

INTERNSHIP REPORT

ON

Deposit analysis of Jamuna Bank Limited (JBL)
(A Study on Kamarpara Branch)

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I am also thankful to the authority of **Jamuna Bank Limited** for giving me the opportunity to conduct the internship in **Jamuna Bank Limited**, Kamarpara Branch. I would like to thank, Assistant General Manager Shazzadul Islam and Executive Officer for supervising me Apu Sarowar officer also help me by providing various key information and giving me the path to write a fruitful report.

Also, I might want to thank my guide, Professor Dr. Md. Abul Hossain. He gives me legitimate guidance and rule for finishing this report. Finally, I might want to thank my folks and other relatives for their assistance, support and confidence for gathering and dissect the report. As a matter of first importance, I articulate appreciation and on account of the Almighty.

Letter of Transmittal

Date: 21th November 2018

Professor Dr. Md. Abul Hossain
Coordinator (MBA program)
Department of Business Administrator
Faculty of Business & Entrepreneurship
Daffodil International University
Uttara Campus, Dhaka

Subject: Submission of Internship Report on “Deposit Analysis of Jamuna Bank Limited”

Dear Sir

It is my extraordinary delight to submit you my temporary job write about "Store Analysis of Jamuna Bank Limited". I have attempted my best to finish this report legitimately following the rules given by you and concerned association.

I have certainty that the entry level position program has expanded of my handy experience and hypothetical all things considered. We will be obliged to answer any inquiry that may emerge amid the assessment of this report.

Yours Sincerely,

Soyada Easmin

.....

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Student's Declaration

I am Soyada Easmin, ID: 163-14-702, program: MBA, Major in Finance, Department of Business Administration, Daffodil International University do hereby declare that the Internship Report entitled "Deposit Analysis of Jamuna Bank Limited(JBL) A Study on Kamarpara Branch" is an original work done by me for the partial fulfillment of the MBA program.

I hereby declare that this report has been solely prepared by me and it has not been prepared for any other purpose or reward.

Soyada Easmin

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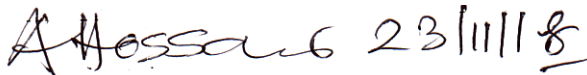
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Supervisor's Certificate

This is certified that, Soyada Easmin, ID- 163-14-702, major Finance, is an ordinary understudy of MBA program, Department of Masters of Business Administration, Daffodil International University. She has finished an entry level position give an account of "Store Analysis of Jamuna Bank Limited" under my watch which is the satisfaction of the fractional prerequisite of acquiring MBA degree.

Amid the time of temporary position program, her commitment, earnestness, genuineness, and unobtrusiveness, were exceptionally great and excellent.

I wish her each accomplishment throughout everyday life.



.....

(Professor Dr. Md. Abul Hossain)
Coordinator (MBA program)
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Daffodil International University

Abstract

The study titled “Deposit Analysis of Jamuna Bank Limited”. The reports consists of six parts i.e. Introduction, Overview on JBL, policies & procedure of JBL, operations of deposit scheme, analytical part of deposit scheme of Jamuna Bank and some of the results, recommendations and conclusions. Introduction part focused on preliminary concept about the study, objective of the report and limitations of the report also have been discussed. The main objective of the study is to provide a brief picture on the performance analysis & operations of the Deposit Scheme. The limitation have been time limit, confidentiality etc. In the first chapter we discussed the origin of my report. I also explained the objective of my study and the scope of my report. I have also explained the methodology regarding this report. Both primary and secondary data and information have been used in preparing this report. The second part represents an overview on JBL. In this section a brief picture of the bank is given. This chapter includes mission, vision & values, Management structure, corporate culture, products & services, deposit information, Departments, Works force of the bank. The bank provides a broad range of financial services to its customers and corporate clients. JBL provides all traditional banking services including a wide range of saving and investment scheme products and ancillary services with the support of modern technology and professional management. In the next part of this report, the overall deposit is highlighted here. This part contains basically the theories of current and savings as prescribed in scheme. Deposit scheme is one kind of saving which is helpful for future. It is extra money which people want to save for their children or any relevant purpose. Deposit may be various terms; they are current, saving, monthly saving scheme, monthly benefit scheme, millionaire deposit scheme, kotipoti deposit scheme, double growth deposit scheme, triple growth deposit scheme, fixed deposit, sundry deposit, SND (Short Notice Deposit) etc. The last part of the study is based on the overall conclusion & recommendations. JBL always contributes a sustainable growth in the economic development throughout the country. However the bank should have concentration on continuous improvement to ensure a quality service. This drew an overall conclusion based on the whole study & referring some recommendations to overcome the problems faced by the deposit scheme of the JBL Kamarpara branch. The report tries to deal, though not comprehensively. Most importantly this report attempted to satisfy the need of fresh students who should have some knowledge.

Acronyms

JBL- Jamuna Bank Limited

CD A/C- Current Deposit A/C

MBS-Monthly Benefit Scheme

MSS- Monthly Saving Scheme

CC- Cash Credit

DGDS- Double Growth Deposit Scheme

FC- Foreign Currency

FDR- Fixed Deposit Rate

FDD- Foreign Demand Draft

GB- General Banking

STD- Short Term Deposit

MDS- Millionaire Deposit Scheme

DD- Demand Draft

PO- Pay Order

IBS- Inward Bills for Collection

CSR- Corporate Social Responsibility

KDS- Kotipati Deposit Scheme

CMR- Customer Relationship Management

Jamuna Bank

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CHAPTER 01

Introduction

1.1 Introduction

The managing an account industry of our nation has begun its adventure not long after the freedom war in 1971. The mid 70's quickly after freedom, managing an account industry had begun its voyage with no cooperation of the private segment in exceptionally prohibitive money related framework. In mid 80's couples of private business banks were permitted to begin working. Because of absence of experience and nonappearance of supervisory and controlling condition, first era private banks confronted different issues in the following couple of years. Amid the late 80's and mid 90's with the entry of money related part change program, saving money direction structure proposed by BIS and pursued by created nations started to begin consolidation into the keeping money control of Bangladesh.

The budgetary arrangement of Bangladesh comprises of Bangladesh Bank as national bank, 4 nationalized business banks, 5 government claimed particular banks, 30 household private banks, 9 outside banks (counting 2 Islamic Bank) and 29 non-bank money related organizations including 1 Central bank. The monetary framework additionally grasps insurance agencies, stock trade and co-agent banks.

Business banks are a benefit making organization that holds the store of the people and expands credits offices for various businesses. By along these lines it assumes a major job in testing monetary condition and financial changes of a creating nation. In the previous decade there has been a fast change in the economy in Bangladesh for expanding the quantity of business bank. In the meantime saving money region is getting to be more extensive and in addition administrations are getting to be less demanding and quicker.

Jamuna Bank Limited embraces a wide range of managing an account exchanges to help the advancement of exchange and business of the nation. The administration of the bank continually centers on comprehension and foreseeing clients' needs. The situation of managing an account business is changing step by step, so the banks duty is to gadget technique and new items to adapt to the evolving condition

1.2 Origin of the Report

Presently days, training isn't simply restricted to books and classroom. The present world instruction is the apparatus to comprehend this present reality and apply information for the advancement of the general public and also business. From training the hypothetical information is acquired from courses of study, which is just the most of the way of the topic. There is no option of down to earth information. The ideal coordination among hypothesis and practice is of principal significance with regards to the cutting edge business world with the end goal to determine the polarity between these two zones. Consequently an open door is offered by Department of MBA – Daffodil International University, for its potential business graduates to get three months commonsense involvement in a business association, which is referred to is as- Internship program. Temporary position program conveys an understudy nearer to the genuine circumstance and in this manner dispatches a vocation with some related knowledge. My temporary position program was led at the Jamuna Bank Limited, Kamarpara branch, Uttara. This report is produced under the scholastic supervision of Professor Dr. Md. Abul Hossain, Coordinator (MBA) of Daffodil International University

1.3 Scope of the Report

The scope of the report is limited to Jamuna Bank Limited Kamarpara branch. The whole report covers the organizational structure; background of Jamuna Bank Limited, objectives functions, departments, units and business performance, activities of bank, the main part works “Deposit Analysis” of Jamuna Bank Limited. This examination causes me to know the capacity of different sorts of store and the manners in which bank gathers it’s Deposit from their customers. The specialist of Jamuna Bank can utilize this report for basic leadership. This investigation helps to watch the present issue and furthermore encourages them to take important activity for further advancement and enhancement for guaranteeing its support of the client.

1.4 Background of the Study

I have worked in different bureau of Jamuna Bank Limited, Kamarpara branch. In this report, I will attempt to make a general investigation on all exercises of Jamuna Bank Limited exceptionally centers around Deposit Analysis.

1.5 Objectives of the study

This study is aimed at providing me invaluable practical knowledge about banking operation system of Jamuna Bank Limited especially its Deposit Analysis. It will also help me to develop my concept of banking system and its operations.

1.5.1 Broad Objective:

- a. General objective of the study is to examine deposit management system of Jamuna Bank Limited.
- b. To get a general thought regarding the administration arrangement of JBL and in addition business bank.

1.5.2 Specific Objective:

- a. To analyze various deposit schemes of JBL
- b. To examine the deposit appraisal procedures followed by JBL
- c. To evaluate deposit scheme of JBL
- d. To give some recommendations to improve the problems

1.6 Methodology

We selected the topic and we discussed with our faculty supervisor so that a well-organized internship report can be prepared.

1.6.1 Primary data:

Essential information have been gathered from the individual worker the individuals who are working in the Jamuna Bank Limited at Kamarpara Branch by face questions and reply, additionally oral discussion with various clients of the bank.

1.6.2 Secondary data:

- Different report and journals of JBL.
- Brochures and leaflets of the bank.
- Head office circulars.
- Some unpublished information
- Web site of the bank.
- Bangladesh bank web site.
- Relevant marketing and business research books.

1.7 Limitations

While nothing goes along with no issue, I likewise had confronted a few issues, which are given beneath:

- a) There is no sufficient on the Web site of JBL.
- b) Respondents were occupied and also reluctant to experience the procedure of poll.
- c) The respondents now and again did not pleasing in giving exact insights and data.

CHAPTER 02

Overview of JBL

2.1 Historical Background of the JBL

The bank embraces a wide range of managing an account exchanges to help the improvement of exchange and business of the nation. JBL's administrations are additionally accessible for the business visionaries to set up new pursuits and BMRE of mechanical units. Jamuna Bank Ltd, the main Bengali named new age private business bank was set up by a gathering of winning nearby business people considering a thought of making a model keeping money foundation with various standpoint to offer the esteemed clients, a thorough scope of budgetary administrations and creative items for practical shared development and flourishing. The backers are presumed identities in the field of exchange, business and enterprises.

The bank is being overseen and worked by a gathering of profoundly instructed and proficient group with differentiated involvement in fund and saving money. The administration of the bank always centers on comprehension and foreseeing clients' needs. Jamuna Bank Limited has already achieved tremendous progress within only eight years.

At present the bank has real time centralized online banking branches throughout the country having smart IT backbone. Besides this traditional delivery point, the bank has ATM of its own, sharing with other partner banks & consortium throughout the country.

As regards mobilization of the bank's deposit, importance is attached for mobilization stable, low and no cost deposit so that proper liquidity could be maintained and maximum development of fund could be made avoiding mismatching of fund. JBL has formed a foundation on its own guardianship named JBL Foundation inaugurated in 2008 so that some social welfare activities can be rendered to the society besides banking business. The bank has started scholarship program to the meritorious but underprivileged. Besides with a view to develop the human resources professionally the bank has established a library wherein all sorts of books, journals including the professional's books are available so that the officers and executives can sharpen and update their knowledge.

2.2 Profile of the Bank

Name of the Organization	Jamuna Bank Limited
Years of Establishment	3 rd June 2001
Head Office	Chini Shilpa Bhaban, 3, Dilkusha C/A, Dhaka-1000
Name of the Organization	Public Limited Company
Number of Branches	97 branches (until March 31, 2015)
Number of ATM Booth	140
Number of Employees	2206 (approx)
Customer	Corporate and Individual Customers
Category	Commercial
Type	Private Commercial Bank in Bangladesh
Phone	88-029570912, 9555141
Website	http://www.jamunabankbd.com
LOGO	JAMUNA BANK

Table 1: Banks profile in a short

2.3 Objectives of JBL

- To set up relationship managing an account and enhance benefit through advancement of systems advertising plan
- To stay outstanding amongst other banks in Bangladesh as far as benefit and resources quality.
- To guarantee a sufficient rate of profitability.
- To keep chance position at a satisfactory range..
- To maintain adequate liquidity to meet maturing obligation and commitments.
- To maintain adequate control systems and transparency in procedure.
- To develop and retain a quality work force through an effective Human Resources Management Systems
- To ensure optimum utilization of all available resources.
- To earn and maintain CAMEL rating “Strong”.
- To introduced fully automated systems through integration of information technology.
- To pursue an effective system of management by ensuring compliance to clinical norms, transparency and accountability.

2.4 Strategic Posture of JBL

2.4.1 Mission Statement

To becoming a leading institution and to play a significant role in the development of the country through best application of modern information technology in business activities, offering high standard clientele services and proper coordination of high quality assets is the core of the vision.

2.4.2 Vision Statement

The bank is focused on fulfilling differing necessities of its clients through a variety of items at an aggressive cost by utilizing suitable innovation and giving convenient administration so a practical development, sensible return and commitment to the improvement of the nation can be guaranteed with an inspired and expert work compel.

2.5 Corporate Governance

2.5.1 Board Directors:

The board of Directors consists of 13 members elected from the sponsors. The board Directors:7 supreme body of the bank.

2.5.2 Chairman:

Mr. Md. Sirajul Islam Varosha

2.5.3 Vice Chairman:

Gazi Golam Mtoza

2.5.4 Directors:

Al-haj M.A. Khayer

Engr. A.K.M. Mosharraf Hossain

Mr. Arifur Rahman

Mr. Golam Dastagir Gazi, Bir Protik

Mr. Fazlur Rahman

Mr. Md. Tajul Islam

Mr. Md. Mahmuclul Haque

Mr. Md. Irshad Karim

Mr. Mohammad Nurul Alam

2.5.5 Sponsor Directors:

Engr. Md. Atiqur Rahman

Al-haj Md. Rezaul Karim Ansari

Mr. Md. Belal Hossain

Mr. Sakhawat Abu Khair

Mohammad Mr. M.N.H. Bulu

Mr. Farhad Ahamed Akand

Mr. Md. Ismail Hossain Siraji

Mr. Gazi Golam Murtoza

Mr. Kanutosh Majunder

2.5.6 Shariah Council:

Professor Dr. Mustafizur Rahman Mawlana

Mufti Ruhul Amin

Mawlana Abdur Razzak

Professor Mowlana Md. Salahuddin

Mr. M. Azizul Huqe

2.5.7 Managing Director:

Mr. Mohammed Lakiotullah

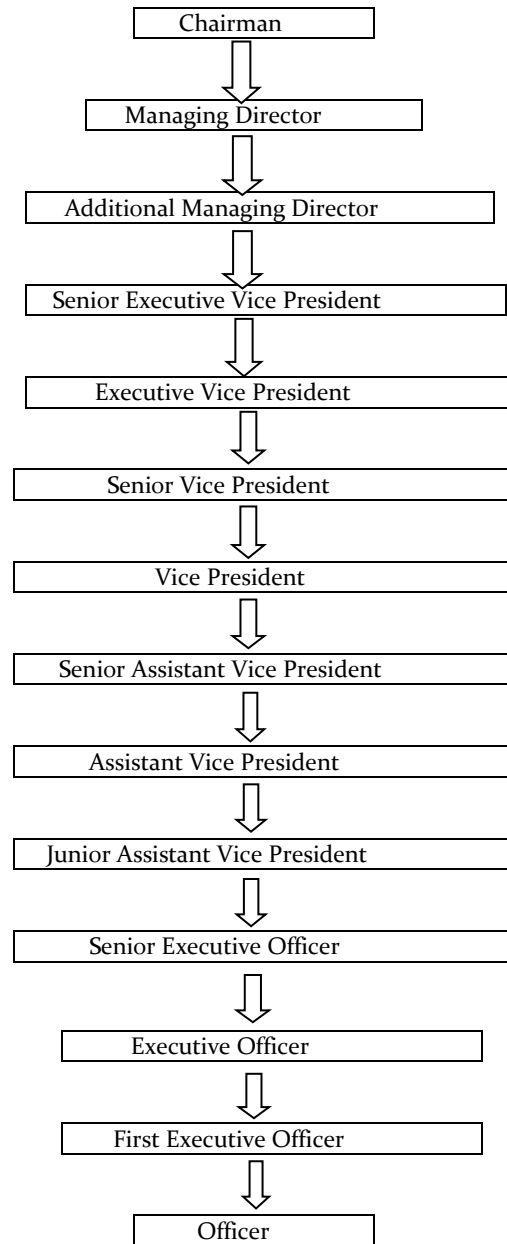
2.5.8 Additional Managing Director

Mr. Md. Motior Rahman

2.5.9 Company Secretary:

Mr. Md. Anwar Hossain

2.6 Central Management Hierarchy



2.7 Network of Branches

Particulars of branch network of Jamuna Bank Limited as on March 2016 are as follow:

Division	Total Branches
Dhaka	51
Chittagong	20
Sylhet	08
Rajshahi	14
Khulna	09
Total	102

Table 2: Branch List

2.8 Corporate Social Responsibility

Jamuna Bank is the third era junior generally bank. From the earliest starting point the bank is keep to serve the general public and welfare of the general population as the corporate social duties. To make powerful commitment by these CSR exercises, the overseeing body of the bank set up Jamuna Bank Foundation in the time of 2007. The bank has showed up as an agreeable bank to the national bank. Jamuna Bank each year spends bit of its benefits for in reverse individuals of the nation. CSR activities of Jamuna Bank foundation are:

- Anti drug Movement
- Blood Donation Program
- Medical college & Hospital along with free Eye camp and dental camp
- Scholarship giving ceremony
- Quart competition
- Relief distribution for disaster affected people
- Discussion on significance of Ramadan & lifestyle of prophets
- Blanket & cloth distribution among cold hit distressed people
- Sewing Training Center
- Establishment of free primary school
- Providing computer training by Jamuna Bank Foundation
- Tree plantation & distribution
- Donating for development of sports for the country

2.9 Corporate Values

- **For the Clients:** Providing with minding administrations by being creative in the advancement of new saving money items and administrations.
- **For the investors:** Maximizing abundance of the Bank.
- **For the representatives:** Respecting worth and poise of individual workers committing their energies for the advancement of the Bank.
- **For the network:** Strengthening the corporate qualities and considering condition and social dangers and reward.
- **New innovation:** Adopting the best in class innovation in saving money activities.

2.10 Product & Service of Jamuna Bank

2.10.1 Foreign Remittance Department:

Foreign Remittance Department provides service regarding financing of international money to its customers. Money transfer can be in terms of both funded and non-funded facilities. Major types of remittance service provided by this department of this branch include.

- a) Foreign Currency Endorsement
- b) Issuance and Encashment of Traveler's Cheque
- c) Foreign Currency Encashment
- d) Issuance and Encashment of foreign drafts
- e) Opening of student file and remittance there against treasury
- f) Treasury Bills
- g) Treasury Bonds
- h) REPO Fund Transfer

2.10.2 Retail Banking

a) Deposits of JBL:

- Current Deposit(CD)
- Call Deposit(CDR)
- Special Notice Deposit(SND)
- Savings Deposit(SB)
- Savings Deposits earned from foreign remittance(SB)
- Fixed Deposit(FDR)
- JAMUNA Deposit Pension Scheme(JDPS)

- JAMUNA Monthly Savings Scheme(JMSS)
- School Banking Deposit

b) Loans and Advances:

- Cash Credit (Hypothecation)
- Cash Credit (Pledge)
- Overdraft
- Loan against FDR loan against store plot
- Short Term Loan
- Demand Loan
- Syndication Loan
- Housing credit general and business individual advance/proficient advance
- Household Loan
- Self Reliance and extraordinary program advance
- Local Bank Guarantee
- Loan under value business enterprise subsidize

2.10.3 Other Loans:

- Bank NGO Linking Credit
- Loan Against Share/Debenture
- Loan Against Brickfield/Gold Ornaments
- Loan for conservation of potatoes exposed to the harsh elements stockpiling
- Transportation loan/car loan
- Women entrepreneur financing program
- Consumer credit/travel organization and symptomatic focus business advance

2.10.4 Corporate Banking:

- Corporate banking offers
- Corporate banking overview
- Areas of corporate banking
- Offer for exporters

2.10.5 Islamic Banking:

- Islamic banking activities
- Profit rates of Islamic deposit schemes
- Mode of deposits
- Investment system Islamic Shariah

2.10.6 Treasury:

- Dealing room operation

2.10.7 International Banking:

- Trade finance
- Offshore banking
- Correspondent banking
- International banking contract point

2.11 Foreign Exchange Business

All sorts of Foreign Exchange Transactions are made in Jamuna Bank Limited following guidelines for Foreign Exchange Transactions by Bangladesh Bank Such as-

2.11.1 Foreign Currency Account:

- Foreign Currency Account
- Resident Foreign Currency Deposit Account
- Non Resident Foreign Currency Deposit Account

2.11.2 Bond:

- Wages Earners Development Bond
- Investment Bond
- Premium Bond

2.11.3 Inter-Branch Money Transfer:

- Telegraphic Transfer
- Demand Draft
- Payment order clearing cheque payment through BEFTN and BACPS

2.12 Internal Environment Analysis of JBL

2.12.1 Corporate Culture:

- ❖ The client comes first
- ❖ Search for professional excellence
- ❖ Openness to new ideas & new methods to encourage creativity
- ❖ Quick decision making
- ❖ Flexibility and prompt response
- ❖ A sense of professional ethics

2.12.2 Marketing:

The bank offers an extensive variety of customary and Islamic money related items and administrations contrasted with its rivals. Under traditional store plans it renders investment account, current record, settled store, here and now store account and so on. Shop fund and ladies advances conspire are two new results of the bank. JBL additionally offers an extensive variety of Islamic budgetary items and administrations through its two Islamic saving money branches. Bank fund in undertaking advance, working capital advance, exchange financing, house building financing, temporary workers financing, money credit, over draft, pressing credit, trust receipt, ensure, letter of credit, and so forth. As of late bank has marked contract with ETN for giving ATM administrations.

2.12.3 Finance:

Finance department cover a wide range from the fundamental record keeping for giving data to helping administrators in settling on key choices. Back division is in charge of all the everyday value-based representing the bank. This incorporates following all things considered and the management of any regulatory reporting. Finance department prepare the bank's budgets and forecasts, and reports back on the progress against these throughout the year. This information can be used to plan for any important decision regarding deposit, loan and advances, staffing levels, asset purchases, expansions etc. and cash needs before they become necessary.

2.12.4 Research & Development:

The bank has begun the way toward defining a long haul key arrangement in order to keep up the energy of generally speaking development and solid execution in its center business exceptional highlights can be ascribed to the bank.

- ❖ Though Jamuna Bank is occupied with customary keeping money it is likewise thinks about the intrinsic want of the religious Muslims and has propelled Islamic Banking System and built up one Islamic Banking Branch in the year 2003.
- ❖ The bank is focused on ceaseless innovative work in order to keep pace with present day saving money.
- ❖ The tasks of the bank are automated to guarantee immediate and productive administrations to the clients.
- ❖ The bank has presented camera observation framework (CCTV) to reinforce the security benefits inside the bank premises.
- ❖ The bank has acquainted client relations administration framework with evaluate the necessities of different clients and resolve any issue on the spot.
- ❖ The bank has likewise acquainted full web based keeping money office with the client.

2.12.5 HRM:

Being an administration industry, the achievement of the saving money segment is reliant on techno HR. In spite of the fact that the part is currently retaining significant number of youthful post graduate experts with similarly great pay bundles with the goal of preparing them suitably, huge number of private banks is reliant on less number of experienced keeping money experts at the best level. Thus there is extensive turnover of experts inside the segment. With the end goal to keep the experts in administration for long, JBL pursues an organized administrations guidelines and pay bundle.

- ❖ The bank propelled long haul benefits for the representatives like tip, contributory provident reserve, house building advance plan, auto advance plan and so on.
- ❖ The representative turnover in JBL is satisfactory.
- ❖ JBL pursues an organized enlistment arrangement for new and experienced officers.
- ❖ The bank enlisted 40 trial officers through focused choice process.

The bank earnestly trusts that interest in HR at last pays high isolated and furthermore perceive that a scholarly capital is the most vital resource forward bank.

- ❖ The bank offers aggressive remuneration bundle advantage for the workers.
- ❖ The bank perceive the significance of building up an all around prepared Proficient staff whose ability and dynamic x-beam vision and profound duty will guide the bank through the choppiness of globalize business situation to development and flourishing.
- ❖ The bank likewise perceives the significance of representative support in institutionalization and general prosperity the bank. It trusts that their representatives who are cooperating in light of a legitimate concern for the clients.
- ❖ It pursues the under made reference to arrangements for the improvement o our HR there is additionally arrangement for two celebration reward each year for the workers of the nation.
- ❖ Besides this the organization offices impetus reward, procure leave encashment, contributory provident store according to rule of the organization.

2.12.6 Information Technology (IT):

The usage and utilization of data innovation in JBL, as a third era bank is outstanding when contrasted with the business. The bank has been utilizing vegetation bank internet managing an account programming since its origin. The parts of JBL are associated through VSAT and fiber optic link interface. At present, the bank utilizes in house created programming, for example, individual administration data framework, CIB, remote trade returns programming and so forth. Existing framework produces various essential reports for inside and outer utilization. The bank began internet managing an account offices on fifteenth February 2005. In any case, the current programming has confinement send require refreshing to oblige the prerequisite of a cutting edge managing an account organization. The engineering of the product has intrinsic confinements to deal with expansive volume of exchanges and intelligence between various branches and head office. The bank is required to upgrade the security standard of the product to confront the worldwide test. In addition the product should be swung to the creation of reports to help the administration in everyday administration.

2.13 Profile of Kamarpara Branch

Name	Jamuna Bank Limited, Kamarpara Branch
Established	05 January 2013
Location	Mollah Complex, Kamarpara, Horirampur, Turag, Dhaka
Total Employee	12

Table 3: JBL Kamarpara Branch Details

2.14 Major Competitors of JBL Kamarpara Branch

- First Security Islami Bank
- UCB Bank
- Dhaka Bank
- EXIM Bank
- United Commercial Bank
- Standard Bank

2.15 SWOT Analysis

The SWOT investigation includes the association's interior quality and shortcomings and outside circumstances and dangers. Fundamentally, this examination is a reasonable structure for a methodical investigation that offices coordinating the outer dangers and openings with the inward shortcoming and qualities of the association. SWOT examination gives an association an understanding of what they can do in future and how they can rival their current rivals. This instrument is essential to recognize the current position of the association like bank with respect to other people, which are playing in a similar field and furthermore utilized in the vital investigation of the association.

Internal Factors	Internal Strengths	Internal Weaknesses
External opportunities	SO Strategy: Maxi-Maxi Possibly the best methodology, using the bank's qualities to exploit openings.	WO Strategy: Mini-Maxi Development strategy to overcome weaknesses in order to take advantage of opportunities.
External Threats	ST Strategy: Maxi-Mini Utilization of qualities to adapt to dangers or to maintain a strategic distance from dangers..	WT Strategy: Mini-Mini Retrenchment, insolvency etc.

2.15.1 Strengths:

- One of the oldest local bank's of the country.
- The bank has a training institute to impart training to its fresh recruits and experienced ones as well.
- Provide competitive quality and wide range of service.
- Quality assets.
- SME service.
- Higher investment.
- Experienced employees.

2.15.2 Weakness:

- Lower number branches.
- Higher loan charges.
- Tight liquidity position.
- Absence of strong marketing activities.
- Less ATM booths.
- Lower recovery position.

2.15.3 Opportunities:

- Bank can engage with worldwide remittance transfer network.
- Planning to open number SME/Agri branches throughout the country.
- Bank can lower interest bearing deposits to reduce the bank's cost to fund.
- Scope to increase EPS.
- Through proper supervision, bank will enable to secure its lending and ensure profit and service to the nation
- Try collect huge amount of foreign exchange remittance.
- Lower cost of fund.

2.15.4 Threats:

- Dividend is not paid for long period.
- Most competitive market.
- Customers can switch to other banks.
- Product differentiates by the competitors.
- Country's political environment may affect the earnings of the bank.
- Loan default culture of the country.
- Central Bank's strict regulations.

CHAPTER 03

Deposit Schemes of JAMUNA Bank

3.1 What is Deposit?

In deposit terminology, the term Deposit refers to money placed with a bank or other financial institution. Deposits are generally made into either a checking or savings account, although many other types of accounts exist where deposits can also be made.

3.2 Bank Deposit Account

Bank Deposit Account is an arrangement with a bank that allows the customer to pay and take out money. The bank keeps a record of all the payment and deposits in the customer's name. It binds the banker and the customer into a contractual relationship. Using an account, a customer may deposits and withdrawals of money from his/her account. It is also called the primary and fiduciary relationship between bank and customer. Opening deposit account with a bank can't envision their managing an account business without store. It is their most imperative movement as a business bank to gather stores from the clients.

3.3 Different types of Deposit

- Savings Deposit
- Current Deposit
- Term Deposit
- Foreign Currency Deposit
- Monthly Savings Scheme
- Monthly Income Scheme
- Lakhpati Deposit Scheme
- Kotipati Deposit Scheme
- Millionaire Deposit Scheme
- Double Benefit Scheme
- Triple growth Deposit Scheme
- Educational Deposit Scheme
- Rural Deposit Scheme

3.4 Savings Deposit

Savings accounts are maintained by retail financial institutions that pay interest but cannot be used directly as money. These records given clients a chance to set aside a bit of their fluid resources while acquiring a fiscal return. For the bank, cash in an investment account might be callable promptly and in this way frequently does not bring about a save prerequisite opening up money from the bank's vault to be loaned out with premium.

For the most part we see sparing record open lower and white collar classes individuals who need to spare a piece of their livelihoods to meet their future need expect to win a salary from their reserve funds. This cause people are encouraging savings of individual, jointly, non-trading people, institutions, society, and clubs so on the depositing small amount of money in the bank.

3.4.1 Benefits and Restriction of Savings Account:

By this saving account we can get some interest after half year for specific deposit amount. The rate of interest payable by the bank's on deposit mention in the savings account will determined by the respective bank. Interest is now calculated in the minimum balance to the credit of the account during the period from first to last day of each calendar month on every half year at the end of June and December. This interest rate may be 4% or 5%.

3.4.2 Savings Account Opening Formalities:

Saving record can open independently or together any individual yet some JBL principles and direction or customs keep up which is disk underneath:

- Collect Introducer
- Specimen Signature
- Mandate for operation of the account by an agent
- Opening and operation the account
- Saving deposit slip book
- Saving deposit cheque book
- Collect Savings Account application from and fill up

3.5 Current Deposit

In deposit terminology, the term current deposit refers to a deposit to a bank account or financial institution without a specified maturity date. These types of current deposit account generally only earn deposit interest.

3.5.1 Documentation of Current Account

3.5.1.1 Proprietorship:

- National ID card or international ID photocopy
- Trade License
- Chairman declaration/magistrate endorsement
- Personal TIN declaration
- Two duplicates international ID estimate photos

3.5.1.2 Partnership:

- Partnership Deed
- TIN declaration of all accomplices individual
- Trade License
- For private or open LTD organization
- TIN and VAT authentications of organization
- Trade License progressive

- TIN authentication of all headings individual
- Resolution of the governing body for opening and work the bank A/c
- Certificate of Incorporation
- Company or individual elastic stamp
- List of executives according to return of business entity with mark.
- List of chiefs properly marked by all executives and sent by the administrator/overseeing chief
- Memorandum and article of relationship of the organization properly ensured by the RJSC/by law/constitution

3.6 Fixed Deposit Account (FDR)

These are the store, which are made with the bank a settled period determined ahead of time. It is simply a period store account. The bank does not keep up money holds against these stores and in this manner the bank offers higher rates of enthusiasm on such stores. Intrigue is paid at rate dictated by the length of the time of store; the higher is the rate of intrigue. Loan is sanctioned against FDR.

3.6.1 Opening and Operating of Fixed Deposit Account:

The contributor needs to fill in an application from wherein he/she makes reference to the measure of store, the period for which is to be made the names in which the settled store receipt is to be issued. In the event of store in joint names, the financier likewise takes the directions in regards to installment of cash on development of store ex, regardless of whether payable mutually or payable to either or survivor and so on. The investor likewise takes the examples mark of the contributors. It likewise contains the rate of intrigue and the date on which the store will fall due for installment. In this record no exchange is permitted and no check book is issued. Clients are given Fixed Deposit Receipt or Slip as it were.

3.6.2 Benefits of FDR:

Any amount can be deposited.

Premature encashment facility is available.

Overdraft facility available against term receipt

Account Opening

1 copy of recent photograph of account holder

Nominee's photograph

3.7 Term Deposit

Term means specific time which can be short time, medium time, or long time. Term deposit is 1 year, 2 years, 3 years, 5,7,10 years and after specific time we can get expected amount by this term deposit.

3.8 Short Term Deposit (STD)

It is also a time deposit account. The formalities for opening of this account are similar to those required for current account. The only difference is that 7 day's notice is required for withdrawal of any sum and interest is paid. If the withdrawal on interest is wanted, it might be paid to the for highlight of enthusiasm for the time of notice or the lapsed of notice. STD interest is 4.5%.

3.9 Foreign Currency Deposit

Jamuna Bank Limited gives opportunity outside money account through its approved merchant branches. Bangladesh nationals living abroad or remote nationals living abroad or Bangladesh and outside firms working in Bangladesh or abroad or remote missions and their ostracize representatives can work this record.

3.10 Special Deposit Schemes offered by JBL (Jamuna Bank Limited)

3.10.1 Monthly Saving Scheme (MSS):

Jamuna Bank Limited offers month to month funds conspire for its retail clients. There are three kinds of sparing scrim, for example, 3 years, 5 years, 8 years and 10 years time span in this record. After particular time/period you get attractable by this scrim.

Monthly Installment	Return after 3 Years 9.00%	Return after 5 Years 9.00%	Return after 8 Years 9.00%	Return after 10 Years 9.00%
500	20,576	37,712	69,928	96,757
1,000	41,153	75,424	139,856	193,514
1,500	61,729	113,136	209,784	290,271
2,000	82,305	150,848	279,712	387,029
3,000	123,458	226,272	419,568	580,543
5,000	205,764	377,121	699,281	967,571
10,000	411,527	754,241	1,398,562	1,935,143

Table 4: Monthly Saving Scheme(Leaflets of the JBL 2018)

3.10.2 Monthly Income Scheme (MIS):

Deposit of Tk. 1,00,000/- and its numerous most extreme of Tk. 50,00,000/- will be satisfactory under its plan. The record might be opened either separately or mutually. Below 18 years children can open this account with their guardian.

One Time Deposit	Monthly Income
1,00,000.00	1,000.00
2,00,000.00	2,000.00
3,00,000.00	3,000.00
4,00,000.00	4,000.00
5,00,000.00	5,000.00
10,00,000.00	10,000.00
20,00,000.00	20,000.00
30,00,000.00	30,000.00
40,00,000.00	40,000.00
50,00,000.00	50,000.00

Table 5: Monthly Income Scheme(Leaflets of the JBL 2018)

3.10.3 Lakhpati Deposit Scheme:

To wind up a Lakhpati is a fantasy to a large portion of the general population of Bangladesh particularly to the lower and lower white collar class wage gathering. They encounter their desires and needs are colossal in nature in our little range of life. To meet our store and needs we require right arrangement. Remembering the above JBL has presented "Lakhpati Scheme" which has adaptability report of development and regularly scheduled payment according to reasonable limit.

Tenor	Payable at Maturity	Monthly Installment	Rate
1 Years	TK 1.00 Lac	8,000	9.00%
2 Years		3,820	9.00%
3 Years		2,430	9.00%
4 Years		1,740	9.00%
5 Years		1,330	9.00%
6 Years		1,053	9.00%

Table 6: Lakhpati Deposit Scheme(Leaflets of the JBL 2018)

3.10.4 Kotipati Deposit Scheme:

Dreaming to be a Kotipati? It's not anymore a dream; but a calculated savings plan just select any of the following monthly savings plan suitable for you under the scheme and continue depositing to complete the respective tenor.

Tenor	Payable at Maturity	Monthly Installment	Rate
3 Years	TK 1.00Core	243,000	9.00%
4 Years		174,000	9.00%
5 Years		133,000	9.00%
6 Years		105,300	9.00%
7 Years		85,900	9.00%
8 Years		71,510	9.00%
10 Years		51,700	9.00%
12 Years		38,900	9.00%
15 Years		26,430	9.00%
18 Years		18,700	9.00%
20 Years		14,980	9.00%

Table 7: Kotipati Deposit Scheme(Leaflets of the JBL 2018)

3.10.5 Double Benefit Scheme (DBS):

Jamuna Bank Limited currently offers Double Benefit Scheme for its clients. The advantages under this plan will turn out to be twofold following 7 years. A man is permitted to open in excess of one DBS account. All DBS account holder will be offered with free extra security arrangement under this plan. Below 18 years children can open this account with their guardian.

Tenor	Fixed Deposit Account	Interest Rate
7 Years	TK. 1000.00 or its multiple	9.50%

Table 8: Double Benefit Scheme(Leaflets of the JBL 2018)

3.10.6 Millionaire Deposit Scheme:

Your future life to bring guarantees security for JBL come this Millionaire Deposit Scheme. Under this plan one will store a settled sum on month to month premise and development he/she will be only a mogul. Store size will be founded on residency. Upon development the contributor will get tk. 10, 00,000/ -

Tenor	Payable at maturity	Monthly Installment	Rate
3 Years	TK. 10.00 Lac	24,300	9.00%
4 Years		17,400	9.00%
5 Years		13,300	9.00%
6 Years		10,530	9.00%
7 Years		8,590	9.00%
8 Years		7,151	9.00%
10 Years		5,170	9.00%
12 Years		3,890	9.00%
15 Years		2,643	9.00%
18 Years		1,870	9.00%

Table 9: Millionaire Deposit Scheme(Leaflets of the JBL 2018)

3.10.7 Triple Growth Deposit Scheme:

Tenor	Amount	Interest Rate
11 Years	Tk. 1,000.00 or its multiple	10.03%

Table 10: Triple Growth Deposit Scheme(Leaflets of the JBL 2018)

3.10.8 Education Saving Scheme:

Thinking of upcoming educational expense of your children? A small monthly savings can reduce your tension. Select any of the following monthly savings plan suitable for you under the scheme and continue depositing to complete the respective tenor.

Tenor	Installment	Payable Amount	Rate
3 Years	1,000	41,153	9.00%
	1,500	61,729	
	2,000	82,305	
	2,500	102,882	
4 Years	1,000	57,521	9.00%
	1,500	86,281	
	2,000	115,041	
	2,500	143,802	
6 Years	1,000	95,007	9.00%
	1,500	142,511	
	2,000	190,014	
	2,500	237,518	
8 Years	1,000	139,956	9.00%
	1,500	209,784	
	2,000	279,712	
	2,500	349,640	
10 Years	1,000	193,514	9.00%
	1,500	290,271	
	2,000	387,029	
	2,500	483,786	

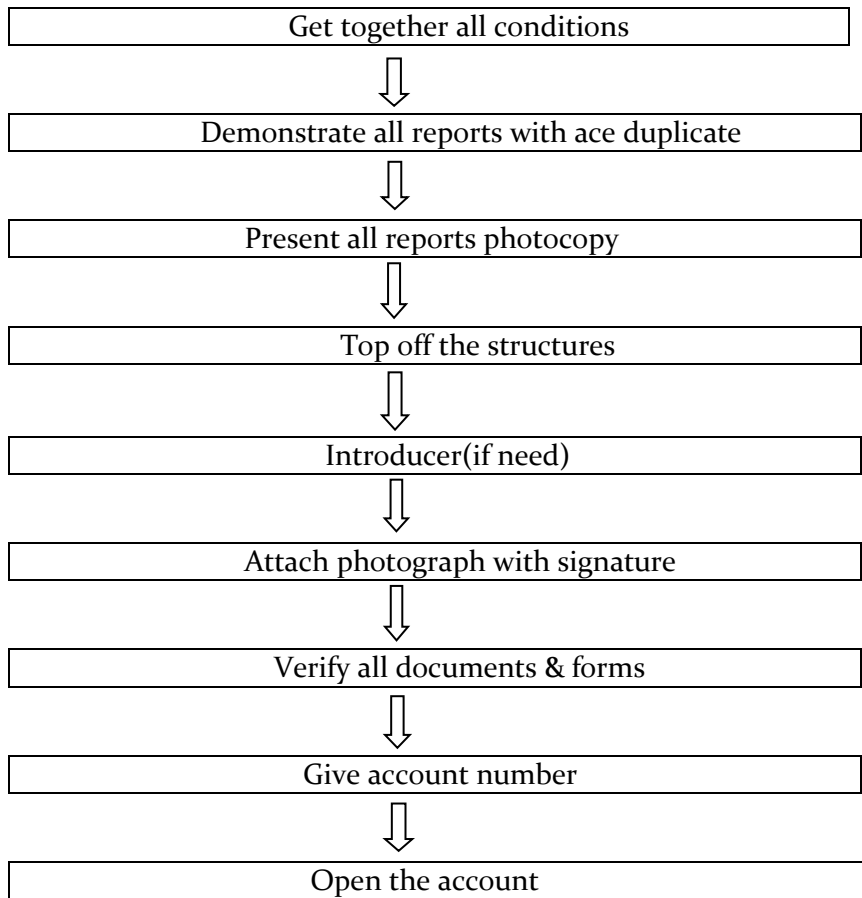
Table 11: Education Saving Scheme (Leaflets of the JBL 2018)

3.11 Total Deposit of Kamarpara Branch

Type of Deposit	2016 December	2017
Current Accounts	12,68,678	4,33,66,402
Bills Payable	00	17,18794
Savings Accounts	30,35,140	5,99,30514
Fixed Deposits	1,59,95,950	10,040,8715
Short Term Deposits	2004	48,23,129
Deposit Under Scheme	2,32,463	10072824
Total Deposit	2,053,4235	26,03,20378

Table 12: Source JBL Kamarpara Branch, (2016-2017)

3.12 JBL Deposit Account Opening Procedure:



CHAPTER 04

Analytical view of deposit of Jamuna Bank Limited (Kamarpara Branch)

4.1 Deposit Products of Kamarpara Branch

Deposit Product	2013	2014	2015	2016	2017
Current Account	689.43	689.57	730.97	868.6	1622.74
Saving Bank Deposit	397.52	462.88	568.76	492.78	596.29
Short Notice Deposit(SND)	170.03	54.59	108.57	87.85	148.65
Fixed Deposit	2419.64	3941.02	5479.91	6502.81	5510.46
Lakhpati deposit scheme	2026.57	2083.88	1008.27	1385.36	1640.81
Millionaire deposit scheme	199.15	175.00	171.5	161.5	94.00
Kotipati deposit scheme	3534.1	4748.15	6010.32	6093.87	5952.83
Double growth deposit scheme	20.25	45.00	69.00	31.00	21.00
Triple growth deposit scheme	120.2	58.55	66.82	52.16	8.06
Monthly saving scheme		87.92	98.16	109.60	57.29
Monthly Income scheme			59.76	177.65	189.55
Marriage Scheme				66.24	75.11
Educational Scheme			33.65	37.87	42.65
Rural deposit scheme				10.00	42.98
Mudaraba Hajj Savings Scheme				30.24	50.16

Table 13: Deposit Products of Kamarpara Branch

4.2 Total Deposit of Kamarpara Branch

Year	2013	2014	2015	2016	2017
Total Deposit	983.79	1270.78	1490.99	1649.31	1627.74
Demand Deposit	97.19	106.17	135.64	156.39	208.21
Time Deposit	886.59	1164.62	1355.36	1489.91	1419.53

Table 14: Total Deposit of Kamarpara Branch

This table represents the total deposit of Kamarpara Branch for last 5 years. Total deposit is the blend of demand deposit and time Deposit. In 2013, where the total deposit was 983.79 million, there the demand deposit amount was 97.19 million and the time deposit amount was 886.59 million. In the year 2017 the total deposit of Kamarpara Branch increased 1627.74 million and the demand deposit amount is 20821 million of total deposit, during the year the time deposit amount was 1419.53 million of total deposit.

Graphical Outlook: Trend Analysis Total Deposit of Jamuna Bank Limited

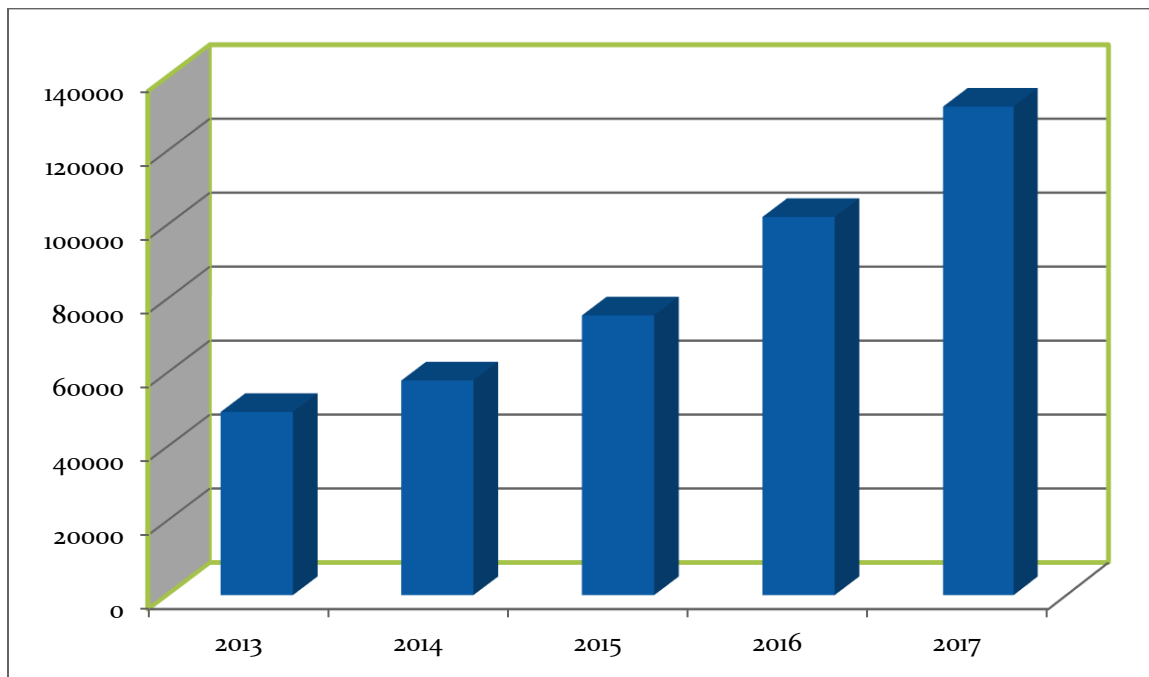


Figure 1: Trend Analysis of Total Deposit of JBL

Here we see that where in 2013, the total deposit was BDT 49,538.70 million and the following year in 2014 was 58,033.47 million, in 2015 was 75,629.14 million. In 2017, the bank activated aggregate stores of BDT 132,093.64 million contrasted with that of BDT 102,206.02 million up to end of 2016. The development rate is 29.17% aggressive loan costs, appealing store items, store activation endeavors of the Bank, Superior client benefits alongside the certainty rested by the clients on the Bank added to the eminent development in stores. The Bank advanced various appealing store plans to take into account the prerequisites of little and medium savers. This enhanced the quantum of stores as well as achieved subjective changes in the stores structure. Jamuna Bank Limited performance may be termed satisfactory in respect of deposit mobilization and profit earning in the year 2017. Due to modern banking the number of deposit are increasing rapidly.

4.3 Total Deposit Scenario of Jamuna Bank Limited

Year	Deposit	Growth Rate
2013	49,538.7	25.90%
2014	58,033.47	17.15%
2015	75,629.14	30.32%
2016	102,262.02	35.21%
2017	130,93.64	29.17%

Table 15: Total Deposit Scenario of JBL

Graphical Outlook: Growth Rate of JBL

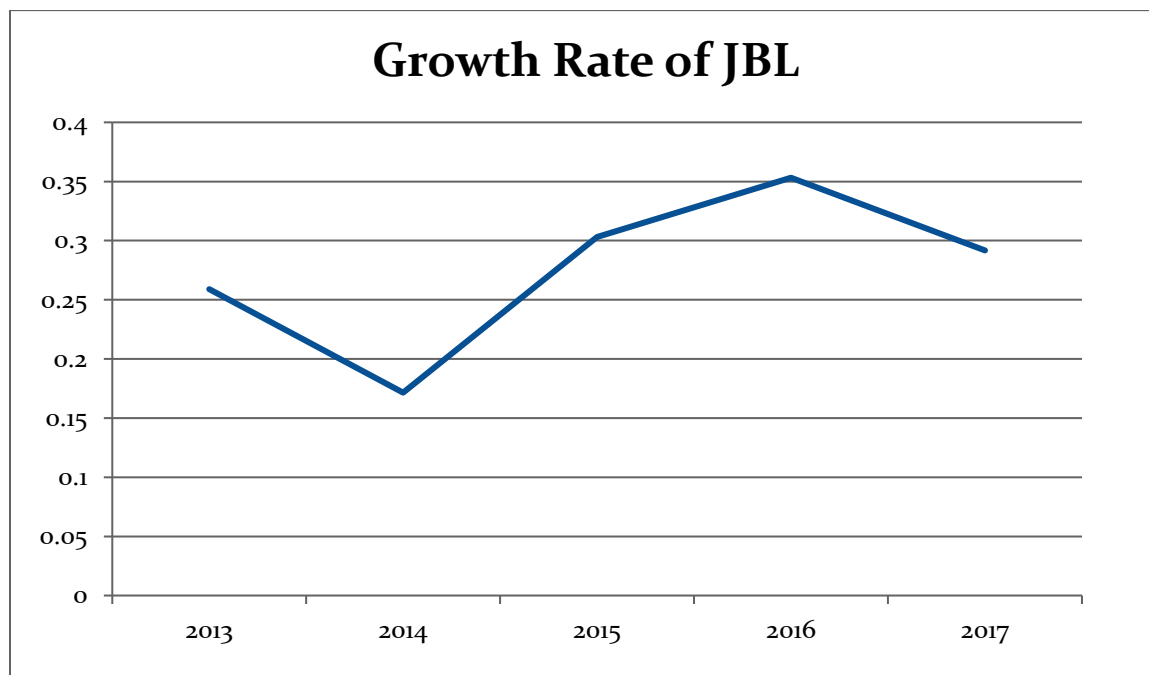


Figure 2: Growth Rate of JBL

From the store drift chart we see that the store of JBL is in expanding pattern if there should arise an occurrence of sum. Be that as it may, the rate change has varied from year to year. The deposit increased 25.90% in 2013, 17.15% in 2014, 30.32% in 2015, 35.21% in 2016 and 29.17% in 2017 rather the previous year. From the analysis of last 5 years deposit scenario, in 2014 the total deposit increased almost 17.15 % rather than the previous year, it was the lowest growth rate and the highest growth rate was 35.21% in 2016 of last 5 years. The percentage change in 2017 is in the diminishing pattern from the earlier year. Because of keeping money supervision and furthermore banks inside issues, absence of appropriate projection et cetera, this bank was in a bad position for diminishing pattern in store amid the year 2017.

4.4 Kamarpara Branch Contributions to Total Deposit of JBL

Year	Total Deposit of JBL	Deposit of Kamarpara Branch	Contribution of Total Deposit
2013	49538.7	983.79	1.99%
2014	58033.47	1270.78	2.19%
2015	75629.14	1490.99	1.97%
2016	102262.02	1646.31	1.61%
2017	132093.64	1627.74	1.23%

Table 16: Kamarpara Branch to Total Deposit of JBL

In this table we can see the total deposit scenario of JBL also the total deposit condition of JBL at a glance for last 5 years. This table also represents the contribution ratio of Kamarpara Branch to then total deposit of JBL.

Graphical Outlook: Kamarpara Branch Contribution to Total Deposit of JBL

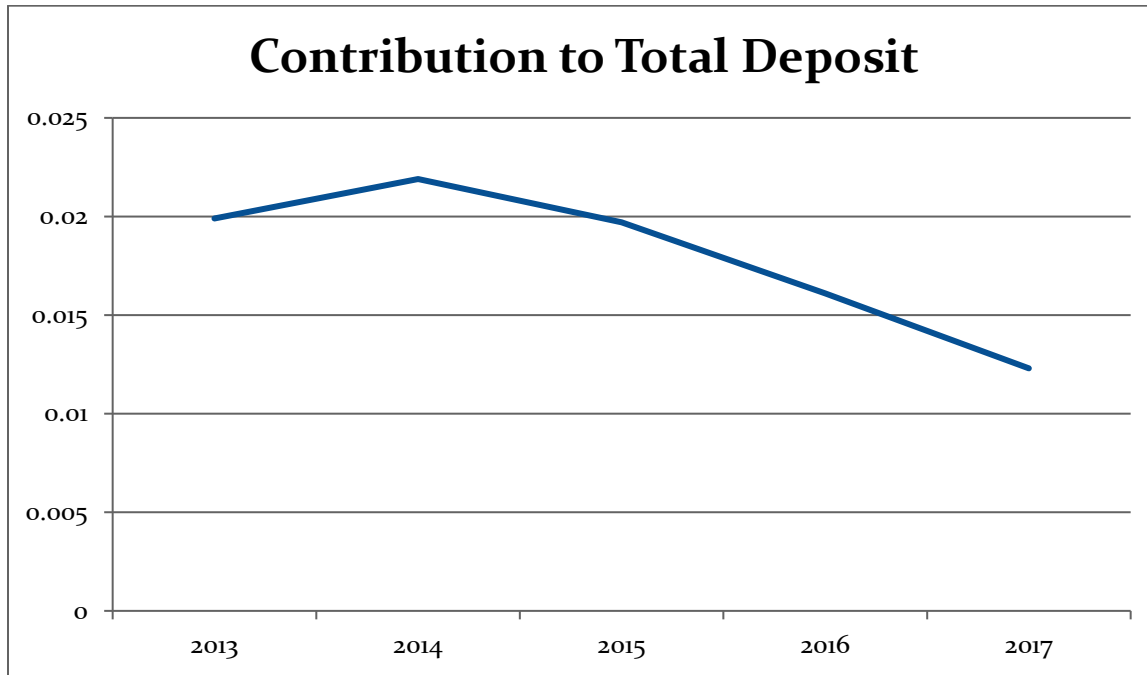


Figure 3: Kamarpara Branch Contribution to Total Deposit of JBL.

Through the above graphical presentation we get the contribution ratio of Tongi to the global deposit of JBL. Here we find in 2013 when the total deposit of JBL was 49538.70 million then the contribution of Tongi branch was 1.99% of total deposit. Major findings are here that the contribution ratio was decreasing from year in last 5 years. In 2014 the ratio was 2.19% which was the highest contribution of last 5 years and the lowest contribution was in 2017, which was 1.23%, since the year 2017 was the trying for the managing an account industry and JBL Kamarpara also. Surprising expense of Deposits, lazy pattern in the nation's capital market, alerts financial arrangement and lower import installments influenced unfavorably.

4.5 Index Analysis of Deposit of Jamuna Bank Limited

Through the Index analysis we may discuss the deposit changing information of the JBL from base year 2013

Year	Total Deposit	% change from Base Year
2013	49538.7	100%
2014	58033.47	117%
2015	75629.14	153%
2016	102262.02	206%
2017	132093.64	267%

Table 17: Index Analysis of Deposit of JBL

Graphical Outlook: Index Analysis of Deposit of JBL

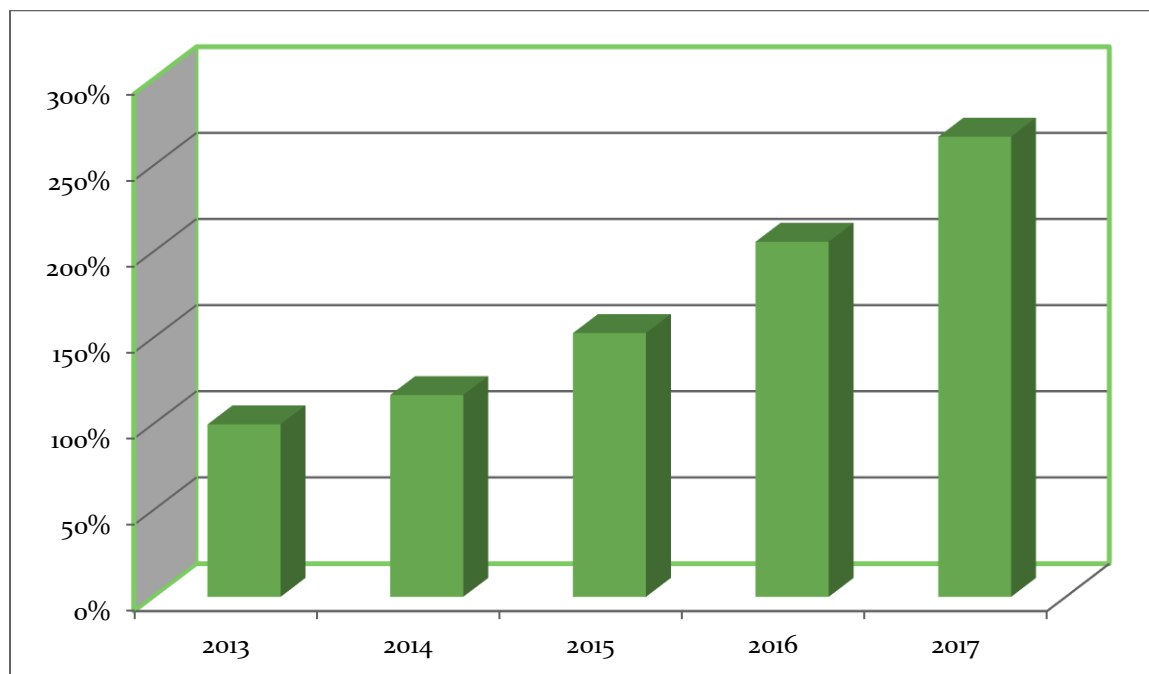


Figure 4: Index Analysis of Deposit of JBL

Here, the record investigation is performed by the data of store of JBL from 2013 to 2017. The base year is 2013. From the above figure it is discovered that in 2017 JBL's store is significantly more prospering instead of whatever other going before year which was 267% change from the base year 2013. This demonstrates this bank is in expanding pattern in store. From the base year 2013, the deposits were increased in a significant in every year.

4.6 Deposit Mix of Jamuna Bank Limited

Deposit Mix (BDT in Millions)		
Type	Amount	Percentage (%)
Special Savings	43,333.46	32.81%
Fixed Deposit	46,250.92	35.01%
Savings Bank Deposit	6,869.66	5.20%
Current Deposit	4,491.20	3.40%
Short Notice Deposit	5,087.39	3.85%
Other Deposit	26,061.01	19.73%
Total	132,093.64	100.00%

Table 18: Deposit Mix of JBL

The above chart is showing the percentage of different type of deposit account. In 2017 the bank mobilized total deposit of BDT 132,093.64 million, where Deposit under schemes 43,333.46, Fixed Deposit 46,250.92, Savings Deposit 6,869.66, Current Deposit 4,491.20, short notice Deposit 5,087.39 and other deposit 26,061.01. We see from the deposit mix table the fixed deposits percentage is the highest of total which is 35.01%. The second highest percentage stands for deposit under schemes is 32.81%

Thinking about the Interest of potential and also existing clients, JBL has propelled a few store items, which is drawn enormous open consideration. Client's needs are principal. JBL dependably accentuate on dining new items and audit existing items with the end goal to meet client's monetary need. In 2017, JBL has propelled two new store items naming Super advantage store plot (SBDS) and Instruction Arranging Store Plan (EPDS). We see different appealing Store Results of JBL enhanced the quantum of stores as well as got subjective changes the store structure.

4.7 Credit Deposit Ratio of JBL

Year	2017	2016	2015	2014	2013
Credit Deposit Ratio	79.26%	81.68%	87.77%	83.22%	87.65%

Table 19: Credit Deposit Ratio of JBL

Graphical Outlook: Credit Deposit Ratio of JBL

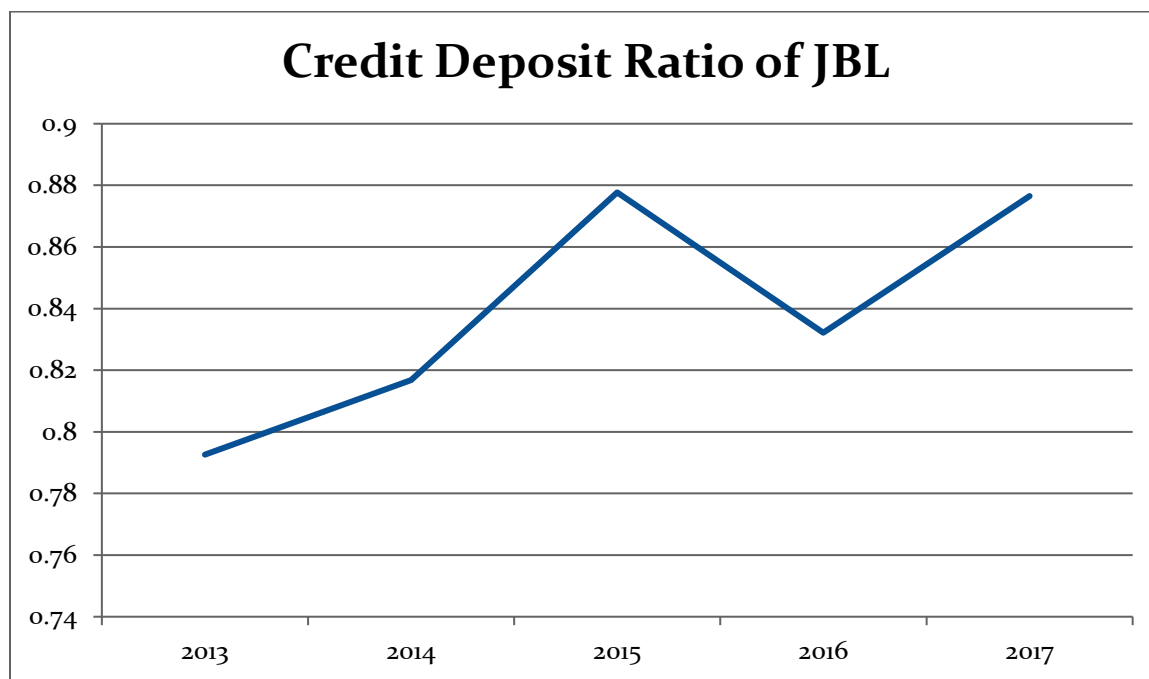


Figure 5: Credit Deposit Ratio of JBL

Compared with the last 5 years the bank handled its fund management operation efficiently during the year 2017. Credit-deposit ratio remained below the allowable limit over the year. As on December 2017, the credit deposit ratio stood at 79.26%. Amid the revealing time frame, the bank has possessed the capacity to guarantee ideal level of income and subsequently successfully dealing with its liquidity hazard.

4.8 Cost of Deposit Fund of JBL

Year	2017	2016	2015	2014	2013
Cost of Deposit Fund	10.02%	9.63%	7.94%	8.81%	9.91%

Table 20: Cost of Deposit Fund of JBL

Graphical Outlook: Cost of Deposit Fund of JBL

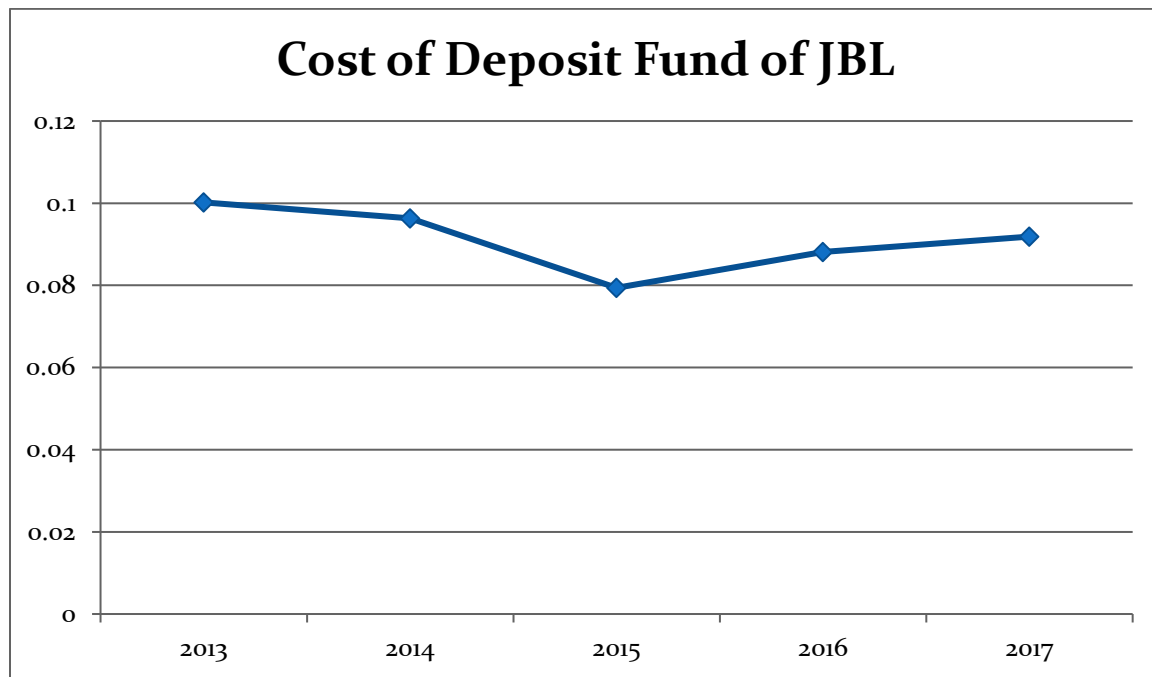


Figure 6: Cost of Deposit Fund of JBL

Essential structure of store is to pull in the client by offering appealing loan fee on assets. The bank showed its judiciousness in restricting expense of stores by stressing on securing all the more minimal effort and no cost store while keeping yield on advances at a sensible level in the store tasks of a bank, the real concern is the expense of assets that are put resources into various beneficial areas. The most extreme elixirs of assets of a bank are gathered from contributors. The bank needs to pay enthusiasm to the contributors. From the figure we see that the expense of store finance for the JBL is around 9%. In 2015 the expense of normal store is 7.94% that is the lower among 5 years. In 2017 the expense of normal store is 10.02% that is the most elevated among these five years. It demonstrates that the Bank pay 10.02% enthusiasm by and large store amid the year.

CHAPTER 05

Findings, Recommendations and Conclusion

5.1 Findings

JBL (Jamuna Bank Limited) makes so much difference in the deposit in different securities rather than previous year to cope with market investment composition.

- a) JBL has more long term deposit than short term deposit, and due to competitive market. JBL has to incur higher cost on their deposits.
- b) JBL has lack of manpower to serve the growing customer demand. So they not are being able to provide service to the customer in efficient manner.
- c) JBL don't have any effective training policy. Though it has a training institute but they are not using this institution properly
- d) The clients are bound to submit a lot of documents to the bank to avail Consumer Credit. The Bank is overloading the clients by charging so much documents and papers which Seems to the clients being harassed by the relevant officer.
- e) In a few case I have seen that the right person isn't placed in the right place.
- f) JBL is in condition of lower profit margin throughout the last few years.

5.2 Recommendations

- a. JBL Should offers more attractive deposit schemes to its Customer.
- b. JBL Should launching idea box can get new idea from customer to develop their deposit scheme.
- c. Customers are more satisfied on interest rate of JBL in Deposit Scheme System. So they can maintain the scheme.
- d. Opening and closing of Monthly Deposit Scheme of JBL is less time consuming. They should provide more attractive service on Deposit Scheme.
- e. JBL offer flexible terms and condition on Deposit Scheme. They can stand on this scheme.
- f. Location of JBL Branches is good enough to attract the customer. They should keep this practice in Future.
- g. JBL should provide highly customer service to maintain its Deposit Scheme easy and profitable for customer.

5.3 Conclusion

Deposit Scheme Analysis act as a vital actor for the profitable growth, poverty alleviation and rapid industrialization of the developing countries like Bangladesh. Financial intermediaries, especially banks have a very important role to play to develop deposit scheme sectors. Deposit Scheme is one of the most important things in our banking sector and now banks are providing types of deposit scheme to attract customer. Despite the fact that administration of Bangladesh has stepped up with regards to guarantee the development of Store Plan yet those means are insufficient by any stretch of the imagination. Be that as it may, government demonstrates its uplifting state of mind towards this segment. Bangladesh government should keep on giving some more spotlights on a few territories, for example, course of action of fund, give foundation offices, and outline proper legitimate structure, set up national quality arrangement and so on. From the grouping of this investigation it appears that for the financial advancement of Bangladesh Store Plan can assume an indispensable job. I am very idealistic that if the previously mentioned recommendations are executed then the development of Store Plan part in Bangladesh and the Store Plan of Jamuna Bank Constrained will be quickened.

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