

Internship Report on  
**My Activity as an Intern at Jamuna Bank PLC**

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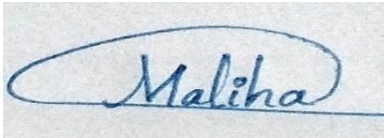
**Department of English**

**The internship report submitted to the Department of English, Daffodil International University, for the partial fulfillment of Bachelor of Arts (BA) Degree in English.**

## Declaration of the Intern

I, Maliha Momtaz bearing ID:202-10-665, declare that this internship paper is authentic and my original work. I ensure that all the ideas, methods and experiences presented in the paper are my own. I worked as an intern at Jamuna Bank PLC, to composed this project paper. All the guidelines and instructions have been strictly maintained and received approval from both the university library office and my academic supervisor

I understand the consequences of academic deception and ensure that this paper does not contain any form of plagiarism or texts from any online sources or written matter. Additionally, this document has not been submitted to any other university, institutions and platforms.



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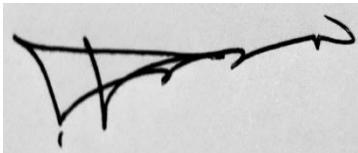
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## Certification of Supervisor

This is to certify that the internship report on "My activity as an Intern at Jamuna Bank PLC. " is prepared by Maliha Momtaz, bearing ID: 202-10-665, Department of English, Daffodil International University in order to fulfill the requirements of the course "Project Paper with Internship" for the B.A. (Hons) in English from the Department of English program. I have found her ingenuous and dedicated to her duty while preparing this internship report under my supervision. The report is an authentic work completed under my supervision.



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Md. Rafiz Uddin  
Lecturer  
Department of English  
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## **Acknowledgment**

First of all, I am thankful to my Almighty, who has empowered me to prepare this report titled "My activity as an Intern at Jamuna Bank PLC. "which aims to select primary and specific objectives through study and experience. It includes an understanding of the working environment, gaining knowledge of general banking practices with commercial banks, how to gain experience working independently for corporate life, writing the report clearly for the internship program of the university, and using the good aspects of the three months internship experience later in the corporate life. As an intern, my primary responsibility was to do all the work of the general banking department and FOREX Department. After completing the internship, I realized that professional work is as attractive as challenging. Many problems come to work, but according to the guidance of supervisors, they can be solved with effort and work. The internship report describes each job type of bank, their financial performance, and my experience. As I complete this internship successfully and giving me the ability, physical and mental strength, and ability to make my internship program perfect effectively. I am grateful to the authorities of Jamuna Bank PLC. for allowing me to do an internship in "My activity as an intern at Jamuna Bank PLC" and for helping and supporting me with information from their portal. I also want to thank my honorable supervisor Md. Rafiz Uddin, Lecturer (Daffodil International University), for giving me very helpful guidance and an exceptionally well-arranged schedule to complete my report. Finally, I am grateful to all of them who directly or indirectly helped me complete this internship program.

## **Executive summary**

This report provides an extensive overview of an internship experience at Jamuna Bank, focusing on various aspects such as the bank's background, mission, and strategic priorities, as well as detailing internship-related activities and organization-wide initiatives. Chapter 1 introduces the report, while Chapter 2 elaborates on the origin, objective, and scope of the project. Methodology is discussed in Chapter 3, followed by an exploration of Jamuna Bank PLC's background, vision, mission, corporate slogan, strategic priorities, organizational structure, branches, products/services, local remittance, and foreign exchange in Chapter 4. Internship activities are detailed in Chapter 5, covering work-related tasks, cash L/C, letter of credit authorization, assisting in L/C account openings, foreign currency sales, and export/import registers. Organization-wide activities, including inward mail registration, account management, cheque book requisition/issuing, remittance authorization, and SSS closure, are also discussed. Chapter 6 highlights the limitations of the study, while Chapter 7 presents observations, findings, a SWOT analysis, and lessons learned from Daffodil International University. Recommendations for Jamuna Bank PLC and Daffodil International University are provided in Chapter 8, along with proposed improvement plans.

Finally, Chapter 9 concludes the report, summarizing key insights and conclusions drawn from the internship experience. References and appendices are included in Chapters 10 and 11, respectively.

<b>Table of Contents</b>	<b>Page No</b>
<b>Title</b>	<b>I</b>
<b>Declaration</b>	<b>ii</b>
<b>Certificate</b>	<b>iii</b>
<b>Acknowledgment</b>	<b>iv</b>
<b>Executive Summary</b>	<b>v</b>
<b>Index</b>	<b>vi-ix</b>
<b>Chapter 1</b>	
<b>Introduction</b>	
<b>1.1 Introduction</b>	<b>2</b>
<b>Chapter 2</b>	
<b>Background and Significance of the Project</b>	
<b>2.1 Origin of the report</b>	<b>4</b>
<b>2.2 Objective of the report</b>	<b>4</b>
<b>2.3 Significant of the report</b>	<b>4</b>
<b>Chapter 3</b>	
<b>Methodology</b>	
<b>3.1 Methodologies</b>	<b>6</b>

<b>Chapter 4</b>	
<b>Organization Details</b>	

<b>4.1 Background</b>	<b>8</b>
<b>4.2 Vision of Jamuna Bank PLC</b>	<b>8</b>
<b>4.3 Mission of Jamuna Bank PLC.</b>	<b>8-9</b>
<b>4.4 Corporate slogan of Jamuna Bank PLC.</b>	<b>9</b>
<b>4.5 Strategic priority of Jamuna Bank PLC</b>	<b>9</b>
<b>4.6 Organizational organogram of Jamuna Bank PLC</b>	<b>10</b>
<b>4.7 Branches of Jamuna Bank PLC.</b>	<b>11</b>
<b>4.8 Product and services of Jamuna Bank PLC</b>	<b>11-12</b>
<b>4.9 Local remittance</b>	<b>12</b>
<b>4.10 Foreign exchange</b>	<b>12</b>
<b>Chapter 5</b>	
<b>Internship Activity</b>	
<b>5.1.1 Work related activity</b>	<b>14</b>
<b>5.1.2 Cash L/C</b>	<b>14-15</b>
<b>5.1.3 Letter of credit authorization form</b>	<b>15</b>
<b>5.1.4 Assisting the officers in opening L/C account</b>	<b>15</b>
<b>5.1.5 Assisting to the officer to sell foreign currency</b>	<b>15-16</b>
<b>5.1.6 Recording Export/Import registers book</b>	<b>16</b>
<b>5.1.7 Inward mail registration</b>	<b>16</b>
<b>5.1.8 Account opening</b>	<b>16-17</b>
<b>5.1.9 Account closing</b>	<b>17</b>
<b>5.1.10 Cheque book requisition</b>	<b>17-18</b>
<b>5.1.11 Cheque book issuing</b>	<b>18-19</b>
<b>5.1.12 Remittance authorization</b>	<b>19</b>
<b>5.1.13 FDR Closed</b>	<b>20</b>

<b>Chapter 6</b> <b>Limitations</b>	
<b>6.1 Limitations of the Study</b>	<b>22</b>
<b>Chapter 7</b> <b>Observations and Findings</b>	
<b>7.1 Drawbacks observed in the organization</b>	<b>24</b>
<b>7.2 Findings</b>	<b>24-26</b>
<b>7.3 SWOT Analyze</b>	<b>26</b>
<b>7.4 Lessons learned from Daffodil International University</b>	<b>27</b>
<b>Chapter 8</b> <b>Recommendations</b>	
<b>8.1 Recommendations for Jamuna Bank PLC</b>	<b>29</b>
<b>8.2 Proposed improvement plan for Jamuna Bank PLC</b>	<b>30</b>
<b>Chapter 9</b> <b>Conclusion</b>	
<b>9.1 Conclusion</b>	<b>32</b>
<b>Chapter 10</b> <b>Reference</b>	
<b>10.1 Reference</b>	<b>34</b>
<b>Chapter 11</b> <b>Appendices</b>	
<b>11.1 Feedback from Jamuna Bank</b>	<b>36</b>



<b>11.2 Photograph at Jamuna Bank</b>	<b>37</b>
<b>11.3 Plagiarism Report</b>	<b>38</b>

## **Chapter: 1**

### **Introduction**

## 1.1 Introduction

In today's life, the financial sector is one of the most established areas in the macroeconomic and finance sector. Economy and finance are the carriers of this country. So, for the aspects of economic development, the banking sector must be reformed. In the process of forming a good economic system, private banks play an important role compared to the government banks in the country. So, I am proud to work as an intern with (Jamuna Bank PLC) and this experience will surely help me in my future career. This internship affiliation report has been prepared based on the experience achieved during the Internship Program. Being an intern, the main challenge is to translate the theoretical concepts into real-life experience.

In the modern world, banking is vital since it offers necessary financial services that support business ventures and the advancement of society. First and foremost, they serve the various needs of people, companies, and governments by providing a broad range of banking services and products, such as loans, investments, savings and checking accounts, and payment systems. Moreover, by providing banking services to underprivileged groups, banks help to advance financial inclusion by giving them access to credit, savings accounts, and payment options. Additionally, by adhering to regulations, protecting deposits, and using appropriate risk management techniques, banks help to maintain order and safety in the financial system. In general, banking is the foundation of contemporary

## **Chapter 2**

### **Background and Significance of the Project**

## **2.1 Origin of the Report**

As per the system of Daffodil International University, as a student of BA Honors in English, students have to complete three-month internship or thesis paper. So, I am participating in a three-month internship program that is offered to gather practical knowledge. The organizational supervisor assigns the report and our head of the faculty approves the report. I got an opportunity to complete my internship program at Jamuna Bank PLC at the Jasimuddin branch. My supervisor suggested I conduct my study on “My activity as an Intern at Jamuna Bank PLC”.

## **2.2 Objectives of the Report**

1. To explore the Foreign Exchange (FOREX) activities of Jamuna Bank PLC
2. To understand the type of activities of the bank’s FOREX.
3. To examine and evaluate the FOREX activities.
4. To analyze the competitiveness of the FOREX activities of the bank.
5. To acquire practical knowledge about Foreign Exchange operations.
6. To study existing banker-customer relationships.

## **2.3 Significance of the Report**

This report is based on my work experience and my activity at Jamuna Bank PLC. This will help students understand the difference between existent and constructive knowledge. This report helped me a lot to understand the environment, responsibilities, and activities of an organization.

**Chapter 3**  
**Methodology**

### 3.1 Methodology

Careful steps and methods have been followed to finish my report, using various sources:

1. **Direct interaction with my bank's senior officer:** I received vital guidance and ideas on professional growth and banking operations from my regular encounters with my senior officer.
2. **Talking with consumers:** Improved my capacity to communicate and solve problems while also assisting me in understanding their demands.
3. **The bank's trade report:** A more thorough grasp of the bank's banking activities and position in the market was provided by looking over trade reports.
4. **Making a note:** I made sure to write down essential details for further study and education by taking thorough notes throughout meetings and duties.
5. **MS Excel:** By using MS Excel for data collection and management, I was able to handle financial data more effectively and with greater technical skills.
6. **Internet:** Using the internet to conduct research and obtain information helped me learn and kept me informed.

## **Chapter 4**

### **Organization Details**



## **4.1 Background**

The headquarters of Jamuna Bank PLC is currently located at Hadi Mansion, 2, Dilkusha C/A, Dhaka-1000, Bangladesh. The bank was registered under the Companies Act, 1994 of Bangladesh. The Bank opened for business on June 3, 2001.

The Bank offers all kinds of assistance to industry, trade, commerce, and national enterprise. The capital of Jamuna Bank PLC is also available to entrepreneurs for the establishment of BMRE of already-existing industrial units and promising new initiatives. A group of well-known local business people in the trade, commerce, industrial, and business sectors of the nation founded the bank.

The Bank's approved branches provide conventional and Islamic banking services. A collection of highly qualified and experienced personnel with a range of banking and financial experiences run and manage the Bank. The bank's management is always trying to figure out what the demands of its clients are going to be. The bank makes every effort to create new products and methods to adapt to the ever-changing needs of its consumers, which are altering daily due to time changes. Since its founding, Jamuna Bank PLC has already made enormous strides. The bank has already established a solid reputation as one of the nation's top service providers.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hours from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

## **4.2 Vision of Jamuna Bank PLC**

To establish itself as a renowned financial establishment and contribute significantly to the nation's progress.

## **4.3 Mission of Jamuna Bank PLC**

With a skilled and motivated workforce, the Jamuna Bank PLC is committed to meeting the diverse needs of its consumers by providing all aspects of products at reasonably priced rates, making use of the appropriate technology, and providing prompt service to ensure profitable development, a fair return, and an impact to the economic advancement of the country.

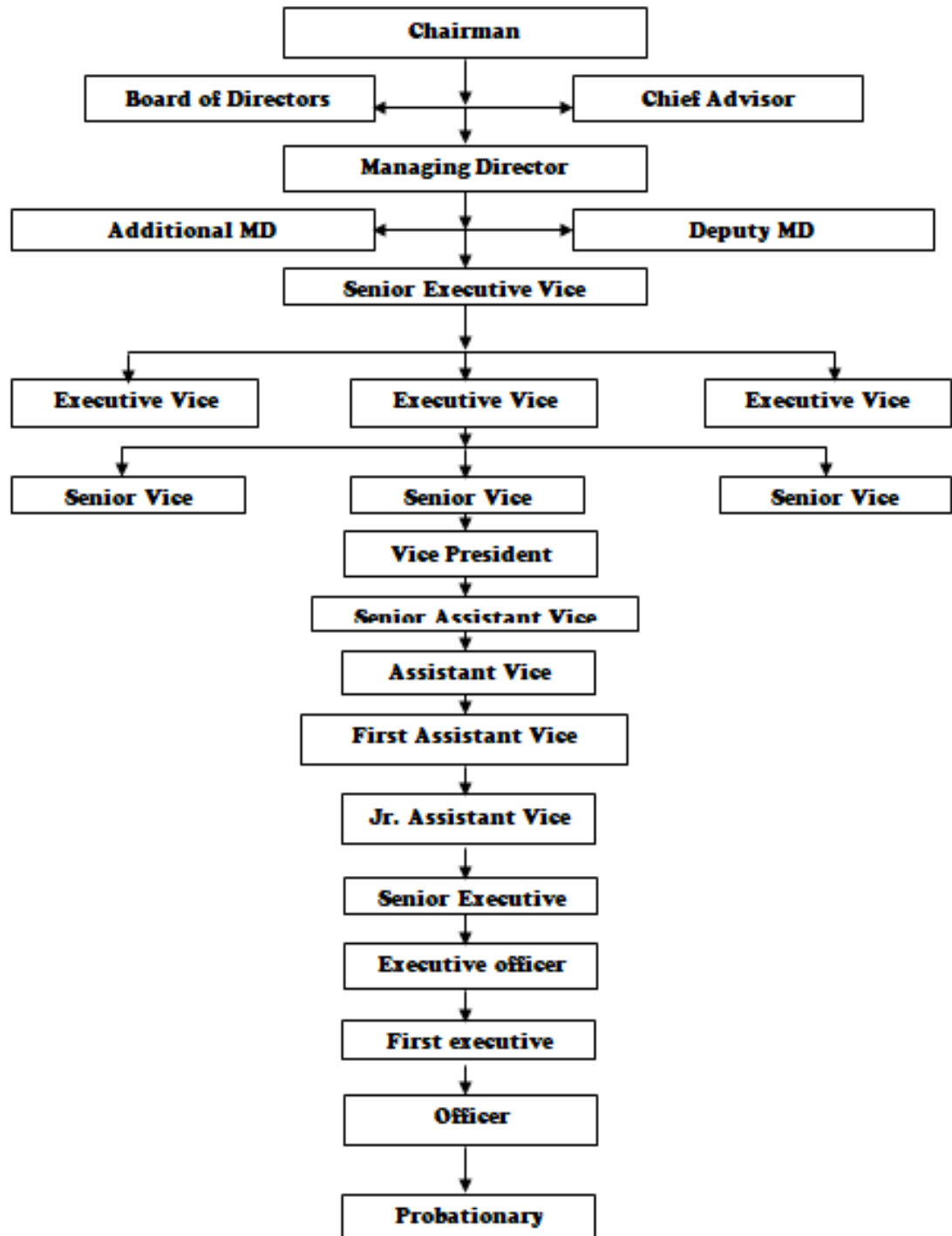
#### **4.4 Corporate slogan of Jamuna Bank PLC**

“Your Partner for Growth”

#### **4.5 Strategic Priority of Jamuna Bank PLC**

- Delivering desirable offerings and services to enhance client value.
- Our focus is on exporting traditional and non-traditional commodities, as well as remittances, to maintain a stable foreign exchange position.
- Rather than aggressively expanding assets, focus on maintaining their quality.
- Changing the deposit mix lowers the cost of deposits.
- Providing clients with simple access to our facilities and amenities through all current alternative distribution methods.
- Bringing banking to our target audience's doorsteps.
- Restructuring old goods and launching new ones to satisfy the demands of time and target audience.
- Exploring new business opportunities to boost profitability.
- Increasing fee-based services and activities while maintaining pricey capital.
- Improving human capital and motivation, disseminating knowledge, and promoting sustainable growth are key to ensuring organizational efficiency.
- Our goal is to maximize shareholder value while also assuring long-term organizational growth.
- Creating a brand image of a bank that promotes development and client satisfaction.
- Improving risk management approaches and maintaining a compliance culture.
- Remaining environmentally conscious and advocating for green and clean soil.

**4.6 Organizational organogram of Jamuna Bank PLC (Source: Shajib H. S., 2020):**



#### 4.7 Branches of Jamuna Bank PLC.

There are a total 103 branches of Jamuna Bank PLC situated in 33 districts in Bangladesh. I have done my internship in the Uttara branch, which is located in Giant Business Tower, Plot No.3 & 3A, Sector 3. In that branch the total number of employees are 37. In the Dhaka district they also have 34 branches those are given below:

Aganagar	Haji Anowar Hossain Complex, Shahid Delwar Hossain Road, Aganagar, Keraniganj, Dhaka
Banani	Green Grandeur, Block E, Kamal Ataturk Avenue, Banani, Dhaka
Chistia Market	Chistia Market, 393/B Elephant Road, Dhanmondi, Dhaka
Dhanmondi	House 17/A, Road 6, Dhanmondi R/A, Dhaka
Dholaikhal	119/B/1 New Distillery Road, Sutrapur, Dhaka
Dilkusha	33 Dilkusha Commercial Area, Dhaka 1000
Gulshan	116 Gulshan Avenue, Gulshan 2, Dhaka 1212
Islampur	Khales Mansion, 108/A Islampur Road, Dhaka

Mohakhali	Ismail Mansion, 32 Mohakhali C/A, Dhaka
Moulvibazar	Mostakim Mansion, 77/3 Moulvibazar, Dhaka
Ring Road	Rahbar Tower, Janata Housing, Holding No. 75-76, Adabar, Dhaka
Shantinagar	41/B Chamelibagh, Shantinagar, Dhaka 1217
Sonargaon Road	National Plaza, 109 Bir Uttam CR Datta Road, Sonargaon Road, Dhaka
Uttara	Giant Business Tower, Plot No. 3 & 3A, Sector 3, Uttara, Dhaka

#### 4.8 Product and services of Jamuna Bank PLC

##### ■ All types of deposit accounts

To satisfy their clients, they provide a range of deposit account types, including Foreign Currency, STD, FDR, and Current Savings Accounts, depending on the requirements and preferences of their clients.

### ■ **Loan products**

A variety of loan options are available for general loans, including work-order finance, export financing, bank guarantees, cash credits, SOD, hire purchase, lease finance, LIM, and LTR, as well as LDBP and FDEBP. Any purpose lifestyle loan, loan against salary, household durable loan, auto loan, travel loan, consumer loan, study loan, credit card from Jamuna Bank PLC, medical loan, and marriage loan are examples of retail credit products.

### ■ **Electronic products**

Instantly online banking through any branch, round-the-clock ATM access, debit and credit cards, phone, SMS, and internet banking.

## **4.9 Local remittance**

People, such as businessmen, may move money swiftly between locations with this service. These are listed in the following order:

- Demand Draft (DD)
- Pay Order (PO)

## **4.10 Foreign exchange**

The bank's foreign division is known as the Foreign Exchange Department. It engages in global business. It facilitates international trade with its many service modes. For importers and exporters, it acts as a conduit. If the branch is an authorized foreign exchange dealer, it can transmit foreign exchange from its home country to the foreign country. To improve its services for international commerce, Jamuna Bank PLC established correspondent relationships with other foreign banks. The Foreign Exchange Department of Jamuna Bank PLC is divided into three divisions:

- Import
- Export
- International Transfers

## **Chapter 5**

### **Internship activity**

### **5.1.1 Work related activities**

I've been assigned to the FOREX Department for my internship. For export, import, and remittance transactions, the Foreign Exchange Department creates the required documentation. To locate commercial clients and increase their global commerce, Jamuna Bank PLC consistently puts out great effort to create Foreign Banking Relationships with reputable institutions. Furthermore, Jamuna Bank PLC has been establishing solid connections with globally recognized organizations to facilitate the inflow of international remittances from Bangladeshi citizens, who make significant contributions to the country's revenue. The foreign division has been making every effort to ensure that Treasury operations run smoothly. I've completed the following tasks in this section:

### **5.1.2 Cash L/C**

Cash letters of credit, often known as L/C at sight, require payment as soon as the advising bank receives the shipping documents. Banks typically have five days to review the paperwork.

The following criteria must be met to open a Cash L/C:

- Application form for opening of L/C
- Commercial invoice
- IMP Form
- Original Export L/C
- L/C Advising Letter
- Insurance document
- Transport document
- VAT registration certificate
- Import Registration Certificate
- Export Registration Certificate
- Up-to-date income tax certificate
- Realizing Charges, Commissions, and Fees of Jamuna Bank PLC

- Fill up the forms submitted by Jamuna Bank PLC with ‘Terms and conditions’ papers

I had to check that all the above documents were present in the cash L/C file submitted by the clients. If yes, then I pass the file to the officer in charge of the FOREX department, if no then I let the client know about the missing document and ask them to bring the document within two working days.

### **5.1.3 Letter of credit Authorization form**

The letter of Credit Authorization Form is mainly an application for permission to open a Letter of Credit and import goods against the remittance. It is used for opening LC, releasing goods, and remittance there again.

Document required to issue LCA Form:

- Valid Import Registration Certificate (IRC).
- Renewal of IRC
- Item to be imported is eligible as per IPO (Import Policy Order)

### **5.1.4 Assisting the officers in opening the L/C account**

It was the second work I had done in my internship period. I had to work on opening the L/C account section of Jamuna Bank PLC. Through face-to-face conversation, I had to collect all necessary documents from the customers who came to open accounts at this Branch of Jamuna Bank PLC. Documents contain personal information like TIN certificates, Trade licenses, National ID cards, Photos of Holders and nominees, and signatures.

### **5.1.5 Assisting the officer in selling foreign currency**



I assisted my instructor in selling foreign currency. I had to collect all necessary documents from the customers who wanted to buy foreign currency. Documents contain personal information like Trade license, National ID Card, and signature of them.

### **5.1.6 Recording Export/Import registers book**

Every L/C file would be recorded according to the serial number in the Export/Import Register Book; that serial number is called the IMP serial number. This serial number must be needed for recording the IMP number or IMP file number. IMP Number: IMP Serial Number + Bank's AD Code + Year. IMP serial number, L/C contact no, Total L/C value, freight cost, IMP value, and applicant name are recorded in the Export/Import Register Book. I had to put all the numbers on the export-import register book for recording and store the file according to the serial number.

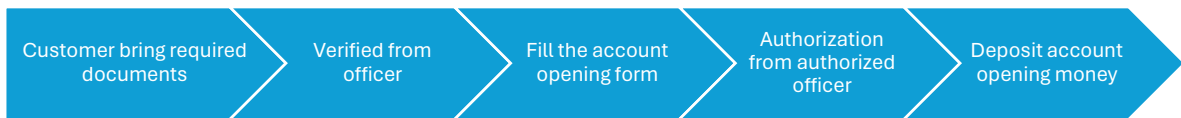
### **5.1.7 Inward mail registration**

Inward mail means, when any kind of documents come from other companies, banks, or any other organizations that will have to forward Jamuna Bank Ltd. Different types of documents come in banks like L/C, pay orders, foreign exchange remittances, etc. When any document comes in the bank first, I have to receive it from the receiver with the bank's receipt seal. Then I have to give it a register number and enter it in the inward register book along with its sender name and the document's subject. Then I take this document to the Manager. The manager will take a look and mark the documents to respective departments. After marking the documents, I distribute the documents to the marked officers which are marked by the manager.

### **5.1.8 Account opening**

When a customer comes to open a new account, first of all, I tell the customer about the features of the account and introduce them to the account's benefits and features. If they agree then I tell them the requirements of accounts. Different accounts have different requirements. If the required papers are all authentic then I fill up the account form according to the customer's information. After filling out the form, the authorized officer

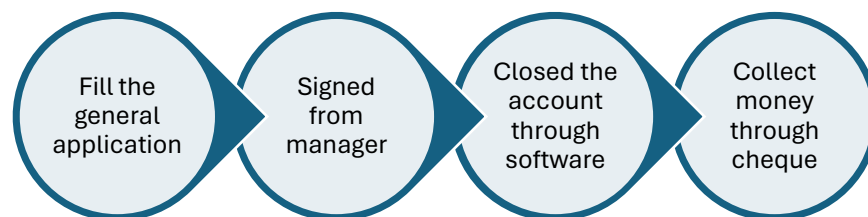
checks it and signs it.



**Figure 1: Account opening**

### 5.1.9 Account Closing

If a customer wants to close his/her account, first I fill out the general application with the account number and customer details and mention closing details. Then I put it inward for marking from the manager. The manager marked it to the account-related officer. I provide the application to the marked officer then I have to find the account form from the file according to the type of account and check whether the signature is matched or not then the officer closes the account.

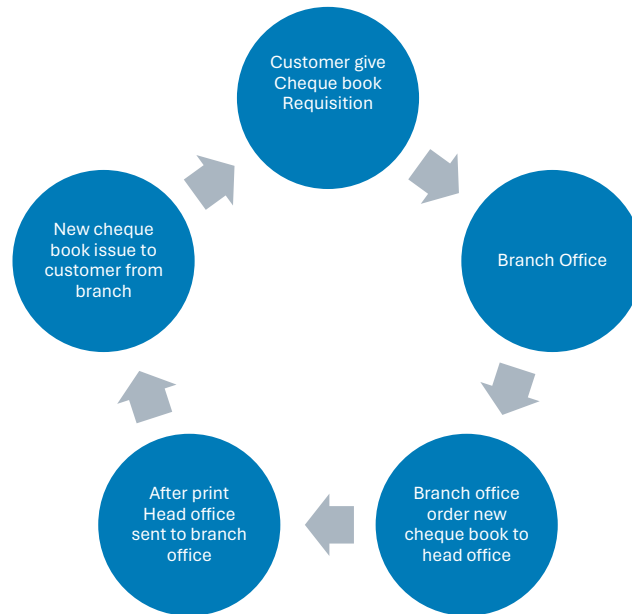


**Figure 2: Account closing**

### 5.1.10 Cheque book requisition

When a customer's cheque book's pages are finished, they apply for a new cheque book and it's called banking term cheque requisition. There is a page that customers use to order a new cheque book. In this requisition paper A/C number, name, and cheque number were mentioned. Customers also mentioned how many cheques they wanted. In savings and current accounts, customers can order a maximum of 3

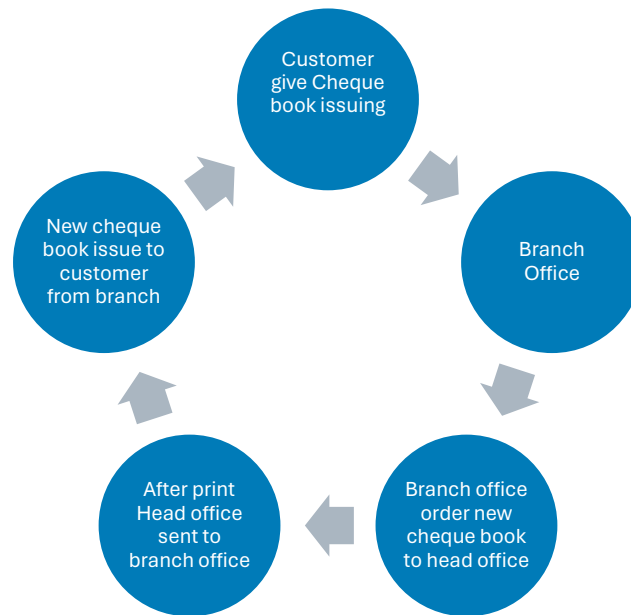
cheque books. They can collect new cheque book after 4 working days from the date they ordered. .



**Figure 3: Cheque book requisition**

### 5.1.11 Cheque book issuing:

After placing a customer's cheque book order after 4 working days cheque book will arrive in the branch office from the head office. After arriving at the checkbook first, I registered it in a checkbook register copy according to the received date, a/c number, a/c name, and checkbook number. When a customer takes their cheque book, they have to sign in to receive the register, it's proof that he/she receives the cheque book. I also put the issuing date on the requisition page with the authorized officer's signature.



**Figure 4: Cheque book issuing**

### 5. 1.12 Remittance authorization

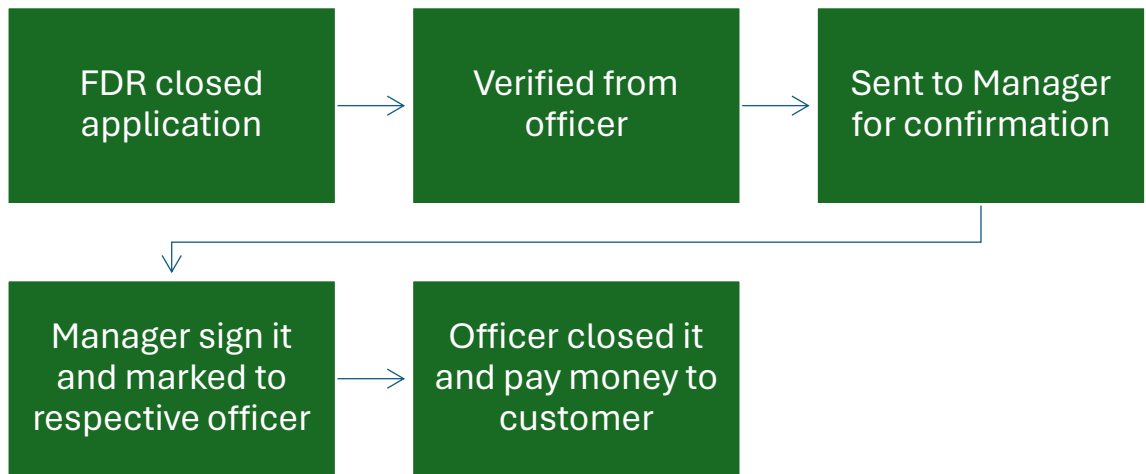
When customers' money comes from other countries, they can collect it from Jamuna Bank PLC bank through various remittance associations like Ria, IME, Money-gram, Western Union, etc. The customer's remittance was first confirmed by these associations they sent from foreign countries, and then that amount of money was verified by an Authorized officer and Deputy Manager when they authorized that money the customer could collect through a cash counter.



**Figure 5: Remittance authorization**

### 5.1.13 FDR Closed

Customer's FDR when matured, can close it and collect their deposit money with interest. They can also collect their deposited money remain the SSS premature, but in that case, they can't get the interest. The deposited money was sent to the customer's bank account. There is a process of SSS closed and that is-



**Figure 6: SSS Closed**

## **Chapter 6**

### **Limitation**

### 6.5.1 Limitations of the Study

In every aspect or task, I also faced some limitations and problems while collecting information for making ready to this internship report. The limitations are-

1. **Lack of time:** As an intern, the duration of the internship is often limited, making it challenging to gain in-depth knowledge and fully engage in all aspects of banking operations.
2. **Lack of experience and age barrier:** An intern's abilities may occasionally be underestimated and their integration into the team may go more slowly if they have less professional experience and are younger than the majority of staff members.
3. **Limited Data:** Interns do not have access to a wide range of data, which will limit their capacity to carry out in-depth studies and successfully finish some assignments.
4. **Privacy:** Interns' access to information and consumer contacts may be restricted by privacy laws and confidentiality concerns, which will affect their ability to learn.

## **Chapter 7**

### **Observation and Findings**



## 7.1 Drawbacks observed in the organization

As an intern, I have worked at Jamuna Bank for 3 months, and in the meantime, I have observed their banking process and how they have done it.

- **Delay in giving service:** There is no proper utilization of the banking system. Although they provide good service, they still have some lacking in the banking system. I observed their banking process is slower than other commercial private banks. Sometimes it is disappointing to the customers.
- **Lack of technical support:** Jamuna Bank PLC does not provide technical support to those who are placed for interns.
- **Lack of information sharing:** They are very confidential about information of the Bank. They only share information about some important documents of the FOREX department with me, rather than being so helpful.
- **Lack of motivation:** The organization does not provide any extra incentive for showing extraordinary performance. Therefore, the tendency to show better skills does not exist.
- **Unorganized working environment:** The working environment is not well organized in this branch. Furniture and other necessary tools of the foreign exchange division are not properly arranged so it becomes difficult for the clients to share their information.

## 7.2 Findings

Working at Jamuna Bank PLC as an intern was my first experience where I got the chance to be a part of an organization. Some of the lessons are given below which I found during my internship:

**Behavior with customers:** Working at Jamuna Bank PLC I have found out how to talk with the customer in the way of understanding their problems and giving immediate solutions.

**Improved management skills:** I have managed necessary documents of L/C and properly recorded and stored in different L/C in different places. I have faced lots of problems in doing work and learned to overcome those problems.

**Practical experience:** I have achieved practical experience in recording and checking of IPM Form, LCA forms, the list of L/C in Microsoft Excel, Online EXP posting in the Bangladesh bank server, and so on.

**Customer & employee relationship:** Working at Jamuna Bank I saw what should be a relation between customers and employees how to understand their problems and how to solve those problems.

**Learned organization behavior:** I have learned about behaving with the manager, workmates, and clients in different situations. Smiling is good behavior in organizational culture.

**Learning corporate culture:** I have learned lots of things about corporate culture. Verbal and physical execution is more important in the corporate environment. Eye contact with clients is another important part of corporate culture.



**Figure 7: SWOT Analysis (Jamuna Bank PLC)**

### 7.3 Self-SWOT Analysis

As an intern at Jamuna Bank PLC, here is the self- SWOT analysis:



**Figure 8: SWOT Analysis (Self-Assessment)**

## 7.4 Lessons learned from Daffodil International University

In my Academic courses BA in honors, I have learned how to build relationships with customers and how to handle any uncertain situation and adapt that situation in a good way. How to execute the strategies and planning of management of a company although my major was English.

- I have learned how to communicate in English fluently which I learned from the course “Basic Grammar and Writing” and “Listening, speaking and pronunciation course”.
- As an intern I had to write a formal application which I learned from the course “English for Academic Purpose”.
- Critical thinking is an important skill in corporate life which I learned from the course “Literary Criticism”.
- Dealing with customers is another important skill in this type of organization and by understanding their psychology we can easily encourage them to connect with us, that’s why, the course “Introduction to Psychology” helps me a lot to understand customers' psychology.
- I have learned how to talk to the customer which I learned from the Art of Living course which is relevant to my learning.
- I have learned Excel work in my “Computer Fundamental” and I practically learned to apply that in my “Employability 360° Course”, which has helped me with data entry in the bank.
- Formal dress code is one of the most important of any organization and this dress code I learned from my “Art of Living” course and also from my university during presentation.
- From my “Employability 360°” Course I learn how to manage all the important skills such as time management, adaptability, communication skills, internet use, etc.

## **Chapter 8**

### **Recommendation**

## 8.1 Recommendations for Jamuna Bank PLC

Jamuna Bank PLC should advertise in newspapers and on television so that every initiative and particular facility of the bank reaches the consumers' doorsteps. For increased corporate social responsibility, the bank should launch innovative, short-term programs like micro-credit for the underprivileged and urban population. The business may become less profitable as a result of changes in industry trends. As a result, the Bank needs to maintain records regarding the conditions in every sector in which its clients work. To get more clients The creation of a new marketing plan by Jamuna Bank is necessary to boost overall export and import activity. An alluring incentive program for exporters will contribute to increased exports, which will reduce Jamuna Bank PLC's balance of payments deficit. Bank officers must receive a variety of training, such as instruction on how to serve customers quickly, as I witnessed during my internship when customers had to wait a long time for assistance. The most crucial components of this century are advanced communication gadgets and computerized banking systems. Jamuna Bank PLC is therefore required to upgrade to maintain a stable and reliable banking business. Other banks' foreign exchange operations are quicker and less laborious. It's time for Jamuna Bank to step up and challenge those banks. To improve the officers' ability level, Jamuna Bank should rotate the officers' desks.

## 8.2 Proposed improvement plan for Jamuna Bank PLC

<b>Existing Problems</b>	<b>Actions to be Taken/Proposed Solution to the Problem</b>	<b>Strategy (Mode of implementation or ways of addressing the problem)</b>	<b>Office/Personnel Involved (Who will implement and who will benefit/be)</b>	<b>Resource Requirements (Manpower and Financial)</b>	<b>Expected Concrete Result/Outcome</b>

			<b>affected by the Action/Solut ion)</b>		
1. Delay in giving service	Recruit more skilled and energetic employee	Divide the service between different employees	Branch authority	Human Resources	Giving service within a short amount of time
2. Lack of Technical Support	Dedicated IT personnel are needed for the branch	Top management & mid-level management	Branch authority	Human Resources	Problem related to IT will be solved
3. Lack of Motivation	Incentives may be given	Provide employee incentives based on performance	HR department	Financial	Willingness to work hard
4. Rush in cash counter	More space and recruit employee	Request the customer to maintain line	Branch authority	Human Resources and Financial	Easy to give service
5. Customer dissatisfaction	Training program	Listen to the customer and try to give efficient service	Management	Financial	Satisfied customer

## **Chapter 9**

### **Conclusion**



## 9.1 Conclusion

My internship with Jamuna Bank PLC has come to an end. The bank is a private limited. I have a fantastic opportunity to learn about the business climate at JBL on a practical level. It is going to help me as I advance in my career. The forerunner division of contemporary banking is Forex. The department of FOREX serves as a middleman between importers and exporters. The administration of this department is making every effort to please their clients, and the procedures and operations are highly organized. I spent a few days working in the credit and general banking departments in addition to the foreign exchange department.

A highly skilled and committed team of officers and employees work tirelessly in Jamuna Bank's General and Credit Divisions to consistently give their clients the finest possible service. The credit division constantly keeps an eye on the credit in various industries and their standing. Before granting the loan, they analyze to determine the profitability of the loan and the client's ability to pay back the loan within the allotted time. The study's goal is to gain a thorough understanding of the various services offered by private banks to their clients, as well as their current service delivery status.

## **Chapter 10**

### **Reference**

## 10.1 Reference

1. (Shajib H. S., 2020)
2. (Saha, 2020)
3. (Mirza, 2019)
4. (Mirza, <https://jamunabankbd.com/>, 2019)

## **Chapter 11**

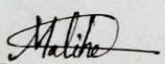
### **Appendices**

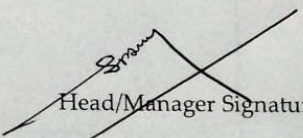
## 11.1 Feedback from Jamuna Bank

**JAMUNABANK**  
Human Resources Division  
Head Office

**Evaluation form for Internship**

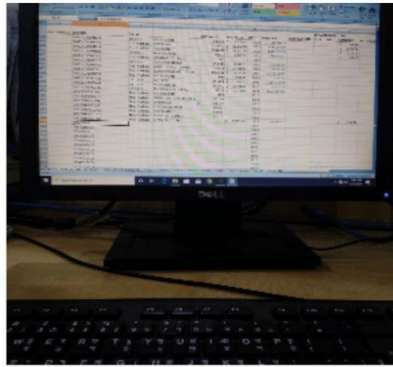
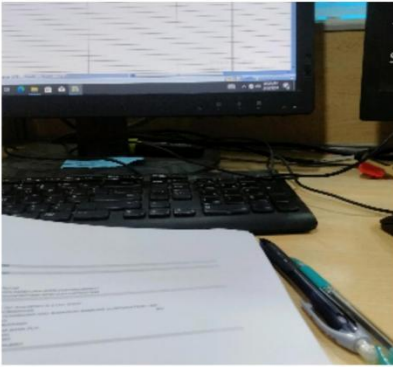
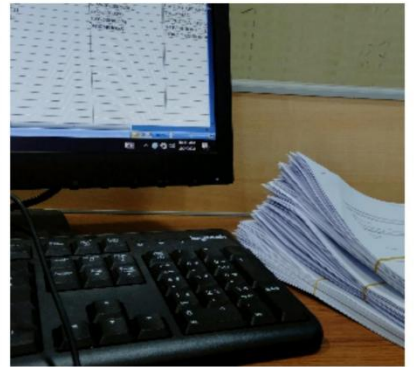
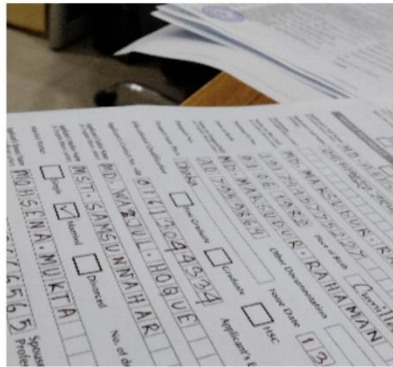
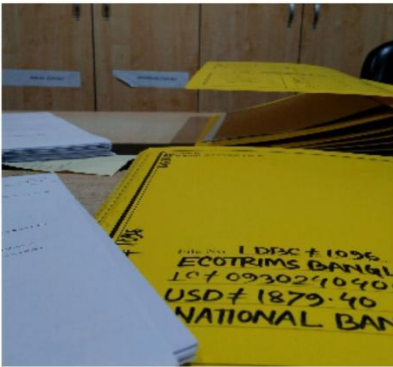
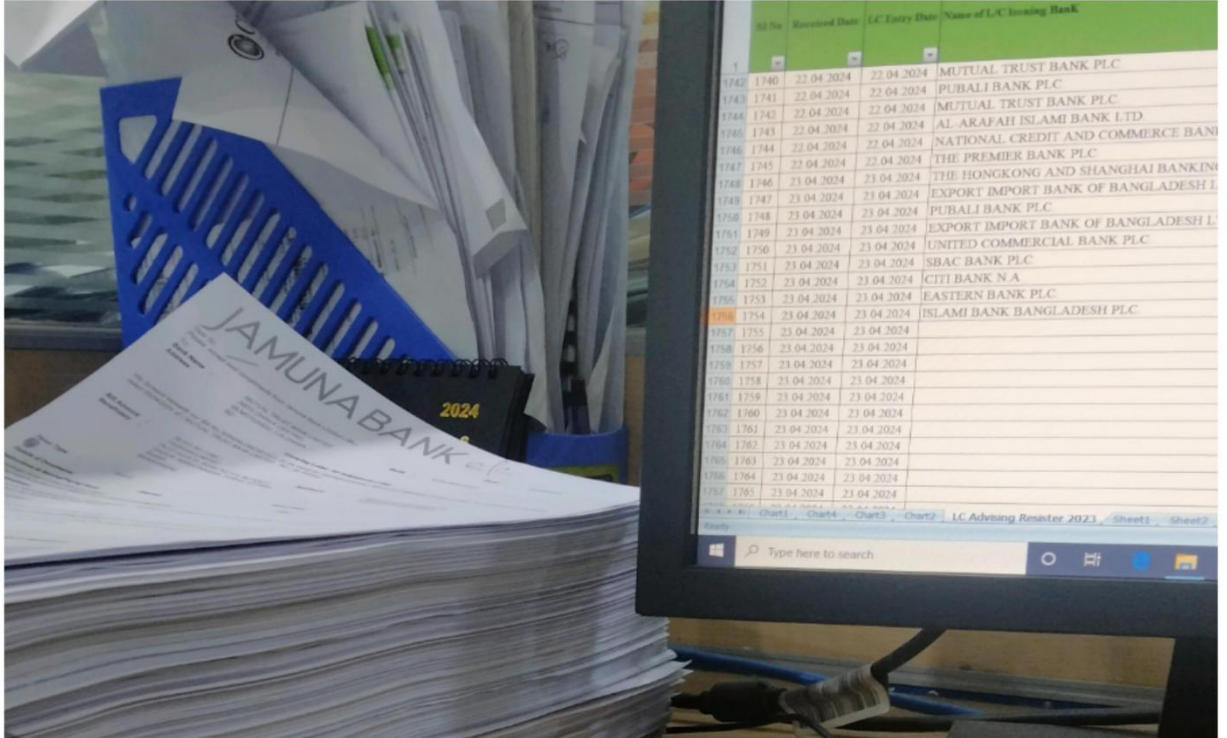
Section A: Personal Information					
Name	Malha Momtaz				
Student ID	202-10-665				
Graduation/Post-Graduation	Graduation				
Institute/University	Daffodil International University				
Subject	English				
Email	malha10-665@diu.edu.bd				
Phone	01882788353				
Address	Uttara, Sector-11, Road-19, House-55				
Branch/Division	Jashimuddin				
Desk					
Internship Start Date	3 <sup>rd</sup> March 2024				
Internship Finish Date	3 <sup>rd</sup> June 2024				
Section B: Internship Performance					
For each of the applicable performance areas, mark the box that most closely reflects the internship student's performance.					
1 = Unacceptable					
2 = Average					
3 = Satisfactory					
4 = Very Good					
5 = Outstanding					
Performance Area	1	2	3	4	5
Knowledge of Work					✓
Planning and Organizing					✓
Quality of Work					✓
Initiative				✓	
Attendance					✓
Attitude					✓
Cooperation					✓
Recommendation	Recommended for suitable placement and appreciation				

  
 Intern Signature

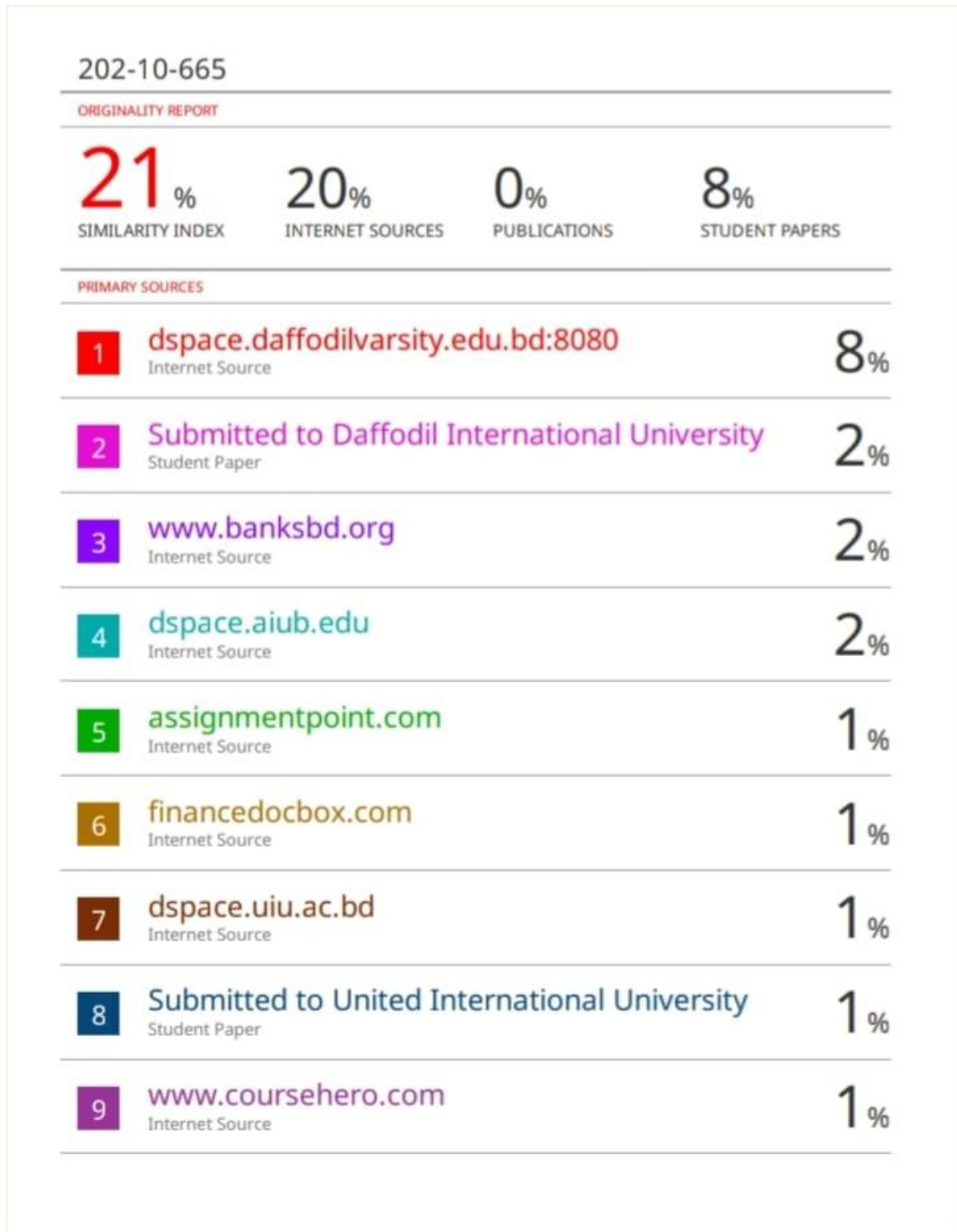
  
 Head/Manager Signature

Shakil Bodruddoza Shams  
 Executive Vice President & HOB  
 Jamuna Bank PLC.  
 Uttara Branch, Dhaka.  
 PA No-843

## 11.2 Photograph at Jamuna Bank



## 11.3 Plagiarism Report



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