

An Analysis of the Marketing Activities of
Jamuna Bank Limited: A Study on
Sonargaon Road Branch

An Analysis of the Marketing Activities of Jamuna Bank Limited: A Study on Sonargaon Road Branch

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Letter of Transmittal

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Professor Mohammed Masum Iqbal, Ph.D

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Subject: Letter of Transmittal.

Dear Sir,

At first with the honor, I want your kind attention on the fact that I have completed my internship report on “**An Analysis of the Marketing Activities of Jamuna Bank Limited: A Study on Sonargaon Road Branch**”. I have strained my level best to emphasis on how Jamuna Bank Limited manages different activities mostly focuses on marketing by complying with the tools of managing activities including evaluation of the performance of Jamuna Bank Limited. I also strained to prepare this analytical report on this bank for steadiness with the finest standard under your appreciated route.

I express my thankfulness to you for your kind supervision and I hope that you will consider all my mistakes generously.

Nasima Khanom Prima

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ID: 192-14-3023

Program: MBA

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Declaration

I am Nasima Khanom Prima, the student of Business Administration, ID: 192-14-3023, major in Marketing from Daffodil International University, solemnly declare that presented analytical report on “An Analysis of the Marketing Activities of Jamuna Bank Limited: A Study on Sonargaon Road Branch”. is distinctively prepared by me.

I also declare that this effort does not violate any exciting copyright & this report is only prepared for my academic requirement.

Nasima Khanom Prima

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ID: 192-14-3023

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Certificate of Approval

This is to certify that the analysis report for the internship entitled An Analysis of the Marketing Activities of Jamuna Bank Limited: A Study on Sonargaon Road Branch is prepared by Ms. Nasima Khanom Prima, ID: 192-14-3023, as a condition of MBA program under the Department of Business Administration and the Faculty of Business & Entrepreneurship at Daffodil International University.

The analysis report is suggested for submission.



Professor Mohammed Masum Iqbal, Ph.D.

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Acknowledgment

At the commencement, I like to prompt my deepest appreciativeness to Almighty Allah for charitable me this kind and the calm to ample the analysis report for internship, words actually will never be enough to express how grateful I am, but never the less I shall try my level best to express my gratefulness the word some people.

It's a preference to convey my enthusiastic gratitude and greeting to my worthy supervisor Mr. Professor Mohammed Masum Iqbal, Ph.D., Professor and Dean, Department of Business Administration, Daffodil International University. I extremely honored to say that he escalates his cooperation, advice, and guidance whenever I need him as a mentor in preparing this report.

I would like to prompt my heartiest thanks to Jamuna Bank Limited. For permitting me to complete my internship. By extending, my deep appreciation is with those Jamuna Bank Limited officials and casual staffs who gave their remarkable cooperation to complete my analysis report for the MBA internship. I am appreciative to of the people stated above for their cooperation in every step to prepare my analysis report needed for MBA successfully.

Executive Summary:

There are total 43 private conventional banks in Bangladesh. Nine commercial banks are currently operating in Bangladesh. This internship report is based on one of the leading commercial banks in Bangladesh name Jamuna Bank Limited focus on Sonargaon Road Branch.

The Analysis of the Marketing Activity of Jamuna Bank Limited” crafted based on the practical knowledge and theoretical knowledge. It is a transitory through the practical insight. This analysis report reflects the entire three months program in Jamuna Bank Limited.

From 2001, Jamuna Bank Limited has gained the position of one of the leading commercial banks in Bangladesh. More than 160 branches all over the country, Jamuna Bank, a third-generation private bank of Bangladesh invented by some local entrepreneurs of Bangladesh with the mindset to capture the utmost commercial lead of Bangladesh. Now, in 2022, Jamuna Bank Limited is doing pretty well. Some misconception regarding the Jamuna Bank Limited is that Jamuna Bank Limited is a sister concern of Jamuna Group of Industries. But the thing is, Jamuna Bank Limited is not the sister concern of the Jamuna Group of Industries. The bank serves the potential and established clients of its to enhance the business perspective of Bangladesh to establish the vision of Bangabandhu Sheikh Mujibur Rahman.

The chief objective of this analysis is to emphasis on the different marketing strategies of Jamuna Bank Limited. Jamuna Bank Limited is a financial institution. It sells service to its clients. They have any schemes to deposit and loan section. During the analysis report, the author tried her level best to demonstrate how Jamuna Bank use its service product for the branding. Jamuna Bank Limited is performing the marketing and branding activities through the service marketing mix. This analysis has been done to classify the glitches connected to the marketing plans of Jamuna Bank Limited. Primary data and secondary data collection method (which are use to develop a good analytical report) have been used to craft this analysis report. Mostly, primary data has been used as there is insufficient information on the internet. Primary data has been collected from the Branch Manager and the Operation Manager of Jamuna Bank Limited, Sonargaon Road branch. Jamuna Bank Limited, in most cases, target the corporate world to become their clients. They are very concern about the financial risk. For that reason, they are not that much concern about the

traditional marketing approach. They are branding their products through word-of-mouth communication.

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Chapter 01

Introduction

1.1 Introduction:

Bangladesh became independent in 1971 from 1971 Bangladesh has crossed many ups and down to become an established country. To manage and utilize the financial system properly, Bangladesh Bank was held under the Act in 1972- President's Order No. 127 of 1972 (Amended in 2003) as a central bank of Bangladesh. After becoming the central bank, Bangladesh Bank permits 62 private banks in Bangladesh. To take the banking facilities at the doorsteps of the customer, there was no choice for Bangladesh Bank except permits the private banks. Private bank helps to let the central banking system facilities at the customer's doorstep.

From 1972 to 2022, total 62 local private bank and 9 foreign commercial banks operating in Bangladesh. The private banks were born to help the government protect the financial rights of the customers. In 2003, the central bank of Bangladesh, Bangladesh bank changed some rules on behalf of the people of Bangladesh and the private bank. Bangladesh Bank is working to protect the rights of both parties. Here parties represent customers and private banks.

Between the 62 private bank and 9 foreign banks, Jamuna Bank is one of the leading local banks of Bangladesh. With total 160 branches throughout the country, Jamuna Bank is targeting to grab the corporate clients to get the utmost output from the trendy yet challenging market.

In 2001, some local yet powerful entrepreneurs of Bangladesh planned to open a multi dynamic bank which can make the market's money more secure and utilize it in such a way which can make the Bangladesh safer for the entrepreneurs. With that proper mind set the Jamuna bank has begun, and now it is the Bangladesh's local leading bank which can make the people's money secure and the people lend money if they need for business or personal purposes. Jamuna Bank Limited is the third generation Bank of Bangladesh which provides superior service to their clients and potential clients and trying its level best to make the banking systems flexible so that everybody who lives in Bangladesh can take services from Jamuna Bank. Jamuna Bank first opened their branch in Gulshan in 2001 but now in 2020 it has 160 plus branches all over the country. The bank, aside from conservative, also delivers Islamic banking through elected branches. The Bank has real-time online banking brushwood (of both urban and rural areas) network to deliver online banking.

Jamuna Bank has 21 Authorized Dealer branches to procedure the import and export dealings. Besides, the bank has 2 Trade Finance Processing Centres (TFPCs) at Dhaka and Chattogram. According to the system, TFPC is managing all the foreign trading system of the Bank. Whenever the foreign trading takes place in any of the branches of Jamuna Bank Limited, TFPC department monitor all the systems of the foreign trade and make sure for the smoother transactions. TFPC is the service centre of the Non-AD Branches of the bank for trade services, i.e. import, export, guarantee, inward remittance, outward remittance. The bank has one Offshore Banking Unit.

1.2 Origin of the Study:

This analysis has been made for the MBA program, major in marketing, in Daffodil International University. Daffodil International University has allocated to the author to do an analysis to Jamuna Bank Limited mostly focus on Sonargaon Road Branch situated in Pathapath to gather the proper knowledge to understand the banking system. The analysis is titled as “An Analysis of the Marketing Activities of Jamuna Bank Limited, focused on Sonargaon Road Branch”, suggested and supervised by the honourable faculty Professor Mohammed Masum Iqbal, Ph.D. It is been a privilege for the author to get the superior guidance from the professor.

1.3 Objectives of the Study:

The objectives of the study are as follows:

1. To identify the marketing strategies of Jamuna Bank Limited;
2. To explain the marketing mix of Jamuna Bank Limited;
3. To identify the problems related to the marketing activities of Jamuna Bank Limited, Sonargaon Road Branch;
4. To make some recommendations to solve the problems;

1.4 Scope of the Study:

The duration of the internship was 3 months in total. Due to the COVID-19 breakthrough, the bank restricted access to get into the bank for interns. It was hard for the author to get the important information to make the analysis full-fledged. The report covers general marketing activities through the service product of the bank, strategies to attract the customers, and observation of the procedures of Jamuna Bank Limited.

1.5 Methodology of the Study:

This analysis requires numerous types of evidence on current Banking policies, scheme procedures, and approaches of marketing services and administration. Both primary and secondary data existing in the system have been used in crafting this report.

Primary Data sources: Primary Data Collection

The methods of primary data collection are:

1. Practical marketing involvement;
2. Strategic discussion with the officers of Jamuna bank Limited to get the idea regarding the marketing activities;
3. Building a good communication with the existing and potential clients to understand the marketing impact on their mind;
4. Direct marketing observations of Jamuna Bank Limited;
5. Interactive feedback from the customers/clients;

Secondary Data sources:

1. Website of Jamuna Bank Limited;
2. Articles from Quora;
3. Articles;

1.6 Limitation of the Study:

Preparing the whole analysis report in the field of marketing of a well-known yet sensitive company like Jamuna Bank Limited was a tough but interesting task. The report has been crafted by keeping the true banking scenario of banking and marketing of Jamuna Bank Limited. The author tried her level best to get the true marketing facts regarding the financial institution like Jamuna Bank Limited to understand the general scenario how the traditional marketing is building for the financial institutions. Some problems arise while the author tried to complete the internship stated:

1. Restrictions to access the software (Flora and TCS) to gather the knowledge;
2. Restriction to access the customers data as it contains some sensitive information;
3. Unavailability to access the vault system for the confidentiality;
4. Lack of scope to build the communication with the marketing team as Sonargaon Road Branch doesn't have any member from the marketing team;
5. Non-availability of some trendy and latest data;

Chapter 02

An Overview of Jamuna Bank Limited

2.1 An Overview of Jamuna Bank Limited

Jamuna Bank Limited is a conventional bank of Bangladesh which got its registration as a conventional bank of Bangladesh under the Companies Act 1994. It was incorporated on 3 June 2001. As of January 2022, Jamuna Bank had 160 branches. Its registered office is at Jamuna Bank Tower, Plot# 14, Bir Uttam A. K. Khandaker Road, Block # C, Gulshan-1, Dhaka, Bangladesh. Jamuna Bank Ltd. The bank has a network of real-time online banking branches (in both urban and rural areas) offering online banking. Jamuna Bank has 21 official dealer branches that handle import and export transactions. In addition, the bank has 2 Financial Processing Business Centres (TFPC) in Dhaka and Chattogram. TFPC is the facility centre of Non-AD Brushwood Bank for business services i.e. Import, Export, Guarantee, Inward Transfers, Outward Transfers. The Bank also has one Offshore Banking Unit.

In 2020, Jamuna Bank transformed into a full-fledged Sharia-based Islamic bank. Jamuna Bank Limited is a Bangladeshi third generation local bank which is a partly Islamic based bank, not full. It is among the leading banks in Bangladesh. Jamuna Bank Limited is part of the Deposit Loan Intermediation industry. A 3rd generation bank in Bangladesh, Jamuna Bank Limited was established by a group of local entrepreneurs who are believed to be in the arena of occupation, trade, manufacturing and business of the country. The bank operationalized its banking provisions on June 3, 2001. It is a private Commercial Bank that offers conforming and Islamic banking through selected branches.

The bank strives to address change, emerging human capital, create real value for customers and keep up with the times. Currently, the bank has real-time online banking branches across the country, which has a smart IT foundation. So that sustainable growth, rational reinvention and contribution to the progress of the country affirms an enthusiastic and capable workforce.

The vision of the banks is to develop as a leading financial organization and they want to play a significant role for the development of the country. Jamuna Bank Limited came out in realism due to the ingenuity of some lively people who hailed from various branches of business and industry. It was incorporated in 2001 as a commercial bank under the Companies Act 1994. The bank continues its banking activities as at 3 June 2001.

From the very beginning, JBL has made it its mission to build itself as the only commercial bank by changing the outlook and as long as it provides comprehensive and pioneering services for valued customers. And the ultimate goal is to reach a mutually sustainable higher level in financial terms.

As a new cohort private commercial bank in the country, JBL provides all conservative customer services. In addition, it offers a number of programs and services in the form of deposits and loans.

2.2 Objectives of Jamuna Bank Limited:

1. To established a flexible banking environment for the existing and potential clients so that they can enjoy the banking services at ease;
2. To ensure the safety of liquid and intellectual rights of the existing clients;
3. To build a sustainable and continuous relationship development with the clients;
4. To extend cooperation and advises to the baking-based issues;
5. To offer the superior banking facilities to the clients to create a commercial banking hype;
6. To encourage people to deposit their assets to get the bank for the unwanted accidents;

2.3 Mission:

The Bank focuses on fulfilling the diverse requirements of its clients by selecting products at a good price with the use of appropriate expertise and timely service to ensure sustainable development, rational returns and impact on the growth of the country. interested and professional workforce.

2.4 Vision:

To become a leading banking organization and to play a noteworthy role in the growth of the country.

2.5 Core Values:

1. Transparency
2. Integrity

3. Integrity
4. Professionalism
5. Result focus
6. Quality
7. Security
8. Ethics
9. Service Excellence

Chapter 03

Marketing Activities of Jamuna Bank Limited

Banking sector is a vast yet sensitive sector all over the world. Different types of products (Scheme services) are offered by the commercial and Islamic banks in Bangladesh which helps the people to see what type of service they want to have and they can easily track their intellectual and liquid assets. Safety is not only the thing a bank can offer to become a leading bank. Apart from safety, Banks should offer some extensive and unique services to their clients to get the client satisfaction.

Jamuna Bank Limited is one of the conventional banks of Bangladesh born under the Companies Act 1994. It was incorporated on 3 June 2001. As of January 2022, Jamuna Bank had 160 branches. Its registered office is at Jamuna Bank Tower, Plot# 14, Bir Uttam A. K. Khandaker Road, Block # C, Gulshan-1, Dhaka, Bangladesh. Jamuna Bank Ltd. The bank has a network of real-time online banking branches (in both urban and rural areas) offering online banking. Jamuna Bank has 21 Official Dealer Branches which provide import and export contacts. The bank also has 2 Trade Finance Processing Centres (TFPC) in Dhaka and Chattogram. TFPC is the Non-AD Firewood bank's capability centre for business facilities i.e. import, export, guarantee, inward transfers, outward transfers. The Bank also has one Offshore Banking Unit.

In 2020, Jamuna Bank has transformed into a full-fledged Sharia-based Islamic bank. Jamuna Bank Limited is a third-generation local bank of Bangladesh. It belongs to the top leading banks in Bangladesh. Jamuna Bank Limited is a part of the Depository Credit Intermediation Industry. Jamuna Bank Limited, a third-generation bank in Bangladesh, was established by a group of local entrepreneurs who are very hypothetical in the occupation, trade, manufacturing and business of the country. The bank started its banking delivery on June 3, 2001. It is a private commercial bank that offers conforming and Islamic banking through selected branches. The marketing strategy of Jamuna Bank consists with the following activities:

1. Face to Face Communication with the customers:

Jamuna Bank Limited has 157 branches all over the Bangladesh. Obviously, it has stronger marketing network with the local people. Face to face communication can be considered as a key element of Jamuna Bank Limited. Whenever a customer is visiting the branch for a service, the officers are proposing them with the new offers. As a result, the potentiality is become wider.

2. Product Campaign:

Jamuna Bank Limited is arranging marketing campaign for the customers where they are offering different types of deposit and credit schemes to the potential and existing clients so that the ratio is becoming more advance.

3. Sponsorship

Sponsorship is a great way to raise awareness regarding a product or service. The bank is sponsoring cricket matches, free medical campaign to raise awareness regarding the bank so that the people can visit and deposit!

Banking sector is not producing any perceptible product. Instead, banks offering multi variant facilities and consider it as a product. It allows it customers to increase the business and make a extraordinary boundary. According to the marketing theory, service marketing mix consists of 7 (seven) elements. This practicum report will be implemented based on the service marketing mix of Jamuna Bank Limited. Folks are:

1. *Product*
2. *Price*
3. *Place*
4. *Promotion*
5. *People*
6. *Process*
7. *Physical Evidence*

3.1 Marketing Mix:

3.1.1 Products/Prices:

“A company can also consider their service as their products”. As mentioned earlier, Jamuna Bank Limited has provided non-life insurance schemes to its clients. Here is some name of

schemes Dhaka Insurance Limited provide to its customers:

1. Retail Banking
2. Cards and ADC
3. Corporate Banking
4. Islamic Banking
5. SME Banking

6. International Banking
7. NRB Banking

3.1.1.1 Retail banking:

Retail Banking consists of two schemes or products.

1. Deposit Schemes or Products
2. Loan Schemes or Products

3.1.1.1.1 Deposit Schemes or Products

Deposit schemes or Products are called those facilities which provides a wide range of deposit schemes for the clients. Deposit Products consist for four categories:

1. Transactional Account

Transactional Accounts contain of five types of product. They are:

Current Deposit (CD)Schemes Account

Current Deposit Account is destined for easing day to day transactions of dissimilar business entities, non-profit administrations, Government, Semi Government, Autonomous bodies, Sector companies and different other organizations/ institutions, club, societies, Trust etc. Opening of the explanation requires a minimum deposit of BDT5000. However, there is no minimum equilibrium supplies and also no ledger fee. Only a half yearly service care of Tk.500 and Government Excise Duty etc. are applicable. Current Deposit Account facilitates:

- Possibility of free MICR inspection.
- Unlimited deposits and withdrawals.
- Free online facility across branches.
- Cash management facilities by prior arrangement.
- Automatic billing.
- Electronic transfer without check.
- SMS banking.
- Internet banking facilities.

- Real Time Gross Settlement (RTGS) option.

* Required Documents to become a Jamuna Bank's facilities users:

- Passport photo of each account container and candidate
- Proof of identity such as ID/voter card, permit, driver's license
- Taxpayer Number (TIN)
- Trade License
- Intermediary at account opening

Short Notice deposit (SND) Account

Short Notice Deposit Account is destined for facilitation associates on a short breaks of dissimilar business entities, non-profit organizations, Government, Semi Government, Autonomous bodies, Sector businesses and dissimilar other governments/ institutions, club, societies, Trust etc. The account stands an attractive interest on fulfilment of conditions. Inaugural of the explanation requires a least deposit of BDT5000 for urban part and BDT2000 for rural area. The same sum needs to be preserved as minimum poise for receiving interest. However, there remains no ledger fee. Solitary a half annual service charge of BDT500 for urban area and BDT300 for rural area and Management Excise Duty etc. are applicable.

Short Notice Deposit Account facilitates:

- Possibility of free MICR inspection.
- Unlimited deposits and withdrawals.
- Free online facility across branches.
- Cash management facilities by prior arrangement.
- Automatic billing.
- Electronic transfer without check.
- SMS banking.
- Internet banking facilities.

Savings Bank (SB) Account

The financial savings bank's deposit account is supposed for person savers. The account is attractively hobby-bearing if the situations are met. Account initialization requires a minimum deposit of BDT 2000 for urban vicinity and BDT 500 for rural. The identical deposit wishes to be maintained as a minimum stability to earn interest. the yearly carrier rate is cheap as according to Bangladesh bank policies. A savings bank deposit account allows:

- MICR manipulate tool.
 - Debit card with wider ATM/POS get admission to.
 - The limited variety and quantity of monthly withdrawals lets in you to get hold of interest payable on a half-yearly foundation.
 - loose on-line facility across branches.
 - automatic billing.
 - electronic switch without check.
 - SMS banking.
 - internet banking facilities.
 - real Time Gross agreement (RTGS) choice.
- * vital documents to open a savings account:
- two copies of passport length pics of the account holder
 - One copy of candidate's passport length photograph
 - valid identity which includes passport/citizenship card/motive force's license of every signatory.
 - creation

but, JBL changed the financial savings account to:

- Housewives offering Grihini savings Account.
- student savings account.

- savings account for senior citizens.

Resident foreign Currency Deposit (RFCD) Accounts

Generally, residents in Bangladesh, can open and maintain RFCD accounts with overseas forex delivered on the time of go back from a trip abroad. Any amount introduced with a announcement to customs inside the form of FMJ and as much as USD 5000 added with none statement. The stability on those bills can be freely transferred overseas. budget from those bills can also be issued to account holders for the purpose of their foreign trips within the regular way. (i.e. with passport and price tag confirmation up to USD 2000 in cash notes and the rest in TC and/or other currencies)

Resident Foreign Currency Deposit (RFCD) Accounts facilitates:

- Possibilities to open an RFCD account as desired by way of the account holder in USD, GBP and EUR.
- possibilities to apply an international credit score card in opposition to the RFCD account stability.
- hobby could be paid as consistent with Bangladesh bank suggestions.

Fixed Deposit Receipts

Jamuna Bank Limited proposals fixed deposits schemes duration for 3, 6, and 1-year tenor at attractive interest rate of 6%. If a customer wishes to have a scheme more than one year, s/he can have the following schemes:

Double Growth Deposit Scheme:

Fixed deposit grows Double under this scheme. One can deposit Tk. 1000.00 or its multiple under this scheme.

Tenor	Fixed Deposit Scheme	Interest Rate
11 Years and 7 Months	Tk. 1000.00 or its manifold	6(Six) %

This interest rate has been activated since April 1st, 2021

Pre-tenor encashment benefit:

- If the client need money and want to close the account before maturity, s/he can take loan at the bank's fit terms and ailment. The term is one can get the savings account's interest rate after 6 months of the scheme. It means a customer will get the savings accounts type interest if s/he want to close the account prematurely.
- In case of pre-tenor withdrawal or encashment of money from the account called encashment of the scheme, you can still get nice-looking profit.

Stipulation: Government tax and excise duty are applicable.

- *Triple Growth Deposit Scheme (TGDS)*

Under this scheme, fixed deposits schemes are get tripled. You can deposit your hawk. 1000.00 or multiples thereof for this scheme.

Tenor	Fixed Deposit Scheme	Interest Rate
18 Years and 5 Months	Tk. 1000.00 or its multiple	6(Six) %

This interest rate has been activated since April 1st, 2021

Pre-tenor encashment benefit:

- If the client need money and want to close the account before maturity, s/he can take debt or loan at the bank's fit terms and ailment. The term is one can get the savings account's interest rate after 6 months of the scheme. It means a customer will get the savings accounts type interest if s/he want to close the account prematurely.
- In case of pre-tenor withdrawal of money from the account called encashment of the scheme, you can still get nice-looking profit.

Stipulation: Administration tax and excise duty are applicable.

- *Monthly Benefit Scheme (MBS)*

Jamuna Bank's fixed deposit schemes for any of the subsequent stages under the scheme can give you room for a good once-a-month salary.

Deposit	Tenor	Monthly Profit (Taka)	Annual Rate of Intt.
	6 Months	400	4.80%
	1 Year	416	5.00%

1.00 lac	2 Year	440	5.25%
	3 Year	456	5.50%
	4 Year	480	5.75%
	5 Year	500	6.00%
.50 Lac	6 Months	200	4.80%
	1 Year	208	5.00%
	2 Year	220	5.25%
	3 Year	228	5.50%
	4 Year	240	5.75%
	5 Year	250	6.00%

This interest rate has been activated since April 1st, 2021

Pre-tenor encashment benefit:

- If the client need money and want to close the account before maturity, s/he can take debt at the bank's fit terms and ailment. The term is one can get the savings account's interest rate after 6 months of the scheme. It means a customer will get the savings accounts type interest if s/he want to close the account prematurely.
- In case of pre-tenor withdrawal of money from the account called encashment of the scheme, you can still get nice-looking profit.

Stipulation: Government duty and excise duty are valid.

2. *Deposit Schemes*

a. *Lakhpoti Deposit Scheme*

Want to be a lakhpoti? Just choice any of the subsequent regular savings idea apposite for you under the scheme and endure placing to complete the respective tenor. Lakhpoti deposit has a new scheme where a person will get worth 1,00,000/- after pay 22 installments.

Tenor	Payable Amt. at the maturity	Rate	Monthly Installment
1 Year	Tk. 1.00 Lac	6.00%	8,150
2 Years		6.00%	3,950
3 Years		6.00%	2,550
4 Years		6.00%	1,850
5 Years		6.00%	1,440
6 Years		6.00%	1,160

This interest rate has been activated since April 1st, 2021

Pre-tenor encashment benefit:

- If the client needs money and want to close the account before maturity, s/he can take debt at the bank's fit terms and ailment. The term is one can get the savings account's interest rate after 6 months of the scheme. It means a customer will get the savings accounts type interest if s/he want to close the account prematurely.
- In case of pre-tenor withdrawal of money from the account called encashment of the scheme, you can still get nice-looking profit.

Condition: Administration excise duty are valid.

b. Millionaire Deposit Scheme

Dreaming to be a millionaire? It's not a dream anymore which cannot be comes true, but a intended savings plan.

Simply choose one of the monthly savings ideas below that works for you under this scheme and complete each period.

Tenor	Payable Amt. at the maturity	Rate	Monthly Installment
3 Years	Tk. 10.00 Lac	6.00%	25,500

4 Years		6.00%	18,500
5 Years		6.00%	14,400
6 Years		6.00%	11,600
7 Years		6.00%	9,610
8 Years		6.00%	8,150
10 Years		6.00%	6,110
12 Years		6.00%	4,760
15 Years		6.00%	3,440
18 Years		6.00%	2,590

This interest rate has been activated since April 1st, 2021

Pre-tenor encashment benefit:

- If the client need money and want to close the account before maturity, s/he can take loan at the bank's fit terms and ailment. The term is one can get the savings account's interest rate after 6 months of the scheme. It means a customer will get the savings accounts type interest if s/he want to close the account prematurely.
- In case of pre-tenor withdrawal of money from the account called encashment of the scheme, you can still get nice-looking profit.

Condition: Administration and excise duties are applicable.

c. Kotipoti Deposit Scheme

Do you have a dream of becoming a kotipati/Crorepati? It's no longer a dream. But a calculated savings plan.

Choose from the monthly savings plans below and simply make a deposit to complete each period.

Tenor	Payable Amt. at the maturity	Rate	Monthly Installment
3 Years	Tk. 1.00 Crore	6.00%	255,000
4 Years		6.00%	185,000
5 Years		6.00%	144,000

6 Years		6.00%	116,000
7 Years		6.00%	96,100
8 Years		6.00%	81,500
10 Years		6.00%	61,100
12 Years		6.00%	47,600
15 Years		6.00%	34,400
18 Years		6.00%	25,900
20 Years		6.00%	21,650

This interest rate has been activated since April 1st, 2021

Pre-tenor encashment benefit:

- If the client need money and want to close the account before maturity, s/he can take loan at the bank's apposite terms and ailment. The term is one can get the savings account's interest rate after 6 months of the scheme. It means a customer will get the savings accounts type interest if s/he want to close the account prematurely.
- Earn attractive benefits even if you join the program early.

Condition: Régime and excise duties are valid.

d. Double Growth Deposit Scheme

Fixed deposit schemes grow Double under this scheme. One can deposit Tk. 1000.00 or its manifold under this schemes.

Tenor	Fixed Deposit Scheme	Interest Rate
11 Years and 7 Months	Tk. 1000.00 or its multiple	6(Six) %

This interest rate has been activated since April 1st, 2021

Pre-tenor encashment benefit:

- a. If the client need money and want to close the account before maturity, s/he can take debt at the bank's legitimise terms and condition. The term is one can get the savings account's interest rate after 6 months of the scheme. It means a customer

will get the savings accounts type interest if s/he want to close the account prematurely.

- b. In case of pre-tenor withdrawal of the scheme, the benefit holder can still get lucrative profits.

Condition: Administrative and excise duties are valid.

e. Triple Growth Deposit Scheme (TGDS)

Fixed deposit grows Triple under this outline. One can credit Tk. 1000.00 or its manifold under this structure.

Tenor	Fixed Deposit Scheme	Interest Rate
18 Years and 5 Months	Tk. 1000.00 or its multiple	6(Six) %

This interest rate has been activated since April 1st, 2021

Pre-tenor encashment benefit:

- a. If the client need money and want to close the account before maturity, s/he can take debt at the bank's legitimize terms and condition. The term is one can get the savings account's interest rate after 6 months of the scheme. It means a customer will get the savings accounts type interest if s/he want to close the account prematurely.
- b. In case of pre-tenor encashment of the scheme, you can still get lucrative profits.

Condition: Administrative and excise duties are valid.

f. Monthly Benefit Scheme (MBS)

A time deposit for any of the following scheme reports gives you room to surge users monthly income.

Deposit	Tenor	Monthly Profit (Taka)	Annual Rate of Intt.
1.00 lac	6 Months	400	4.80%
	1 Year	416	5.00%
	2 Year	440	5.25%
	3 Year	456	5.50%

	4 Year	480	5.75%
	5 Year	500	6.00%
.50 Lac	6 Months	200	4.80%
	1 Year	208	5.00%
	2 Year	220	5.25%
	3 Year	228	5.50%
	4 Year	240	5.75%
	5 Year	250	6.00%

This interest rate has been activated since April 1st, 2021

Pre-tenor encashment benefit:

- a. If the client need money and want to close the account before maturity, s/he can take debt at the bank's legitimise terms and condition. The term is one can get the savings account's interest rate after 6 months of the scheme. It means a customer will get the savings accounts type interest if s/he want to close the account prematurely.
- b. In case of pre-tenor encashment of the scheme, you can still get lucrative profits.

Condition: Administrative and excise duties are on the house.

g. Marriage Scheme

Thinking of a grand wedding celebration for your offspring? Worried about expenditure the most coveted ceremonial happening? Take a matrimonial savings plan in your offspring's name. Save a small monthly deposit and get a good amount at the end of the term.

Tenor	Monthly Installment	Rate of Intt.	Amtt. Payable at the maturity
3 Years	1,000	6.00%	39,336
	1,500		59,004
	2,000		78,672
	2,500		98,340
5 Years	1,000	6.00%	69,770

	1,500		104,655
	2,000		139,540
	2,500		174,425
7 Years	1,000	6.00%	104,074
	1,500		156,111
	2,000		208,148
	2,500		260,185
8 years	1,000	6.00%	122,829
	1,500		184,243
	2,000		245,657
	2,500		307,071
10 Years	1,000	6.00%	163,879
	1,500		245,819
	2,000		327,759
	2,500		409,698
12 Years	1,000	6.00%	210,150
	1,500		315,225
	2,000		420,300
	2,500		525,375
15 Years	1,000	6.00%	290,819
	1,500		436,228
	2,000		581,637
	2,500		727,047
18 Years	1,000	6.00%	387,353
	1,500		581,030
	2,000		774,706
	2,500		968,383

This interest rate has been activated since April 1st, 2021

Pre-tenor encashment benefit:

1. If the client need money and want to close the account before maturity, s/he can take debt at the bank's legitimise terms and condition. The term is one can get the savings account's interest rate after 6 months of the scheme. It means a customer will get the savings accounts type interest if s/he want to close the account prematurely.
2. In case of pre-tenor encashment of the scheme, you can still get lucrative profits.

Condition: Administrative and excise duties are on the house.

Pension Deposit Scheme

Are you worried about your future after retirement? No voltage! The solution is the JBL Pension Deposit Plan. Simply choose from the monthly savings plans below that are right for you, make a deposit and complete each period.

Deposit (Taka)	Tenor	Payable Amount	Monthly Compound Rate of Intt.
1 Lac or Multiple	3 Years	119,668	6.00%
	5 years	134,885	6.00%
	7 years	152,037	6.00%

Educational Scheme

Are you thinking about your child's future education expenses? A small amount of money saved every month will ease the tension. Under the program, select one of the following monthly savings plans and deposit to complete each period.

Tenor	Monthly Installment	Rate of Intt.	Amtt. Payable at the maturity
3 Years	1,000	6.00%	39,336
	1,500		59,004
	2,000		78,672
	2,500		98,340
4 Years	1,000	6.00%	54,098
	1,500		81,147

	2,000		108,196
	2,500		135,245
6 Years	1,000	6.00%	86,409
	1,500		129,613
	2,000		172,818
	2,500		216,022
8 years	1,000	6.00%	122,829
	1,500		184,243
	2,000		245,657
	2,500		307,071
10 Years	1,000	6.00%	163,879
	1,500		245,819
	2,000		327,759
	2,500		409,698

This interest rate has been activated since April 1st, 2021

h. Rural Deposit Scheme

Monthly Deposit	Tenor	Intt. Rate	Payable Amount
Tk. 200	3 years	6.00%	7,867
	5 years	6.00%	13,954
	8 years	6.00%	24,566
	10 years	6.00%	32,776
	12 years	6.00%	42,030
	15 years	6.00%	58,164
	18 years	6.00%	77,471

This interest rate has been activated since April 1st, 2021

i. Mudaraba Hajj Savings Scheme

Tenor	Payable at maturity	Rate	Monthly Installment
1 Years	370,067	6.00%	30,000
2 Years	381,479	6.00%	15,000
3 Years	393,361	6.00%	10,000
4 Years	405,734	6.00%	7,500
5 Years	418,620	6.00%	6,000
6 Years	432,044	6.00%	5,000
7 Years	437,110	6.00%	4,200
8 Years	442,183	6.00%	3,600
9 Years	442,494	6.00%	3,100
10 Years	442,474	6.00%	2,700
11 Years	447,174	6.00%	2,400
12 Years	483,345	6.00%	2,300
13 Years	517,984	6.00%	2,200
14 Years	550,840	6.00%	2,100
15 Years	581,637	6.00%	2,000

3. Documentation Formalities

Transactional Account:

1. Two copies of your passport photo.
2. Copy of ID card

3. Copy of TIN certificate (if available)
4. Articles of Incorporation and Memorandum of Incorporation. (Limited Liability Company only)
5. Mixed Certificate (Limited Liability Company only)
6. Account opening and board resolution on account opening. (limited company only)
7. Current business license (organizations only)
8. Copy of VAT receipt, if available.
9. Copy of IRC and ERC, if applicable.

Fixed Deposit Receipt Account:

1. Passport photo.
2. Copy of ID card
3. Resolution of the Trustees regarding account opening and accounting. (Limited Liability Company only)
4. Notices and Proposals. (Limited Liability Company only)
5. Articles of Incorporation (Limited Liability Company only)

Scheme Deposit Account:

1. Passport approved photo.
2. Copy of identification card
3. Resolution of the Trustees regarding account opening and account management. (Limited Liability Company only)
4. Memorandum and Memorandum of Incorporation. (Limited Liability Company only)
5. Articles of Incorporation (Limited Liability Company only)

3.1.1.1.2 Loan Products

Loan Products consist of 7 in category. They are:

1. Auto Loan

Transactional Account:

- a. Two copies of your passport photo.
- b. Copy of Identity Card
- c. Copy of TIN Certificate if is available
- d. Articles of Incorporation and Memorandum of Incorporation. (Limited Liability Company only)
- e. Certificate of Incorporation (Limited Liability Company only)
- f. Resolution of the Board of Directors regarding account opening and account maintenance. (limited liability companies only)
- g. Current commercial license (organizations only)
- h. Copy of VAT receipt, if available.
- i. A copy of the IRC and ERC, if applicable.

Fixed Deposit Receipt Account:

1. Passport approved photo.
2. Copy of identification card
3. Resolution of the Trustees regarding account opening and account management. (Limited Liability Company only)
4. Memorandum and Memorandum of Incorporation. (Limited Liability Company only)
5. Articles of Incorporation (Limited Liability Company only)

Scheme Deposit Account:

1. Passport approved photo.
2. Copy of identification card of Bangladesh

3. Resolution of the Trustees regarding account opening and account management. (Limited Liability Company only)
4. Memorandum and Memorandum of Incorporation. (Limited Liability Company only)
5. Articles of Incorporation (Limited Liability Company only)

Any Purpose Credit

Customers who consume a reasonable net cash flow to regularly make payments for the following Customer Segment:

Permanent/verified establishment owner of an employee of a government, quasi-government, independent organization, bank, insurance company, public company, multinational corporation, NGO, limited liability company, another employee accepted by the bank and equivalent rank above if covered by a warranty from a member. Universities, colleges and schools (affiliated) educators. Professionals such as doctors, engineers, accountants, and architects' purpose:

- Construction and renovation of houses/buildings, purchase of apartments/apartments, and for lawful purposes.

Nationality & Age Limit:

- Born in Bangladesh.
- Minimum Age 25 / Maximum Age 55.
- The term of the loan he must not exceed 60 years of age.

Minimum Income:

- Net profit must be at least Taka. 40,000/- per month. (must be supported by evidence)

Loan Size:

- Least amount is 2.00 Lac and the highest will not exceed Tk. 50.00 Lac.

Maximum Term of Loan:

- 10 years.

Loan to price:

- Controlled by Bangladesh Bank accordingly.

Rate of Interest:

- As strongminded by the bank accordingly.

Security/ Collateral:

- Loans are secured 200% by tangible assets or 100% by financial assets.
- Security conditions can be relaxed when appropriate.
- Other interest covenants/ liens/registrations/covenants acceptable to the bank to the extent possible depending on the type of asset.
- Personal Guarantee of Applicant and Applicant's Spouse.
- The third party guarantor must be of equal or creditworthiness to the principal applicant.

Personal Loan

Customers with sufficient net cash flow to regularly pay the installments of the following segments:

Customer Segments:

Governments, Paranational Organizations, Autonomous Organizations, Banks, Insurance Companies, Public Limited Liability Companies, Multinational Corporations, Limited is an employee of the responsible company and is covered by a guarantee from another employee of equal or higher grade accepted by the Bank; Universities, colleges and schools (affiliated) tutors. Professionals such as doctors, engineers, accountants, and architects.

Purposes:

- Lawful Purposes.

Nationality and Age Limits:

- From Bangladesh.
- Minimum Age 25 / Maximum Age 57.
- However, the term of the loan he may not exceed 62 years.

Minimum income:

- Net income must be at least Taka. 40,000/- per month. (must be supported by supporting documentation)

Loan Size:

- Minimum 2.00 lac, Maximum Tk. 20.00 lac

Maximum loan term:

- 5 years

Interest rate:

- Determined by the bank accordingly.

Collateral:

- Tk. 8.00 Lac loans are secured 200% by tangible assets or 100% by financial assets.
- Offer/Procurement/Purchase/Pledge/Lien/Registration/Pledge of other assets, depending on the type of asset.
- Security conditions can be relaxed when appropriate.

2nd Salary Loans

Customers with sufficient net cash flow to regularly pay installments of the following segments:

Customer Segments:

Employees of corporations, multinationals, NGOs, limited liability companies, which the Bank accepts and is covered by another employee's warranty of equal or higher rank. Teachers at universities, colleges and schools (affiliated). Professionals such as doctors, engineers, accountants, and architects.

Purposes:

- Lawful Purposes.

Nationality and Age Limits:

- From Bangladesh.
- Minimum Age 21 / Maximum Age 55
- However, the term of the loan cannot exceed 60 years.

Minimum income:

- Net income must be at least Taka. 15,000 yen per month.

Interest Rate:

- Determined by the bank from accordingly.

Maximum Loan Duration:

- 5 Years

Loan Size:

- Minimum of 1.00 lak and maximum of Tk 8.00 lak or 12 times gross salary, whichever is lower.

Collateral/Collateral:

- Has a lien on the customer's salary and service benefits and agrees to pay his JBL on demand to reconcile the loan from the employer to standard her JBL format.
- Personal Guarantee of Applicant and Applicant's Spouse.
- The third party guarantor must have at least the same creditworthiness as the principal applicant.

Doctors Loan

Customers with sufficient net cash flow to regularly pay installments for the following segments:

Customer Segments:

Reputable medical colleges and hospitals, clinics, diagnostic centers, NGOs, multinational/local companies, government For hiring doctors. Office, quasi-government.

Offices, autonomous organizations, national/international aid organizations, UN agencies.
A self-employed taxpayer doctor with a good reputation and a reliable source of income.

Purpose:

Education expenses, purchase of office equipment, medical equipment, purchase of professional equipment, purchase of commercial/office/chamber space, renovation/decoration, office decoration, equipment, purchase of electronic products.

Nationality and Age Limits:

- From Bangladesh.
- Minimum Age 25 / Maximum Age 60.
- The term of the loan he must not exceed the age of 65 years.

Minimum income:

- Net income must be at least Taka. 30,000 yen per month. (must be supported by evidence).

Loan Size:

- Minimum Tk 2.00 Lak, Max Tk 50.00 Lak

Maximum loan term:

- 5 years

Interest rate:

- Determined by the bank from time to time.

Security/Collateral:

- Loans exceeding Tk 10.00 lak must be secured 200% by fixed assets or 100% by financial assets.
- Encumbrance/Lien/Registration/Pledge of Offer/Acquisition/Purchase/Other Assets, depending on the type of asset.

- Where applicable, complete self-insurance of assets on behalf of the bank.
- Personal Guarantee of Applicant and Applicant's Spouse.
- Third party sponsors must be of equal or better creditworthiness than the principal applicant.

2. Education Loans

Customers with sufficient net cash flow to regularly pay installments for the following segments:

Customer Segments:

Prestigious Public/Private Universities, Medical/Engineering/Nursing Universities and Institutes Researchers Specialized courses: CA, CMA, CIMA, Marine Corps, MBM, MBA, FCPS, FRCS, Bar Association. Minimum school qualification: HSC/A level pass. Study abroad at a prestigious educational institution. Anyone with overseas job vacancies related to training/course requirements.

Prequalifications:

- Applicants must have (a) a Chatro Bondhu (EL-19) account, or (b) international student record, or (c) admission to a foreign scholarship/university.

Parent/Guardian/Guarantor Eligibility:

- Guarantor with sufficient net cash flow to pay periodic installments

Age	For student	For Guarantor
Minimum age	18	35
Maximum age	40	57

Minimum Income:

- Customer/Guarantor's gross monthly income must be at least Taka. 30,000 yen per month. The customer/guarantor must have sufficient net cash flow to pay off the loan installments.

Loan Size:

- Minimum 1.00 Lac Maximum Tk. 10.00 Lac

Maximum Loan Term:

- 4 Years

Interest Rate:

- To be determined by the Bank from time to time.

Collateral/Collateral:

- A pledge of tangible property with a seizure value of at least twice the loan amount or a lien on a taxable property with a value at least equal to the loan amount.
- Other collateral accepted by banks.
- Personal Guarantee of Applicant and Applicant's Spouse.
- The third-party guarantor must have at least the same creditworthiness as the principal applicant.

*Overseas Job Loan***Customers with adequate net money, regularly pay installments for the following segments:****Customer Segments:**

Valid Job/Acama/Green Card/Business Visa/Resident Visa/Work Visa Holders . Persons who have emigrated abroad for vocational training and are expected to find employment thereafter. Those who are doing business overseas and are certified by business documents, etc.

Purpose:

- Travel expenses, wedding expenses, training expenses, festival expenses, housing construction, home renovation, real estate purchase, transportation purchase, office equipment, professional

equipment purchase, office space purchase, shop space purchase, office decoration, purchase of consumer goods/equipment/electronics.

Nationality and Age Limits:

- From Bangladesh.
- Minimum Age 25 / Maximum Age 57.
- However, the term of the loan he may not exceed 62 years.

Minimum income:

- Net income must be at least Taka. 50,000 yen per month. (must be backed by documentary evidence)

Loan Size:

- Minimum 2.00 Lac Maximum Tk. 50.00 Lac

Maximum Loan Term:

- 5 years.

Interest Rate:

- Determined by the bank from time to time.

Collateral/Collateral:

- Registered mortgage/registered property in the name of the bank worth at least twice the value of the loan applied for.
- A lien on a financial asset whose value is at least equal to the loan amount.
- Personal Guarantee of Applicant and Applicant's Spouse.
- The third-party guarantor must have at least the same creditworthiness as the principal applicant.

We are not yet aware of other sectors that limit internships. But yes, in the card sector, Jamuna Bank Limited is not well prepared. During the internship, the author witnessed several complaints about Captcha card issues at reception. A capture card issue refers to when a card is captured by

an ATM for some reason. Suppose someone enters the wrong password three times. Because of this, the system will display an error and capture the card. Unfortunately, it takes a long time for Jamuna Bank Limited to return cards to legitimate customers. With the exception of the

Captcha card, Jamuna Bank's debit and credit card system is not fully operational. The process flowchart system requires new users to sign an acknowledgment to start. After signing the confirmation, the receptionist will send a request to open the card for you. The customer must then change the card's password to be able to use the card. During the password change, the ATM automatically captures the new card and the customer may not be able to use it.

3.1.2 Price:

To enjoy the banking services, one doesn't need to pay the bank a sum of money. However, here is the list of interest Jamuna Bank will charge for the loan:

Loan Type	Rate
Agriculture	8%
Any Purpose Loan	9%
Auto loan	9%
Construction	9%
Credit Card -monthly	1.67%
Credit to NBFIs	9%
Doctors Loan	9%
Education Loan	9%
Export	7%
Forced Loan Maximum	9%
Forced Loans minimum	9%
Home Loan	9%
Import, Whole Sale & Trade	9%

Lease Finance/ Hire Purchase	9%
Overdraft against FDR/ Scheme by JBL or other bank	9%
Overseas Job Loan	9%
Personal Loan	9%
Power, Gas, Water & Sanitary	9%
Salary Loan	9%
SME- priority Sectors	9%
SME- with collateral	9%
SME- without collateral	9%
Term loan for Large & Medium Scale Industry	9%
Term loan for Small Scale Industry	9%
Transport, Storage & Communication	9%
Working Capital to Large & Medium Scale Industry	9%
Working Capital to Small Scale Industry	9%

3.1.3 Place:

Jamuna Bank Limited is one of the leading conventional banks in Bangladesh with approximately 4000 crores in General Ledger. There are 62 local private banks and 9 foreign banks in Bangladesh. Jamuna Bank is a local bank of Bangladesh, It is operating only in Bangladesh. With the 160 branches all over the world, it gives the superior banking service to the customer. Apart from Banking facilities, Jamuna Bank Limited have merged with TITAS so that, by taking the help of elected branch, people can get the support of TITAL through Jamuna Bank.

3.1.4 Promotion:

Promotional activities for a bank are not an easy task. A bank has to spend a lot of money for the promotional activities. One of the major promotional stunts from Jamuna Bank is it sponsored the BPL team which play for the Dhaka.



Apart from that, Jamuna Bank Limited mostly focused on word-of-mouth marketing. For that reason, Jamuna Bank doesn't charge any money if a client wants to make an account dormant from operative. On the other hand, most of the local brands are charging money to make an account operative. It helps Jamuna Bank to attract a customer. Recent scenario, Shahjalal Islami Bank Limited offering 5.50% interest on the Monthly Saving Scheme (MSS) but Jamuna Bank provide 5.75% interest on savings account which is higher than most other local banks in Bangladesh. This is the main tool for Jamuna Bank to attract a customer from the other bank. In terms of promotional activities, Jamuna Bank Limited has fewer resources in Marketing department. The management is trying to promote the products of Jamuna Bank Limited by their officer. Recently, they set the target for individual officers. As a result, the officer are not getting the bonus as before which leads the dissatisfaction.

3.1.5 People:

The author differentiates people in two categories. One is representing Jamuna Bank. More than 2500+ people are working in Jamuna Bank, and the other is client side. As discussed earlier, Jamuna Bank is targeting the corporate field rather than the niche market. Corporate clients are great source of funding. By targeting the corporate clients, Jamuna Bank is gathering the other general client. The most important fact a person considers to choose a bank is safety and interest revenue. During the internship period, the author build communication with the other local bank.

3.1.6 Process:

To receive services from Jamuna Bank Limited, you must complete and submit the documents listed:

1. Trading Account:

Two copies of passport photo.

2. ID card copy

3. Copy of TIN certificate if available

4. Memorandum of Association and Memorandum of Incorporation. (Limited Liability Company only)

5. Deed of Incorporation (Limited Liability Company only)

6. Board resolution regarding the opening and maintenance of accounts. (Limited Liability Company only)

7. Current Business License (Organization only)

8. Copy of VAT receipt (if available).

9. Copy of IRC and ERC, if applicable

10. List of all directors (if any).

11. Latest Form XII, if applicable.

Time Deposit Account:

1. Passport photo.
2. Copy of identification card
3. Resolution of the Trustees regarding account opening and account management. (limited company only)
4. Articles of Incorporation and Memorandum of Incorporation. (Limited Company only)
5. Certificate of Incorporation (Limited Company only)

Scheme Deposit Account:

1. Passport photo.
2. Passport size photograph.
3. Photocopy of National ID card
4. Board resolution for opening of account and operation of account. (For Limited Company only)
5. Memorandum and Articles of Association. (For Limited Company only) and certificate of Incorporation (For Limited Company only)

3.1.7 Physical Evidence:

There are 160 branches of Jamuna Bank Limited all over the country. The head office of Jamuna Bank Limited is situated in Gulshan Model Town, Dhaka.

Chapter 04

Problems, Recommendation and Conclusion

A conventional bank of Bangladesh is Jamuna Bank. Jamuna Bank strongly believes in sustainable relationship with the customers and the potential clients. Client value, good communication, motivation is the core values of Jamuna Bank. At the time of doing internship in Jamuna Bank Limited, the author found some problems of Jamuna Bank Sonargaon Road branch. They are:

4.1 Problems Identified:

1. Jamuna Bank Limited was not focusing before on documentation, especially at the time of opening a new deposit account. As a result, currently the employees are suffering a lot to fill-up the information in TCS Bancs. The employees have to find old files from the document room and fill-up the information of the clients from there. It makes a huge obstacle to the general banking division where the author was assigned to do.
2. Many files are missing from the document room. For that reason, the front desk officers have to find another way to reach the clients. As a result, they cannot talk to the customers regarding the new products of the Jamuna Bank. As a result, Marketing and Promotion is missing from the Branch.
3. Motivation is the key to success for a company. Unfortunately, Jamuna bank is not paying a standard salary to the employees and offers only unpaid internship to the internship candidates. As a result, job switching attitude is hugely visible to Jamuna Bank's employees.
4. Word-of-Mouth communication is not the ideal way to promote a company. Mutual Trust Bank, Marcantile bank, Social Islami Bank Limited are sponsoring TV ads and commercials. Unfortunately, Jamuna Bank is not broadcasting the marketing activities. As a result, the people are still unaware regarding the services offered by Jamuna Bank.
5. Power centralization sometimes creates problem. Sonargaon Road Brach of Jamuna Bank Limited has a bad tendency of centralizing the power. As a result, the employees are afraid of doing task by going out of the box to promote the product (service) of the bank as they are not assigned it to do so. As a result, it prevents the bank to get the potential good clients.
6. Calendar, diary, pen is a great source of promotion. Jamuna Bank Limited offers less things to its customer. Apart from that, Jamuna Bank Limited offers diary only to its premium customer. This biasness makes some general customers sad.

7. Human being cannot be always consistent. Sometimes they cannot control their emotion. Unfortunately, with some general customer, the officials misbehave as a result, some people leave the bank with a bad mind. They can be terrorist in bad word-of-mouth communication. It will affect the bank's reputation. In the sense of marketing, this is not a good thing at all.
8. Jamuna Bank Limited has a less Human Resource to promote the services offered by. As a result, the front desk officers have to promote the product by one hand and do the official stuff with the other hand. As a result, it leads the officers being frustrated.
9. Jamuna Bank is not offering much things to offer to the general client. On the other hand, other banks are focusing not only to the general employees but also to the corporate client. Apart from that, Jamuna Bank Limited has less ATM booth than that of Dutch-Bangla Bank. It leads the customers not taking the debit or credit card facilities from Jamuna Bank.

4.2 Recommendation:

1. Jamuna Bank should hire more people for the migration purposes. Migration of the data is not a simple! The officials should focus more on customer satisfaction and customer pulling from the market rather than inserting the new data into the new system.
2. Jamuna Bank should be more careful regarding the data inventory and logistics management. Data is valuable for a company. Missing files leads the employees to provide double efforts to a simple task. Proper inventory can prevent this problem.
3. Standardizing the salary to the employees can make the employees happy and can prevent the job switching behavior of the employees.
4. Jamuna Bank should increase its activity of telecast and print media. People are very sensitive regarding the loan. Jamuna Bank can advertise the emotional ads and messages to the tv so that the people can unconsciously rely on Jamuna Bank regarding the loan purposes.
5. Decentralizing power and let the employee market the Jamuna Bank in own way can bring some good results. People can work more actively if they have freedom.

6. Discrimination between clients publicly is not a good thing at all. If the bank wants to provide additional benefit to one client, it can be provided privately. Jamuna Bank should consider this and correct in case needed. Calendar, pen, diary can be given to all the clients to make them happy.
7. Jamuna Bank should arrange behavior training to train the employees stable at the time of intense pressure. It will help the employees to be calm at the time of pressure and help them to behave well to the general clients.
8. The marketing team needs more manpower. Jamuna Bank should consider the fact. Apart from that, in 2022, the marketing team haven't got the revenue bonus which makes them extremely disappointed. This faulty practice should be stopped as soon as possible.
9. General clients can be a great source of funds. By focusing on general clients along with the corporate client, Jamuna Bank can get the utmost fund which can be utilized in a proper way and can make more money.

4.3 Conclusion:

Jamuna Bank is one of leading local Bank of Bangladesh. Nothing is 100% perfect. But still, if the management can analyze and cope up with the situation, Jamuna bank can do better. In 2021, Jamuna Bank earned 720 crores as revenue which is great. But the thing is, the revenue earning should be consistent to make the growth upward. Jamuna Bank is less likely to promote them in general or traditional way. But traditional ways can reach more people than usual. It helps not only to gather funds but also build a sustainable relationship. Jamuna Bank will grow more if the marketing sector become dynamic.

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