



Daffodil
International
University

An Internship Report

On

**“Application of Accounting Information System in Jamuna Bank
Limited”**

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Date of Submission: June 05, 2018

Letter of Transmittal

June 05, 2018

To

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Internship Supervisor

Assistant Professor

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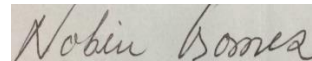
Subject: Submission of Internship report On “Application of Accounting Information System in Jamuna Bank Limited, Uttara Branch”

Dear Sir,

In connection of my Practical orientation in Jamuna Bank Limited, I would like to submit my report to you for your perusal. I have prepared this report on the basis of my practical exposure at Uttara Branch of Jamuna Bank Ltd. It is great pleasure for me to present you this report under the head of “Application of Accounting Information System in Jamuna Bank Ltd”

I enjoy preparing this report, which enriches my partial knowledge of the theoretical concept. All of my efforts will be successful if the report can serve its purpose .I have tried my best to explain everything related with report, I am always available for any further quarries regarding this report.

Sincerely Yours,



.....

Nobin Gomes

ID No: 162-14-2125

Program: MBA

Major in Accounting

Department of Business Administration

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Declaration

I do hereby declare that the internship report titled” **Application of Accounting Information System in Jamuna Bank Limited**” embodies the results of my own effort after the end of three month work at Uttara Branch of Jamuna Bank Studied the supervisor of Md. Arif Hassan , Assistant Professor ,Department of Business Administration, Daffodil International University .

I further affirm that the work reported I this internship in real and I so part or any other student for the completion of MBA or other have submitted of the report.

Sincerely Yours,



Nobin Gomes

ID No: 162-14-2125

Major in Accounting

Program: MBA

Department of Business Administration

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Certificate of Approval



This is to certify that , Nobin Gomes is a student of Master of Business Administration , ID No.162-14-2125 successfully finished his internship report titled ‘ Application of Accounting Information System in Jamuna Bank Limited , Uttara Branch A study on Jamuna Bank Limited under my of supervision the partial fulfillment for award MBA degree.

He has done his job following to my supervisor and guidance. He has tried his level best to do this successfully. I think this program will help him in the future to build up his bright career.

I wish his success and prosperity

Supervisor,

A handwritten signature in black ink, appearing to read "Arif", is written over a horizontal line. The signature is fluid and cursive.

.....
Md. Arif Hassan

Assistant Professor

Department of Business Administration

Faculty of Business & Economics

Daffodil International University

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ACKNOWLEDGEMENT

At first I want to express my gratitude to Almighty God for giving me the strength and the composure to finish the task within the scheduled time. Then I am very grateful to the Jamuna Bank Ltd for providing me the facilities to complete my internship program.

I would like to express my deep sense of gratitude & since appreciation to my internship supervisor Md. Arif Hassan, Assistant Professor, Department of Business Administration ,Daffodil International University for his continues support & guidance during the practical orientation period. His suggestion and comments were really sources of sprit to make the report a very good one.

I receive cordial cooperation from the officers and members of staffs of Jamuna Bank Limited, Uttara Branch, Dhaka. I want to express my cordial gratitude to them for their cooperation with out which it would not be possible to finish the report.

I also express my heartiest gratitude to professor & dean, faculty of Business & Economics, and Professor Rafiqul Islam to give me permission for internship.

Finally I want to express my special thanks to Md. Mostafizur Rahman, Manager of Jamuna Bank Limited, Uttara branch, Dhaka under whom I am completing my Internship report. I am also grateful to all other employees of General, Credit & Financial division of this branch.

Thanks all from core of my heart.

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Executive Summary

Jamuna Bank Limited is a Banking Company registered under the company's law, 1994 with its Head Office at Chini Shilpa Bhaban, 3, Dilkusha C/A, Dhaka – 1000. The bank introduced its function from 3rd June 2001. Jamuna Bank Limited is an extremely capitalized modern civilization Bank with an Authorized capital and paid up capital of TK.10000 million and tk. 4487 million gradually. The paid up capital has been increased to 840 million and the total equity of the bank stands at 8325 million as on December 31' 2012. Since its beginning Jamuna Bank Ltd. Has a earned good prestige by providing sincere personalized to its clients in a technology based conditions. Accounting Information System is a function that purveys, list, tankage and procedure data to produce information for decision makings. This system interrelated elements that internal law to earn a target. Most systems are solved of small sub- systems and vice versa. All organization has a target and sub-system should be planned to maximize feat of the organizations target even to the determent of the subsystem itself.

For example, the production section of a company might have to forsake its goal of staying within its budget in order to meet the organizations target to supply product on time. This systems concept encourages integration. This report scans the application of Accounting Information System of Jamuna Bank Limited. The report topic four chapters. **The first chapter** of the interpreters the introductory words of the internship report in which introduction of topic, Background of the study, objectives of the study, Methodology & Limitations. **The second chapter** Topics background of JBL, Objective of JBL, core values of JBL, Vision and mission of JBL, Products/ services provide by JBL and corporate social responsibility of JBL. **The Third Chapter** Topics discuss about AIS, Main elements of AIS, Principles of AIS, and Work Activities by accounts, How AIS can add value to an organization? The types of AIS in banking systems. **The Four Chapter Contains** Concepts of AIS in JBL, AIS in the JBL activity, Sources of JBL AIS, Main software used for maintaining AIS in JBL, Users of bank AIS, Operational System of AIS in Jamuna Bank Ltd, Maintenance of Computer Based Transaction in JBL, Reporting system in JBL, Daily Activities Report. On next chapter, I mentioned Findings. Finally in this chapter five, I have given Recommendations & Conclusion, References and Appendix which is related to my report.

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Chapter-1



INTRODUCTION

1.1 Introduction

A bank is a monetary organization that accepts deposits from the people and creates credit.

Landings operation can be accomplished likewise directly or indirectly among the capital markets. Banking sector in Bangladesh consists of different types on organizations that are schedule banks, specialized banks, non- schedule banks, non-bank financial institutions, and specialized financial institution. Some of banks in Bangladesh, JBL are one of them. JBL operates as a commercial bank that provides personal, corporate and business sector banking product and service in Bangladesh .The internship report comprising a study on investment analysis of JBL. The internship report program of MBA students of Department of Business Administration, Faculty of Business & Economics, Daffodil International University, is an assigning part of the MBA program. This program is for three months duration. However, I was assigned to JBL to finish the program. During this period I have worked closely with the employees of the JBL. A student must submit one copy of internship report on the assignment topic to the faculty supervisor, to the director of report of MBA program and to the host supervisor after the completion of the program period.

1.2 Rational of the Study

Relating knowledge is not enough for a student. Because there are many very much verity between theoretical and practical knowledge. Theoretical Knowledge fruitful in practical side. So, these two may be synchronized. Our internship program is started mainly for his purpose. Another purpose that may be is to know about the law, management, and environment of an organization before acquirement a job. To collect knowledge and experience that will help a student to get a standard job or may also be other purpose of the study. Basically bank is the heart of the economics is the blood convention of countries economics increase. Bank every time perform a valuable roles to serve the needs of our scan banks are comity in different section, such as: capital formation, big scale of production, industrialization, develop of different trade & commerce etc. and banks are contribution's a lot of outlook. JBL has already followed

as one of the world wide recognized banks due to its retail product management.

1.3 Objectives of the Study

The main objective of the study is to identify the application of Accounting Information System of JBL. The main significance objectives of the study are given below:-

- To find out the reason behind JBL's enhancements or pitfalls of performance over years
- Trying to find the recent performance of the bank and predate the near future
- Trying to evaluate the operational efficiency of the bank
- To get a proper Knowledge about the main activities and functions of Bank
- To analyze the overall function and monitoring process of AIS of JBL
- To recognize how JBL maintain their principle of AIS
- To find out the reason behind JBL's enhancements or pitfalls of performance over years

1.4 Scope of the study

The report will discuss a main reflection about the JBL recent condition of the bank in private banking sector in Bangladesh and different schemes of JBL, interest rate and activities. When I was working in the Jamuna Bank Ltd, Uttara Branch, Dhaka. I get many facilities to get many knowledge of verities part of banking system. I got the opportunities to work in all division such as investment division , general banking, general banking & foreign exchange section .And form these three different or division, I hope that I will be able to doing these types of job in the future . Mostly information is concluding it is said that scope of this report is overall AIS on the light of JBL.

1.5 Methodology of the Study

This internship report expositive in behavior of the JBL. To ready a report first of collecting data is very need because without data we can't make a good report. The information was gather from both primary and secondary sources of data .Concerning the information needed was collected within the organization from the corporate division of JLB.

Sources of Data:

Both primary & secondary sources of data have been used in this study:

Primary Sources of Data

- Applied desk work
- Physical conversation with the respective officers and clients

- Practical survey of bank clients & employees
- Collect ratios from Audit department
- Direct interaction with the customers.

Secondary sources-

- Information collected from Annual Reports of JBL
- Online data from JBL website
- Analysis several article related on financial analysis importance through internet

1.6 Limitation of the study:

Through I have given utmost effort given utmost effort to prepare this paper but there is some limitations of the study .Such are as follows:-

- Lack of opportunities to visit more than one branch
- Customers don't answer properly; sometimes they are in hurry so they can't talk, so it was difficult to get the answers.
- THERE is no previous study on it, so reliability of this report is not sure.
- Last but not least, time was a barrier for making the report. A bit more time with more samples would have given a better result.

Chapter-2

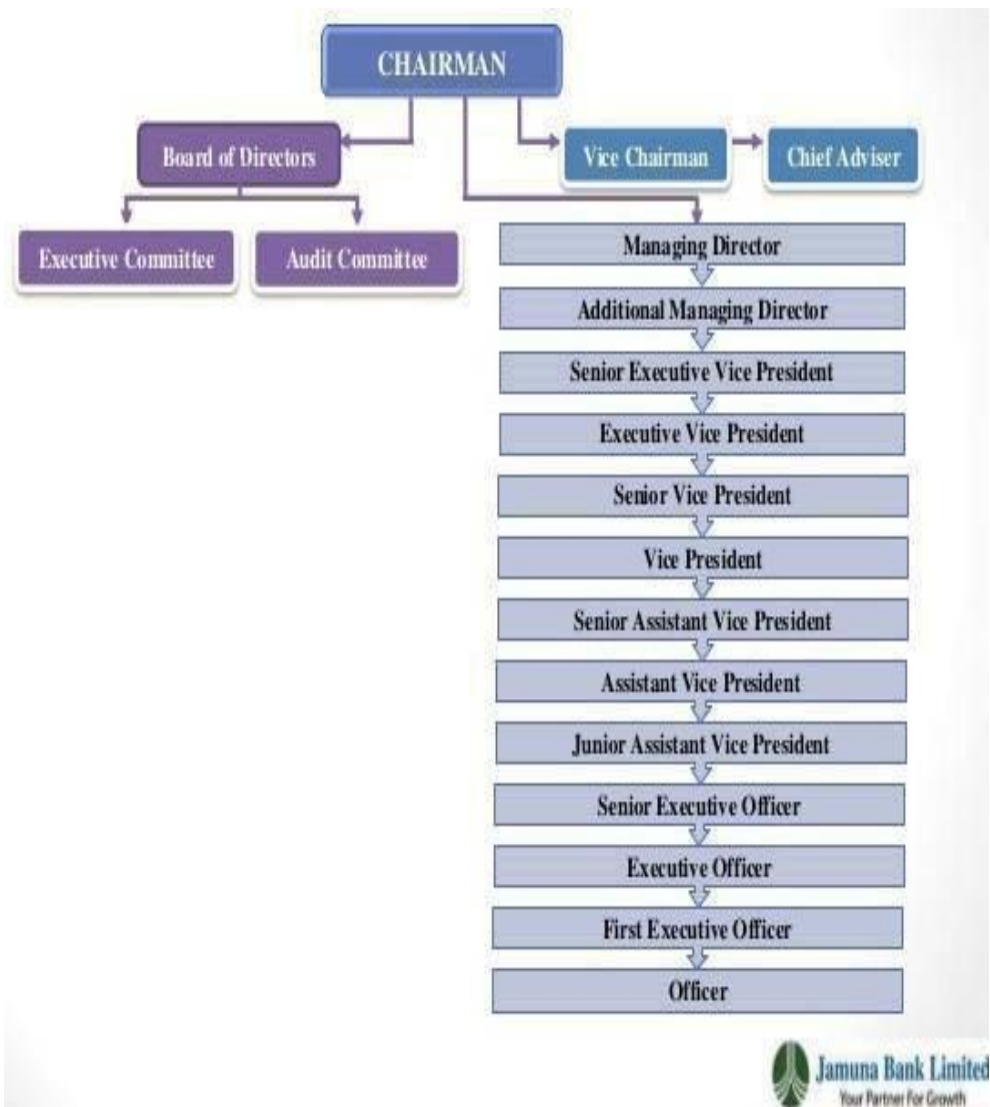


OVERVIEW OF JAMUNA BANK

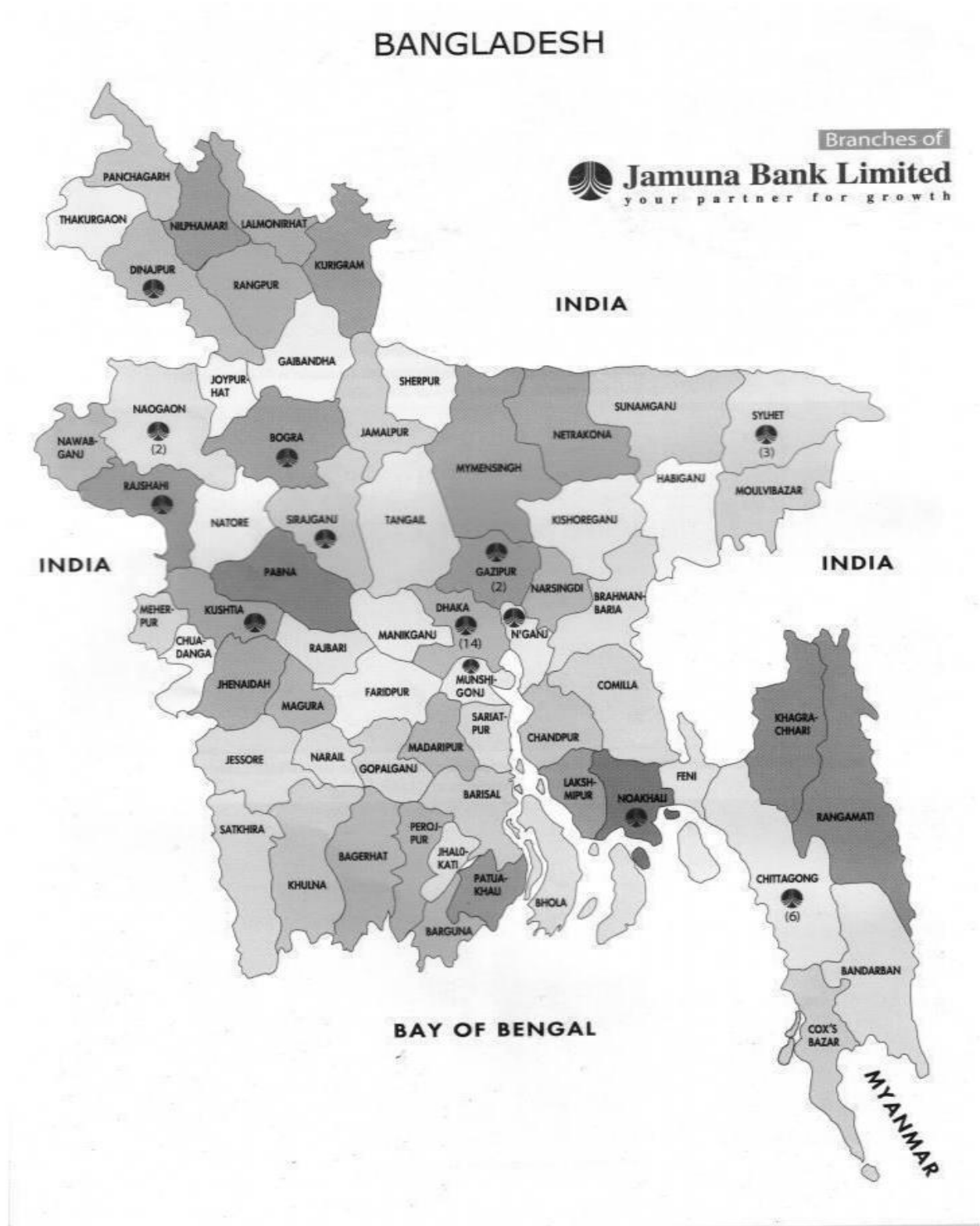
2.1 Overview of Jamuna Bank Limited

Jamuna Bank Limited is a Banking Company registered under the company's law, 1994 with its Head Office at Chini Shilpa Bhaban, 3, Dilkusha C/A, Dhaka – 1000. The bank introduced its function from 3rd June 2001. Jamuna Bank Limited is an extremely capitalized modern civilization Bank with an Authorized capital and paid up capital of TK.10000 million and tk. 4487 million gradually .The paid up capital has been increased to 840 million and the total equity of the bank stands at 8325 million as on December 31' 2012.Jamuna Bank Limited take charge of different types of banking transaction to help too contributed of many business and commerce of the country .JBL always provide services are also available for the entrepreneurs to set up new ventures of industrial units. Jamuna Bank Limited is the only bank Bengali named new civilization private commercial bank was made by the a group winning local entrepreneurs inventor an idea of make model banking functions with verity outlook to offer the valued customers , a modern range of financial services & create a new products for long tern mutual increase and prosperity . The sponsors are reputed personalities in the field of business, commerce & industries; the bank is being managed & operated by a group of highly educated and professional team with separate experience in financial and banking.The management of the bank regularly focuses on understanding & anticipating client's needs.The scenario of banking business is changing day by day, so the banks obligation is to instrument many strategy and new products to copy with the changing environment .Jamuna Bank Limited has already earned extraordinary progress within only sixteen years. The bank has already ranked at top of the quality service provides is known for its goodwill. JBL offers many types of corporate & personal banking service involving all kinds of our society within the preview of rules and regulations laid down by the central bank and other regulatory authorities.As per the law of Central Bank licenses, the bank has offered initially its shares to public by pre IPO and subsequently sold shares to public among IPO in the year 2004 .The shares of the Bank are listed with both Dhaka Stock Exchange and Chittagong Stock Exchange Ltd.

2.2 Organization Structure of Jamuna Bank Ltd.



2.3 Branch Location All Over Bangladesh



2.4 Objectives of Jamuna Bank Ltd.

JBL is one of the biggest and oldest private sector commercial bank in our country .Jamuna Bank is that a provide serves both clients nationally and internationally. There are given some objectives below-

- ❖ Establish fully automatic function among integration of IT
- ❖ Confirm an enough a\rate of return on investment
- ❖ Keep up enough liquidity to meet maturing work and commitments
- ❖ Keep up a well increase of business with desired image
- ❖ Hold down enough control systems and transparency in Procedures
- ❖ Increase & maintain a proper work force among an effective human resources Management system
- ❖ Confirm optimum utilization of all available resources.

2.5 Core Values of Jamuna Bank Ltd.

- Trust
- Integrity
- Commitment
- Business Ethics
- Quality
- Fairness
- Teamwork
- Respect
- Courtesy
- Harmony
- Unique Culture
- Responsible Corporate Citizen

2.6 Vision and Mission of Jamuna Bank Ltd.

2.6.1 Vision

To become a leading banking institution by playing a significant role in the development of the country

2.6.2 Mission

The bank is committed to satisfy diverse need of its customers through an array of products are a competitive price by using appropriate technology and providing timely serve so that a sustainable growth, reasonable return and contribution to the development of the country can be ensure with a motivated and professional workforce.

2.7 Strategic Priority of Jamuna Bank Limited

- ✚ Changing the deposit mix thereby reduce the cost of deposits.
 - ✚ Taking banking to the doorstep of our target group.
 - ✚ Entering into new avenues of business to increase profitability.
 - ✚ Bringing unbanked people into our delivery channels.
 - ✚ Increasing fee based service/activities where costly capital is not changed.
 - ✚ Establishing the brand image as a growth supportive and pro-customers' bank.
- Strengthening risk management techniques and ensuring compliance culture.

2.8 Products/ Services offered by Jamuna Bank Ltd.

They offer retail banking, Cards & ADC, Corporate banking, international banking, treasury and other services. The details are given below:

Retail Banking

- Deposit Product
- Transactional Account
- Current Deposit Account
- Shore Notice Deposit
- Saving Bank Account
- Special Saving Account

Deposit Scheme

- Lakhpati Deposit Scheme
- Millionaire Scheme
- Kotipoti Deposit Scheme
- Double Growth Deposit Scheme
- Triple Growth Deposit Scheme
- Monthly Saving Scheme
- Personal Saving Scheme



Loan Product

- Auto Loan
- Any Purpose Loan
- Personal Loan
- Salary Loan
- Education Loan
- Doctors Loan

Card & ADC



Cards

- Visa Classic Credit Card
- Visa Goal Credit
- Visa Dual Credit
- Visa Electron
- Corporate Facility

Corporate Banking

Areas of corporate banking electronics textile, garments, iron and still, cement, building materials, furniture, edible oil, food & beverage, various trading, ship building, ship breaking, Infra-structure, agro& agro product, and electrical equipment, transport, real Estate, telecommunication. Offers: project finance, working capital finance, cash credit hypothecation, time loan, cash credit.

SME Banking:

- Jamuna Bonic tika
- Jamuna Green
- Jamuna Jantric
- Jamuna Nari Uddogh
- Jamuna NGO Shohojogi
- Jamuna Swabolombi
- Jamuna Chalan

International Banking

- L/C Advising
- L/C Confirmation
- Bank Guarantee
- Hajj Guarantee
- Off Shore Banking Services
- Trade Payment Settlement


Others Services

- Locker Service
- Online Services
- Student file

2.9 Corporate Social Responsibility of JBL

Corporate Social Responsibility is about able to building for long term livelihoods. Its respects cultural differences and finds the business advantages in building the skills of employees, the community and the government from Ghana amount to CSR is about business giving back to society from the Philippines . CSR also called corporate conscience. Corporate citizenship, social performance. Responsible Business a form of corporate self into a business model .In some models. A firm/s implementation regulation integrated of CSR goes beyond compliance aim to embrace responsibility first t engages in action that appear to next some social service provide , beyond the interest of the firm and that which is required by Act. CSR is process with their members of the public as, etc.

Chapter-3

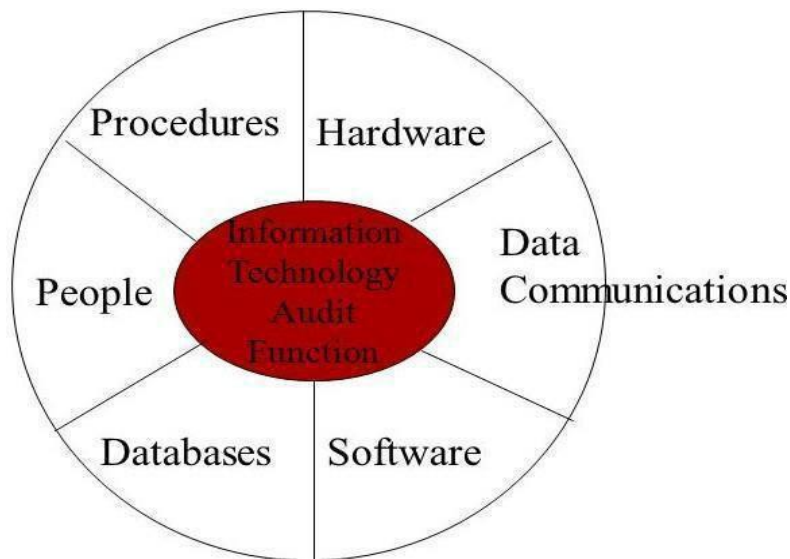


THEORETICAL CONCEPT OF ACCOUNTING INFORMATION SYSTEM

3.1 Briefing of Accounting Information System

A system is a set of two or more interrelated elements that interact to achieve a goal. AIS are very important to any organization for long term success. It's with any Organization they can easily monitoring the events that occur in organization is essential to determine how well the organization is performing.

3.2 Components of AIS:



An accounting information system typically has six basic parts-

- ❖ **People** who use this system, together with accounts, managers, & business analysis
- ❖ **Procedure & Instructions** are the paths that data are collected, stored, retrieved, and procedures
- ❖ **Data** including all the information that goes into an Accounting Information System
- ❖ **Software** consists of computer programs used for processing data are collected, stored, retired and process
- ❖ **Information Technology** all the hardware used to operation the AIS
- ❖ **Internal Control** are the security measures used to saved data

3.2 Basic Functions of AIS



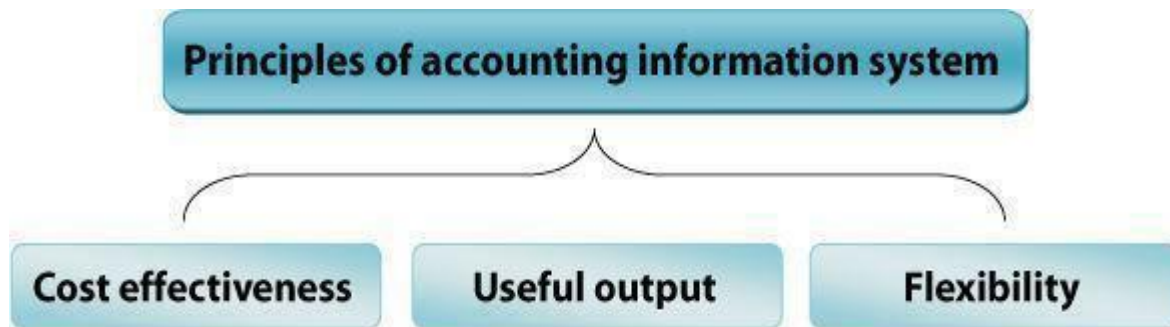
Collecting and processing data about the organization business activities efficiency and effectively

- Establishing adequate controls to ensure that data about business activities are recorded and processed accurately and to safeguard both that data and other organizational assets



Providing information for decision making

3.4 Principles of Accounting Information System:



- **Cost Effectiveness** - AIS must be cost effective. If the AIS is cost-effective, it can provide desired output and if flexible, its can contribute much in achieving the objective of a person or an organization.
- **Necessity**- AIS must be able to provide necessary result. Working information must be understandable, relevant, reliable, timely and accurate.
- **Flexibility** – In AIS there must be provision for inclusion of changed information needed by different users .This system must be flexible, so that it can meet changed demand.

3.5 Work Activities by Accounts:


- ❖ Managing the accounting and financial Activities
- ❖ Long-term & Short-term budgeting
- ❖ External & Internal counseling
- ❖ Financial and economic analyses
- ❖ Computer systems and operations
- ❖ Performance evaluation of the organization all activities
- ❖ Customer and product profitability analyses.

3.6 How AIS can add value to any Organization?

As a support activity, the AIS add values by providing accurate and timely information. Well-designed AIS can do this by:

- A. Providing more timely information
- B. Sharing knowledge
- C. Improving operations and even providing a competitive edge
- D. Improving the efficiency and effectiveness of its supply chain
- E. Can reduce the cost of sales and marketing activities
- F. Improving the internal control structure
- G. Improving decision making
- H. Identifies situations requiring management action

Chapter-4



**APPLICATION OF
ACCOUNTING
INFORMATION SYSTEM
OF JAMUNA BANK**

4.1 Concepts of AIS in JBL:

Accounting Information System is one of the oldest and widely practice subject. Every bank requires their own accounting system for smooth progress. In the book, Accounting Principles is given as, “The accounting information system collects and processes transaction data and communicates financial information to decision makers. It includes each of the steps in the accounting cycle also includes the documents that provide evidence of the transactions and the records, trial balances, worksheets and financial statements that result. An accounting system may be either manual or computerized.” Online knowledge source, Business Dictionary defines accounting system as “Organized set of manual and computerized accounting methods, procedures, and controls established to gather, record, classify, analyze, summarize, interpret, and present accurate and timely financial data for management decisions.” Accounting system of Jamuna Bank Ltd. has two major parts. First one consists manual works which includes collecting, processing original or primary transaction data, classifying them and maintaining those for future reference. And second part is computerized which includes recording actual transactional data, analyzing, summarizing, interpreting and presenting accurate information for decision making.

4.2 Accounting Information System in the JBL activity:

From Their main function of banks generate very useful accounting information, both for the bank management and for the customers. These function or operation, traditional for the banks, confirmed by Act, produce of accounting information system, refers mainly to:

- Receiving deposits from their clients
- Issue and management of payment instruments and credit
- Payments
- Fund transfers
- Transactions in the clients’ accounts.

The grouping of bank operation in active and passive depending on the path they are found in the bank balance sheet, also underline the role and importance of AIS in the whole bank activities.

4.3 Sources of Jamuna Bank Limited AIS:

The original sources generation accounting information in bank function are:-

- Clients' accounts, which can be available in bank accounts, current accounts. In these accounts the payments instruments, card operations etc.
- Bank entity accounts, which refer especially to cash accounts, current accounts at the JBL inter banking settlement accounts, income and spending accounts of the bank, etc.
- Accounts outside the bank cash statements which are reflex into involved guarantee accords, engagements unfolding in credit, guarantees related to credit claim from current assets and followed afterwards.
- Bank computerized programs which manage accounting data and statistical data, bank management etc.

4.4 Main software used for maintaining AIS in JBL:

Software is one of the most essential parts of Accounting Information System .Because without software we can't imagine basically they use two of software. Basically they use self-made software named bank star 2000 and micro banker. Here in below I interpreted about customized software.

Activities:

- Banking Transaction is held through it like cash payment; cash receive & cash transfer etc.
- It support to the authorized user to send or receive data from another user.
- Information & News uploaded by IT department.
- Coding & structure changed by several customized software.
- Keep alive and make relation between the server and website.

4.5 Users of bank accounting information system:

- Internal users gradually: Bank clients and stockholders, front office, middle office and back office employees, bank managers.
- External users respectively: Clients business partners, supplies and their clients, financial and fiscal institution, insurance companies and other banks
- All these external users take accounting information from the clientele accounts, made available to them the clients the banks must respect the confidentiality principle for the action in clientele accounts and for the reason they usually give accounting information only to internal users
- In the analysis of accounting information system of its accuracy and importance for the bank stockholders, the issue of the bank accounting system transparency is interesting to

access.

4.6 Operational System of AIS in JBL:

Jamuna Bank Ltd their banking operation among summation of manual and computerized system. Here many functional of JBL, that how they gather all data are given below:

Manual:

- Payment order's data collection
- Demand Draft's data collection
- VISA card's data collection Letter of Credit opening's data collection
- Monthly equipment's data collection

Computerized:

- Local remittance transfer's data collection
- Foreign remittance transfer's data collection
- Primary share request entry's data collection
- Performance report's data collection etc.

Combination of Both:

- A/C opening's data collection
- Deposit scheme opens data collection
- Cash receiver's data collection
- Cash payments data collection
- Clearing of Cheque's data collection

4.7 Maintenance of Computer Based Transaction in JBL:

software Base :



They have some functions that are maintain among software. Those are given below-

- Entry of account opening information form
- Profile Distribution
- Collection of Deposit
- Payment of salary
- Internal expenses listing
- Properly Investment activities listing.

Web Base:



They have many activities that are maintain among web. Those are given below-

- Online Cash Transfer
- Payment of Cash
- Collection of cash
- Clearing of Cheque
- L/C authorization
- Currency selling & Purchasing
- Branch to Branch Internal Transaction etc.

4.8 Internet Banking Applications:

The latest evolutions in banking information systems originally are web-based application that support for internet banking activities. Internet banking function interface with Accounting Information System among a web server or portal with the website or page performing the role as a template or point of access. Among secure webservers, customers can perform actions, which can feeling, update or change general Ledger status. Management analyzes report pertaining to internet banking, such as how many customers are using the internet for deposit, transfer and entry other banking products

4.9 Banking Transaction:

The banking transaction is done in three paths are as follows-

- A) **Cash Transaction:**-When the transaction is made by cash they are defined cash transaction. Cash is real asset of the bank.
- B) **Clearing:** A customer of the bank may receive checks from others or issue a check to a person who may place the check in his account with another bank. In this case the customer's is credited or debited gradually and a corresponding advice is issued to the clearing house to clear the checks.
- C) **Transfer:** The transfer of an amount from one account to another account does not affect the cash balance until cash is withdrawn by the transfer's account is debited as he receives money from the bank and the transfer's account is credited as he gives the money to the banker to lie in his account.

Chapter-5



FINDINGS, RECOMMENDATIONS & CONCLUSION

5.1 Findings

This study has focused on the request of AIS in Jamuna Bank Limited the main findings of the study are given Below-

- a. The banks sustain both manual & computerized system for performing their daily operations of AIS,
- b. The computerized transaction system is doing into software and web based system,
- c. They originally maintain their website for their internal & external user for Performing transaction and providing lots of many information to them,
- d. All clients data processed in two batch and real time processing system that is easy for updating information ,
- e. In JBL, separation of duties & documentation control techniques are used for performing internal control system,
- f. Daily , monthly , quarterly ,yearly performance report are made for internal & external reporting ,
- g. Most server taker is male and service holder,
- h. A large number of people take service from JBL who do not have any account,
- i. Bank is able to communicate well with its customers,
- j. Charge cut for the services is moderate,
- k. There is a restriction in amount of transaction. For example, students are not allowed to transact high value, so they can transact small amount through both the way.

5.2 Recommendations

The Jamuna Bank has vast and complex banking system, it is very difficult to recommend.

However on the basis of findings the following suggestions are referred: Work should be done to find out the mistakes made by the bank, so that they can correct them.

- a. The main software consists of different customized functions which are not effective enough for generating report or information, so they should develop new software for better performance.
- b. The original software consists of different customized activities which are not effective enough for creation report or information, so they should develop new software for better performance.
- c. They should give more important on their manual data transferring system
- d. Attract more clients JBL can ensure one stop service by implementing AIS effectively.
- e. Since people believe what others say, JBL can use the existing customers as a tool to draw new customers
- f. They should develop more safety for protecting data hacking, error and misuses of data.
- g. They have to increase the number of ATM booths and the banking. As the bank should diversify its loan more to finance small enterprise amount are increasing over the \year
- h. Investment to deposit ration of JBL, also decreasing trend, it indicates that banks cannot utilize fund effectively.
- i. They should look forward for new investment area in order to utilize their idle fund
- j. The bank can increase the amount of income from investment
- k. The bank can increase the amount of trading and RMG sector
- l. The bad loss and doleful amount are increase over the year that's why the bank should Diversify it; loans more to financial small enterprise
- m. The investment to deposited ratio is in well sign to it should keep stable

5.3 Conclusion

Banking Industry in Bangladesh is now in right track. The bankers are contributing much than the previous years for the growth and development of the country. Banking is becoming more and more vital for economic development of Bangladesh in mobilizing capital and others resources. As an organization, the Jamuna Bank Limited has earned the reputation of top banking operation in Bangladesh. The organization is much more structured compared to any other local bank operating in Bangladesh. It has a prestige as a partner for develop. Transparent and fast decision making, efficient term of performance, satisfied customers, online banking, effective internal control, separate of investment etc.

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APPENDIX

Appendix

ATM	Automated Teller Machine
BCCI	Bank of Credit and Commerce international
EPZ	Export Processing Zone
FBP	Foreign Bills Purchase
FDR	Fixed Deposit Receipt
GD	General Diary
GOB	Government of Bangladesh
LAN	Local Area Network
LIM	Loan against Imported Merchandise
LTR	Loan against Trust Receipt
OBC	Outward Bills for Collection
SSC	Specimen Signature Card
SSI	Small Scale Industries
STD	Short Term Deposit
SWIFT	Society for worldwide Inter-bank Financial Telecommunication
SSS	Special Savings Scheme
NCBs	Nationalized commercial banks
WES	Wage Earner scheme
MIS	Management information System
VWF	Volume or working fund
CAD	Central Accounting Division