



**INTERNSHIP REPORT**

**ON**

**SECURITY MEASURE DEVELOPMENT OF JANATA BANK LIMITED  
RAJSHAHI CORPORATE BRANCH**

**Submitted To:**

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## Letter of Transmittal

Date:

Mr. Syed MizanurRahman  
Associate Professor,  
Faculty of Business Administration and Entrepreneurship  
Daffodil International University

Dear Sir,

Subject: Submitting an internship report on security measure development of the Janata bank limited,Rajshahi Corporate Branch.

I thank you that you have given me the opportunity to make a report on this subject for this project Security major of Janata Bank Limited, it is not mentioned. It has been highlighted and it has been worked on.

I was very happy because I am successful prepared this report. I have tried my best. Please contact me if you have any questions. Would you please kindly accept my report and obliged thereby.

Thank you.

Sincerely,



-----  
Afia Ahmed

ID: 182-14-2760

**ACCEPTANCE LETTER**

This is to certify that Afia Ahmed, a student of MBA program of Department of Finance, University of Daffodil International bearing ID No. 182-14-2760, during the session 2018-2019. She has successfully completed her internship program on Security Measure Development of Janata Bank Limited Rajshahi Corporate Branch under my direct supervision. Her internship report is original one and is accepted.

I wish her every success in life.



Mr. Syed Mizanur Rahman

Associate Professor

Faculty of Business Administration and Entrepreneurship

Daffodil International University

## **PREFACE**

Practical knowledge is very important for know about the realistic field. We should have a practical knowledge along with the theoretical knowledge. The most appropriate thing is to collect practical knowledge.

I have collected some essential information through the internet and direct interview and questionnaire and prepare this report. In my period of time, I found some of security issues.

I have tried my best to prepare the report. And the report will help those who know about it.

If anyone is interested in getting help then my suffering will be worth it.



Afia Ahmed

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## EXECUTIVE SUMMARY

As entitled in the report, major concentration of the study is based on the Security measure development department of the Janata Bank Ltd. Thus all the contents discussed throughout the report are to highlight on the learning's that was gathered during the internship period in there. When it comes about financial organizations, the foremost subjects we think regarding business earnings, profit and loss statement figures. The sole purpose of any Banking organization is to do business and increase profitability but we don't consider the back office support of any such organization. Porter's five forces and SWOT analysis are both tools commonly used by organization to conduct analysis and make strategic decisions. Each of the models seeks to define the organization's position in the market. SWOT analysis is an important tool for evaluating the company's Strength, Weakness, Opportunities and Threat. It helps the organization to identify how to evaluate its performance and can scan the macro environment, which is turn would help the organization position. Michael porter's Five Forces Model is an effective way to analyze the nature of competition in an industry. Security department is one such type of support unit belonging from the back office. Banking is all about doing and bringing business and to tighten up the bonding between the Bank and customer, security department play the vital role of ensuring the safety and security of customer's trust and assets. Security is now a very challenging issue for the banking activities. Operating a bank country like Bangladesh Security issue is very vulnerable. Daily news published day thousands of security matters those are affected their business, society. So as an intern of a bank here I try to cover up some security measure that can help to understand all the general people what they were committed to them for secure all those capitals they invested in their bank or deposit in their bank. Some bank face problem for under Develop security and also they had to compensate for this. If the security develops in the bank will secure from Robbery, Fraud and Scam.

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# **PART A**

## **INTERNSHIP EXPERIENCE**



# **CHAPTER ONE**

## **ORGANIZATIONAL PROFILE**

### **1.1 Beginning of banking in Bangladesh**

The government of the people's republic of Bangladesh formally formed Bangladesh to carry the responsibility of administration of this part. After independence in 1971 the government of Bangladesh issued a law called Bangladesh Bank. State Bank of Pakistan was declared to branches, assets of Bangladesh Bank.

### **1.2 Nationalization of banks in Bangladesh**

After the war of 1971 the government of Bangladesh brought together the owners of the bank and decided to take the socialist rule of the society.

### **1.3 Profile of JBL**

According to the rules of Bangladesh Bank, in 1972 Janata Bank was regarded as a commercial bank. The government got special privileges from the government. Janata Bank Limited operates more than 14000 employees and has its headquarters building in Dhaka Motijheel.

### **1.4 History**

Janata bank was established after the war of 1971. Previously the name of Janata Bank was read in United Bank Limited and Union Bank Limited. On November 15, 2007 Janata Bank was made corporatized. Janata Bank plays an important role for the improved future is that they worked hard to their activities have a simple and foreign all around. But the banking sector of Bangladesh in the public sector plays an important role. Janata Bank Limited has issued a license as a commercial bank in the case of nationalization of the bank. Following financial services and Bangladesh policy the bank maintained. Customer always wants their satisfaction. All the time Janata bank first gives the priority for the customer satisfaction. The processing projects and develop they take care their past and present condition and try to develop more.

## **1.5 Corporatization**

The Janata Bank public limited Company was fully formed and registered and Janata Bank register compound on November 15, 2007.

## **1.6 Branches of Janata Bank Limited**

There are 450 branches in the city and there are 443 rural branches in the 4 overseas locations. Total 912 branches situated in home and abroad. Foreign branches situated in United Arab Emirates.

## **1.7 Product and Service**

Janata Bank Limited provides services and it has introduced banking facilities for the customer to invest and consolidate everything in the country and by which it is invests them different loan portfolio

### **Deposit**

- Loan
- Locker Facility
- Swift
- Foreign trade
- Remittance services
- Other services

### **Deposit Products Loan**

- Short Term Deposit
- Deposit Janata Bank
- Current Deposit
- Janata Bank Monthly Saving Scheme
- Janata Bank Special Deposit Scheme
- Fixed Deposit Scheme
- Medical Deposit Scheme

## **E-Service**

- Speedy Remittance
- Western Union Money Transfer
- Internet Banking
- ATM Banking

## **Credit Products**

- Term Loan
- Trade Finance
- Import Finance
- Export Finance
- SME Financing
- Micro Credit
- Agriculture and Rural Credit
- Customer Credit
- Home Loan

## 1.8 Organizational Structure

The decision of the organization depends on the high ranking officer. Including the Janata Bank officer who takes decision on any important decision they receive from them only by the structure and only rules that play an important role determining the achievement of success. A chairman and one CEO determine whether or not they have a specific type of work to do.

### Management Hierarchy



Figure no.1.1

**1.8.1 ORGANIZATIONAL ORGANOGRAM OF JANATA BANK LIMITED-  
RAJSHAHI CORPORATE BRANCH**

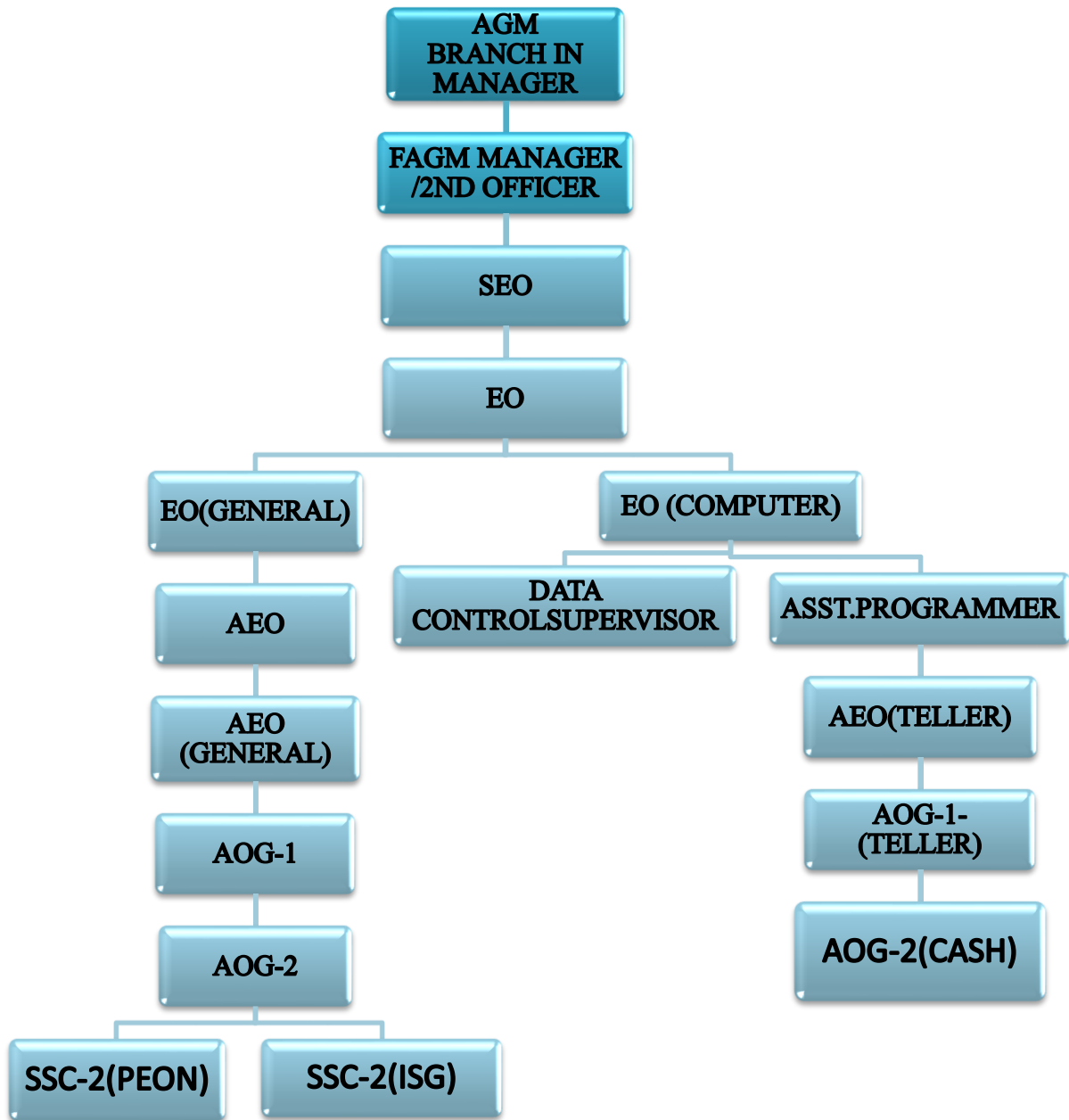


Figure no 1.2

## CHAPTER TWO

### 2.1 SWOT Analysis

Strengths, weaknesses, opportunities and threats all things are very important for a company and organization. This analysis is called SWOT analysis. All of company or organization needs this type of analysis because of the internal and external environment development. Internal environment analysis means strengths and weaknesses. External environment analysis means opportunities and threats.

### SWOT ANALYSIS

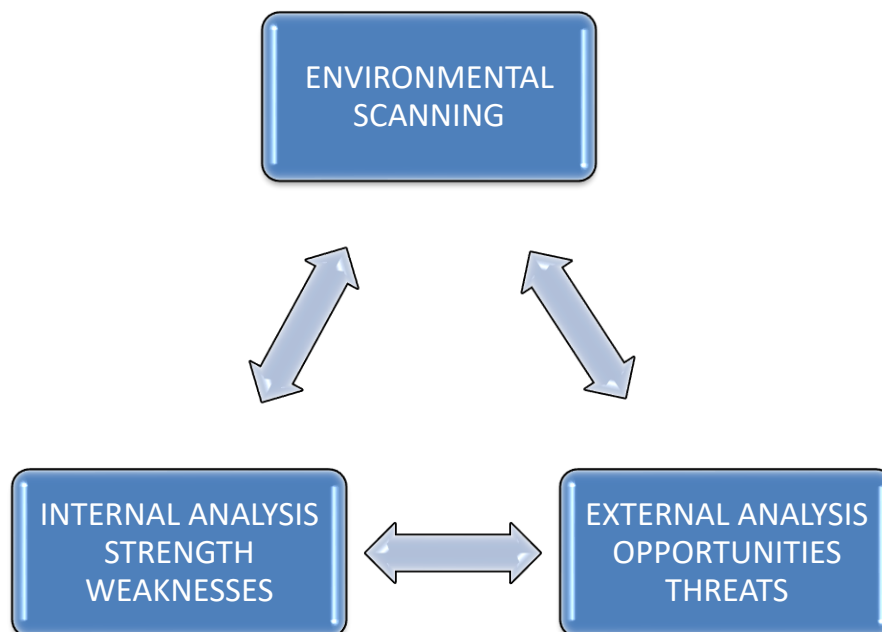


Figure no: 2.1

<b>STRENGTH (INTERNAL)</b>	<b>WEEKNESS (INTERNAL)</b>
Janata Bank Limited has strong non-interest earning base.	Saving bank holders found slow rate of interest from JBL. For that customers shift to the other bank for more earn profit.
Major network between public commercial banks.	Absence of customer confidence.
Banks assets situation is quite adequate and now there is no fund crisis.	Incentive system is actual weak than private bank.
The bank has enough wealth by which it can maintain its position in the market economy.	Deeply depend on head office for decision making.
Several product and services for clients.	Absence of strong marketing activities.
Foreign remittance payment system with Western Union Money Transfer.	High risk borrower and low risk borrower there interest rate is same.
<b>OPPORTUNITIES (EXTERNAL)</b>	<b>THREATS (EXTERNAL)</b>
Emerging new product and services.	Commercial banks and financial institutions are facing more competition.
Growth of new investment areas.	Rise competition to collect government deposit with other private and public commercial bank.
They get government support when the bank face fund crisis.	Newly industrialized privatized and private bank.
For many customers, retail banking is on the rise.	If natural disasters or the economy of the country are not good, then government access will be scarce.
In the local areas of the country bank has many branches. So it can easily increase its activities.	Loan rescue system is very weak.
The top management team of JBL is expert and more knowledgeable in banking activities.	To take compulsory provision against loan followed by Bangladesh Bank.

**Table no 2.1**

## 2.2 FIVE FORCES ANALYSIS

Michael Porter's Five Forces Model is an actual way to analyze the nature of competition in an industry. The model proposes the following five forces that make up the formal of competition:



Figure no 2.2

### Porter's Five Forces Analysis

#### Bargaining power of consumer :( High)

Recently many people are using bank services such as mortgage, deposit money, investment, insurance and currency exchange. Through the internet if the customer can easily find any message for the modern internet and they are very easily priced and compare it to the service (High).So, bargaining power of consumer is high.



### **Bargaining power of supplier :( Medium)**

Bank capital supplier is low because of depositors are the suppliers of banks, so they use financial products the way they can remove the capital or not.

All over the world they use credit card as like Master Card, Visa and American Express is the most popular credit card in the world. Janata bank credit card use less than the other organization. So, bargaining power of supplier is medium.

### **Threats of new entrants: (High)**

At the time, when cities and many countries join the WTO, internet banks can do everything for the benefit of the customer by disrupting the internet banks, so the customers are satisfied with the other companies.

### **Threat of substitute product: (High)**

Apart from banks, there are other exceptional options for raising money. Customers can look in some places, such as mutual fund, stock market, multilevel marketing business, debenture etc. So they have many substitutes without investing bank capital. For that it is a reason the product is high. So threat of substitute product is high.

### **Rivalry among existing competitors: (High)**

Sonali Bank, Agrani bank, Rupali bank is the largest competitor for Janata Bank. Their customer has been interacting with the bank for a long time now a day

**PART B**

**RESEARCH PROJECT**

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background**

Banks are more secure financially and they save a lot of their established security by keeping the general security and banking system in place an effort to preserve the financial system, the Bangladesh Bank has given instructions and is keeping it very well maintained by JBL.

#### **1.2 Objective**

- All security functioning activities of Janata Bank should be identified.
- The level of service expected provided to the bank should be identified.

#### **1.3 Methodology**

Methodology is such a theoretical analysis that it can be understood by reading anything of analysis. It will be understood first by any data theoretically that our principles will be known quantitative and qualitative techniques. Methodology is the systematically applied here.

##### **A. Primary Data Collection**

- Observation
- Practical Experiences
- Interview with employees

##### **B. Secondary Data Collection**

- Articles of fraud case in news
- Security guidelines of Bangladesh Bank
- Website of Janata Bank Limited

#### **1.4 Limitation**

- Security is such a complex problem that it is difficult to understand.
- News and relative publication is less to understand the matter.
- Take interview is difficulties for face to face interview.

## **CHAPTER TWO**

## **ANALYSIS AND FINDINGS**

### **2.1 PAST INCIDENT AND RECENT INCIDENT OF JANATA BANK LIMITED**

- On Saturday night Janata bank corporate branch 61.78 lac taka were stolen from the vault. It was happened in Gazipur. When police came for inquiry that time they saw the guard man named Nurul Islam lying down in the floor. The guard man told them he did not know the person who attacked him. After that he did not know anything what happened. But police suspicious him that he involved with the robbery team. In this branch they had no CCTV camera.
- A senior officer of the Janata Bank name Rajib has taken the FDR money from a bank customer in his own name the total amount was 1.93 crore from clients fixed deposit. Bank authority assured them the client FDR account were not affected. Janata Bank MD Abdus Salam Barrister told the Daily Star a case filed for senior officer Rajib in a Motijheel Police Station. Also said Rajib used two fake accounts which he used to sue the customers money. Bank authorities recovered 1.59 Crore was recovered from Rajib. MD also said that Tk 88 lac was also recovered from Rajib s residence. Bank authority assured that they recovered all money from Rajib.

### **2.2 EXISTING SECURITY FAILURE ON RAJSHAHI CORPORATE BRANCH**

At May 2019, in Rajshahi Corporate branch the officer saw the last page of FDR block was missing. They know that anything can be happened for their failure security.

## **CHAPTER THREE**

### **3.1 BANKING ACTIVITIES OF SECURITY MEASURE**

In order to fully protect the security administration department that has been variously appointed, admin companies have adopted some rules for introducing. JBL fully automated bank IT policy provided by Bangladesh Bank the principles used have changed the banking industries. Various information processes to provide services to its customers. They have changed the way information and communication technologies are changing today. Due to the increased risk of various types of risks, it is possible to make correct the risk. Due to the defense system, some rules of Bangladesh Bank have to be consolidated so that the main responsibility is not to protect the information. Bangladesh Bank has done all the activities to protect the information technology system; there will be all kinds of computer that will benefit the customers.

#### **IT security policy**

Every bank should have ICT policies and safeguards in the place. And these policies must be fully complied with by the board in accordance with the global banks document. This policy is playing a vital role because it is necessary for foreign bank also.

#### **Physical security for Tier -1**

Data center access

- The data center stores physical information processing.
- Data centers in a limited area must be banned.
- There must be restrictions in accessing the data center topic.
- Applicable procedures will be applied to employers and vendors should be defended while cleaning staff and unauthorized persons remain in the data center.
- The access person should be retained for vendors and service providers and visitors in the earliest time and purpose that enter the data center.
- They have to be on guard for 24 hours.
- Emergency door should be kept for any type of problem.

## **Physical security for Tier 2**

### Server room access

- A responsible person has to be kept around with a glass in the server room along with people and keys.
- Physical access has to be restricted if no one can access it.
- You have to check if the access to the room is working properly.

## **Physical security for Tier 3**

### Computer room access

- The software driven pc must be stored in the branch will be given the responsibility to fulfill this responsibility.
- The list of access authorizations should be reviewed regularly.

## **Treasury (Cash/Gold) Vault Security**

All the money is kept in the bank of the vault, so this security cannot be disclosed in any way. Bangladesh Bank restricted some policy .They regard about the security of vault. Here some polices are given:

- 12 inch thin concrete wall for pillar as like RCC.
- Finger detection system fixed in the vault.
- Vibrator system must be in the vault.
- Camera must be in the vault.

## **Fraud Detection**

Bangladesh Bank has some policy against about fraud detection. JBL maintain all of policy which Bangladesh Bank guides has taken.

## **CCTV surveillance**

- For Six months CCTV footage needs to be stored.
- Every floor is protected by CCTV camera.
- Good resolution camera need to be kept for that monitoring become easy.

### **Branch operation procedures:**

- In JBL branch, the operations branch manager has certain responsibilities as ordered by Bangladesh Bank.
- Bangladesh Bank guideline which JBL maintain in their daily operation procedures.
- It is the responsibility of the branch manager to monitor every activity of banks.

### **Guarding**

- Trained guard man should be kept.
- The trained gun man must be able to shoot.
- The guard man knows about all the policy what he has to maintain.

### **Fire and Safety**

Fire extinguisher system is important for a bank. There are some components such as automatic alarm system to be kept while the fire is to be kept and water to be kept.

### **Evacuation Drill:**

Bangladesh Bank guided which every bank should be followed as like evacuation drill .All is given below:

- In a head office or branch evacuation is to be monitored by two times.
- 2 people should be monitored as a volunteer.

### **Intruder alarm system**

The alarm system is very useful when there are no people present in a bank. When a stranger enters that time the alarm will ring. In our banking sector it become helpful because now a day's robbery loot bank easily because in a bank no alarm system is exist.

### **Environment protection system:**

All the employers should be aware that according to the guidelines of the Bangladesh Bank., They are instructed to protect the environment system.

**Cash Transit Security System:**

Cash transit security system is a very important matter for the bank. Bangladesh Bank has emphasized the importance of this security.

**Connectivity Security System:**

In case of online transactions and ATM machine, connectivity system is very important in the future. All connectivity system needs to be protected.

**Data Backup**

Data backup now plays an important role in online transactions, so data backup software needs to be used to ensure that data is never lost.

**Cryptography:**

It is a process by which the data can be hidden so it can be written as 1? X

**Anti- Spyware:**

There is software that can remove spyware from your computer. Anti- spyware software examples are Malware Scanner, Pc health plan etc.

**Antivirus:**

Antivirus is a program which can easily remove any virus from a computer. Antivirus examples are Doctor Solomon, Virus Scan and PC -Cillin etc.

**Firewall:**

Firewall supports the transfer of data from one computer to another computer for collect any information. And acts as a firewall hardware or software from which it can easily control any computer from any network. If you want to collect data it will help not go anywhere else on the network. It is for those who cannot collect it by smart card and password, if no one else can take it and collect it.



**Biometric Devices:**

This device can identify any human identity card. There are some important places in the bank where this device is most needed, such as Facial Recognition, Finger Print Recognition, Hand Geometry Scanning, Signature Verification system, Voice Recognition.

**Establish strong passwords:**

If an ATM card has any data on it, then the password should be entered on the PC so that no one can open the password easily. Password should make with capital, lower-case letters and number. Here also symbols should be at least 8 to 12 characters.

**Bank security alarm:**

Alarm security is very important at the bank. Most of the incidents are happening right now. If the alarm system can be kept at the whole bank, then they will know that the outside of the building should be set up in such a way that any kind of incident happens inside. So that people from outside will call the police.

**Smart Locks:**

The smart lock can be used to make it difficult for a bank to steal money from the vault. Sometime smart lock can be breaks easily by someone. For that an alarm also connects with smart locks that are the way they can secure their vault door.

**Lock up the server room:**

Locking the server room is very useful so it needs to be locked. So that the switch, routers are not damaged. Lock the server room it's important for protect from destroyed.

**Set up surveillance**

It is not difficult to break the door of the server room is locked, it is necessary to know whether anyone inside the building is coming out or if there is a video camera, even is smart lock used, hackers or robbers can't do anything in the bank. But when video camera is not exist that time robber and hackers get the opportunity for that camera is very important for bank.

**Pack up the backups:**

A data need to backup system because anytime it can be damaged or loose. Sometime it make as a taps, disks or hard disk. But it is also risky, anyone can steal all data. For that need a server room where they can secure their data information as like offsite location.

**Don't forget the workstation:**

Wherever the bankers work, is important to keep an eye on collecting and deleting data because those the computer are not safe the hackers are can easily steal. For that all important information, data save in the disk and it keep in the vault.

## CHAPTER FOUR

### 4.1 ANALYSIS AND INTERPRETATION OF DATA

Questionnaire was made to understand the opinion of the customers regarding security of JBL. This survey was conducted in January, 2020 in the Rajshahi Corporate Branch of JBL where 50 customers of this bank responded in this season.

With the help of MS Word's tables & Charts the data are analyzed and interpreted. In this report here are some diagrams and tables analyzing the data stored for explicit explanation and specific examples and results have been reported are given below:

#### Question 1

Do you leave your ATM Card exposed?

Frequency		
1	Very frequently	13
2	Frequently	20
3	Occasionally	6
4	Rarely	8
5	Never	3
total		50

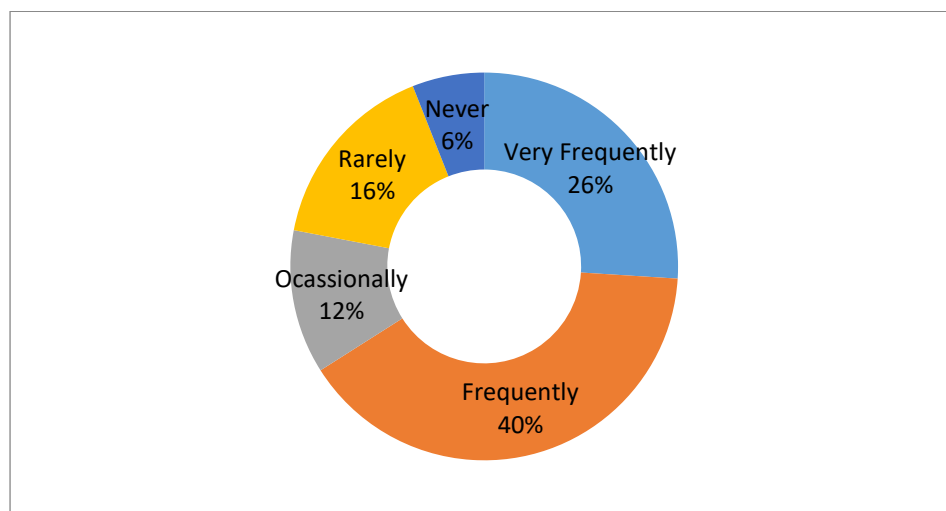


Figure 1: Q1 response percentage

**Interpretation**

From the above table and chart we can say that only 13 respondents very frequently leave their ATM card exposed and 20 respondents frequently expose their card. Meanwhile the number of respondent who rarely expose their ATM card is 8. Here 3 respondents said they never exposed their ATM card and 6 respondent kept themselves in a statement they occasionally exposed their ATM card.

**Question 2**

ATM Card & PIN give out to a third party (e.g. friend, family member or colleague) for a transaction?

Frequency		
1	Very frequently	9
2	Frequently	17
3	Occasionally	13
4	Rarely	7
5	Never	4
total		50

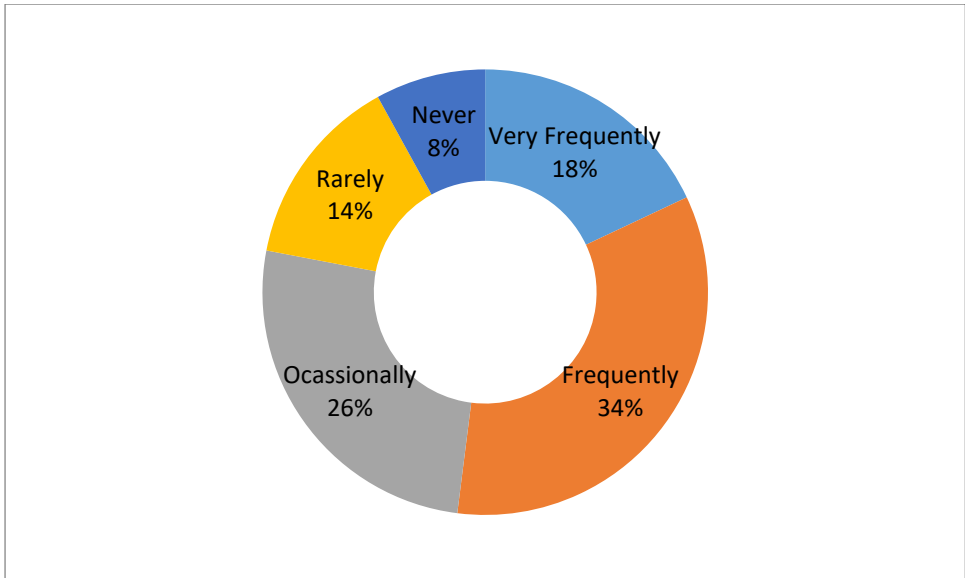


Figure 2: Question 2 Response

**Interpretation**

From the above table and chart we can say that only 9 respondents very frequently provide their ATM card and pin to third party and 17 respondents frequently provide this. Meanwhile the number of respondent who rarely give pin number is 7. Here 4 respondents said they never give their pin to third party and 13 respondent kept themselves in a statement they occasionally provide their pins if needed.

**Question 3**

Seeking assistance during an online transaction

Frequency		
1	Very frequently	6
2	Frequently	16
3	Occasionally	13
4	Rarely	9
5	Never	6
total		50

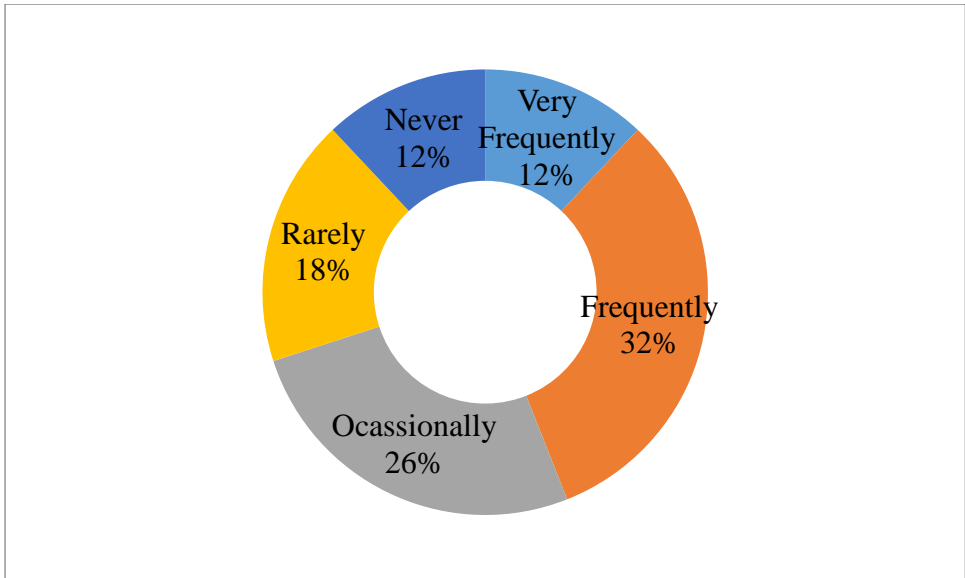


Figure 3: Q3 response percentage

**Interpretation**

From the above table and chart we can say that only 6 respondents very frequently seek assistance during online transaction 16 respondents frequently seek assistance. Meanwhile the number of respondent who rarely seek assistance is 9. Here 6 respondents said they never need any help during online transaction and 13 respondent kept themselves in a statement they occasionally need assistance while online transaction.

**Question 4**

It is necessary to password devices used for the online transaction

Frequency		
1	Very frequently	3
2	Frequently	10
3	Occasionally	8
4	Rarely	16
5	Never	13

total	50
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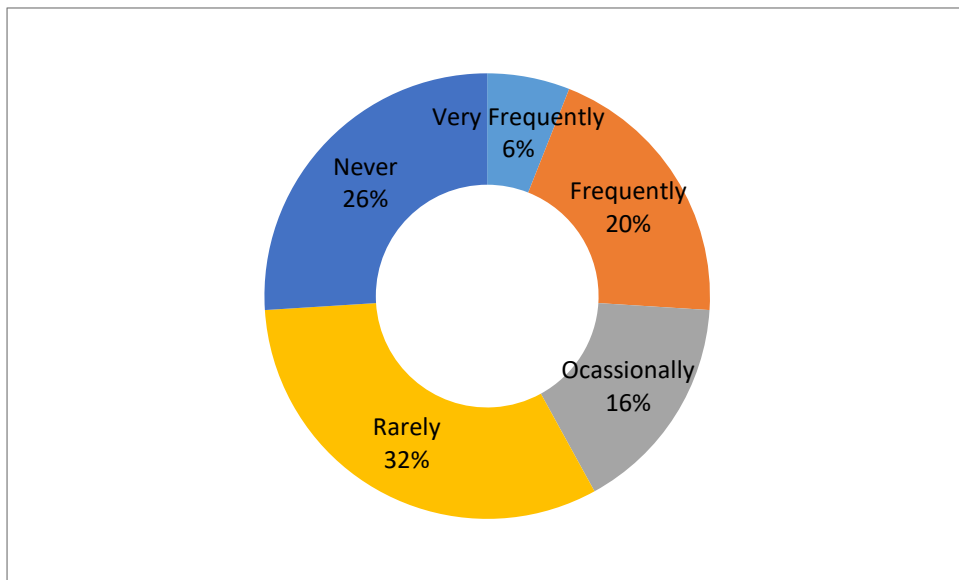


Figure 4: Q4 response percentage

### **Interpretation**

From the above table and chart we can say that only 3 respondents very frequently find password for devices and 10 respondents frequently seek password for device. Meanwhile the number of respondent who rarely seek password is 16. Here 13 respondents said they never need password for devices and 19 respondents kept themselves in a statement they occasionally need password for devices.

### **Question 5**

How often do you use security logo while online transaction?

Frequency		
1	Very frequently	4
2	Frequently	9
3	Occasionally	6

4	Rarely	19
5	Never	12
total		50

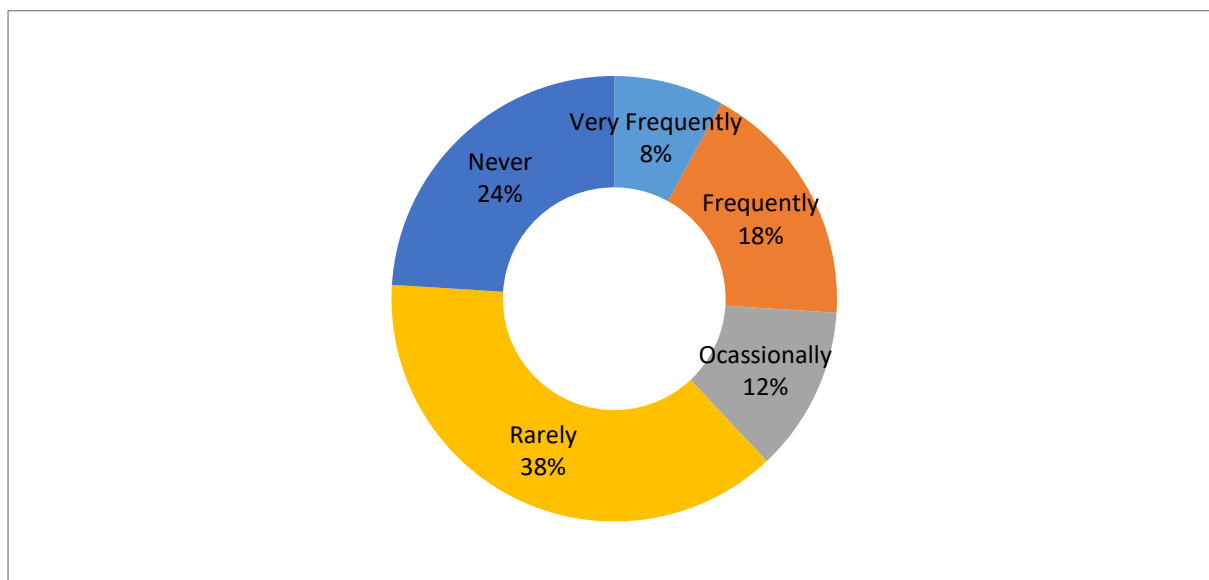


Figure 5: Q5 response percentage

### **Interpretation**

From the above table and chart we can say that only 4 respondents very frequently takes note of security logo and 10 respondents frequently concern with the security logo. Meanwhile the number of respondent who rarely take notes is 19. Here 12 respondents said they never take note of security logo and 12 respondents kept them in a statement they occasionally focus on the security logo.

### **Question 6**

Is it necessary to have a licensed antivirus installed on the device used for online transaction?

Frequency		
1	Very frequently	11
2	Frequently	21



3	Occasionally	6
4	Rarely	8
5	Never	4
total		50

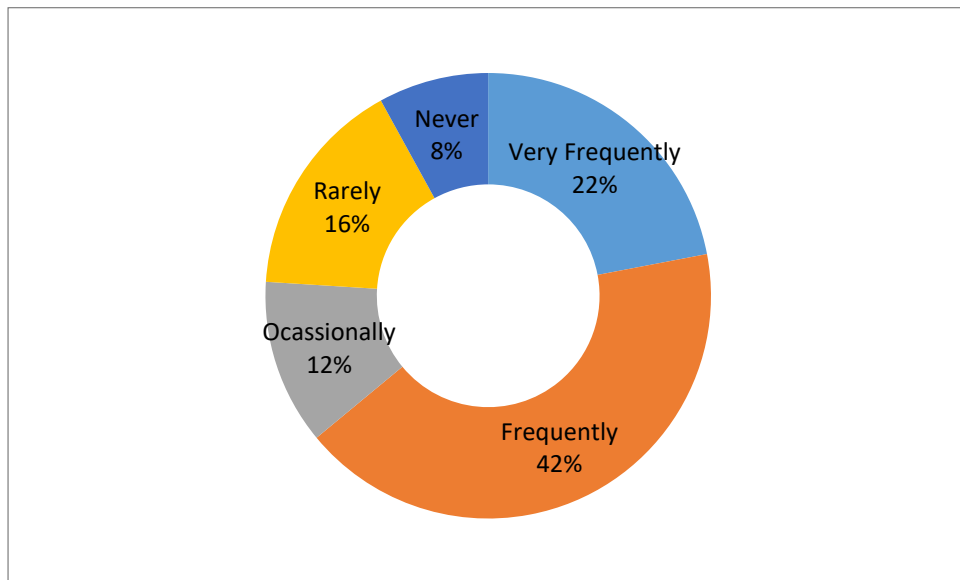


Figure 6: Q6 response percentage

**Interpretation**

From the above table and chart we can say that only 11 respondents very frequently believe an installed antivirus on devices and 21 respondents frequently concern with antivirus. Meanwhile the number of respondent who rarely need antivirus on devices is 8. Here 4 respondents said they never have antivirus on devices and 6 respondents kept them in a statement they occasionally search for antivirus in their devices.

**Question 7**

How often you forget your password while online transaction?

Frequency		
1	Very frequently	14

2	Frequently	11
3	Occasionally	10
4	Rarely	8
5	Never	7
total		50

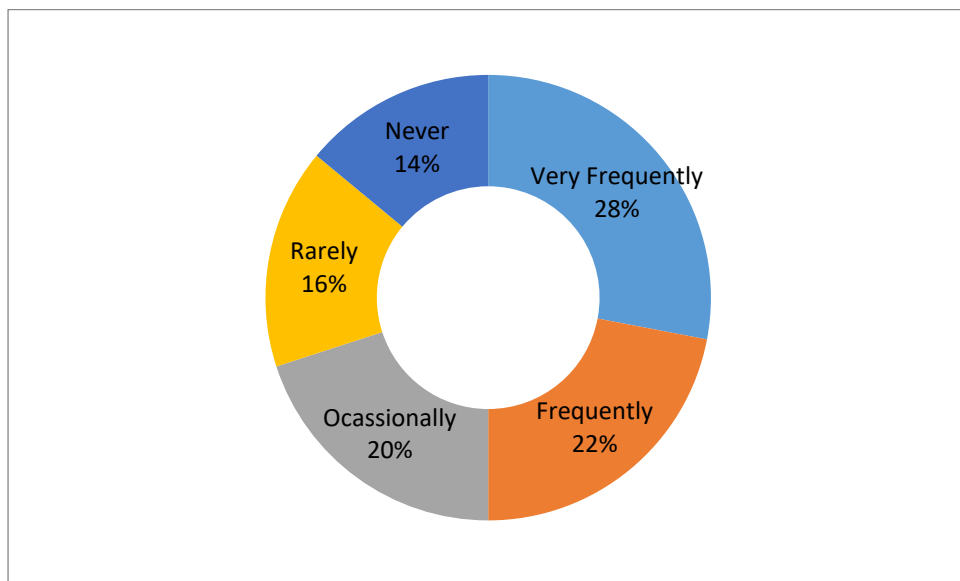


Figure 7: Q7 response percentage

### **Interpretation**

From the above table and chart we can say that only 14 respondents very frequently forget passwords and 11 respondents frequently forget passwords. Meanwhile the number of respondent who rarely forget password is 19. Here 7 respondents said they never forget passwords and 10 respondents kept themselves in a statement they occasionally forget passwords.

## CHAPTER FIVE

### 5.1 FINDINGS

If we look above 7 questions which have been asked to respondents then it will provide a clear insight that security development of bank is one of the most important tasks. Here is the finding of surveys:

- In question 1, 66% respondents leave their ATM card exposed and 22% usually don't expose their ATM card. 12% respondents occasionally expose their ATM card.
- In question 2, 52% respondents provide their ATM card to third party and 22% don't give their card and pin. 26% respondents occasionally provide their pin.
- In question 3, 44% respondents seek for assistance during any kind of online transaction and 33% don't need assistance or help in online transaction.
- In question 4, there is contrary relationship with other question. Because only 26% respondents think that it is necessary to password devices while online transaction and 58% respondent don't think so. Because they included password devices create difficulties for themselves. Even they don't remember passwords.
- Similarly in question 5, only 26% respondents takes note of security logo but 62% respondents don't take note of security logo while online transaction. 12% respondents occasionally take note of security logo
- In question 6, 64% respondents feel like antivirus is very necessary for devices and 24% respondents don't like to have antivirus on their devices. 12% occasionally feel that they need antivirus installed on their devices
- In question 7, 50% respondents forget passwords while online transaction and only 30% respondent usually don't forget passwords while online transaction. Only 20% respondents occasionally forget their passwords.

## **5.2 SUMMARY OF FINDINGS**

Respondents leave their ATM card exposed and provide ATM card pin to third party more frequently and also they seek assistance while online transaction which is not safe. In essence, any unwanted or uncertain event can take place while online transaction in bank. On the other hand, people use password devices very rarely and some of them do not like password devices. Moreover, antivirus is not installed in most of the devices and respondents very often forget passwords while online transaction took place. Finally respondents respond most of the question in a way that security of banking must be developed and updated.

## **CHAPTER SIX**

### **6.1 PROTECT BANKING AND FINANCIAL ACCOUNTS FROM HACKERS AND FRAUDS ALL NECESSARY STEPS THAT NEED TO BE TAKEN.**

#### **1. Online password and ATM pin should be exceptional**

A password and pin should be given in a way so that it would be easy to remember and hard for others. ATM or debit card PIN should be based on this. It will be best if changes can take place very often like every few months. When we're using an ATM, the American Bankers Association advises for security purpose that we should cover our body to machine so that it cannot be easily traced.

By replacing actual words in your password we can include a word or two and having a password of at least 10 characters are two tips given by the University of Arizona Information Security.

#### **2. Don't reply, If your bank emails you**

Email is another area where Frauds try to get private information about clients. It would be wise if we react with frauds as like we have included about bank calls. It needs to be confirmed that whether account of a client is safe or not.

#### **3. If your bank calls you, you have to call them back**

Frauds now a day's tries to get information from the client of bank as like they make a phone call and they pretend like they are from the bank and they need information regarding their bank accounts. On that note we should be aware of this phone call and check it out by ourselves as politely as possible.

#### **4. All of your accounts, you have to set up a verbal password**

If anyone has any personal information regarding bank accounts in banks they can make havoc on finances. But a verbal password is another line of defense which helps to stop someone who has an access of tracing private information. If we want to make this tool

effective then we can ask our financial institution whether this kind of settings is available or not. These are primarily used for phone calls regarding customer service in banks.

## **5. Develop a credit freeze**

A credit freeze is type of tool which stop another person from applying for credit in user name. A credit freeze is a tool that primarily constraints access to our credit report and documents. All we need to do is to pay a visit to three credit bureau websites to freeze your credit.

A fraud alert allows creditors to gain our credit documents if they take any action necessary to confirm that we're the person involved in the credit transaction, according to the Federal Trade Commission.

## **6. On your account, you have to set up alerts**

Setting up an alert in account is very useful because it's not possible for users to check out accounts very frequently whether it is okay or not and also debited from our account on a certain day to our attention.

## **7. Lower your limits**

We can low our limit by asking our bank to reduce our purchase and ATM withdrawal limits. By doing this we can limit other person or frauds from using our debit card up to some extent. Suppose someone has obtained your debit card or its info, this may limit the spending to that extent. Luckily if we are able to catch that fraud in a specific time and we'll be able to dispute them and the dispute process with a debit card takes only 10 business days.

## Picture of account protect from frauds



### 10 Worst Passwords of 2017

1. 123456	6. 1234567890
2. 123456789	7. 1234567
3. qwerty	8. password
4. 12345678	9. 123123
5. 1111116	10. 987654321

Source: KeeperSecurity.com

## CHAPTER SEVEN

### 7.1 OBSERVATION

Developing system need for observation in Janata bank limited:

- Management should be worried about the security system.
- Each employee in the department is directly monitored by Department head in head office and in branch by a branch operating manager, so the directions and outcomes are really up to the mark.
- Each employee needs to done his/her own assigned or works; according to the tasks given by HR, monitoring by department head and reporting to line manager (Supervisor). The works are done. Employee's cluster works altogether becomes a successful overview of team effort.
- Their CCTV have not enough powerful to notice someone's face who try to robbery in a bank.
- If any person touch or try to open the vault the police know about some problem happened in a bank. They need alarm system with vault.
- Security guard needs to train up for any type of situation.
- There must be need modern quality Assault rifles as like AEK-971.
- They should check in a security check point when a person comes.



## **CHAPTER EIGHT**

### **FINDINGS**

#### **8.1 FINDINGS**

What I have found more in this report is that the finding part mentioned the security of the major problem for JBL.

- Bangladesh bank and government organizations order to the Janata bank for controlled security operations.
- Failure of security is the major problem for JBL.
- Absence of security system in a JBL.
- In the JBL, bank employee have face designation problem. Some employee gets the benefit some are not. That creates big difference from aged employee and young employee.

In JBL, I got the opportunity to working there. A business student need to work for achieve experience. This business arena creates a person good to build up carrier.

## **CHAPTER NINE**

### **RECOMMENDATIONS AND CONCLUSION**

#### **9.1 RECOMMENDATIONS**

Janata Bank operations activities are good but they have some problems in security development. If they can solve their security problems, they will improve in all aspects.

- The guard who are willing to do their duty well. The bank authority should pay the biggest attention to them for their wellbeing.
- Bank authority can be more aware in that customers are not afraid from the robbery and their deposit may be saved.
- IT department more conscious about their security so that no information is left out.
- Management should concern because of lack security.
- Bangladesh Bank and Bangladesh Government order for JBL to develop advance technology system. The department should pay more attention about development.
- They should be updated their CCTV camera. JBL maintained all of order of Bangladesh Bank.
- Fire and safety system need to be developed.

#### **9.2 CONCLUSION**

The impact of banks is increasing day by day for that their competitive also grow day by day. Now a day's private and public banks are using the same products and services. But their security system is different. On their security system differently depending on the recent hacking incidents in Bank. Which bank customer is willing to go all is depend of their extra facility and satisfaction. The security system of the bank should be improved because of fraud, robbery; scam and hacking are happened in a bank. It is necessary to protect data and computer avoid from any attack. Found in the process so the current bank is trying to improve but the customer is expecting more from them. In this report I found some development of security system. In this time bank should concern more about their security system. It is the best opportunity for the bank to develop their business arena. Finally, it can be said that having worked on the matter, I have gained a lot of knowledge and learned a lot about the operation of Janata bank.

## **CHAPTER TEN**

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## **APPENDIX**

### **INTERNSHIP ROLE AND RESPONSIBILITIES**

#### **Internship Role**

Every student in the program of MBA has to work on an internship program of three months period to understand the state of the business at the present time. For business student all have to submit a report .At the end of the program I also submit my report. I started work under Janata Bank Limited on 30 October 2019. I submit my report the topic is security measure development of Janata bank limited Rajshahi corporate branch. I supervised under Associate professor Mr. Syed Mizanur Rahman of Daffodil International University.

#### **Nature of job and my Responsibilities**

I was connected with Janata Bank Limited as an intern and notice whole Rajshahi Corporate Branch of Janata Bank Limited.

#### **Responsibilities**

- Observing and learning all of employee's activities.
- Daily entry of cash book.
- Daily check voucher.
- Various fraud verifications.
- Account opening.
- Daily entry of passport endorsement

## PICTURE OF BIOMETRIC DEVICES AND SAFETY EQUIPMENT



Figure 1.Finger Print Recognition Verification



Figure 4: Signature



Figure 2: Retinal Scanning



Figure 5.Five prong wheel for vault



Figure 3: Voice Recognition



Figure 6: Scan Lock

## **QUESTIONNAIRE**

### **Question 1**

Do you leave your ATM Card exposed?

- A. Very frequently B. Frequently C. Occasionally D. Rarely E. Never

### **Question 2**

ATM Card & PIN give out to a third party (e.g. friend, family member or colleague) for a transaction?

- A. Very frequently B. Frequently C. Occasionally D. Rarely E. Never

### **Question 3**

Seeking assistance during an online transaction

- A. Very frequently B. Frequently C. Occasionally D. Rarely E. Never

### **Question 4**

It is necessary to password devices used for the online transaction

- A. Very frequently B. Frequently C. Occasionally D. Rarely E. Never

### **Question 5**

How often do you use security logo while online transaction?

- A. Very frequently B. Frequently C. Occasionally D. Rarely E. Never

### **Question 6**

Do you feel it is necessary to have a licensed antivirus installed on the device used for online transaction?

- A. Very frequently B. Frequently C. Occasionally D. Rarely E. Never

### **Question 7**

How often you forget your password while online transaction?

- A. Very frequently B. Frequently C. Occasionally D. Rarely E. Never