



Daffodil
International
University

An

INTERNSHIP REPORT

AS A FRONT DESK EXECUTIVE (GENERAL BANKING)

At

JAMUNA BANK LIMITED

Prepared BY:

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ID: 191-10-419

SECTION: 13TH (PC-B)

COURSE: PROJECT PAPER WITH INTERNSHIP

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DAFFODIL INTERNATIONAL UNIVERSITY

Supervised by:

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Submission date: 08-12-2022

Letter of transmittal

December 02, 2022

Mr.Mahmudul Hasan

Lecturer, Department of English

Daffodil International University

**Subject: Submission of Internship Report As a front desk executive (General Banking)
at Jamuna Bank Limited Cumilla Branch.**

Dear Sir,

I have completed my internship report on Jamuna Bank Limited at Cumilla branch. I would like to submit this report as the part of my internship course. I acknowledge that this program has allowed me an extraordinary opportunity to upgrade of my both knowledge and experience. While preparing this report, I tried my level best to follow your instructions.

I will be highly encouraged if you are kind enough to receive this report. Moreover, I really believe that my work will come up to the level of your craving and expects that I will get your caring thought with respect to acknowledgment of this report.

Sincerely Yours,



.....

(SHIKANDER ARRAF AHMMED YAMIN)

ID: 191-10-419

Department of English

Faculty of Humanities & Social Science

Daffodil International University

Declaration

This is Shikander Arraf Ahmmmed Yamin, hereby declares that I prepare the Internship report on Jamuna Bank Limited in the wake of completing of 90 days' internship of Jamuna Bank Limited. Moreover, I assert that this report is ready for my scholarly need.

The work I have displayed does not infringement any current copyright and no piece of this report duplicated from any work done previously. If you have any further Inquiry concerning any additional information, I would be very pleased to provide you the needed information. This report is my unique work. I accept that it will assist you with having a positive perspective upon me.



.....

(SHIKANDER ARRAF AHMMED YAMIN)

ID: 191-10-419

Department of English

Faculty of Humanities & Social Science

Daffodil International University

Letter of Acceptance

This is to ensure that Shikander Arraf Ahmmed Yamin, a student of B.A. in English Program, Daffodil International University bearing Id No 191-10-419 has effectively finished the internship report named on "Internship report as a front desk executive (General Banking) at Jamuna Bank Limited Cumilla Branch under my watch and direction.

I cautiously check the last duplicate of this report, which submitted to Daffodil International University for its material and language.



.....
(Mr. Mahmudul Hasan)

Lecturer

Department of English

Faculty of Humanities & Social Science

Daffodil International University

Acknowledgement

First and foremost, I would like to express my gratitude to Almighty Allah for enabling me to complete my report on time. I would also want to thank my parents for their assistance and guidance throughout this internship time. Like I have done throughout my education journey I could not have gotten this far in my life without their advice and trust in me.

I would like to thank my supervisor, Mr.Mahmudul Hasan, for helping me with precise feedback and advice on my report.

My heartfelt gratitude goes to Md. Ashaduzzaman Bhuiyan, SEO & Operations Manager of Jamuna Bank Limited, Cumilla Branch.

I would like to thank Khan Md. Nazmul Huda, First Officer (GB) also Md. Monir Hossain, First Officer (cash) and all the officers including L/C, Clearing, Foreign remittance department for providing me necessary support in the organization. And helping me to learn banking system and works their guidance and co-operation helped me to gain practical experience. Moreover, Furthermore, they helped me with the information regarding each and every operational activity of the institution, which enabling me to have a better understanding of all the work.

Executive Summary

This report is all about what I learned and how I improved my skills throughout my internship experience. In this report, I discussed all of my experiences with Jamuna Bank Limited over the last three months.

The first section of the report provides a brief overview of Jamuna Bank Limited and the departments of Jamuna Bank. In this section, I mentioned how many departments are there in Jamuna Bank, as well as their responsibilities. In the next section, I discussed my activities at Jamuna Bank. I basically talked about what I used to do at the bank in each department and how i contribute to the institution with my works.

In the following segment, I discussed about the knowledge and experience I acquired through my internship program. Then I elaborated on my interactions with my supervisor and colleagues. Following that, I discussed the obstacles that I faced at the start of my internship. I also talked about how I overcome the difficulties.

Then I talked about what I expected from this internship and what I saw in real life at work. I also discussed how this internship influenced my future career plans. Finally, in the final section, I mentioned what I would do differently or enhance in myself if I get the opportunity to redo this internship.

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CHAPTER-01

1.1 INTRODUCTION:

An internship is a great opportunity for any student to get some brilliant ideas about the practical field. Preparing internship reports, which increases intellectual abilities as an efficient graduate, is also a challenging experience.

As part of the internship program, each student is assigned to an organization to gain practical experience. As a part of my Bachelor Of Arts (B.A) degree in English from Daffodil International University, I completed a three-month internship at Jamuna bank Limited.

During my internship, I worked in various departments. But I spent the majority of my time at the front desk (General Banking) Department. In this report, I represent all of the bank's valuable clients' services. Furthermore, based on the information gathered, I have made certain conclusions and recommendations.

1.2Background:

The word 'Bank' was derived from the word 'bench' as during ancient time Jews used to do money Lending business sitting on long benches. Even though banks do many things, their prime role is to take in Funds called deposits from those with money, pool them, and lend them to those who need funds. Banks Are intermediaries between depositors (who lend money to the bank) and borrowers (to whom the bank lends Money) to know about banking deeply it is necessary to know the roots of it which is general banking. One should know about general banking before knowing about the other aspects of banking as it will make his or her core knowledge strong which will be helpful for him or her to understand the other aspects more clearly in this report the general banking activities of Jamuna Bank Limited is described precisely.

1.3An Overview of Jamuna Bank Limited

Jamuna Bank Limited is a commercial private bank in Bangladesh registered under the Companies Act 1994. It was established on June 3, 2001. Its Head Office currently at Jamuna Bank Tower, Plot# 14, Bir Uttam A. K. Khandaker Road, Block# C, Gulshan-1, Dhaka, Bangladesh. Jamuna Bank Ltd is a 3rd generation private commercial bank, was established by a group of local entrepreneurs. Currently it has 157 branches and 57 sub branches. Besides, it has 165 ATM booths across the entire country to serve the customers.

The Bank provides all types of support to trade, commerce, industry and overall business of the country. JBL's finances are also available for the entrepreneurs to set up promising new ventures and BMRE of existing industrial units. The bank was established by a group of local entrepreneurs who are well reputed in the field of trade, commerce, industry and business of the country.

The Bank offers both conventional and Islamic banking through designated branches. The Bank is being managed and operated by a group of highly educated and professional team with diversified experience in finance and banking. The Management of the bank constantly focuses on understanding and anticipating customers' needs. Since the need of customers is changing day by day with the changes of time, the bank endeavors its best to devise strategies and introduce new products to cope with the change. Jamuna Bank Ltd. Has already achieved tremendous progress since its beginning. The bank has already built up reputation as one of quality service providers of the country.

Vision:

- ✓ The vision of Jamuna bank is to become a leading banking institution and to play a significant role in the development of the country.
- ✓ Another vision is to provide inspirational support, strength and proper business solution to its customers.

Mission:

- ✓ The main mission of Jamuna bank is to maximize the shareholders wealth.
- ✓ The Bank is committed for satisfying diverse needs of its customers through an array of products at a competitive price by using appropriate technology and providing timely service so that a sustainable growth, reasonable returned contribution to the development of the country can be ensured with a motivated and professional work-force.

1.4 Departments of Jamuna Bank Limited:

Front Desk (General banking): Basically, this department provides different type of customer services. Customers come here to open different types of accounts and schemes like, savings(SB) account, current (CD)account, short term deposit(SND), fixed deposit(FDR), term deposit (TDR), Millionaire saving scheme(MSS), to save money, for transaction or to establish social securities. Jamuna bank opens accounts for individual, public limited companies, private limited companies, sole proprietorship, partnership firms, clubs etc.

Cash Department: Cash department is the most important departments of any bank. The main activities of cash department are cash receipt and cash payment (debit & credit). In cash department there is an in charge in cash department who passes/authorized the vouchers. There also other four to five employees to receive and pay cash to the customers.

Clearing Department: In clearing department is an officer who works on check clearing. There are two types of clearing check, one is inward clearing and another one is outward clearing. There is a machine provided by Bangladesh Bank, usually officer scans various cheques by this machine and make payment to different banks and their customers. Clearing officer has to done a lot of transaction including BACH, RTGS, and BEFTN. Most of the time one intern is there to help the officer to pay cheques of other bank.

Foreign Remittance: This department is also an important one because there are a numerous customers come to this department to receive money sent by their relatives from abroad. They usually send money through (MONEYGRAM, RIA, WESTERN UNION, EXPRESS MONEY, PLACID) and many more.

Credit Department: This department is for providing different types of loans to the customers. Both individual and corporate clients can apply for loans. There is mortgage loan, SME loan, Personal Loan, credit cards. In credit department there are 4/5 officer provides loans services to the customers.

Foreign Department: This department handles different types of transactions occurs from abroad. To support the customers, specially who are doing business and want to export or import product from abroad for them Jamuna bank provides products and Services like export L/C, shipping guarantee, OBU financing, export bill negotiation, export bill collection, import financing, import bill handling etc. But unfortunately I could not experience this department. Because there is no foreign department at Cumilla branch.

1.5 Objectives of the study:

- To complete the requirement of my Bachelor Of Arts (B.A) program
- To know about the banking systems
- To get a practical experience of corporate environment
- To make a bridge between the theories and practical procedures of the bank's day-to-day operations.
- To gather knowledge about the functions of different departments of the branch and to compare ongoing practices with theory.
- To identify the problems faced by Jamuna Bank Limited
- To suggest some possible recommendations to overcome the problem

1.6 Methodology of the study:

Selecting an institution has to be one of the hardest jobs when it comes to doing an internship. As I did not get enough time before my internship and from Summer 2022, we can choose banks and other corporate offices besides school, I got confused so many times about what kind of internship will benefit my future career: bank internship, corporate internship, or school internship. But I have a passion for financial institution. Therefore, one of my faculty members suggested a bank internship. So, I took the suggestion and I dropped my CV in many banks. Including Eastern Bank, UCB Bank, AB Bank, and Jamuna Bank. I had to wait for 14 days after dropping my Resume. After that I got a call from Jamuna Bank.

To make this report both primary data and secondary data have been used. The primary data includes Face to face interaction with the officers of the bank, informal conversation with the customers, practical work experiences from the general banking desk and the relevant file study as supplied by the officer's concerned. The secondary data includes Annual reports of Jamuna Bank, I have collected information from the website of Jamuna bank limited.

1.7 Limitation of the study:

It is difficult to discuss a bank's overall general banking. Furthermore, for security reasons, organization employees usually do not want to share with the intern all of the data and papers about general banking policy and procedures. Interns usually cannot enter their server. A lot of things are restricted for the interns. Also interns are not permitted to enter the cash department. Furthermore, time limitation has become an important issue because the internship term was only three months long. So, there were many limitations that I experienced as an intern.

Chapter-2

Activities Undertaken

2.1 My experience as an intern to the organization

I began my temporary employment at Jamuna Bank Limited on September 2, 2022. Until then, this internship program has provided me with a lot of opportunities to learn new skills. Before that I had no experience about professional environment. Besides, I got practical experience in a standard corporate environment where I used my skills and work for them. So defiantly it is a great experience for me and I hope this experience will help me to enhance my future career.

Front desk (GB) was the first place from where I began my work. I worked 1 month as a front desk executive and dealt with lot of customers. I learned a lot of Things there. Then I shifted to foreign remittance department, clearing department and credit department as well. Though their cash department is restricted for interns but I became very friendly with cash officers and got a chance to work there and got sufficient knowledge about the cash department. As an intern I fulfilled lots of responsibilities.

✓ **My activities and contribution to the Jamuna bank as an intern**

- **Account Opening Forms:** At the very beginning i had been asked to fill up lot of account opening forms. So i filled up so many account Opening forms for the customers including SB, CD, SND, FDR, MSS forms. Then i put branch seals on the forms on behalf of my in charge and took them to the operating manager for authorization. Moreover, I observed two things; one is how officers open an account by their server/software. Another one is, when they (officers) open an account they get a journal number, I take the journal number to the operation manager. He authorizes the journal number & gets an account number. I learned all the process of how they make an account by their server.
- **Client Management:** As I began this program as a front desk executive I had to deal with various customers. Whenever the customers come to open an account I talked with them and took their interview that I asked them to give me papers like NID, Pictures, and bill. I asked them about their profession and then filed up the information in the account opening form. Moreover, many customers came to front desk for help and I helped them. For instance, a customer came and asked

me how to take a personal loan; first I gave some general information to the customer and then took him to the credit department.

- **Different Types of Forms:** In general banking department customer used to come for Different types of services and for this they need to fill up different types of forms for Example, mobile banking, solvency & statement. I helped the Customers to fill up these types of forms and sometimes I filled up forms on behalf of them as well. For example: some customers cannot write the cheque, so i wrote their cheque and voucher.
- **Pay Order:** I have written a lot of pay order for. And got to know what types of facilities bank got through the pay order. I learned how it helps to transfer fund, how Govt. gets taxes and how the bank earns a commission on each paid order. I used to enter pay order issues in the Register book.
- **Cheque Receiving:** In the clearing desk I assisted and helped the officer by receiving the cheques from the customers. Clearing department is very crucial. I had work there very carefully. My role was to receive the cheque from the customer check the date, cheque Number and the name of the bank very carefully. I looked to see whether they had written the account number and phone number on the back of the cheque. Then I applied the seal on it. Then give it to the officer for signature. I used to make call the clients whose cheque got returned due to various reasons, like insufficient balance, signature not match and many more.
- **Cheque Book Processing:** I was also assigned the task of processing the cheque book. When customer came to receive it i used to deliver it and took their signature in register book. Every day in the evening I Used to count the cheques and noted that in the register book.
- **NID verification & Scanning documents:** I helped the officer by verifying customers NID and assisted him by scanning important papers like MONEYGRAM FORM, RTGS form.
- **Credit & Loan files:** I worked at credit department. First the officer teach me how they work on loan then asked me to help him by make a serial of active loan file.
- **Marketing:** I worked as a sales executive last 10 days of my internship. During this time I visited many shops and factory to sell accounts and loans. I successfully made 30 accounts in 10 days of my marketing.

2.2 Lessons that I learned from the Internship

I have learned a lot of things during this internship. I enhanced my technical Skills, personal and analytical skills. I used to deal with various customers. I used to communicate with individual customers and solve their problems. That was completely a different experience for me. This conversation with clients has improved my communication skill. As a result of my internship, I learned a lot of new things for the first time. Everything I've gone through has taught me something. My supervisor and other employees were very friendly and helpful to me; they guided me like teachers but in a kind manner.

For example: As I started my work from front desk so I have worked with GB officers. There were three employees in the front desk including me. At the beginning I learned a lot of important things about general banking activities.

- I learned how to open various types of accounts and what documents customers have to bring to open accounts, Like, NID card photocopy, Electric bill, and passport-sized photographs of the account holder and nominee. These are mandatory. Also, the TIN certificate, and passport copy if they have them.
- I learned how officers put customer's information in the software to open an account. Also got to know that each customer has a unique number that is CRM number. It is the identity of a client. A client can open a numerous account with one CRM number.
- Learned how to issue a new cheque for customers.
- Many customers used to come for bank statement so I learned from the officers that how to print and give a statement.
- In foreign remittance department i learned how officer makes a payment by using MONEYGRAM, RIA, WESTRERN UNION, ETC.
- From the clearing department I learned what is inward clearing cheque and Outward clearing cheque.
- I got to know about high value cheque and regular value cheque. More than 5 lac is a high value cheque and less than 5 lac is a regular value cheque. Also learned how bank process high value and regular value cheques. Besides, I got to know about the processing

time that bank process high value cheque up to 12pm and regular value cheque up to 1pm.

- I got to know that fixed deposit can be issued as a security against the credit card.
- Got to know about the functions of credit department.

2.3 Types of skills that I developed:

Technical Skills:

- I learned how they verify a signature. How observe the customer.
- I have learned different use and work of MS excel that how they make daily report.
- Learned different effective techniques of using PowerPoint slides and MS word.
- Observed how they filter and format dates.
- Observed how officers maintained their database.

Communication Skills:

- Communicate effectively: I learned how to communicate more effectively. I always tried to interact with the officers through the work.
- Relationship management: I observed that every one of the bank always tried to maintain a good relationship with each other. If they didn't agree or argue about anything I also didn't comment on anything.
- Maintain Formality: I have seen that the officers of the bank always wore formal dress and tried to maintained formality with each other. I noticed when they talked with each other; they did not forget to respect and thank each other. They even respect me as a colleague of them like this they always used some formal language in their conversation. I learned this from them.
- Maintain Office time: during this internship I learned how to maintain time. Basically before that I didn't have the habit of early sleep and wake up early.

Analytical Skills:

As an intern, I did not get enough opportunities to enhance my analytical skills. Because the work I did there was very common and simple. However, I learned about this by observing my superior, the operational manager, and other officers. In the absence of the branch manager, I observed how they make analytical decisions. They have a lot of experience and are very smart when it comes to dealing with difficult situations. I observed how they dealt with large groups of customers and coordinated multiple tasks across departments. This type of thing was extremely beneficial to me.

Personal skills that I devolved:

- I learned how to manage customers patiently.
- Learned how to do multitask at the same time.
- Learned how to do more work in short time effectively.
- Learned how to talk smartly with the clients.
- Learned how to talk more politely and humbly with others.
- Learned how to complete the task accurately without doing any mistake.
- Learned how to take responsibility.

Chapter-3

Challenges & Findings

3.1 Difficulties encountered during internship:

- The first two/ three days were so tough for me. It was very difficult for me to Understand the terms that they were using.
- At first I felt very uncomfortable with the new office environment. Overcoming this situation was extremely difficult for me.
- Interns do not have the access to technical site and software: They did not give me access to the computer and other technological stuff.
- I had a very poor perception of doing work such as photocopying, scanning, printing, bringing data, and other tasks. I felt nervous for a few days.

3.2 Findings:

- ✓ Duration Allocation: As the duration of internship allotted for 3 months. It would be very helpful for us if our respective authority increases the duration. Because just 3 months is not enough to learn all the general Banking activities and make final report. We (the students) have to take a huge pressure to manage all the things.
- ✓ Provide ID card to the intern: Jamuna Bank does not provide identity cards to their interns. Without identity, working as sales executive (marketing) was very tough and awkward to me.
- ✓ Provide desk to the intern: the Jamuna Bank does not provide desks for interns. Intern cannot work properly due to desk or proper sitting position.
- ✓ Jamuna Bank does not provide any allowance for the interns. Interns contribute a lot for bank. They even do marketing. So bank should provide the interns at least conveyance and lunch allowance.

3.3 Difference between expectation and what I experienced:

I observed a significant gap between my expectations and the reality of my internship experience. Before starting as an intern, I thought that all officers would be very professional and would not be friendly with me because I was not a full-time employee.

I thought everyone would be very strict and they would focus on their work constantly. But my perspective of them was incorrect. When I presented to them on the first day, they greeted me kindly. They were kind and entertaining. Another thing I expected was that they would offer me a lot of work because I had read that there is no job limit in the banking business. They also proved me wrong in that scenario.

Chapter-4

Conclusion & Reference

4.1 Conclusion:

Jamuna Bank Limited is one of our country's well-known banks. As an intern at Jamuna Bank Limited I consider myself quite fortunate. I had no understanding about the business world or the financial industry when I started as an intern at Jamuna Bank, Jamuna Bank provided me with several opportunities to explore and develop. I had a terrific working relationship with my operations manager, supervisor, and coworkers. Everyone at the bank motivated me much throughout my internship. The work I did there provided me with a wealth of experience. Hopefully, these experiences will be beneficial in the future. If I get a chance to do my internship again, surely I will choose Jamuna bank ltd. If I could redo it, I would like to bring few changes in my internship program and enhance my skills.

4.2 Reference:

[https://jamunabankbd.com/front/information/1/1#:~:text=Jamuna%20Bank%20Limited%20\(JBL\)%20is,%2D1%2C%20Dhaka%2C%20Bangladesh](https://jamunabankbd.com/front/information/1/1#:~:text=Jamuna%20Bank%20Limited%20(JBL)%20is,%2D1%2C%20Dhaka%2C%20Bangladesh)

(Overview of the company)

Chapter-5

Appendix

5.1 Certificate from Jamuna Bank Limited

JAMUNABANK
Cumilla Branch, Cumilla

November 29, 2022

TO WHOM IT MAY CONCERN

This is to certify that **Shikandar Arraf Ahmmed Yamin**, a student of **Daffodil International University, ID:191-10-419**, son of Md. Mostafa Kamal & Afsari Khanam. He has been attending Internship Program (03 months internship program) on the topic of “**General Banking**” at **Jamuna Bank Limited**.

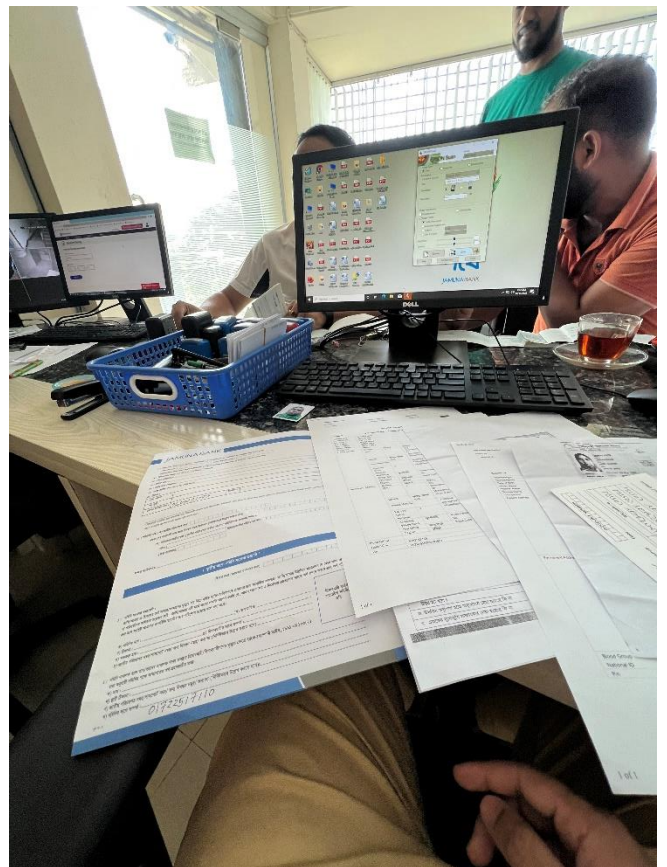
I wish him every success in life.



Md. Ashaduzzaman Bhuiyan
SEO & Operation Manager

Md. Ashaduzzaman Bhuiyan
SEO & Operation Manager
Jamuna Bank Ltd.
Comilla Br. Comilla.

5.2 Photographs at Jamuna Bank Limited



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