4.6 Awards and Recognition

Janata Bank PLC has been recognized with many prestigious awards for excellent services nationally and internationally. Since it's establishment until today it has earned reputation for dedication to the customers and contribution to the economy. Some of these are-

Sl. No.	Award / Recognition Title	Year(s)
01	Top Ten Remittance Award	2023 & 2024
02	SAFA International Award	2023
03	ICMAB Award	2017
04	JB Green Communication (JBGC)	2017
05	Best Tax Payer Award	2014–15
06	The Asian Banking Award	2004 & 2005
07	Performance Excellence Award	2013

Table 1 : Awards and Recognition of Janata Bank PLC

Chapter 5

General Banking Activities of Janata Bank PLC

General Banking is one of the front-line banking services that handles daily customer needs and general services such as account opening, maintaining regular transactions, remittance, clearing cheques, etc. This is a department of the bank which helps to make the relationship with the customers.

This is a bridge between the bank and customers that builds the network and the core department of a commercial bank. General banking is the backbone of banking transactions. It offers many services to make financial transactions easy. One of the key operations of this department is account opening. Customers open different kinds of accounts with necessary documents. The department verifies the documents, creates a new account, and ensures the account's security. Along with this section, general banking provides many other services like clearing cheques, remittance, receiving deposits, loans, utility, and others.

5.1 Services Provided by Janata Bank PLC

5.1.1 Deposit Collection

For a commercial bank, deposit collection is one of the main sources of financial funds. Janata Bank collects funds from many organizations, individuals, and institutions and invests them in many purposes. Deposits are the pillar of a bank supporting its investment. Customer-friendly deposit services meet both the needs of the bank and clients. Janata Bank mainly offers two main types of deposits – Demand Deposits and Time Deposits.

5.1.2 Demand Deposits:

In this type of deposits, customers can withdraw money anytime without any notice. It has no fixed time period. The rate of interest is lower. Demand deposits offer two types of accounts – Current Accounts and Savings Accounts.

Current Account is a type of deposit usually opened by businessmen, traders, or organizations that demand frequent transactions without any prior notice. Janata Bank doesn't offer any interest on this type of account. This is commonly used for daily transactions rather than savings.

A Savings Account is another type of deposit commonly opened by an individual basically for the purpose of saving money. Also, one can withdraw money without notice. This kind of account offers 3.5% interest in Janata Bank.

5.1.3 Time Deposits

Time deposits are opened for a certain period of time, also known as term deposits. The depositor saves money with some terms and conditions, withdraws money after the maturity of the account, and the bank offers a higher rate of interest. Janata Bank Melandah Branch offers these types of time deposits:

5.2 Janata Bank Deposit Scheme

This is a type where people save a certain amount of money every month for a fixed period time and withdraw after the maturity of the account. According to this scheme, a Bangladeshi citizen aged above 18 can open a deposit scheme in Janata Bank where a fixed amount of money should be paid every month and withdrawn after a certain time period. The amount is a minimum of Tk. 500 – maximum Tk. 20,000. When the account is matured, the account holder can withdraw the full amount with interest. This scheme encourages saving money on a monthly basis.

Facilities of This Account :

✓ You can deposit a fixed amount each month.

✓ The account can be opened and deposits can be made on any date of the month.

✓ Deposits can be made through Janata Bank Online or Mobile App without any service charge.

✓ If the account holder passes away, the nominee(s) will be able to operate and manage the account.

✓ No hidden or extra service charge is applied.

✓ The deposit and interest are completely tax-free and exempt from income tax.

✓ Loan facilities are available against the deposited amount.

Monthly Installment Amount (Tk.)	**5 (Five) Year Maturity (Tk.)**	**10 (Ten) Year Maturity (Tk.)**
500	33,529	80,000
1,000	67,058	1,60,000
2,000	1,34,117	3,20,000
5,000	3,35,292	8,00,000
10,000	6,70,584	16,00,000

15,000	10,05,876	24,00,000
20,000	13,41,168	32,00,000
25,000	16,76,460	40,00,000
50,000*	33,52,920	80,00,000

Table 2 : Deposit pension Scheme

5.3 NGDBS (New Generation Double Benefit Scheme):

This is a special scheme where the saved amount of money doubles after a certain period.

Key Features and Conditions:

1. A minimum deposit of Tk. 100000 can be invested in the scheme.
2. The deposited amount will double after 6 years and 6 months from the date of opening the account.
3. An individual can open only one account under this scheme.
4. The account can be opened in the name of the depositor or jointly in the name of father/mother/spouse/children.
5. In case of the depositor's death before maturity, the nominee (first blood relative) will receive the full amount payable as per rules.
6. The account can be operated through any branch or via e-Janata Digital Banking service.
7. The scheme is completely safe, risk-free, and backed by Janata Bank PLC.

Example:

If you deposit —

Tk. 100,000 → You will get Tk. 200,000 after 6.5 years (Before Source Tax deduction)

Tk. 2,00,000 → You will get Tk. 4,00,000 after 6.5 years. (Before Source Tax deduction)

5.4 Janata Bank Smart Account (Deposit Scheme)

This is a type of smart banking account which offers 3-month FDR rate + 0.55 any time, any amount deposit facility – daily basis compound interest rate.

Features of This Account:

Minimum deposit: Tk. 2,000/- (Two thousand taka only).

Various terms and amounts can be selected according to the convenience of the customer demand opened at any branch. The rate of profit is variable.

Term (Tenure)	3 YEAR	5 YEAR	7 Year	10 Years
Profit Rate	FDR Rate + 0.05%	FDR Rate + 0.06%	FDR Rate + 0.07%	FDR Rate + 0.08%

Table 3: Smart Account (Deposit Scheme)

5.5 Sanchayapatra Scheme

A government saving certificate; the interest rate is based on the Sanchayapatra Bureau circular. Janata Bank offers different Sanchayapatra schemes such as the Pensioner, Family, and 5-Year Sanchayapatra. Customers can buy these government savings certificates from any Janata Bank branch across the country. The interest rates and eligibility criteria depend on the type of Sanchayapatra and the investment amount.

Available Schemes

5-Year Sanchayapatra: This is a well-known saving scheme which offers a 5-year maturity period. The interest rates differ based on investment amount and term.

Family Sanchayapatra: This scheme is suitable for family members. All the branches of Janata Bank offer this scheme.

Pensioner Sanchayapatra: This is a scheme designed for pensioners; this kind of scheme offers a very high interest rate.

3-Month Profit-Bearing Sanchayapatra: This scheme is offered by the National Savings Bureau, Bangladesh Bank, commercial banks, and post offices.

Interest Rates

Interest rates vary based on Sanchayapatra, investment amount, and investment period. For example, the 5-Year Sanchayapatra has different interest rates for investments below and above BDT 7.50 lakh.

Important Note

- Janata Bank offers many other savings products like fixed deposits, savings accounts, and other banking services.
- Interest rates can be changed by the government.
- A national identity card number is required to purchase the Sanchayapatra.
- Some Sanchayapatra schemes may have an interest rate which is based on the investment amount.

5.6 Fixed Deposit Receipt (FDR):

This is a type of deposit where individuals save money and withdraw after a fixed period of time and earn a higher interest. Janata Bank offers these rates of interest for FDR –

Term (Tenure)	3 Months	6 Months	1 Year	2 Years and Above
Profit Rate (Interest Rate)	9.00%	9.25%	9.50%	9.75%
Profit Rate (For Bank/Institution)	8.80%	8.90%	9.10%	9.40%

Table 4: Fixed Deposit Receipt (FDR)

5.7 Short Term Deposit (STD) Account:

This is a type of deposit for a limited duration which allows limited withdrawal and a very small amount of interest. The interest rate of this account in Janata Bank is 4.00%.

5.8 Woman Welfare Scheme: A deposit account which is specially for women and offers a 7.5% interest rate in Janata Bank.

5.9 Account Opening

Janata Bank offers different kinds of accounts based on clients' demands. This is a first-point service for building relationships between the bank and the customers. Each account meets a specific goal. Officers collect the necessary documents and verify these properly. Even a small mistake can be a serious issue in the long run.

The necessary documents for opening a savings account:

1. Passport-size photograph of the applicant – 2 copies.

2. Passport-size photograph of the nominee – 1 copy.

3. Photocopy of National ID or Passport.

4. Birth certificate for minors.

5. Certificate from Union Parishad/Upazila Chairman/City Corporation (Mayor) or a local council member attested by the concerned authority.

6. The applicant must have an existing account in this Bank.

Necessary documents for a current account:

1. Passport-size photographs – 2 copies.

2. Photocopy of National Identity Card (NID).

3. Photocopy of TIN (Tax Identification Number) Certificate.

4. Memorandum of Association (MOA) and Articles of Association (AOA) for Limited Companies.

5. Certificate of Incorporation.

6. Trade License.

7. Board Resolution for Account Opening and Account Operation.

5.10 Bank Remittance

Remittance is one of the most important services of a commercial bank that strengthens the country's economy. Remittance is the process of sending and receiving money across different countries all over the world. In this modern world, financial transactions are a necessity across different cities and countries. Commercial banks ensure the safety and security of the transactions. The main purpose of remittance is to ensure smooth financial transactions while minimizing the risks associated with transporting physical money. Customers can trust the bank to handle their funds safely, as the bank assumes the responsibility for transferring and delivering the money to the intended recipient. There are mainly two types of remittance:

1. Local Remittance

2. Foreign Remittance.

5.10.1 Local Remittance

It refers to transferring money within the same country — from one bank branch to another. Customers use this service when they need to send money to another part of the country without physically carrying the cash.

There are three main methods used for local remittance:

(a) Pay Order (P.O.):

A pay order is an instrument issued by a bank that gives the payee the right to claim a exact amount from the issuing branch. The origin of the payment is the issuing branch itself. It is commonly used for money transfers within the same city. Pay orders are widely used for official and business transactions because they are secure and easily verifiable.

(b) Demand Draft (D.D.):

A demand draft is used when money is to be transferred from one branch to another branch or from one bank to another. Ordering branch is the main source of payment. The draft has an expiry period of six months from the date of issue. When the receiving branch gets the draft, it verifies the "test code" and the sent advice before making the payment. Demand drafts are a very reliable method for intercity money transfer.

(c) Telegraphic Transfer (T.T.):

It is a method where the issuing branch sends instructions through telephone, telex, or other electronic means to another branch to make a payment on its behalf. This method is used for urgent payments within the country. However, in the age of internet and online banking, TT is now rarely used, as electronic fund transfers (EFT) and mobile banking have made the process much faster and easier.

5.11 One-Stop Service

Janata Bank PLC has introduced a new customer service called One-Stop Service which is new among all nationalized banks of Bangladesh. In this system from a single counter a customer can deposit and withdraw money which helps to manage the huge crowd. From this single counter, customers can get deposit and withdrawal services without any hassle. Even the bank stores the customers' signature digitally in the computer systems which makes the verification process easier and faster

5.12 Online & ATM Services

Janata Bank offers online banking services to its customers as part of its commitment to reducing paper usage and lowering fuel-based carbon emissions. The bank provides ATM services, issuing debit and credit cards to customers. Janata Bank provides a huge network of ATMs all over Bangladesh. The fees and charges associated with the bank's ATM cards are kept at minimum rates, and there are no hidden costs.

5.13 Bill Collection & Payment Services

Beyond standard banking, Janata Bank PLC also provides services to various government organizations, corporate bodies, local authorities, educational institutions, and so forth. The bank collects utility bills — including electricity bills. These services are extended through the bank's general banking system to facilitate convenient payments for clients.

Additionally, Janata Bank makes payments on behalf of clients for a wide range of allowances and disbursements: salaries of non-government teachers, scholarships and stipends for girl students and primary students, army pensions, allowances for widows and divorcees, old-age allowances, and food procurement bills for government programmes.

These wide-ranging services illustrate how the bank supports both individual clients and public sector obligations.

CHAPTER 6

My Internship Activities at Janata Bank

During my internship at Janata Bank PLC, I was assigned to the General Banking Division, where I got the opportunity to learn and experience the real activities of a commercial bank. The employees of the bank were very helpful, especially my supervisor A. M. Ferdous Hasan Sumon guided me throughout my entire journey. From the very first day, he introduced me to most of the terminologies and activities of the bank. Then I was given different tasks related to general banking—account opening, cheque handling, remittance, and customer service. This internship helped me to understand how a state-owned bank like Janata Bank functions in their daily activities.

6.1 My Daily Activities and Responsibilities

As I am a student of the English Department, every day at the bank was a new experience and learning for me. I learned about different services offered by Janata Bank, which helped me develop my personal skills and taught me how to adapt to a professional environment.

- **Assist in Account Opening**

One of my main tasks was to assist in the account opening section. Many clients come every day to open new accounts such as Savings Account, Current Account, or Fixed Deposit Account. I helped the customers fill up the Account Opening Form correctly, collected required documents such as National ID Card (NID), nominee's NID, and passport-sized photos, and verified all the information carefully.

- **Understanding Banking Terminologies and Daily Operations**

As a student of the English Department, banking terms and their daily operations are new to me. My supervisor A. M. Ferdous Hasan Sumon helped me to understand the banking operations. I learned practical knowledge of various banking terms and terminologies, which helped me understand day-to-day banking operations such as deposits, loans, remittances, clearing, and account management.

- **Utility Bill Collection**

During my internship at Janata Bank, I collected utility bills from the customers. In peak hours, on certain days, I also collected electricity bills from customers. I helped the customers to fill the bill slips properly. I also received the cash and handed it over to the officers for posting. I also noted and recorded the bill details. Through this work, I learned how banks collect and record utility bills properly. It also improved my communication skills with customers.

- **Learning about Local and Foreign Remittance**

Another important learning of my internship was understanding the functions of the Remittance Section. Janata Bank handles both local remittance and foreign remittance.

In the local remittance section, I learned about Pay Order, Demand Draft, and Telegraphic Transfer . I also learned how customers send and receive money in different ways.

In the foreign remittance section, I learned about how the local people receive money which is sent by remittance fighters from different countries. The Melandah Branch of Janata Bank allows customers to receive money sent from abroad (inward remittance), but it does not offer outward remittance facilities for sending money abroad.

This experience helped me understand how remittance supports the national economy and how Janata Bank plays a key role in serving Bangladeshi families who depend on foreign income.

- **Photocopying, Scanning, and Documentation**

I also performed daily documentation work such as photocopying NID cards, trade licenses, account forms, and cheques. I used to scan and photocopy the important documents regularly to prepare and preserve customer documents. It helped me to learn how a bank maintains proper record-keeping and documentation for future security. These tasks helped me to develop organizational skills.

- **Customer Interaction**

Throughout my internship, I communicated with many customers daily. In that time, I specifically observed how the officials handled a large crowd of customers. I also tried to help the customers to understand account opening procedures, cheque deposits, bills, and remittance processes. This interaction with many customers improved my communication skills, patience, and confidence. I learned how to behave politely, listen carefully, and solve problems professionally.

6.2 Skills Development through My Internship

- **Communication Skills**

Communication is the key in the banking sector. Every day thousands of customers come and take services. During my internship, I have interacted with different types of clients and had to convince them in various ways, which helped to develop my communication skills and boost my confidence.

- **Practical Knowledge**

This is the first time I got an opportunity to gain practical knowledge rather than textual knowledge. Practical knowledge gives us the opportunity to apply our bookish knowledge in real life. I am grateful to Janata Bank for giving me the opportunity to improve my skills through this internship.

- **Time Management**

Time management is very important in corporate life. In Janata Bank, every official is very serious about time management. I always tried to attend the office before the scheduled time. At a bank, every minute is very important. All the officials manage the huge crowd without any complaint and interact with clients with patience. This helped me to improve my time management skills and I learned how much time matters in a professional environment.

- **Teamwork Skill**

Teamwork makes difficult tasks easier. In the Melandah branch, two others were appointed as interns; they are from Jamalpur Science and Technology University. During our internship, we all shared our thoughts and ideas. Also, in the bank, all the officials work together which makes the daily operations easy.

- **Building Professional Network**

In the last three months, I have met many professionals, not only bankers but also people from different professions. I tried to behave politely, which helped to build good relationships with them. Also, the other officials guided me and gave many precious pieces of advice which are a clear roadmap for my career.

- **Patience**

Patience is very important in the banking sector as it deals with different types of clients. I had to deal with many customers at the same time. I tried to give importance to all the customers with patience.

- **Quick Adaptability**

From an English Department background, the banking field is totally new to me. However, I took the challenge and after joining there, I used to follow my supervisor on how he worked and within a few days, I was able to learn the basic things. I tried my level best to adapt to this professional environment. My supervisor and other officials were impressed with my quick learning and appreciated me for following his instructions.

CHAPTER 7

Observation and Findings

7.1 Observation and Findings

During my internship at Janata Bank, I closely observed and tried to find out the major problems of the employees and the customers. I personally came to the officials at their desks and talked to many clients about their main problems and services. As it was a very short time, still I observed several issues -

1. Every person in the bank was very friendly and helpful. As I am totally new to this field, I faced many difficulties to understand many things. However, they talked to me very politely and tried their level best to help me with patience.

2. In the general banking sector, everyone works very actively, but compared to the demand, the number of employees is low. As a result, officials face difficulties in providing proper service to clients.

3. Since it is an upazila branch, sometimes network issues occur; they need a stronger Wi-Fi connection.

4. Because the number of employees is relatively low, it is very tough to handle a huge number of clients, so sometimes staff become rude, but they always try their best.

5. The account forms require a lot of information; sometimes clients face problems understanding them, and many documents are needed. It is not always possible for officials to fully assist clients in filling out the account opening forms.

6. Janata Bank Melandah Branch still lacks some digital facilities - there is no color printer or digital token service. They need to buy a color printer for official work and start digital token services rather than manual; it would be helpful for the customers and also officials.

7. There is no separate desk for interns to work. If a separate desk could be arranged for them, it would be better.

8. The customers also wait for a long period in queues. However, there is no specific waiting area for the customers. This creates huge chaos during the busy times.

9. The overall environment of the bank is good, but it is one of the leading banks in Bangladesh, so it would be better if the branch were a little more furnished and well-decorated.

CHAPTER 8

Limitations and Recommendations

8.1 Limitations:

1. The internship duration was very short, so I could not learn all the banking activities properly.
2. As I am from an English Department background, it was difficult to understand banking terms at the beginning.
3. The interns are not allowed to work in all departments, so I could not gather hand on experience in every section of the branch.
4. Some documents are very confidential, I could not add these data for my report.
5. Sometimes the officials were too busy to explain things in detail because of heavy workload and lack of time.

8.2 Recommendations

1. The number of employees should be increased in the general banking sector to provide better service to their customers.
2. As it is an upazila branch, the branch needs a stronger Wi-Fi connection to overcome the server issues.
3. The account opening procedure should be easier for clients. The officials should assist in filling up the forms.
4. A color printer is needed for official work.
5. It would be great if they provide a separate desk arranged for the interns.
6. A digital token system can be introduced to manage customer queues.

CHAPTER 9

Conclusion

Janata Bank PLC is one of the largest community banks of Bangladesh. I am very much grateful to be given an opportunity in this bank as an intern. I gained much practical knowledge about professional behavior and work culture which will help me a lot in my future career.

I am very much thankful to my supervisor and all officials of Melandah Branch for being very kind and polite. It is a lifetime experience which will encourage me and boost my confidence. I have developed many personal and professional skills such as communication skills, politeness, behavior, stress management, etc. I also learned how to handle a huge crowd of customers with patience.

This internship has given me real experience of the banking sector where communication and hard work are the most important things. I am also thankful to the Department of English, Daffodil International University, for including this internship program as a part of my study. It gives a roadmap for my future career and helps to set my future goal.

CHAPTER 10

Reference

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CHAPTER 11

Appendices

Interview Questions and Observation Checklist

Observation Checklist

Observation Area	Observed	Remarks
Customer flow & waiting system	✓	No separate waiting area, long queue.
Staff to work ratio	✓	Low manpower, high workload.
Account opening process	✓	Complicated forms, paperwork problems.
Employee attitude and demeanor toward customers	✓	Gregarious yet tired during the rush hours.
Internet/network connectivity	✓	Often, there are server and Wi-Fi problems.
Use of digital facilities	✓	No electronic record, paperwork.
Remittance and bill collection services	✓	Hand-written, busy on certain days.
Security and record-keeping	✓	Mostly manual registry.
Facilities for interns	✓	No separate desk or tools.
Branch environment and interior	✓	Needs improvement and decoration.

Interview Questions Asked to Bank Officials

Q1. What are the significant issues that you encounter in ordinary general banking business?
Q2. Does the branch have enough employees to serve with ease?
Q3. What impact do internet and server problems have on your daily working routine?
Q4. What digital tools or facilities do you believe this branch desperately requires?
Q5. What is your strategy for ensuring customer satisfaction during peak time?
Q6. What skills do you expect from interns in a banking setup?
Q7. What are your recommendations for improving the quality of services at this branch?
Q8. What are the most popular deposit services of this branch?

Questions Asked to Bank Clients

Q1. Are you satisfied with the services of Janata Bank, Melandah Branch?
Q2. Do you experience any issues in opening an account or filling forms?
Q3. What is the usual waiting time to receive services?
Q4. Do the officials assist and cooperate with the customers?
Q5. Would online forms, digital tokens, or SMS updates be useful?
Q6. What services do you use most frequently (deposit, remittance, bill, etc.)?
Q7. What improvements would you suggest for this branch?

Certification of my Internship

Janata Bank PLC	জনতা ব্যাংক পিএলসি প্রধান কার্যালয় ঃ জনতা ভবন পোস্ট বক্স নম্বর ঃ ৪৬৮, ১১০ মতিঝিল বা/এ, ঢাকা-১০০০, বাংলাদেশ। Fax: 88-02-9564644, SWIFT: JANBBDDH E-mail: gbd@janatabank-bd.com, www.janatabnk-bd.com পিএবিএক্স ঃ ৯৫৬০০০০, ৯৫৬০০৩৯, ৯৫৬৬০২০, ৯৫৫৬২৪৫-৪৯, ৯৫৬০০২৭-৩০	মেলান্দহ শাখা, জামালপুর। Mobile No: 01313-416485 E-mail: jb0942@janatabank-bd.com

REF: TA/JBPLC/MELANDAH/INTERNSHIP/ABEDA FERDOUSHI/2025 **DATE: 23/11/2025**

TO WHOM IT MAY CONCERN

This is to certify that **ABEDA FERDOUSHI**, bearing ID: 221-10-1027 a student of Department of English at Daffodil International University has successfully completed 03(Three) months internship program at this branch. During the period of her internship program, she actively participated in various general banking activities, demonstrated professionalism, and showed a willingness to learn. She was found punctual, hardworking, inquisitive and dedicated to work.

We wish her success in her future endeavors.

23/11/25
TUFAEL AHMMED
Manager
Janata Bank PLC.
Melandah Branch,Jamalpur

Internship Photographs:

Farewell Moment with the branch Manager and Other Officials.

With my supervisor and other Officers.

221-10-1027

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