



*The internship report presented to the faculty of united internatinal university some
Fulfilmentof the obligations for the degree of Bachalor of Business Administration*

Internship Report On

“General Banking Activities and Market Development

**practise by the Janata Bank Limited: A hands-on initiative through the
Dilkusha Branch”**

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Major : Marketing



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Internship Report

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Letter of Transmittal

Date: May 16,2019

To

Sarker Rafij Ahmed Ratan

Assistant Professor

United International university

Subject: Submission of internship report

Dear sir,

It is great plesure to me I have accomplished my 3 month internship time at Janta bank Ltd head office & prefer to propose my internship report “General Banking Activities and Market Development practise by the Janata Bank Limited: A hands-on initiative through the Dilkhusa Branch ” on the word of your statement. In arranging the report, contain tried to make the report comprehensive & the relevant information as well as workable one with my level best effort.

May I therefore earnestly expectant that you would be cordial sufficient to accept my effort andoblige in this manner.

Yours earnestly,

K.M Salman Asif

ID: 111 143 113

Preface

As a component of the course pamphlet, everyone student of the Bachelors of Business Administration of United International university has to get done a project or internship activity, which is to arranging an internship report. I have organized this internship report base on “General Banking Activities and Market Development practise by the Janata Bank Limited ”which is essential part of a bank . This report is ready on the foundation of general activities & the analysis of routine of the bank. The repot will take fraction in a immense role to instruct me about the bank behavior, constitution & performs in special ground in different sectors of the nation. I aspire my intensity most excellent to learn during 3 months internship time and arranged this report.

Acknowledgements

I would resemble my warm thankfulness to my almighty God who has abetted to face each and every one the complications in my existence & take me the right way. The Allah who prepared my expedition into the enormous ocean of information horizontal and facile.

My sincere appreciation as well drives to my advice-giver Sarker Rafij Ahmed Ratan assistant professor & the internship controller who is directing me from the beginning of my internship course. His motivation & inspiration made me self-assured & self-reliant. On his strong-minded efforts and admiration has prominently avail to my report. Each and every one the inadequacies & faintness of these statement are acquired by me.

In conclusion, I prefer to acknowledge each and every one of our faculty associates and officials colleague who are always kind to me.

TABLE OF CONTENT

Chapter # 1: Introduction

1.1: Grounding of the report.....	9
1.2: Significance of the study.....	9
1.3: Difficulty characterization.....	9
1.4: Intention of the project.....	10
1.5: Methodology.....	11
1.6: Limitations of report.....	12

Chapter #2: Compendium of general banking system at Janata Bank Ltd

2.1: Foreword.....	14
2.2: Record history.....	14
2.3: Mission.....	14
2.4: Vision.....	15
2.5: Service & product available by the institute	15
2.6: Client credit scheme service by JBL	15
2.7 Particular deposit Scheme	16
2.8 Saving scheme monthly basis	16
2.9: Credit card service by JBL	16
2.10: Economy insurance scheme	17
2.11. Services regions	17
2.12: Equipped association organogram	18
2.13: Achievements and rewards	20
2.14: JBL commercial societal responsibility.....	20

TABLE OF CONTENT

3.0 Chapter # 3: Services and Products offered by JBL.....	
3.1. Made to order Service.....	23
3.2 Deposit schemes portion.....	23
3.3. Usefulness Service.....	27
3.4. Online and ATM Service.....	27
3.5.Single Stop Service.....	28
3.6. Encouraging Import.....	28
3.7. Financing on Export.....	28
3.8. Overseas Allowance Service.....	29
Chapter #4: My working related areas at JBL.....	
4.1. Work-associated.....	31
4.2. Common banking.....	32
4.3. Effectiveness Service.....	32
Chapter #5 : Market Development Of Janata Bank.....	
5.1. Marketing entrance to banking services.....	35
5.2. Challenges of bank marketing.....	35
5.3. Procedures for the improvement of bank Promoting.....	36
Chapter #6 : Concluding Statement.....	
6. Concluding statement.....	39
6.1. Judgments.....	39
6.2. Recommendations.....	40
6.3. Conclusion.....	41
Reference.....	42



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CHAPTER -1

Introduction

1. Introduction

1.1 Grounding of the report

Bank is playing a important part to preserve the economic development roll affecting up-to-date civilization. In each economic activity, the concern of the bank is needed.

For the duration of internship time, as portion of the BBA course, I take earnings chance of 3 months. It is renowned association somewhen I practical & educated the mangement and perform. I am fortunate that Janata Bank Ltd. (JBL) provided me that chance to exertion as intern. JBL has country wide division system through, which they deliver complete banking facility to their clientele, which comprises well-to-do those, financial traditions and corporate customers. Consumer's fulfilment is peak primacy of the bank. Bank has stated that client's opportunities will be consult from side to side ground-breaking economic services and facilities.

1.2 Significance of Study

The major motive is develop knowledgeable with the real-world business world. It is accomplish existing info about the Speculation and Corporate world and it is crucial for all business student to understand the tests in occupation marketplace. It, s recognized to all that there is another of sensible information & the real-world data. It is strong and valuable than the hypothetical knowledge. The learning will assist me to contract accurate image of the real-planet, predominantly of banking business and it achieve applied information on the numerous scopes of bank activity profitable. consequently, this study is supreme position of every student irrespective of lessons space also obedience.

1.3 Difficulty characterization

It is related with theory and practice when information and learning become perfect. Business student activities are not sufficient used for control the genuine business condition, consequently, it is a obligation behind the accomplishment of BBA course to include with a commercial association to make long logical report. It is chance for the undergraduates to distinguish about the arena of trade completed the internship course.

For fulfilling this obligation I occupied there as intern in Janata bank limited (JBL) for 3 months. Intended for these, my predilection is to see basically the purposes of general banking process learning on Janata bank limited (JBL) my dispensed topic is "General banking activities and market development practise by the Janata Bank Limited " which was credited by my

supervisor Sarker Rafij Ahmed Ratan, Assistant professor & internship coordinator, United International University.

1.4 Intention of project

Management wants sensible information which shields through internship in practical. In this look upon, the focal purpose of the learning is to be acquainted with virtually the purposes of general banking method calculated on Janata Bank Limited (JBL).

The precise purposes of this learning are given below:

- Sympathetic the lot of profit making banking arrangement.
- knowing that how profitable bank goes its big business procedures.
- In the direction of distinguish how a commercial Bank makes its incomes tby advance and fees.
- Observe the main purposes of general banking.
- Speak about enunciate acquaintance into applied region.
- Recognize working policy of a bank.
- Accustomed among the investment running method.
- The consumer awareness on facility eminence and satisfaction to the general banking functiona and activities.

1.5 Methodology

The method of this report is completely several from conservative report. These report mainly underscores on the real-world surveillance. Nearly the whole statement one-time accompanied related on everyday surveillance and investigation.

The resources of data is composed from major and minor bases together.

Major sources of data :

- The bank employees and staffs with man to man conversation.
- Casual discussion with consumers.
- Different websites

Minor sources of data :

- Yearly report of (JBL) Janata Bank Limited .
- Altered circulars of (JBL) Janata Bank Limited .
- Unpublished documents from the separation Affiliate Statement of associations.
- Economic assessment of Bangladesh.
- Journalists.
- A variety of books.

1.6 Limitations of report

In the establishment to completion, the learning has been showed with the objective of creation it as absolute and straight alone. On making this report a few of problems and constraints have encountered which are given below:

- Require of prospect to entrance to interior data.
- A great deal intimate material be not revealed by respective workers of the section.
- Lawful action linked information was not easy to get to.
- Many of the features could not deliberated in the present report due to time limitation.
- They would not pay necessary occasion cause the bank workers were very full of activity.



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CHAPTER- 2

Compendium of general banking system at Janata Bank Ltd.

2.Compendium of general banking system at Janata Bank Ltd.

2.1 Foreword :

Normally the word of “Bank” is the economic institution transactions with money that we can easily understand. But various types of banks are there such as: Savings Banks, Cooperative Banks, Central Bank, Industrial Banks, Commercial Banks and Investment Banks etc. Janata Bank Limited is one the profit-making bank in our country. It has the head office in Motijheel Dhaka.

Currently it has official wealth of Twenty thousand million taka, paid up wealth of ninty thousand one hundred forty million taka, fallback of seventeen thousand nine hundred seventy six million taka. This bank ongoing its processes surrounded by a preliminary official wealth of fifty million taka & rewarded up property of ten point five million taka.

This bank has whole asset five lakh eighty six thousand eighty two million taka as 2013 ,31st December.This Bank has great contribution into distant conversation trade in foreign allowance. Janata Bank Limited has honored in (2013) presentation brilliance award by City bank N.A.

2.2 Record history

Janata Bank Limited(JBL) is well-known among Bangladesh banks instruction (1972). The bank is one of the second leading public possessed profit-making bank in Bangladesh subsequent to liberation war. It combined as public limited company at 21.5. 2007 certifide of fusion number-(C66933) 4425 (07) in the time of transfer. This bank took more than the commercial of Janata bank at acquisition deliberation of two thousand, five hundred ninety three million taka . The process of bank Limited mechanism complete 898 divisions and counting four external area officees. It is connected (1239) distant communicators altogether the world.

2.3 Mission

The bank mission is to dynamically contribute in the economical & social progress of our country by working a profit-makingly tranquil banking institute, as long as credit to feasible debtor, professionally distributed & probable priced, at the same time protecting saver’s accounts and given that a pleasing refund only fairness to the proprietors.

2.4 Vision

Biggest profit-making become operative as well as guaranteeing top honor of customer duties by presentation of newest info skill, creating influence to the general economy & forming themselves definitely on home and overseas as visible standing bank of nation. They are appreciated of their dream.

2.5 Service & Product available by the institute

Organization has the main assets by the product and services. JBL is playing greatest part in proposing particular services to similar clients through the nation. The subsequent produce and facilities to be existing of (JBL)Janata Bank Ltd.

- Client credit scheme service by JBL
- Particular Deposit Scheme
- Saving Scheme monthly basis
- Economy insurance Scheme
- Credit card service by JBL
- Automated Teller Machine Service by JBL
- Power card by JBL

2.6 Client credit scheme service by JBL

JBL Client Credit Scheme provides customers huge chance to purchase easy payments. This system provides customers the benefit of part disbursement to manage with the great price labels of essential official equipments and home appliances. Furniture, Microwave Oven, Television, Refrigerator, Photocopier, Washing Machine, VCR, Personal Computer, Car, and amount of other luxurious items that are surrounded by their variety achieving .

2.7 Particular deposit Scheme

Cosumer can deposit cash for period of Five years under this scheme,. The deposited cash is entirely refundable at the finishing period. For the duration of the time they be able to or 30 days income conforming near theirs placed total .Intended for these case in point, if the deposit is Tk, 110,000/- provides a monthly revenue of Tk.1000/ under this scheme .

2.8 Saving Scheme monthly basis

This saving scheme is especially considered in favor of the assistance of inadequate returns group associates. This supports to accrue slight monthly reserves into substantial sum at the end of period. So that, afterward the expiration of the stage the creditor will include considerable total to rise on top of.

one time-a-month set down of taka.1000/- or else taka.2000/- for 5 /8 years time receives in the closing stages. Taka 74, 1792 /- otherwise Taka.151, 582/- correspondingly.

2.9 Credit card service by JBL

In our nation, credit card was first announced by the Janata Bank Ltd. VISA card and Master card are term of common credit card band. Credit card is universal money, innocuous and instant. Janata Bank Ltd. allotted two kinds of credit card, those are as follows: -

Local master card and Visa: There are two types of card such as “gold card”as well as “silver card”. Fifty thousand to ten lakh taka capacity on gold card and ten thousand to forty five thousand on silver card holder.

Power Card by JBL

This is one kind of “prepaid card”. Application forms are accessible at any JBL outlet and card midpoint. No need of any account of JBL outlet. For the first year no annually fee taken. Renewal fee Tk 200 only. Home card boundary 1000 at lowest or its multiple. Worldwide card limit is -US\$ 500at slightest and Top-up from end to end any JBL branch. Illustration hard cash starting JBL Automated Teller Machine Service free of charge of responsibility & as of Automated Teller Machine Service under quick-Cash net-taka 10 for each deal from new ATM-hundred taka only.

2.10 Economy insurance Scheme

On this system is the main and it is generous in our country. It associates the welfare of consistent funds also assurance plan so that client become the customary charge of interest on the placed quantity though client take pleasure in the safety of complete cover attention. The receiver find equivalent the put down in the case of normal passing away of the account owner under this scheme while the occurrence of unintentional death of the account holder the recipient determination to collect double the deposit.

2.11 Services regions

There almost 901 divisions of (JBL)Janata Bank Limited. Amongst 520 area offices are located in town areas containing 4 overseas branches and 383 area offices are in countryside areas. Most of overseas area offices are situated in UAE.

Janata Bank Limited branches table:			
Separation	Countryside zone	Urban	Overall
(Dhaka)	86	177	263
(Rajshahi)	85	133	218
(Chittagong)	101	92	193
(Khulna)	72	79	151

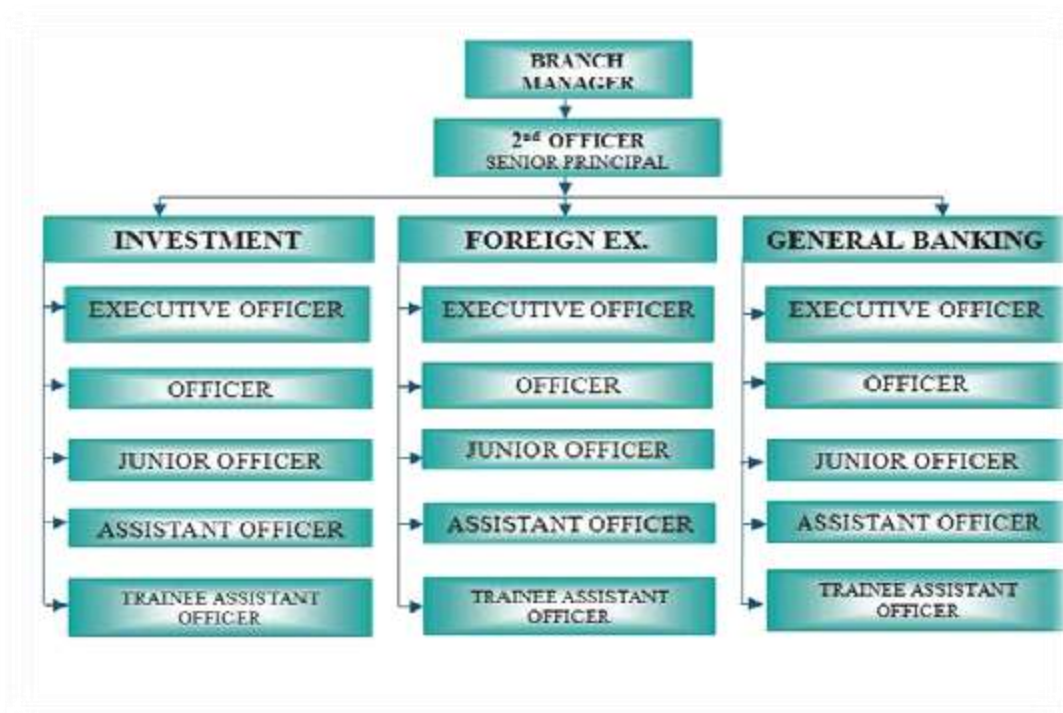
(Sylhet)	39	35	73
(Abroad)	0	4	7
Overall	383	520	903

Overseas branches of Janata Bank Limited table:

Sl. No	Metropolitan	No.of area office	Status
01.	Abu Dhabi	1	Foreign
02.	Al-Ain	1	Foreign
03.	Dubai	1	Foreign
04.	Sharjah	1	Foreign

2.12 Equipped association organogram

The leading responsibility of the head management is to build each and every one of the main judgments of Janata Bank. The administration contains one corporation secretary, one chief executive officer & (MD) managing director, one chairman, and one director, median and lower rank staffs become the way with training since the board of directors around the responsibilities they are required to meet. (CEO) chief executive delivers the recommendation to workers and the directors, except stands the obligation for defining to make responsibilities & aims are achieved.



Vision for the future:

- ❖ To provide extreme fulfillment to their valued consumers.
- ❖ Pleasant-sounding banker-customer interactions and build up deep-rooted by supply prompt and better-quality facilities to the consumers.
- ❖ Guaranteeing further operative contribution of the bank in share market so we can get emerging lively money market .
- ❖ Answer to essential period through contributing within groups huge loans banking, thus expand the region of asset.
- ❖ Pursuance of policy modification and organization of the bank exterior deal programmer through the vitality characteristic in the payments system and global deal.
- ❖ Additional services determination be providing the root of transfer & conveniences recitals.
- ❖ To acquire inexpensive decline charge, place custody and extra accommodations will carry on the journey.
- ❖ To increase assurance of each and every one residences elaborate in the economic progress

2.13. Achievements and rewards

Jananta bank has been renowned globally & nationally for its excellent work. A small number of these acknowledgements are set under:

(SAARC) anniversary prizes for corporate commandment disclosers in year of (2013) and top accessible once a year report awards and. In (2013) bank presented yearly report and achieving national awards from the (ICAB) institute of chartered accountants of Bangladesh. Janata bank get 1st place in all of public-sector banks. On the group of business ascendancy expression. (JBL) Janata Bank Limited was rewarded 2nd place by the similar organization.

Institute Cost and Management Accountants Institute of Bangladesh best corporate award

Janata bank protected the 1st place between the condition owned money-making banks in our country. This organization documented the accomplishments of (JBL) Janata Bank Limited awards are given below:

- ❖ ICMAB Best Corporate Award 2014
- ❖ ICMAB Best Corporate Award 2012
- ❖ ICMAB Best Corporate Award 2011

2.14 JBL commercial societal responsibilities

Commercial societal responsibilities is getting increasing awareness in the business globe and trade actions, govt rules, marketing space and supplementary grounds. Though the perception of CSR have been legally announced to the financial division of Bangladesh in 2008.

The banking municipal one-time complicated in generous tricks JBL has to continue a accountable associate of the civilization appears its trip with the intention of inaugurated forty two years reverse. It has certainly accordingly engage in recreationed its communal task of trade. JBL carried out its societal accountabilities in a additional planned method and ultimately turn into transportation for precise agenda concerned with CSR actions of this bank.

(JBL) compartments their Corporate social responsibility in two ways- policy ambitious and from side to side straight contribution in particular agendas. Though bank anticipates to take on Commercial societal responsibilities applys of the Bangladesh bank procedures of CSR performs in the monetary segment. Forthcoming labors of this bank will contain more contribution of its shareholders in rapports of their prospects and needs.

CSR expenditure during miscellaneous districts arbitrating as of necessity & reputation it ascribes toward the bank standpoints. Total participation for Commercial societal responsibilities accomplishments stand at tk. 2crore 77 lakh at the closing stages of the year 2017.

JBL has continuously tried to reply for the moving wishes of the civilization & stand as well the pretentious single in eras of emergency of the humankind and attractive rest by immortal act of staff. Some CSR accomplishments of bank is prearranged are given below:

- Blanket dispersion to the needy people .
- Standup for the float exaggerated by disaster.
- Warm dress dispersion destitute people.
- Maintenance to (CCC) cancer care center.
- Safety and health of member of staffs.
- Considerate for the surroundings .



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Chapter – 3

Services and Products offered by JBL

addition, the wealth finally takes the homeland on street to flourishing and upgrading. For itself, funds is cautious the very premise of accomplishment of a country .The additional advancement of investment funds, will be additional the improvement of the country.

On Bangladesh funds rate is least. So as to get better the funds rate, monetary associations reliable for enrollment of investment funds be supposed to offer appealing reductions schemes so the negligible penchant to spare increments. Without any stores the business bank can't organizations. These investments funds don't, clearly depend just on the quantum of salary yet essentially rely upon the custom of reserve funds of the general population. Stores are business of a business bank. Stand for set an obvious prominent amongst the majority significant huge elements of dealing banks. Janta Bank amasses can be for the most part named pursues:

(TD)Time Deposits: On time deposit following an age of notice or that's payable. Accepts deposit time by this division-

(STD) Short term deposit

(FDR) Fixed deposit received

(SPS) Sanchoy Pension Scheme

(JBDS) Janata bank deposit Scheme

(STD) Short term deposit:

The interest on hand by used for STD is fewer than reserves deposit. With short term deposit bank account, the depositor ought to be held in reserve for at least 7 days to acquire charge. We also can say STD is seven days' notice current account. In head branch consumer are agreed a thought that their current accounts must be charged at whatever time the deposited total crosses a definite edge and this total will be held conveyed through the STD account. The area offices follows this lessons by provide bellow (STD) up to 10 core 3.50% interest rate, above 10 core 3.60%

(FDR) Fixed Deposit Received:

Where assign fixed deposit some quantity of money set down in bank for a set time stage. When Janata bank is opening their deposit accounts, the bank officer issues an acceptance conceder the acceptance of wealth on bank deposit account. On the situation of fixed deposit account, the bank requires not to maintain money reserve to repay money to the consumer. The expense will be ready later than the finishing point of a definite stage. Therefore, Janata Bank Ltd presents a big amount interest fee in fixed deposit account. Janata Bank Ltd interest rates of for fixed deposit received are given below.

Intended for time three months to > six months Interest rates @7.00% , For Period six months to > twelve months Interest rates @7.50%, For Period twelve months to > twenty four months Interest rates @7.75%, For Period twenty four months to > thirty six months Interest rates @8.00%.

On Fixed deposit account a consumer is not permissible to remove cash, previous to the expiry of set stage. In a short term notice consumer can withdraw fixed amount of money. In this situation the consumer will obtain interest charge by the given below techniques:

There will be no intrigue, If pulling out occurs in front of 3 months. Loan fee, if pulling out occurs earlier than a half year, three months. Loan fee, if pulling out occurs before one year, a partially year. Loan charge, if removal occurs earlier than two years, one year. Intrigue rate, if extraction occurs earlier than three years, two years.

(SPS) Sanchoy pension scheme:

Janata Bank Ltd, when started this 'Janata Bank Sonchoy pension scheme' so as to get better the financial states of the experts everything being equal. This construction relies on a 30days to 30 days premise. The original features of (SPS) are given below-

- ❖ -Any individual who eighteen years of age be able to open a SPS account.
- ❖ -Procedures of segments are 1 hundred taka, 2 hundred taka, 3 hundred taka, 4 hundred taka ,5 hundred taka, or 1 thousand taka.
- ❖ - Contributor ought to amass his frequently scheduled sum by the 10th day of each 30 days .On the less opportunity that the 10th day is an open event; just then amass in

subsequently operational day is acceptable. The fraction can be saved either with currency or a money order.

- ❖ -The financing charges are, for an extensive occasion span eight point five percent exacerbating lend fee and intended for ten years span 9 percent intensify loan charge on these the 2 cases frame-up is determined on yearly argument.

(JBDS) Janata Bank Deposit Scheme:

On the basis of to this format, a lowest eighteen years aged person is able to open any JBL deposit scheme account. Customer must have to depositing as at least five hundred taka .Following core age of the period, the saver can take out by monthly installment or can take out the total deposited sum with benefit. The saver has to save the particular amount for him by the eleven number day of every one month whichever in ready money. In high opinion of Janata bank deposit scheme account, a depositor is able to select more than one candidate for claiming the deposited money past his passing away. Joint account is not permitted in this design.

These significant qualities of Janata Bank deposit Scheme are given below:

The whole invested money in Janata Bank Deposit Scheme is absolutely income tax free. The Janata Bank deposit scheme gives the investors a chance of manner the informative charges of their immature children. A deal of verified pay has been affirmed by Janata Bank Deposit scheme on behalf of the contributor in their prime of life who make a payments cash from their early pay. There are a scope of legitimate & accurate usage of money is believable by Janata Bank Deposit Scheme .All out stored sum with premium will be given to the financial specialists and this is sure. While charging the yearly pay charge from Janata Bank, Deposit Scheme isn't viewed as the winning. In Janata Bank Deposit Scheme, a 8.5% exacerbating loan cost is connected and it is normally determined on yearly premise.

3.3. Usefulness Service:

Different than characteristic financial task, Janata Bank Limited provides unique admin to an extensive number of organizations all by the state. Including the system of usefulness admin, consumers of various governments' connections, shared bodies, understudies, region bodies, informative organizations, & as a result forth are ceaselessly receiving advantages from the bank.

Installments made On behalf Of government to:

- Non-Government educator's rewards.
- Primary Student take-home pay and girl students grant.
- Armed forces benefits.
- Divorced public.
- Impoverished and widows women grants.
- Aged allowances.
- Foodstuff acquirement bills.

Bill collected works

- Phone bills of telegraph and phone board.
- Water bills of water authority.
- Sewerage bills of sewerage authority.
- A conduct conspire is in progress to present customized administrations to our regulars.
- Energy bills of Dhaka Electricity Supply Authority.
- Organization, Bangladesh power development board.
- Association countryside electrification board.
- Municipal holding task by the City Corporation.

3.4. Online and ATM Service:

Circumstances are different and innovative blast has agreed the organizations excellent edges in excess of the labor-intensive & customary serviceable of business tasks. As a result the bank

industry in our country has over powering untouched with the presentation of website based banking in the state .Janata Bank Limited has likewise ventured into the universe of internet bank activity and is quickly advancing in execution of website based bank work from beginning to end core banking system (CBS).Presentation of CBS in one hundred fourteen parts of the bank has just empowering way on its production and occupied usage of it can be hugely optimistic effect on client administrations what's more, business development.

3.5. Single Stop Service:

Janata Bank Limited, 1st in the middle of the publicly owned commercial banks in our country, has presented this kind of Service. The remarkable highlights of that framework are given below:

- The arrangement of scroll & token has been suspended.
- A client can store and pull back cash from a solitary counter.
- Consumer is receiving instant with customized administrations from a solitary offset.
- Confirmation of mark is simple like the equivalent is put away in the central processing unit.

3.6. Encouraging Import:

Opening of letter of credit at focal pointed commission and edging. Awareness at allowance charge on oversees trade in fund to the most important consumers & scheme reduction workplaces.

3.7. Financing on Export:

Export motivating force Program.

- Possibility for tradition of entrance fee situated industry by hundred percent outside conjecture and by joint-adventure.
- Banking at Export Processing Zone.
- The solitary bank to hand out government sells abroad promotion sponsor against charge of statistics entry dispensation and computer software.

3.8. Overseas allowance service

Janata Bank Limited has single system of in excess of nine hundred six residential local offices in our country casing entire of the nation as well as the provincial territory. Settlement administrations are accessible by any stretch of the imagination branches and outside settlements might be sent to several area offices by the money sender supporting their recipients. Settlements are qualified to the record of recipients in a flash or inside most brief conceivable occasion. Janata bank limited has journalist activities association with all significant banks and trade workplaces situated in practically every one of the nations/urban areas. Exile Bangladeshi may send their well-deserved remote monetary standards from side to side those banks. Trade agency may contact any prestigious banks adjacent to throw their cash to their beloved ones in our country.



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CHAPTER -4

My working areas at JBL

4. My working related areas at JBL

4.1. Work-associated

It is the interior division. Undoubtedly, bank works with the general population's hard cash. Also, this procedure begins with the wide-ranging Banking division. For the period of my temporary job time, I have been set in the wide-ranging banking department. Wide-ranging banking separation plays the greater factors of a bank.

Individual perceptions:

The learning, which former procured in my own entry level position time, I have attempted my greatest to appear on this report. In this fraction I have endeavored on the way to introduce my own perceptions from all-purpose financial officer of this division. I had a chance to be present familiar by way of the down to earth bank activities winning in the head office, Janata Bank Limited. Because of asset and time requirement I mightn't do down to earth exercise in all places of works. In situation I attempted to assemble information from the supplementary sources:

- At the time to confront discussion with the official
- Straight perceptions
- Confront to discussion with the customer
- Conference with the following personnel
- Practical work area work
- Browsing the web site of JBL

4.2. Common Banking:

Common financial separation fools around out the middle components of bank, workings everyday switch over of banking activity. Time after time it acquired amasses from consumers and gathers their interest for cash. It unlocks new proceedings, send outs consumer's currency from one spot to an additional through issuing pays request, bank draft, send out exchange, and assemble all invoices. In view of the fact that bank will unquestionably offer these administrations again and again; common banking is or else called trade banking.

All-purpose banking of Janata bank comprises of:

- Bank account opening
- Allowance
- Defrayal
- Cash segment
- Financial records

Bank account opening section:

To construct up a banker and consumer connection account opening is the preliminary step. Opening of a document binds the banker and client into authoritative relationship. Be that as choice of client for opening a record is extremely vital for a Bank. Without a hesitation, misrepresentation and fabrication of all natures begin by opening evidence. In this way, the Bank acquires incredibly mindful measure in its determination of clients. Kinds of Account:

Head office has the accompanying kinds of records: Savings account, Current account.

4.3. Effectiveness service:

Internally the system of utility administration, consumers of diverse government connections, commercial bodies, district bodies, informative concern and so many are ceaselessly being paid advantages from the bank. Excluding ordinary financial activity, Janata Bank Limited proposes exceptional managements to a significant number of organizations all by the homeland.

Bill collected works:

- Gas bills of Titas, Bakhrabad and Jalalabad Gas Transmission and Distribution Organizations.
- Municipal property duty of Dhaka City Corporation.
- A steer scheme is in advancement to give adapted administrations to our consumers.
- Current bills collection from of Dhaka electricity provide regulator.
- Phone invoices of phone board and telegraph.
- Sewerage consignment of sewerage authority.
- Water invoice of water authority.

Installments ready on behalf of government to:

- Old-age Allowances.
- Foodstuff acquisition invoices.
- Armed forces benefits.
- Girl Students grant and Primary Student Stipend.
- Desperate Women allowance .
- Widow's women/man allowance.
- Non-Government. Educator's recompenses.



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Chapter –Five

Market Development of Janata Bank

5. Market Development of Janata Bank

5.1. Marketing entrance to banking services

Create fitting financial items & organizations to deal with consumer's issues.

Settle on the expenditure for the supervisions formed.

Set of connections rational bank offices and conveyance channels.

Research & gauging of upcoming market desires.

Recognizing the consumer's money linked needs and requires.

5.2. Challenges of bank marketing

Innovation

Advertising by classified division banks & remote banks is additional compelling than broad region banks in glow of the truth that banks are (Information Technology) situated. Classified isolated banks and segment banks are pulling in additional consumers by providing e-supervisions. Along these lines, novelty has turned into a trial prior to the open district banks.

Provincial marketing

Banks should begin their area office not just in the urban territories yet supplementary in the rural areas. This is a most important experiment before the Bangladesh origin banks to upgrade rustic advertising to expand their customers.

Untrained personnel

On a regular basis it happens that while an imminent consumer within reach of the local office, the staff appears to have almost no information about the preparation. Banks are not behind one forthcoming consumer but rather ten additional customers who may be contact of those personnel. Attitude of the spokespersons in the direction of customers is as well tiny .In this manner; it is a call for of time to learn about the workforce. This reflects a revolting figure of our bank image.

Consumer consciousness

Bank should proficient the consumers. Consumer alertness is additionally a check earlier than the banks. Janata bank can publicize their points & directions by providing the correct in sequence about the item to consumer & yielding the consumer about the things.

Trust of consumers

Showcasing can be recovered just by getting higher the consumers. Consumers are able to be long-drawn-out or else attracted only by charming the faith of the consumers.

5.3. Procedures for the improvement of bank promoting

Thus, banker showcasing strategy has to be energetic with adaptable to get together the evolving condition. On the natural aggressive market, requires of consumer carry on evolving. Now this steps that structure effective and effective showcasing procedure for bank items.

Structure a Saleable Product Scheme

Bank should shape a map that attends to the matters of consumers. Cluster of such preparation be able to equally frame an entry. The bank entry may incorporate store conspire, an evidence of contribution more flexibilities, in actual fact humble banking, internet banking, a resourceful preparation focused to uncommon assembling of consumers.

Emphasis on Deposits

Emphasis, on the other hand in a separate technique, ought to be prearranged to accumulate a greater amount of period supplies as they are more beneficial for the bank in difference with benefit. Associate of entry practically identical with of email station & with the place of work of tax rebate beneath segment eighty eight of income tax take steps will of a great deal helping this respect.

Compelling Branding

People are a mound of notions and emotions. These stands able to effectively be positive in spot our commentary. Allowing for the highlights of pieces and aim assembling of consumers, the entry can be viably noticeable in order to resonance it appealing. These will assist a ton in creation the product effective. Each and every one representative as well as all our battles ought to the entire item by its image name just so that to sock the equivalent in the customer's consciousness.

Advertisement:

Advertisement is a prominent portion of promoting of bank entry. Promotion should to be like that appeals to human beings. It must to not pursue the conservative illustration of impressing a

thing. Designed for helpful advertisement, bank should to figure out human beings' preferences and choices.

Re-arrange personnel

Alacrity of endeavors in usage of the identifying is missing in the middle of the bank personnel. It is a reality that its representatives are not prepared to come up to the wishes for its consumers. Janata Bank wonder is scowling at urban focus seed in their behavior, attitude and productivity. Along these lines, it calls for an immediate thoughtfulness which is lost correlation in the whole practice of showcasing, & bank should undertake each single like this advance to propel & readjustment its personnel.

Closeout of Services & Products by Web-locales

Internet is an arrangement of system which crossing points the earth. The length of these lines, janata bank should contact their result by website. That will upgrade the showcasing of the pieces at the countrywide ,over and above at the widespread dimension.



Janata Bank Limited
your committed partner in progress



CHAPTER – SIX

Concluding Statement

6. Concluding statement

6.1. Judgments

Janata Bank limited has concentrated on top of improving the extensive haul maintainability of these bank, structure an incentive intended for the investors, representatives & the more extensive network. These exercises are ambitious by honest commerce perform & feeling of duties to all partners. In view of the fact that the beginning of the worldwide financial emergency, A lot of felt that our country won't be unfavorably influenced with the emergency. However at this point people can see that gradually & step by step people are additionally being paid influenced. Our country is hostage toward what occurs in financial system & worldwide marketplace of driving states.

Amid my report readiness I have experienced a few branches of General Banking and recognized a few issues from my own viable experience as pursues:

1. The recently recommended record opening structure is especially useful. It obtains 60 minutes to legitimately fill up the structure.
2. Long procedure of issuing check book, bank draft, and pay request cause. Employment duties are not indicated to all single representative of this division.
3. As per a few customers, set up a matters to open a evidence. On the off chance that persons who are first time come in the town needs to unlock record, these matter for him to orchestrate a bring in of (SB) account proprietor.
4. Deficient present day refined innovation modify, for paradigm, consumption of new curriculums are not many staff which are deficient in personal computer intelligence and are not valuable chough to finish both errand right away.
5. Deficient talented labor in Janata bank Ltd, on the grounds that there is absence of appropriate preparing plan of representatives in the general financial segment. For instance, a large portion of the new enlisted representatives become familiar with their activity assignments by watching their senior worker.

6.2. Recommendations

According to sincere perception a few proposals intended for the enhancement of the circumstances are specified below:

1. Contract & introduce adequate current up to date innovation in view of recent bazaar.
2. Bank ought to figure straightforward procedure for issuing pay request, check book and bank breeze.
3. On the off chance that the intrigued customers have legitimate documentation for their personality, next ought to be audition for staying away from provider.
4. This structure ought to be exact with the worth data to the purposes of customer pretty pointless otherwise dubious data. These can make the chance to give additional individuals in brief point.
5. To enroll adequate gifted labor in glow of the reality that, the bank personnel ought to convey legitimately with clients about their store and different plans.
6. Ease store ought to be expanded by securing increasingly current record and reserve funds record of the all-out store to diminish absolute expense of reserve.
7. Adequate brochures & forms have to be kept up an adequate amount.
8. It is important to execute current financial procedure rather than customary framework. It is electronic methods self-motivated.
9. Guarantee suitable maintenance & tidiness of office grounds. Each area office is assumed to be flawless, spotless and all around adorned on the grounds that it is important to draw in clients.
10. Area office should present order for latest additional photocopy & printers machines to get better their administration.

6.3. Conclusion

Banks assume an indispensable trade in the fiscal enhancement of the state. The fame of banks is expanding step by step which prompts increment rivalry too. From the time when the working regions were in universal banking the report may not cover every one of the acts of the area office. To close this report it very well may be said that it was an incredible chance to consider the operational exercises of JBL. The effort involvement in JBL head office was extremely fascinating & this understanding will assist me in incredible arrangement in my prospect life. Janata Bank Limited additionally a lead the way in online consumer's administrations, remote trade and particular credit contributions between government banks. On these ways of working JBL is serving in aggregating residential reserve funds, asset activation and making openings for work for some individuals which will adapt the economy all in all.

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