



Internship Report

on

My Activities at Janata Bank PLC

Sonargoan Branch, Narayanganj , Dhaka.

Prepared By:

Sumiya Swapon

ID: 202-10-2307

Batch: 17-50th

Submitted to:

Mohammad Mustafizur Rahman

Assistant Professor

Department of English

DIU

Spring 2024

Submission Date: Spring 2024

Declaration

I, Sumiya Swapon, a student of the English Department at DIU, hereby affirm that the following project paper has been diligently crafted after my three (03)-months tenure as an intern at Janata Bank PLC, specifically at its Sonargaon Branch.

I attest that this report is intended to fulfill my academic obligations and shall not be utilized for any other intent. Furthermore, I also ensure that my project paper has not been submitted anywhere.

Sumiya

.....

Sincerely yours

Sumiya Swapon

ID: 202-10-2307

Department of English.

DIU

Letter of Acceptance

This is hereby to confirm that Sumiya Swapon, identified as 202-10-2307 and a student of the English Department at DIU , has completed her internship report titled "*My Activities at Janata Bank PLC, Sonargaon Branch*" under my direction and assistance.

I am pleased that she has effectively included all necessary information, data, and details in her report. I have thoroughly reviewed the report and found it satisfactory. It has been enjoyable collaborating with her, and I extend my best wishes for her future endeavors.



.....

Mr. Mohammad Mustafizur Rahman

Asst. Professor

Department of English

Faculty of Humanity and Social Science (FHSS)

DIU

Acknowledgment

Firstly, I express my gratitude to Almighty Allah for granting me the strength and patience to do well in my internship. Next, I am grateful to my mother for always supporting me and giving me good advice throughout my entire educational life. She's been a big help in my success. I also want to thank my internship supervisor, Mr. Mohammad Mustafizur Rahman, who is an Asst. professor at DIU. He's been really helpful and supportive during my internship, giving me good advice and direction for my project. I'm also grateful to the English Department at DIU for letting me submit my internship project.

During my time at Janata Bank PLC for my internship, I learned a lot and grew both personally and professionally. I'm thankful for the opportunity to be part of it and for all the people who helped and guided me along the way.

Summary

My internship report shows my experience during a three (03)-months internship experience at JB PLC, focusing on the analysis of general banking operations and how I honed my skills throughout the internship. I've structured the internship report into five sections.

The first (01) chapter provides an introduction, while the second chapter shows a concise overview of Janata Bank PLC, encompassing its history, vision, mission, and departmental layout.

Chapter three outlines my day-to-day activities at Janata Bank PLC, detailing the tasks, responsibilities, and lessons I encountered.

Chapter four delves into my initial expectations regarding banks and the practical experiences I gained during my internship.

Finally, the concluding chapter five presents an overall assessment regarding my throughout analyses of the banking activities of Janata Bank.

Abbreviation

Short Form	Full Form
JB	Janata Bank
PLC	Public Limited Company
A/C	Account
CR	Credit
DR	Debit
SD	Savings Deposit
CD	Current Deposit

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Chapter-01

(Introduction)

1.1 Background of the report:

This report offers an overview of my internship involvement at Janata Bank PLC, spending a period of three months. It shows the activities undertaken and the insights gathered during this duration. Throughout the internship, I acquired insights into diverse factors of general banking operations, such as customer service, account administration, and financial analysis. Additionally, I had the opportunity to apply theoretical experience learned in the classroom to practical real scenarios, thereby enhancing my comprehension of banking procedures.

1.2 Origin of the report:

The Students who enrolled in the English department at DIU are required to undertake a compulsory internship upon reaching 120 credits. This internship must be completed within a three-month timeframe and can be pursued in various organizations, including banks or educational institutions. Each student is assigned a supervisor who guides them through the internship process and assists in outlining the report's structure, ensuring timely submission of the internship report.

1.3 Significance of the Internship report:

The origins of banking trace back to ancient merchants who offered loans to farmers and traders transporting goods between cities. Over the time, banks evolved to facilitate savings, foster business growth, and support entrepreneurial endeavors by extending loans to individuals and corporations. Additionally, with the advent of digital banking technologies such as mobile banking, e-banking, and various card services like Visa and Mastercard, people now have access to convenient transaction services. Banks are pivotal in upholding the stability and vitality of a country's economic system, playing a central role in maintaining its quality and equilibrium.

1.4 Methodology:

During my bachelor program at DIU, I undertook a three (03)-month internship at Janata Bank PLC, specifically at the Sonargaon Branch. To compile my report, I count on both primary and secondary sources of data.

Primary Data:

- Personal experiences and observations
- Direct conversations with staff and clients
- Gathering information directly from bank sources
- Employee suggestion from the office

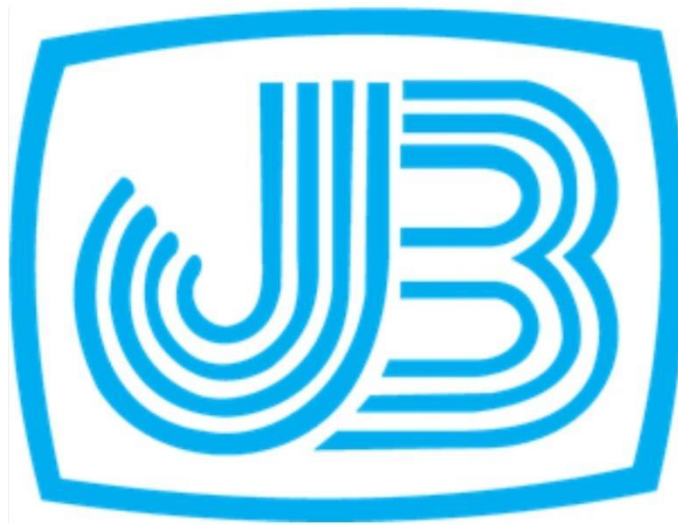
Secondary Data:

- Annual report of Janata Bank PLC
- Various types of articles, journal of Janata Bank PLC
- Google search
- Official website of JB

1.5 Objectives:

- To achieve customer satisfaction through banking operations and the implementation of innovative financial services.
- Enhancing customer service through the integration of IT-based reforms.
- Maintaining a position as one of Bangladesh's leading banks in terms of profitability and asset quality.

Chapter – 02



An Overview of Janata Bank PLC

Janata Bank PLC

Sonargoan Branch, Narayanganj

2.1 History :

Janata Bank PLC, established in 1972, is a government-owned commercial bank situated in Bangladesh. With its headquarters located in Motijheel, Dhaka, it operates through a network of 921 branches, making it the second-largest commercial bank in the country. Formed through the amalgamation of United Bank Limited and Union Bank Limited under the Bank Nationalization Ordinance of 1972, Janata Bank PLC has undergone significant developments over the years. In March 2004, the bank's managing director, Murshid Kuli Khan, conducted a feasibility study on remittance from Greece. Later, on November 15, 2007, Janata Bank transitioned into a public limited company, with Sohel Ahmed Chowdhury serving as its chairman.

2.2 Vision: To emerge as the foremost commercial bank in Bangladesh, contributing significantly to the nation's socio-economic advancement and establishing prominence as a leading financial institution in South Asia.

2.3 Mission:

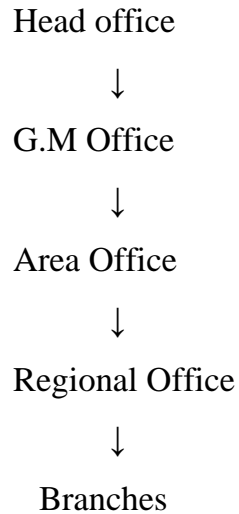
- Sustaining a consistent growth strategy
- Offering top-notch financial assistance
- Delivering exceptional customer service
- Ensuring robust corporate governance across our banking operations

2.4 Description of JB PLC : (table)

Name	Janata Bank PLC
Legal status	Public Limited Company
Registered Address	Janata Bhaban, 110, Motijheel Commercial Area Dhaka - 1000, Bangladesh.
Position	2 nd largest
Chairman	Dr. S. M. Mahfuzur Rahman
CEO & Managing Director	Md. Abdul Jabber
Branches	921

2.5 Organization:

Janata Bank holds the distinction of being the largest commercial bank within the nation, boasting a network of 921 branches domestically and four overseas branches located in the U.A.E., with the bank's headquarters situated at its Head Office.



2.6 Hierarchy of Janata Bank:



Chapter-03

3.1 My Activities at Janata Bank PLC

Account opening & form fill up



Remittances



Cheque receiving



Cheque-book delivering

3.2 Daily Activities: In my internship journey, they try their best to give me proper guidelines about general banking. My daily focus on this banking activities, such as

3.3 Account Opening : 3 types of accounts I opened like

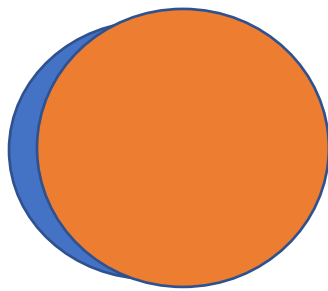
- SD Account (Savings Deposit),
- CD (Current Deposit)
- FDR

3.4 Remittances: A remittance is the sending of money to a recipient who lives abroad. The following Internet-based Foreign Remittance Cash Payment Services are provided by Janata Bank PLC Speedy Remittance Cell, Western Union, CBL Money Transfast, and Marchentrade.

Chapter-04

(Experience vs Expectations)

4.1 My experience: During this 3-month internship journey I learned a lot about financial status, banking activities, and procedures, and how to serve customers economically. Not just working things, I also learned how to handle customers patiently within time management. Though I worked in Sonargoan, Narayanganj Branch it's a rural area so most of the time I dealt with rural areas people like a farmer, small businessmen, and housewives I needed so much patience to deal with them and try my best to calmly understand their issues and give a solution, help economically in their deposit, loans, savings account. On the other hand, I experienced how much remittances are important for our country's economic status. I gained knowledge from my mistakes; tasks that initially posed challenges became opportunities for repetition and learning.



Experience

Expectation

4.2 My Expectations: Prior to submitting my internship completion report, I anticipated that the bank officials would maintain a highly formal demeanor. Considering my status as a non-full-time employee at a government bank, I was apprehensive that I might encounter difficulties in managing my tasks due to potential time constraints and their busy schedules. I harbored concerns about my ability to fulfill my responsibilities in such an environment. However, upon embarking on my internship, I realized that my assumptions were unfounded.

4.3 A Banking Network for My Internship: Before my interview, I had little familiarity with the banking industry, and I hadn't envisioned myself pursuing a career in this field. However, witnessing the profound regard and affection customers hold for bankers sparked my interest in becoming one. Despite being an English department student, I sought to diversify my experiences by delving into the banking sector. Given my aptitude for communication, I saw the internship as an opportunity to leverage and refine my skills. Moreover, in today's corporate landscape, banking stands out as one of the premier professions.

Chapter-05

(Recommendations, Observation)

5.1 Recommendations: Following my three-month internship experience, I suggest the following improvements:

- Simplify the process for issuing checkbooks, pay orders, and bank drafts to enhance efficiency.
- Despite being a government institution, the bank should invest in modern technology to meet the evolving demands of customers who prefer technology-driven banking.
- Ensure the recruitment of adequately skilled personnel to facilitate effective communication with customers regarding their deposits and various schemes.
- Maintain cleanliness in the washrooms used by both bank employees and customers to ensure comfort and hygiene.
- Provide additional desks for bank interns to facilitate their work.
- Organize computer training sessions on a monthly basis for all bank employees to enhance their technological skills.

5.2 Observation: Janata Bank PLC operates as a government-owned commercial bank in Bangladesh, indicating its established stability. However, several observations were made:

- Extended waiting periods for customers, suggesting a need for increased staffing to expedite customer transactions.
- Absences of employees result in pending tasks, highlighting the necessity for backup personnel.
- Delays in processing account closure requests when customers seek to terminate their accounts

Chapter-06

Conclusion

Conclusion: Banking sector is very important for a country's progress. Janata Bank Ltd, being the largest nationalized commercial bank, operates all over the country. I feel proud to have the chance to intern with Janata Bank PLC. During my internship, I focused on learning about General Banking and summarized my experiences in this report. While three months isn't enough to learn everything about banking, the experience gained during this time will be valuable for my future career. I received a lot of help from my colleagues at the bank, including my Senior Principal Officer, (Mohammad Zahirul Islam), and Senior Officer, (Miss Rumi Akter). I'm also thankful to my supervisor, Mohammad Mustafizur Rahman sir, whose guidance and advice were crucial for completing this report. I believe that the experience and knowledge gained during my internship will help me secure a better job in the future, leading to success in my career.

Chapter-07

Reference

- Half Yearly Report of Janata Bank Ltd.
- Hoque, M.S. & Roy, M. Green Financing and Its Impact on Profitability of the Banks: An Empirical Study on the Banking Sector of Bangladesh."
- Khairunnessa, F, Vazquez-Brust, D. A. & Yakovleva, N. (2021). A review of the recent developments of green banking in Bangladesh. Sustainability, 13(4), 1904.
- Website of Janata Bank Ltd, Website: <https://www.jb.com.bd/>
- The_overview_of_Janata_Bank_Limited_Report_on_Submitted_to_Shahriar_Kabir_Course_Instructor_

Appendix- I

জনতা ব্যাংক লিমিটেড **পিএনসি.**
উন্নয়নে আপনার বিশ্বস্ত অংশীদার

হিউম্যান রিসোর্সেস ডেভেলপমেন্ট ডিপার্টমেন্ট

সূত্র: এইচআরডিডি/ইন্টার্নশিপ/রেজাউল/১৭৪/২০২৪

তারিখ: ০৮.০২.২০২৪ খ্রি.

হেড
ডিপার্টমেন্ট অব ইংলিশ
ড্যাফোডিল ইন্টারন্যাশনাল ইউনিভার্সিটি
ড্যাফোডিল স্মার্ট সিটি, বিরুলিয়া
সাজর, ঢাকা।

বিষয়: ইন্টার্নশিপ করার অনুমতি প্রদান।

মহোদয়,

উপর্যুক্ত বিষয়ে আপনারদের পত্রের প্রেক্ষিতে এবং কর্তৃপক্ষের অনুমোদনক্রমে বিবিএ/এমবিএ/বিএসসি/এমএসসি প্রোগ্রামের নিম্নবর্ণিত শিক্ষার্থীকে নিম্নোক্ত শর্তে জনতা ব্যাংক লিমিটেড-এ নামের পাশে উল্লেখকৃত শাখায় ইন্টার্নশিপ করার অনুমতি প্রদান করা হলো:

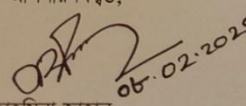
ক্র.	শিক্ষার্থীর নাম	আইডি/রোল/রেজি. ইং	শিক্ষাপ্রতিষ্ঠানের নাম	মনোনীত শাখার নাম	সময়
১	সুমাইয়া স্বপন	২০২-১০-২৩০৭	ড্যাফোডিল ইন্টারন্যাশনাল ইউনিভার্সিটি, ঢাকা	সোনারগাঁও শাখা, নারায়নগঞ্জ	৩ মাস

শর্তাবলি:

ক) ব্যাংকের স্বার্থে বিয়্য ঘটে এমন কোনো কাজ করা যাবে না।
খ) ব্যাংক ও গ্রাহকের হিসাবের গোপনীয়তা রক্ষা করতে হবে।
গ) ব্যাংকে ব্যবহৃত কোনো গোপনীয় ডকুমেন্ট/তথ্য সরবরাহ করা যাবে না।
ঘ) ব্যাংকের তরফ হতে কোনো আর্থিক সুবিধা প্রদান করা হবে না।
ঙ) প্রদেয় তথ্যাদি শুধুমাত্র শিক্ষা কার্যক্রমে ব্যবহার করতে হবে।
চ) যে সমস্ত বিষয়ে ইন্টার্নশিপের প্রয়োজন তা সংশ্লিষ্ট শাখাকে লিখিতভাবে জানাতে হবে।
ছ) ব্যাংকিং সময়ের মধ্যে শাখাপ্রধানের তত্ত্বাবধানে নির্ধারিত সময়ে ইন্টার্নশিপ সম্পন্ন করতে হবে।
জ) সকাল ১০:০০ টা হতে বিকাল ৩:০০টা পর্যন্ত ব্যাংকের কাজ (ক্যাশ সেকশন ব্যতীত) এবং অবশিষ্ট সময়ে ইন্টার্নশিপ- সংক্রান্ত অন্যান্য কার্যাদি সম্পন্ন করতে হবে।
ঝ) ব্যাংক-সম্পর্কিত বিভিন্ন তথ্যাদি এ ব্যাংকের ওয়েবসাইট এবং বার্ষিক প্রতিবেদনে পাওয়া যাবে।
ঞ) সংশ্লিষ্ট ইন্টার্নকারীর দৈনিক হাজিরা শাখা কর্তৃক একটি কাঁচা রেজিস্টারে সংরক্ষণ করতে হবে।
ট) শাখায় উপস্থিতির ভিত্তিতে এবং ইন্টার্নশিপ সমাপনান্তে স্ব স্ব শিক্ষাপ্রতিষ্ঠানের নিকট দাখিলকৃত প্রতিবেদন (রিপোর্ট)-এর একটি কপি শাখায় জমা প্রদান সাপেক্ষে ইন্টার্ন গ্রহণকারীকে সনদপত্র প্রদান করা হবে। সংশ্লিষ্ট শাখা উক্ত রিপোর্ট যথাযথভাবে সংরক্ষণ করবে এবং এ ডিপার্টমেন্টের চাহিদার প্রেক্ষিতে তা সরবরাহ করতে হবে।
ঠ) পত্র ইস্যুর তারিখ হতে ৩০ (ত্রিশ) দিনের মধ্যে ইন্টার্নশিপ শুরু করার জন্য নির্ধারিত শাখায় যোগদান করতে হবে। অন্যথায় ইন্টার্নশিপ অনুমোদনপত্র বাতিল বলে গণ্য হবে।

শ্রদ্ধান্তে।

আপনার বিশ্বস্ত,


০৮-০২-২০২৪

তাহমিনা জাহান
সহকারী মহাব্যবস্থাপক

Figure: Acceptance Letter of Internship

Appendix-II



Faculty of Humanities
and Social Science

Ref : Internship Placement//222

Date:27-01-2024

The Head
Human Resources Department
Janata Bank Limited
Head Office Motijheel Commercial Area, Dhaka-1000

Subject: Request for Internship Placement

Dear Sir,

We are happy to inform you that the Department of English at Daffodil International University (DIU) has been offering BA(hons) in English for the partial fulfillment of the requirement for the BA in English Degree, students are required to be placed in relevant organizations as interns to gather professional experience. The duration of the Internship is three months.

I would like to draw your kind attention that Sumiya Swapon, **ID Number: 202-10-2307** has completed 123 credit hours in 41 courses from the Department of English. It would be highly appreciated if you could kindly allow her as an Intern at your esteemed organization.

Please feel free to contact me for further information if required.

With the best regards,

Dr. Ehatasham Ul Hoque Eiten
27.01.24

Dr. Ehatasham Ul Hoque Eiten
Assistant Professor & Head
Department of English
Daffodil International University
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E-mail: info@daffodilvarsity.edu.bd, Fax: +88-02-8131847

www.daffodilvarsity.edu.bd

Figure: Applying for Internship

Appendix-III



Office, Janata Bank

Appendix-IV



Janata Bank PLC.
Sonargaon Branch
Ph- 01827866444
E-mail: jb0177@janatabankbd.com

Janata Bank PLC.

Sonargaon Branch, Narayanganj

Head Office: Janata Bhaban

Post Box: 468, 110 Motijhil C/A, Dhaka-1000

Mail: Janata Bank Ltd, Dhaka Telex: 675840 JIBD BJ, 671288 JIBHOUJ

Helpdesk: 01313-417662, 01313-417663, 01313-417664, 01313-417665,

02-223387-42, 02-47113202, 02-55110009

onlinehelpdesk@janatabank-bd.com



Ref: MZI/Sonargaon/Certificate/Sumiya Swaron/2024

Date: 13-05-2024

TO WHOM IT MAY CONCERN

This is to certify that **SUMIYA SWAPON**; Father's Name: Sumsul Alom Swapon; Mother's Name: Sultana Razia; Address: Vabnathpur; PO: Boiddarbazar-1441; PS: Sonargaon; Narayanganj; She is a student under the department of English **Daffodil International University** has successfully completed her internship program. Spanning 03 month (From 11.02.2024 to 12.05.2024) in our Janata Bank PLC. Sonargaon Branch, Narayanganj. She is under my supervision and explored the general function of the bank, particularly the "General Banking". She maintained steaming enthusiasm although her diligence delighted us. This hand on experience will sure have sweet fruition in her professional life later. We wish her every success in life.

Authorized Signature
Name: Mohammad Zahirul Islam
Designation: Senior Principale Officer &
Branch Manager

MOHAMMAD ZAHIRUL ISLAM
MANAGER
(SENIOR PRINCIPAL OFFICER)
JANATA BANK PLC.
SONARGAON BRANCH, NARAYANGANJ

Certification of Internship Completion

Plagiarism Result

202-10-2307

ORIGINALITY REPORT

10 %	9 %	1 %	7 %
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to University of Dhaka Student Paper	1 %
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