

Internship Report
on
“OVERALL GENERAL BANKING ACTIVITIES OF JAMUNA BANK
LTD. OF RAJSHAHI BRANCH, RAJSHAHI.”

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Submitted for the partial fulfillment of the degree of

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Sonargaon University (SU)

Dhaka- 1215

Date of Submission: February 10, 2021

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on
“OVERALL GENERAL BANKING ACTIVITIES OF JAMUNA BANK
LTD. OF RAJSHAHI BRANCH, RAJSHAHI.”

Prepared for:

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Letter of Transmittal

February 10, 2021
FarjanaYeasmin Chowdhury
Lecturer
Department of Business Administration
Sonargaon University (SU)

Subject: Submission of Internship report.

Dear Madam,

With humble honor and respect, I would like to thank you for giving me chance to prepare the Internship report on this topic, **“OVERALL GENERAL BANKING ACTIVITIES OF JAMUNA BANK LTD. OF RAJSHAHI BRANCH, RAJSHAHI.”** I have prepare the report highlighting the different activities of Banking schemes under the Bank work from business, financial and prospective point of view. I have tried my best to make the report excellent and gather relevant information for preparation a complete report. Without the proper guidance of you, it is not possible for me to prepare the report.

I hope you will assess my report considering the limitations and mistakes of the study and sincerely believe you will find the study very interesting and informative.

Sincerely yours,

Name: Mostofa Kamal
ID: BBA1701010057
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Certificate of Supervisor

This is to certify that the Internship report on “**OVERALL GENERAL BANKING ACTIVITIES OF JAMUNA BANK LTD. OF RAJSHAHI**”

BRANCH, RAJSHAHI.” has been prepared by, Name: Mostofa Kamal, Bearing ID: BBA1701010057, Department: Bachelor of Business Administration Sonargaon University (SU) under my supervision and guidance. He has successfully completed this report. The report or the information will not be used for any other purposes.

.....

FarjanaYeasmin Chowdhury
Lecturer
Department of Business Administration
Sonargaon University (SU)

Student Declaration

I am Mostofa Kamal, a student of Bachelor of Business Administration, ID: BBA1701010057 from Sonargaon University. On my honor, I hereby declare that the presented internship report entitled **“OVERALL GENERAL BANKING ACTIVITIES OF JAMUNA BANK LTD. OF RAJSHAHI BRANCH, RAJSHAHI.”** is uniquely prepared by me. Also confirm that, the report is only prepared for my academic requirement not for any other purpose. It might not be used with the interest of opposite party of the corporation.

Sincerely Yours

Name: Mostofa Kamal,
ID: BBA1701010057,
Department: Bachelor of Business Administration
Sonargaon University (SU)

Letter of Authorization

Certified that this project report titled **“OVERALL GENERAL BANKING ACTIVITIES OF JAMUNA BANK LTD. OF RAJSHAHI BRANCH, RAJSHAHI.”** is the bonafide work of Mostofa Kamal, who carried out the research under my supervision. Certified further that to the best of my knowledge the work reported herein does not form part of any other project report or dissertation on the basis of which a degree or award was conferred on an earlier occasion on this or any other candidate.

.....

FarjanaYeasmin Chowdhury
Lecturer
Department of Business Administration
Sonargaon University (SU)

ACKNOWLEDGEMENT

In completing my internship program in Jamuna Bank Ltd, Rajshahi Branch I got help from different people who assisted me with various information, data and advice. I am grateful to the following person for their sincere cooperation. At first, my deepest gratitude goes to the honorable manager of Jamuna Bank Ltd. Rajshahi Branch, Rajshahi who give me this nice opportunity to work on the Jamuna Bank Limited, a leading Bank in Bangladesh, at the time when Bangladesh is going to acquire an important role in the global market economy.

In addition, I want to give thanks to FarjanaYeasmin Chowdhury, Lecturer Department of Business Administration, Sonargaon University (SU), for giving me almost sincere cooperation with effective guidelines in making report worthwhile. I am also thankful to many other Officers and Executives of the Jamuna Bank Ltd. Rajshahi Branch. They have also provided me with their suggestions, guidelines and cooperation in doing my work and also in completing this report. I am very grateful to them for giving me the all sorts of cooperation.

EXECUTIVE SUMMARY

The Internship Program is carried out in Jamuna Bank Limited, Rajshahi Branch, and Rajshahi. Within this short time it is difficult to learn about Jamuna Bank Ltd. Rajshahi Branch. I am assigned to evaluate **“General Banking systems of Jamuna Bank Ltd. of Rajshahi Branch.”** I tried my best to gather overall information about Jamuna Bank Ltd. Rajshahi Branch as much as possible within the short period of time and in this report I use secondary data from various sources. Rajshahi Branch is a model branch of Jamuna Bank Limited. As a requirement for the completion of BBA. I was permitted to gather necessary data for my Internship report on the Jamuna Bank Limited, Rajshahi Branch, Rajshahi. During the period of my internship report some of my known person who works as an employee of Jamuna Bank Limited, Rajshahi Branch were involved and they supplied me all the necessary information. I acquired the practical knowledge about general banking systems through the internship program.

LIST OF ACRONYMS

JBL	Jamuna Bank LTD.
O.B.C	Outward bill for collection
HR	Human Resource
BBA	Bachelor of Business Administration
I.B.C	Inward bill for collection
SU	Sonargaon University
PO	Pay Order
SDR	Security Deposit Receipt

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Chapter One

Introduction

1.1 Prelude

It can simply say that Bank is financial organization that deals with money. But it is the precise most definition about bank. In modern age it is impossible to think a country without bank. Banks play diversified role in an economy. The most important task that is done by a bank is building of capital. That is the key factor of the development of an economy. An Industrialized nation builds their industrial sector with the help of banking sector. The growth of the economy also depends on the performance of the banking sector. Banks secure money of the society. Government takes various monetary policies. These policies are implemented with the help of banking sector. It is impossible to do foreign trade without the help of bank. Banks provide services that help the business sector a lot to carry on the business. For example, giving guarantee, different types of certificates, and expertise advice to business people. Banks also help to establish good faith among business persons. Jamuna Bank Limited (JBL) is a Banking Company registered under the Companies Act, 1994 with its Head Office at ChiniShilpaBhaban, 3 Dilkusha C/A, Dhaka-1000. The Bank started its operation from 3rd June 2001. Jamuna Bank Ltd. is a third generation bank in Bangladesh. It is playing an important role to develop the business sector. The growth of this bank is very good. Its motto is to provide a prompt and quick service to the clients. Jamuna Bank Ltd. has implemented well-structured online banking systems that make it easier to provide prompt services to the customer. This study has been prepared in the light of theoretical knowledge. Also it is prepared under the guidance and supervision of my honorable teacher, Farjana Yeasmin Chowdhury Lecturer Department of Business Administration, Sonargaon University (SU) during the internship program I have got a good idea about the bank and that is depicted in the report.

1.2 Origin of the Report.

The BBA (Bachelor of Business Administration) internship program is required

Course for the students who are graduating from the Department of Business Administration, Sonargaon University. Students who have completed all the required courses are eligible to for this course in this internship program.

1.3 Review of the Literature.

The profit of a commercial bank depends primarily on the utilization of its fund. And the making of loan and advance is always profitable to a bank. As the bank mobilizes savings from the general people in the form of deposit, the most important task of it is to disburse the said deposit as loan or advance to the mass people for the development of commercial, industrial, who are in need of fund for investment. A great bulk of problem loans and their ever deepen thrust on Bank credit has brought a gloomy situation in the cost of fund. Loan Default culture has started in Bangladesh mainly after the nationalization of banks. However, it was enhanced by the availability of huge amount of credit in the name of developing private and industrial sector. Industry set-up was shown as sick industry to get additional loan and relieve from interest. Jamuna Bank Ltd. was established to provide term loan and other financial assistance to accelerate the pace of development to small industry of Bangladesh, is also prone to such disappointing features of problem loans. The report mainly focuses on the credit operating system, their credit policies and procedures of loan supervision and recovery, especially their classified loans.

1.4 Objectives of the Study

Primary objective: Primary objective is to learn the real world experience because I have gathered theoretical knowledge for BBA course and try to match real world experience with the theoretical knowledge.

Secondary Objective:

- ‡ To acquire the knowledge about the credit system of Jamuna Bank Ltd.
- ‡ To know about the organizational framework of the Jamuna Bank Ltd. ‡To highlight an overview of Jamuna Bank Ltd. during 2018-2019 ‡To find out the SWOT Mix of the Jamuna Bank Ltd.
- ‡ To find out the Productivity, & Trend position of JBL during 2017-2019.
- ‡ To enhance the recommendation to remove the problems of Jamuna Bank Ltd.

1.5 Methodology of the Study:

This study covered by only the secondary form of data was used to prepare the report. . To prepare this internship report I have collected data and information from secondary sources. I had observed the operations with the officers at the same time. For the analysis part, data have been collected from different statements and the annual report of the bank. Sources of Information The data collection method of study consists of only secondary sources.

The secondary sources of information are given below:

- Annual report of the Jamuna Bank Limited during 2018-2019.
- Outlets of Bangladesh Institute of Bank Management.
- Website of the Jamuna Bank Limited.
- Different publications of the Jamuna Bank Limited.
- Theoretical books relating banking sector.

1.6 Scope of the Study

The report commences with the outline of the organization in focus, presenting the mission and vision, individual department job responsibilities, Credit Risk Analysis related issues are discussed in detail along with their results and possibilities. In this report is all the aspect of credit risk analysis has been discussed detailed by those the management can take decisions regarding modifying their plans for granting loans and can strengthen the relationship with the business environment as well as with the stakeholders and clients.

1.7. Limitation of the Study

I could not produce an outstanding report for the time limitations & the lack of primary data. Due to the time limit, Covid-19 pandemic situation the scope and dimension of the study has been curtailed.

The Term paper is likely to have following limitations:

- Since the ideal size of data could not be taken, suggested operating process may not be useful without appropriate modifications.
- Due to shortage of time, the accuracy of information may not have been completely perfect.
- The Operating Process is a theoretical suggestion. Only a practical application of this may justify its effectiveness that could not be done due to time limitation.
- Lack of comprehension of the respondents was the major problem that created many confusions regarding verification of conceptual question.
- Confidentiality of data was another important barrier that was faced during the conduct of this study. Every organization has their own secrecy that is not revealed to others. While collecting data on JBL, personnel did not disclose enough information for the sake of confidentiality of the organization.
- Rush hours and business was another reason that acts as an obstacle while gathering data. However, omitting this, the report will help us understand the Credit Operation departments of the bank.
- Covid-19 pandemic also plays a major role for gathering lack of primary data.

Chapter Two

Jamuna Bank Limited- An Overview

2.1.2 Background and activities of Jamuna Bank:

Jamuna Bank Limited is a third generation Bank in Bangladesh. During this short span of time the Bank has been successful to position itself as a progressive and dynamic financial institution in the country. The Bank has been widely acclaimed by the business community, from small entrepreneurs to large traders and industrial conglomerates, including the top rated corporate borrowers for forward-looking business outlook and innovative financing solutions. I have chosen Jamuna Bank Ltd so as to get updated credit policy and collect the problems faced by the entrepreneurs and the bank as well. Thus by cross study of the problems faced by entrepreneurs and the bank officials/ bank, a real picture and some remedial suggestions may come out. Finally, I expect that, from this study Private commercial banks, financial institution, industrialists and the people in general will be benefited. Jamuna Bank Limited emerged new generation commercial bank to provide efficient banking services and to contribute socio-economic development of the country. Jamuna Bank Limited is a scheduled private commercial bank under the Bank Company Act, 1994. The Bank commenced its operation on June, 2001. The company philosophy – “**A Bank of the 21st Century**” has been precisely the essence of the legend of the Bank’s success. The Bank provides a broad range of financial services to its customers and corporate clients. The Board of Directors consists of eminent personalities from the realm of commerce and industries of the country. As per CAMEL rating of Central Bank Jamuna Bank Ltd is ‘A’ rated Bank. As per Credit Rating Information and Service Limited (CRISL) Jamuna Bank Ltd has received a Long Term A-(Single A Minus) and Short Term ST-3 (ST Three).

2.3 Corporate outlook of Jamuna Bank Limited:

Vision of the Bank: To become a leading banking institution and to play

- A pivotal role in the development of the country.

Mission of the Bank: The bank is committed to satisfying

- diverse needs of its customers through an array of products
- At a competitive price by using appropriate technology and providing timely service.

Objectives of the Bank:

1. To earn and maintain strong CAMEL rating.
2. To remain one of the best banks in Bangladesh in terms of deposit, advance, profitability.
3. To introduce fully automated systems through integration of information technology.
4. To ensure or adequate rate of return on investment.
5. To ensure optimum utilization of all available resources.

2.4 Structure of the Organization

Jamuna Bank Limited has developed an effective organizational structure, which is shown below:

JBL Organizational Structure

Corporate Structure	
Board of Directors	<ul style="list-style-type: none"> ✓ Chairman of the Board of Director ✓ Members ✓ Managing Director & CEO
Executive Committee	<ul style="list-style-type: none"> ✓ Chairman of the Executive Committee ✓ Members ✓ Managing Director & CEO
Audit Committee	<ul style="list-style-type: none"> ✓ Chairman of the Audit Committee ✓ Members
Managing Director	
Consultant	
Company Secretary	
Auditors	
Tax Advisor	

Management Team	
↓	Managing Director & CEO
↓	Additional Managing Director
↓	Deputy Managing Director
↓	Senior Executive Vice President
↓	Executive Vice President
↓	Senior Vice President
↓	Vice President
↓	Senior Assistant Vice President
↓	Assistant Vice President

Employee Workforce	
↓	First Assistant Vice President
↓	Senior Executive Officer
↓	Executive Officer
↓	First Executive Officer
↓	Officer
↓	First Officer

Chapter Three

Overview of Rajshahi Branch

3.1 RAJSHAHI BRANCH:

Jamuna Bank Limited, Rajshahi Branch, Rajshahi has started its business from 14th December, 2006. Since the very inception, this branch has proven it as a consistent performer in the money market of Rajshahi. Jamuna Bank Limited has stepped on its 14th year of continuous success. The factors, which played a vital role behind this success, were modern & developed customer service and use of latest banking technology. It may be mentioned that Jamuna Bank Limited has created a new dimension in the banking arena of Bangladesh through extensive use of Online Banking, Computer, Fax, SWIFT, ATM, CC TV along with other latest technologies and a team of expert bankers.

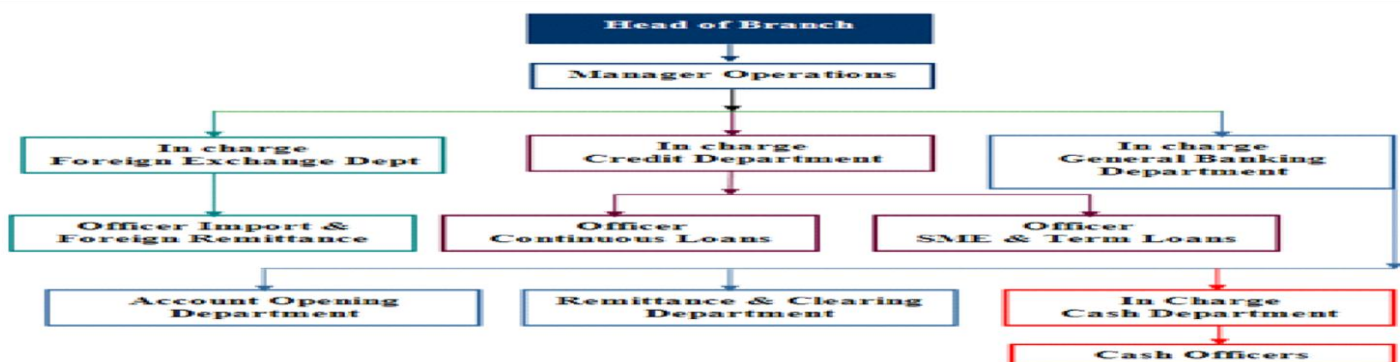
Registered Office	JODIAC Plaza, 88 ,Shaheb Bazar, Zero Point, Rajshahi-6100
Head of the Branch	Md. Manjurul Ahsan Shah (AVP)
Establishment	December -14 th , 2006.
No, of Employees	28

3.2 SOME FEATURES OF JBL, RAJSHAHI BRANCH:

JBL is engaged in conventional commercial banking.

It is the pioneer in introducing and launching different customer friendly Deposit Schemes to tap savings of the people for channeling the same to the productive sectors of the economy. For uplifting the standard of living of the limited income group of the population, the Bank has introduced Consumer Credit Scheme by providing financial assistance in the form of loan to the consumers for procuring household durable, which already have encouraging responses. The Bank is committed to continuous research and development so as to keep pace with modern banking. The operations of the Bank are computerized to ensure prompt and efficient services to the customers. The Bank has introduced camera surveillance system to strengthen the security services inside the Bank premises.

3.3 Organo gram of Jamuna Bank Ltd. Rajshahi Branch:



3.4 FINANCIAL PERFORMANCE OF JBL, RAJSHAHI BRANCH:

The Jamuna Bank, Rajshahi branch is one of the most successful private commercial bank in our country, though it started its operation only nine back. It has achieved the trust of the general people and made reasonable contribution to the economy of the country by helping the people investing allowing credit facility.

REVIEW OF BUSINESS PERFORMANCE (IN LAC):

S.N.	Year	Deposit	Advance	Total Income	Total Expenditure	Profit/Loss	Percentage change in profit
1	2016	5615	4754	860	628	232	N/A
2	2017	5895	9645	1370	911	459	N/A
3	2018	7462	18136	2075	1339	736	N/A
4	2019	1502	20461	1562	1062	500	N/A
5	2020	9325	26190	2530	1822	708	N/A

3.5 EXISTING SERVICES OF JBL, RAJSHAHI BRANCH:

JBL Rajshahi Branch provides the following services:

1. General banking:

Different types of accounts for transactions:

- Savings Accounts
- Current Accounts
- Short Notice Deposit (SND)

Different Deposit Schemes:

- Fixed Deposit Receipt (FDR)
- Double Growth Deposit Scheme (DGDS)
- Triple Growth Deposit Scheme (TGDS)
- Family Maintenance Deposit Scheme (FMDS)/ Monthly Benefit Scheme (MBS)
- Tuition Savings Deposit Scheme

Remittance:

- Pay Order (PO)
- SDR (Secured Over Draft)
- Demand Draft (DD)

Credit:

Cash Credit (Continuous Loan)

SOD (Term Loan / Continuous Loan) Term Loan:

1. SME (Small and Medium Entrepreneur) Loan
2. Personal Loan
3. Home Loan (Commercial, Residential & Refinance)
4. Car Loan
5. Loan for staff only

3.6 Instruments of money transfer:

Demand Draft (DD)

DD is the most popular instrument of remitting fund. It is an order to pay money drawn by one branch of a bank upon another of the same bank for a particular sum of money which is payable to order and demand. The commission for DD is Tk. 15 of Tk. 1000 to Tk. 10000 and additional Tk. 1.5 every thousand over Tk. 10000.

Mail Transfer (MT)

MT is another means of remitting fund and it is similar to DD except that in case of MT, the customer (who is sending the money) is not provided any papers but a receipt. The bank sends the MT papers under its own responsibility to the respective branch.

Payment Order (PO)

It is a written document. This PO can be encased on that branch from where it is issued. Several supplier organizations use this PO and here no account is needed to open with the bank. It is issued locally. This instrument is used generally by the contractors and suppliers.

Telegraphic Transfer (TT)

TT is the fastest means of money transfer between two branches of the same bank. The frequency of issuing the above-mentioned instruments is summarized in table.

Instrument of money transfer

Instrument	Commission charged (Tk.)	Average daily issue	Average daily commission earned
DD	Up to 10000 minimum charge is 10 plus 15% VAT on commission. But, for above 10000 Tk. 1 for every 1000 plus 15% VAT on commission.	10	450 Tk.
TT	Up to 10000 minimum charge is (Tk. 10+25 Tk. fixed charge)=35 Tk plus). But for above 10000 Tk 1 for every 1000 plus 25 Tk. fixed charge plus 15% VAT on commission.	5	500
MT	Up to 10000 minimum charge is (Tk. 10+25 Tk fixed charge) =20 Tk. plus 15% VAT on commission. But, for above 10000 Tk. for every 1000 plus 10 Tk. fixed change plus 15% VAT on commission.	4	100
PO	Same as DD	250	3500

**3.7 Interest rate of all type of loan and advances showing the
Following table: Table -4**

Name of loan and advances	Interest rate (%)
Overdraft:	
DPS	17%
FDR	15%
SDPS	12.5%
Cash credit:	12%
Small loan:	12%
HB loan:	12%
Staff	5%
General	10%
Agriculture loan:	8%
Industrial loan:	10%
Long term	5%

Loan Functions

The Bank officials were very reluctant to speak of the loan functions especially of their performance in disbursement and recovery of loans and advances. In this regard, they narrated same papers, which we do not think are needed to be presented here since they are available in textbooks.

3.8 SWOT Analysis of JBL Rajshahi Branch, Rajshahi:

STRENGTH

The Rajshahi Branch, Jamuna Bank, Rajshahi has an excellent performance in implementing daily transactions. This branch has an excellent performance in mobilizing deposits.

This branch has introduced micro credit program in the year 2009 which is very much desirable.

This branch has shown a satisfactory recovery performance in the recent years. Amount of net Profit of this branch increasing day by day

Weakness

Rajshahi Branch, Jamuna Bank does not issue overdraft against current account and amount of overdraft against others deposits are very much insignificant.

New loan disbursement performance of this branch is very good.

No relationship exists between total deposit and total outstanding loan.

Effective interest cost and effective administrative cost is slightly high.

Ratio analysis indicates that Rajshahi Branch, Jamuna Bank, Rajshahi has a very much Good profitability and efficiency performance. Still this branch operates in a Profit.

Opportunity

A large number of private and multinational banks are coming into the market in the recent time. In this competitive environment, Jamuna Bank Ltd. must expand its product line to enhance its sustainable competitive advantage. In the product line, they can introduce the ATM and internet banking facilities to compete with the local and foreign bank. They can introduce the credit card and debit card system for their customers.

Threat

All sustain multinational banks and upcoming foreign, private banks posse's enormous threats to Jamuna Bank Limited. The low compensation package of the employees from mid-level to lower level position threatens the employee motivation. As a result, good quality employees leave the organization as a whole

Chapter Four

General Banking Activities

4.1 SAVINGS ACCOUNT:

The saving account is interest bearing. The saving account allows one to have interest income on his/her deposit while the account can be used for transaction purposes. Withdrawal of deposit can be made twice in a week in case of this account. Exceeding this number will forfeit the interest for the month. Heavy withdrawals are permitted only against prior. For opening the Account minimum deposit is BDT 1,000, @ 5.00% yearly.

Conditions for Application of Interest:

- Interest is to be applied on daily product basis.
- No interest is payable (for the relative month) if the balance falls below BDT 5,000.00 on any day in a month.
- No interest is payable (for the relative month) if a customer withdraws more than twice in a week from his/her account.
- No interest is payable (for the relative month) if a customer withdraws more than 25% of his/her balance at a time (by single cheque).

Other Conditions:

1. Any person persons of the age of majority and sound mind can open account singly or jointly. The balance will be payable to him/ her/them or the survivor of the joint account. A guardian can open such account on behalf of a minor.
2. Clubs, Societies and other similar organizations can also open such account.
3. Introducer is necessary for opening Savings Account.
4. No one is allowed to open more than one Savings Account in the same name in a particular branch.
5. Every Savings Bank Account must have a separate account number. Withdrawal of money is allowed only through the leaf of the cheque book supplied by the Bank
6. The Bank will, as per Govt. directives, realize all taxes/surcharges/levies at fixed rate annually or otherwise as decided by the Govt.
7. Signature of the client on cheques for withdrawal of money must tally with the specimen signature recorded with the Bank.
8. The Bank reserves the absolute right to alter/amend these rules of Saving Bank Account as well as rate of interest from time to time.
9. The Bank reserves the right to close any account if the operation appears to be unsatisfactory or on other genuine grounds without assigning any reason thereof.

4.2 CURRENT ACCOUNT:

Current account is most suitable for private, individuals, traders' merchants, importer and Exporter mills and Factories owners etc. For opening of a current account minimum deposit of Tk. 2000.00 is required along with introductory reference. No interest is given the current account deposited money. One can enjoy maximum flexibility and convenience when he/ she open current account with JBL

This account offer-

1. Any number of transactions in a day.
2. Free Cheque book.
3. Statement of account at any desired frequency.
4. For opening the account minimum deposit will be BDT 2000.00

Documents required for opening SB/CD/STD accounts

1. Individual/joint Account
2. Introduction of the account.
3. Two photographs of the signatories duly attested by the introducer.
4. Identity (copy of passport) 5.National ID card Photocopy.
6. Joint declaration form (For joint a/c only)
7. Employee's Certificate (in case of service holder)
8. Update Trade License, TIN (In case of business), VAT
9. Proprietorship stamp (for CD a/c only)

4.2.1 Partnership Account:

1. Two photographs of the signatories duly attested by the introducer
2. Partnership letter duly signed by all partners (Sign should be similar as stated in Partnership Deed)
3. Partnership Deed duly certified by Notary Public (Deed should be written in Bond of Tk. 50/= if the capital is Tk. 25,000/= but if the capital exceed Tk. 25,000/= bond of Tk. 500/= is required)
4. Registration (if any)
5. Rubber stamp
6. Update Trade License
7. Identity (copy of passport)
- 8.

Limited company:

- Two photographs of the signatories duly attested by the introducer
- Copy of Valid Trade License
- Board resolution of opening A/C duly certified by Chairman/ Managing Director
- Certificate of Incorporation
- Certificate of Commencement (In case of Public Limited Company)
- Certified (joint stock) true copy of Memorandum and Article of Association of the company duly attested by Chairman or Managing Director
List of directions along with designation & specimen signature
- Directorship change)
- Rubber stamp (Seal with designation of each person)
- Certificate of registration (In case of Insurance Company- Obtained from Department of

4.2.3 Club/Societies account:

- Two photographs of the signatories duly attested by the introducer.
- Board resolution of opening A/C duly certified by president/Secretary.
- List of Existing Managing Committee
- Registration (if any)
- Rubber stamp
- Permission letter from Bureau of N.G.O. (IN case of N.G.O. A/C)

4.3 Fixed Deposit Receipt (FDR):

Fixed deposits are the deposits in which an amount of cash is deposited in Bank for a fixed period specified in advance. These deposits are time deposits. Normally the money on a fixed deposit is not repayable before the maturity date of a fixed period. At the time of opening the deposit account, the banker issues a receipt acknowledging the receipt of money on deposit account. It is popularly known as FDR. If any depositor wishes to withdraw his / her money before maturity he / she are allowed to do so. But be given according to the prescribed rate for that term (usually at the savings rate). This instrument is also accepted as primary security or collateral security against any advance or loan subject of the Bank.

Rate of Interest of FDR:

Fixed Deposit Receipt (FDR)	
Duration	
01 Month	12.50%
03 Months	12.50%
06 Months	12.50%
12 Months	12.50%
10% income tax is deducted on interest according to the present rule of Govt. if a customer has TIN no. otherwise 15% income tax is deducted(only for tk. 1,00,000 and above)	

Unless otherwise mentioned by the account holder in the FDR account opening form, FDR will be renewed automatically for similar period, upon expiry of existing term, at the rate of interest prevailing at the time of renewal of Fixed Deposit.

Rules for Premature Encashment of Fixed Deposit Receipt:

FDR for 1 month and 3 months:

- If premature encashment of FDR is desired, no interest will be paid to the depositor.

FDR for 6 months:

- If premature encashment of FDR is desired before completion of 3 months, no interest will be paid to the depositor.
- If premature encashment of FDR is desired after completion of 3 months but before maturity, interest will be paid at Savings Bank rate.

FDR for more than 6 months:

- If premature encashment of FDR is desired before completion of 3 months, no interest will be paid to the depositor.
- If premature encashment of FDR is desired after completion of 3 months but before completion of 6 months, interest will be paid at Savings Bank rate.
- If premature encashment of FDR is desired after completion of 6 months but before completion of 1 year, interest will be paid at the rate applicable for 3 months prevailing on the date of issue or encashment whichever is lower.
- If premature encashment of FDR is desired after 1 year but before completion of 2 years, interest will be paid at the rate applicable for 6 months prevailing on the date of issue or encashment whichever is lower.
- If premature encashment of FDR is desired after 2 years but before completion of 3 years, interest will be paid at the rate applicable for 1 year prevailing on the date of issue or encashment whichever is lower.
- While premature encashment is allowed after retention of deposit for more than 1 year and interest paid thereof, necessary adjustment should be properly made in respect of interest earlier credited/paid to the FDR account.
- In case of SOD against FDR interest will be charged as usual while interest for premature encashment of related FDR will be paid as per procedure stated above.

4.4 Double Growth Deposit Scheme (DGDS):

Terms and Conditions:

- Duration of this scheme is five (05) years seven (07) months.
- At the time of deposit, a Deposit Receipt is given to the depositor which is not transferable. ➤ In case of premature encashment interest will be paid at savings rate.
- Loan can be sanctioned against this scheme up to maximum 80% of account holder's own deposit
 - Depositor will pay all kinds of taxes/levy/duty or all other surcharges imposed by the Government.
- One copy passport size photograph (color) of the account holder & one copy passport size photograph (attested by the account holder) of each nominee are required.

Rate of Interest of DGDS:

Double Growth Deposit Scheme (DGDS)			
Initial Deposit (BDT)	Rate of Interest	Term	After maturity the amount will be
1,00,000	16.67%	5 Years 7 months	***2,00,000.00
10% income tax is deducted on interest according to the present rule of Govt.			

4.5 Family Maintenance Deposit Scheme (FMDS) / Monthly Benefit Scheme (MBS):

Rate of Interest of FMDS:

Family Maintenance Deposit Scheme (FMDS)/ Monthly Benefit Scheme (MBS)			
Initial Deposit (BDT)	Rate of Interest	Duration	Monthly Benefit
1,00,000	12.42%	5 Years	***1000.00
10% income tax is deducted on interest according to the present rule of Govt.			

- Terms and Conditions:
- For such kind of scheme there must be a savings account of the customer in this bank where the profit will be deposited.
- Duration of this scheme is 5 years.
- At the time of deposit, a Deposit Receipt is given to the depositor, which is not transferable.
- At the end of term, initial deposit will be given back.
- In case of premature encashment interest will be paid at savings rate.
- Loan can be sanctioned against this scheme Up to maximum 80% of account holder's own deposit.
 - Until the loan is fully repaid, monthly benefit on deposit will be deposited in the loan account.
- Depositor will pay all kinds of taxes/levy/duty or all other surcharges imposed by the Government.
 - One copy passport size color photograph of the account holder/holders attested by introducer & one copy passport size color photograph of the nominee/nominees attested by the account holder are required.

4.6 Marriage Deposit Scheme:

Marriage of children, especially daughter is a matter of great concern to the parents.

Marriage of children involves expense of considerable amount, prudent parents make effort gradual building of fund as per their capacity to meet the matrimonial expense of the children specially daughters parents get relief and can have peace of mind if they can arrange the necessary fund for marriage of their children no matter whether they survive not till the marriage occasion it can be a great help to the parents if there is any scope of deposit of a modest amount as I their financial capacity which grows very fast at high rate of interest yielding a size amount on maturity.; with this end in view JBL has introduced Marriage Deposit Scheme which offers us and opportunity to build up our cherished fund by monthly deposit of small amount at your affordable capacity.

4.7 Remittance:

Remittance means transferring money from one place to another. The Jamuna bank gives customers opportunities to different kinds of billing and remittance fund from one place to another. Even, the people, who are not customers, can also enjoy these facilities. The instruments that are used to remit funds and billing are as follows:

- Demand Draft (DD)
- Security Deposit Recite (SDR)
- Pay Order (PO)
- Online transaction

4.8 Demand Draft (DD):

Demand Draft is an easy and secured way to transfer fund from one branch of a bank to another branch of the same bank. It is issued from one branch and payable at another branch. This instrument is account payee only. So the payee in favor of whom DD is issued must have an account in the branch where the DD is payable or in any other bank. The person who applies for DD should have an account in the issuing bank. A cost memo containing charges, commission, VAT, etc is also issued with DD. The commission depends upon the amount to be transmitted. Jamuna bank charges the commission on DD 0.15% & minimum BDT 50 only.

4.9 Security Deposit Receipt (SDR):

From SDR, Banks earns a big amount. SDR is one kind of bill, which use in the government tender. The charge of SDR is customer oriented in JBL which is given below:

4.10 Pay Order (PO):

Pay Order is a way to transfer fund. Pay Order is payable at the same bank branch from where it was issued. Payee will collect the fund by placing the Pay Order to the issuing bank branch. Pay Order may be/may not be A/C payee. It is use locality. The charges of pay order are same as SDR charges.

4.11 Online transaction

It is the latest method of fund transfer. Any person from any branch can deposit fund to any account of any branch through online. Similarly, one person who has an account at any branch of JBL can withdraw fund by cheque through online from any branch of JBL. At present online service is available at every branch of JBL. It is the most modern and preferable way of remittance. Here remittance can be made only within the branches through computer network.

4.12ADVICE:

Here no cash remittance is done. Only debit and credit adjustment is done by the bank among various branches.

4.13 Bills:

Bills are two types:

- Inland bill.
- Foreign bill.

Bills are collected by following ways:

- **O.B.C (Outward bill for collection):** When any check or bill is received then the responsible officer checks the heading and give a cross seal on the check and fills O.B.C form and give signature to make it certain. Then the amount is collect to be deposited in the customer account.
- **I.B.C (Inward bill for collection):** It is the reverse situation of O.B.C that is when any other branch sends paying branch pays the amount under the head of I.B.C.

Chapter Five

Loan and Advance of JBL

5.1 Introduction:

Jamuna Bank Limited performs all types of banking activities by its various sections. Loan And Advance is one of the most important sections to achieve and fulfill its objective of earning profit, economic development as well as to strength its position.

- **Advance:**It is a fundamental precept of banking that advances are made to customers I reliance on his promise to repay rather than the security held by the bankers. The banker requires security as a protection against unexpected default.
- **Loan:**When an advance is made on lump sum repayable either in fixed monthly installments or in lump sum and subsequent debt is ordinarily allowed expect by way of interest, charges etc it is called a loan.

Sources of loan able funds:

The main source of bank Loan-able fund is deposits. Besides this grant, financial instruments etc are another source of loan-able fund.

5.2 Classifications of Loans & Advances:

The JBL offers different types of loan facilities. These are given bellow by its nature:

- Term Loan (including HP)
- Time Loan
- C.C (H)
- SOD (Secured Over Draft)
- Import finance (LTR+ PAD)
- Other (ccs, sme, pl, scheme etc)

Different categories of loan:

JBL has segmented its credit schemes into different categories, which are as follows

5.3 Continuous loan:

○ Cash credit (CC hypothecations):

This loan is given to the businessmen. It is a continuous lending facility. Borrower is allowed to borrow money up to a certain limit and can't withdraw the sanctioned amount at once. In case of this scheme businessmen are got loan 50% against their business stock. They are to keep mortgage against loans. Interest is charged on the withdrawal only.

○ Document of this loan may be as follows:

- Pay slip
- Demand promissory note
- Letter of arrangement
- Letter of Disbursement
- Letter of authority
- Letter of undertaking
- Letter of guarantee
- Letter of continuity
- Letter of Hypothecation Supplementary agreement for letter of hypothecation
- Letter of revival
- Memorandum of deposit of title deed.

- **Disbursement procedure:**
- Client must have an account in the stated bank
- Trade license is also required
- ○Written application for regarding loan
- ○A/C statement.
- CIB report from Bangladesh bank
- Confidential report from local banks
- Field verification report
- Personal net worth statement
- Stock report
- Land valuation.
- **Mortgage:**
- Registered mortgage of land
- Irrevocable power of attorney for sale mortgage property
- Legal opinion
- Current rent received
- Original deed
- CS, RS, SA
- Non-encumbrance certificate with money receipt

5.4 Term loan:

- **House Building:** This loan is restricted for only making house building of business. The term of this credit is up to 18 years. The amount of given loan is 70% of total value.
- **Lease finance:** This loan is sanctioned for purchasing factory equipment's, automobile and other machineries.
- **SOD/Loan secured:** This type of loan is given against DGDS, MSS, FDR and others scheme for the term one year only. In such case, the amount of loan given by a branch is 80% of the above instrument.

5.5 Personal Loan:

This loan is restricted on service holders only. Service holders must be officer rank except insurance and NGO's.

Procedure: A credit holders need one granter, the loan must be repaid with 12-36 installments, and Monthly installment must not exceed 50% of monthly net salaries.

5.6 SME Loan:

This type of loan is sanctioned to the businessmen only. Two granters & Business documents are required in such case. The amount of given loan is 50,000 to 5,000,000. The loan must be repaid with 12/24/36 installment.

Some other credit facilities are available in JBL given below:

- Staff loan house building.
- SOD against work order.
- SOD general earnest/other. ○LTR
- Doctors credit scheme etc.

5.7 Loan facilities in JBL: The bank's loan and advance portfolio also indicates an impressive growth. There is variety type of loan facilities. The main loan elements have been show in the following table.

Type of loan & interest rate:

Type of Loan	Interest Rate
Staff loan house building	6%
Staff loan car	5%
SOD Agt. FDR	E%+3.5%
SOD Agt. Work order	16%
SOD Agt. Special scheme	10%
SOD Agt. Earnest money	16%
SOD Agt. Others/general	16%
P.A.D cash	16%
C.C Hypothecation	16%
Loan secured	16%
Personal loan	16%
House building loan (com)	16%
Hire purchase	16%
SME	17%
Time loan	16%
LTR	16%
Term loan	16%
CF(Car loan, Home loan etc,)	16%

5.8 Loan disbursement procedure:

Bank provides loans by collecting deposits and other sources of funds. The JBL has various types of loan disbursement programs. Before disbursing loan bank follows the following sanctioning process

1. Application for loan:

A borrower first applies for loan to sanction certain amount of loan allowing with certain required papers & documents.

2. Credit investigation:

Bank lends its depositors money; therefore, it is required to return back in the ordinary course of business.

- **Selection of the borrower:** A careful and systematic study of the affairs of the intending borrower is needed to the right selection of borrower. Therefore lending banker should analyze 5C of borrower- Character, capacity, capital, collateral and condition.
- **Lending principles:** The banker should consider lending principles these are –Safety, Security, Liquidity, Profitability, Purpose, national interest, Diversity.
- **Personal interview:** For assessing attitude, skill, achievement needs, knowledge etc.
- **Collect information from various sources:** Bank's own record, borrowers loan application, spot verification, reports from friends & relatives other sources.

3. Credit proposal appraisal:

- The following have to be considered for these feasibility testing- ➤ Location, land & building, product, raw material
- Profitability, cost, demand of sales ➤ Cash flow, income statement
- Planning, organizing, marketing etc.

4. Documentation:

The security offered for an advance is only a caution. A banker would not normally like to recover the advance from the sale of security. A banker accepts properly as security, which is highly liquid, easily realized, easily marketable, sound title, easy to store, stable in its market price.

The bankers create charge on the security by following methods:

- **Lien:** It is the right to retain the property or goods of the borrower as security until the debt are adjusted. In this case the banker can only hold the possession of the goods; he can sell them after giving reasonable notice to the borrower.
 - **Ledge:** It is created only for movable property like goods, document etc. In case of it the ownership of goods remains with the banker but possession of goods rests with the loan.
- **Mortgage:** Only immovable properties are kept under mortgage total possession of the property is not transferred, only the interest is transferred. In case the mortgager fail to repay the loan the bank gets right to recover the debt out of the sale of the mortgage property.
- **Hypothecation:** In this case both possession and ownership remains with the borrower.

Classification of securities:

- **Personal:** personal bond, promissory note, letter of acceptance etc.
- **Impersonal:** Land, shares, building, stocks, goods etc.
- **Direct/ Indirect:** Direct security is deposited by the customer himself and the indirect is Deposited by the third parts.
- Advance against FDR.
- Advance against insurance policies.
- Advance against hypothecation and pledge.
- **Collateral:** It means these securities, which run parallel to or side by side with personal right of action against a debtor in respect of on advance. These types of securities are –
Share certificates, bearer's bind, insurance policies, and Legal mortgage.
- **Guarantee:** At times when the personal security and collateral is not considered sufficient to a banker then he may ask for a guarantee of third party whose financial ability and credit standard is acceptable to the Bank.

5. Execution of Documents:

It is the procedure of stamping a document. If mistake arises it is to be cancelled. So it is to be properly signed and correctly filled by the executants. The following are to be observed at the time of execution—

- The documents filed by the executants correctly.
- Specimen signature.
- The entire page is to be signed by all the executants.
- Should not have cutting, overwriting.
- Documents should be kept safely.
-

○ **5.9 Banks Financing Policy:**

<p>Jamuna Bank Ltd. is committed to provide high quality services to its constituents through different financial products and profitable utilization of fund and contribute to the growth of GDP of the country by financing trade and commerce, helping industrialization, boosting export, creating employment opportunities for the educated youth and encouraging micro-credit leading to poverty alleviation and improving the quality of life of the people and thereby contributing to the overall socio-economic development of the country. 12)</p>	<p>Special Program : Consumer Credit Scheme, SME Financing Scheme, Doctor's Credit Scheme, Woman Entrepreneurs Development Project, Personal Loan Scheme, Small Loan Scheme, Lease Finance Scheme, Earnest Money Financing Scheme, Car Loan, HBL (General) / Mortgage Loan, Employees House Building Scheme, ATM, VISA Credit Card, EEF, etc.</p>	<p>To expand</p>
<p>13)</p>	<p>Plastic / Packaging</p>	<p>Selective basis</p>
<p>14)</p>	<p>Leather</p>	<p>Selective basis</p>
<p>15)</p>	<p>Steel and Engineering</p>	<p>To expand</p>

Others Services:

Card Services (Debit Card & Credit Card):

5.10 Debit Card:

- Only account holders of Jamuna Bank Ltd. can apply for Visa Debit Card.
- One who wants to get Visa Debit Card has to apply in the specific application form provided by JBL.
- Head Office Card Division issues the Card.
- After submission of the application form, it usually takes 1 to 2 weeks' time to deliver the card to the applicant.

5.11 Credit Card:

- A card can be issued to a person who has security in the bank branch or who has various deposit schemes in the bank.
- Types of Credit Card: There are two types of credit card.
- Classic-whose limit is below 1000\$
- Gold-whose limit is over 1000\$

5.12 Classification of Credit Card:

Credit Card:

Types Of Credit Card	Limit	Yearly Charges:	To whom Credit Card can be Issued	Required Documents	Types of Payment System
Classic	below 1000\$	80 \$+VA T	The person who has security in the bank branch, such as Land, building etc as mortgage. The person who has various deposit schemes such as FDR, DGDS, MSS, etc. in the bank.	Two copy passport size color photograph of the applicant.	Domestic
Gold	over 1000\$	40\$+VA T		Instrument lien confirmation letter. Declaration form.	International
				Travel Quota Charge Documents (Demand Promissory Note, Letter of Authority, Lien, & Guarantee, etc.	Dual

5.14 SME BANKING

Jamuna Bonik



Now our SME clients are being involved in foreign trade, their network has been expanded throughout the world. To facilitate the foreign trade transactions of the SME clients, Jamuna Bank is offering a product named 'JamunaBonik'.

Purpose

To settle foreign trade payment & import document retirement line (mainly import financing, e.g., L/C and LTR facility).

Key Features

- Loan Amount: Min. BDT 5.00 lac to Max. BDT 50.00 lac.
- Tenure: For each L/C highest 04 months and for each LTR highest 06 months.
- L/C Margin and Commission: As per negotiation.
- Fast and quality service.
- No hidden charge.

Eligibility

- Having business experience for at least 2 years in the same line.
- Age Limit: 20 years to 60 years.

Required Documents

- Last twelve months' sales statement.
- Last twelve months' bank statement.
- Valid Trade License of last two years.
- National Voter ID/ Passport of the borrower.
- Photographs of the borrower and the guarantors

Jamuna Chalantika

To operate your business with extra ease, term loan is not always the only solution. Keeping this capital requirement for your business, Jamuna Bank is offering a package of working capital solution [50% term loan & 50% revolving credit (cash credit) facility] to run the business smoothly.

Purpose

To meet up working capital requirement of the business.

Key Features

- Loan Amount: BDT 5.00 lac to BDT 50.00 lac.
- Tenure: For revolving loan- Maximum 01 year (Renewable).
- For Term Loan- Maximum 36 months. Interest Rate: Competitive interest rate. Fast and quality service.
- No hidden charge.
- Registered Mortgage of Property is required.

Eligibility

- Having business at least 2 years in the same line. •Age Limit of the Borrower: 20 years to 60 years.

Required Documents

- Last twelve months' sales statement. • Last twelve months' bank statement.
- Valid Trade License of last two years.
- National Voter ID/ Passport of the borrower.
- Photographs of the borrower and the guarantors.
- Utility bills of business.

Jamuna Green

To save our beloved earth from the disaster of Green House Effect, Jamuna Bank is offering ECO friendly product 'Jamuna Green'. Under this product, you can get finance for ETP plants in different sectors, Eco friendly vehicles, Eco friendly fields (reduce CO2 emission), Bio Fertilizer, Bio gas plants, Solar plants and Eco friendly any other business. Mode of finance shall be Term Loan mainly.

Purpose

- To facilitate establishment of eco friendly projects.

Key Features

- Loan Amount: Max. 300 lac.
- Tenure: Max. 60 months.
- Interest Rate: Competitive interest rate.
- Fast and quality service.
- No hidden charge.

Eligibility

- Having business for at least 2 years in the same line.
- Age Limit: 20 years to 60 years.

Required Documents

- Last twelve months' sales statement.
- Last twelve months' bank statement.
- Valid Trade License of last two years.
- National Voter ID/ Passport of the borrower.
- Photographs of the borrower and the guarantors.
- Utility bills of the concerned business.

Jamuna Jantrik

When any SME client wants to purchase any machine or vehicle for business, Jamuna Bank is there with the offer of 'JamunaJantrik' through which the client can get a lease finance facility.

Purpose

- To procure machinery or vehicle for SME business purpose.

Key Features

- Loan Amount: BDT 5.00 lac to BDT 50.00 lac.
- Tenure: Max. 60 months.
- Interest Rate: Competitive interest rate.
- Fast and quality service.
- No hidden charge.

Eligibility

- Having business for at least 2 years in the same line.
- Age Limit: 20 years to 60 years.

Required Documents

- Last twelve months' sales statement. • Last twelve months' bank statement.
- Valid Trade License of last two years.
- National Voter ID/ Passport of the borrower.
- Photographs of the borrower and the guarantors.

Jamuna Nari Uddogh

About fifty percent of our total population is women and many of them have succeeded as a business entrepreneur. To give our incomparable ladies some extra ease and to help them to get financial freedom, Jamuna Bank Ltd. is offering a product 'JamunaNariUddogh'. To make your dream come true, we are always with you as a true friend.

Purpose

- Any justifiable business purpose.

Key Features

- Loan Amount: BDT 3.00 lac to BDT 50.00 lac.
- Tenure: For Trading & Service Industry 36 months.
- For manufacturing industry 42 months. Interest Rate: 10% - the lowest interest rate.
- Fast and Quality Service.
- No hidden Charge.
- Up to BDT 25.00 lac is collateral Free.

Eligibility

- Having business at least 2 years in the same line of business.
- Age Limit: 25 years to 60 years.

Required Documents

- Last Twelve months sales statement.
- Last Twelve months bank statement of transactional account.
- Valid Trade License of last two years.
- National Voter ID/ Passport/ Ward Commissioner/ UP Chairman certificate of the borrower.
- Photograph of the proprietor and the guarantors.
- Utility bill of business.

JAMUNA NGO SHOHOJOGI

From the very beginning, one of the goals of Jamuna Bank Ltd. is to provide services to the under privileged people of remote areas. Keeping that idea in mind, the Jamuna Bank Ltd. has come forward with a product for SME customers named 'Jamuna NGO Shohojogi'. 'Jamuna NGO Shohojogi' ensures wholesale financing through the reputed NGOs in the country whose past records are remarkable, repayment behaviors are satisfactory, growth rates are significant and above all loan monitoring & recoveries are above 95%.

Purpose

- To provide loan facility to the small enterprise through wholesale lending to the NGOs.

Key Features

- Loan Amount: Max. Limit BDT 500.00 lac • Tenure: Max. 48 months.
- Interest Rate: Competitive interest rate.
- Fast and quality service.
- No hidden charge.
- Monthly instalment basis.

Eligibility

- Any type of NGO having certificate from Micro Credit Regulatory Authority to operate business in Bangladesh.
- Having business at least for 5 years in the same line.
- Age Limit: 20 years to 60 years.

Required Documents

- Last twelve months' sales statement. • Last twelve months' bank statement.
- Valid Trade License of last two years.
- Personal guarantee of all the directors.

Jamuna Swabolombi

As an entrepreneur, definitely you need working capital to run your business smoothly. To get this working capital generally you need to keep some collateral security like land as mortgage to the Bank. But you do not have any landed property or any cash security of your own. So would it be the end of your dream? Never. Jamuna Bank will never let you stop because your business is our responsibility. Jamuna Bank Ltd. has 'JamunaSwabolombi' – Collateral free Term Loan in its basket. Just come with proper documents & get it.

Purpose

- Any justifiable business purpose.

Key Features

- Loan Amount: BDT 5.00 lac to BDT 25.00 lac.
- Tenure: For Trading & Service Industry 30 months. For manufacturing industry 36 months.
- Interest Rate: Competitive interest rate.
- Fast and quality service.
- No hidden charge.
- Up to BDT 25.00 lac is collateral Free.

Eligibility

- Having business for at least 2 years in the same line.
- Age Limit: 20 years to 60 years.

Chapter Six

Credit Operation of Jamuna Bank Ltd

Loans and advances are the heart of asset of all commercial banks. All over the world, Banks try immensely to make such a loan portfolio which helps maximize revenue at a minimum risk. Jamuna Bank continued to extend its credit facility by offering different customized loan products to business entities and individuals.

6.1 Credit Facilities of Jamuna Bank Ltd.

The main focus of Jamuna Bank Ltd. Credit Line/Program is financing business, trade and industrial activities through an effective delivery system.

- ✦ Jamuna Bank Ltd. offers credit to almost all sectors of commercial activities having productive purpose.
- ✦ The loan portfolio of the Bank encompasses a wide range of credit programs.
- ✦ Credit is also offered to major thrust sectors, as earmarked by the govt., at a reduced interest rate to develop frontier industries.
- ✦ Credit facilities are offered to individuals including housewives, businessmen, small and big business houses, traders, manufactures, corporate bodies, etc.
- ✦ Loan is provided to the rural people for agricultural production and other off- farm activities.
- ✦ Loan pricing system is customer friendly.
- ✦ Prime customers enjoy prime rate in lending and other services.
- ✦ Quick appreciation, appraisal, decision and disbursement are ensured.
- ✦ Credit facilities are extended as per guidelines of Bangladesh Bank (Central Bank of Bangladesh) and operational procedures of the Bank.

6.2 Loans & Advances

Jamuna Bank Ltd. emphasis on credit quality and customer's services yielded the desired growth in profit, capital assets and shareholders' value. But to get the loans and advance the investors has to follow some terms and condition which falls under the policy and practice of the bank instruction booklet.

6.3 Industrial Credit

Jamuna Bank's services are directed towards the entrepreneurs in the small industries sector. A small industry, as per Industrial policy 1999 approved by the Cabinet, has been defined as an industrial undertaking whose total fixed investment is less than Tk.100 million. The industrial loan reflected a significant growth of 22.59 % over the previous year. Total outstanding industrial loans including Agro-based industry, RMG, Textile, Ship Building, Ship Breaking & Other Manufacturing Industry stood Taka 1359.29 crore at the end of 2012.

6.4 Commercial Credit

This Bank also supports development of trade, business and other commercial activities in the country. It covers the full range of services to the exporters and importers extending various facilities such as cash credit, export cash credit, packing credit, short term loans, local and foreign bills purchase facilities. At the end of 2018 total outstanding commercial loans stood at Taka 2193.92 crore including Transport, Storage, Trade Service & Commercial Real Estate financing.

6.5 Micro Credit

Jamuna Bank Ltd. launched a Micro Credit Scheme in 1994. Micro Credit Scheme provides for the poor for generation of employment and income on a sustainable basis particularly in urban and suburban areas. The Bank follows three systems of credit delivery. These are:

1. Lending to the NGOs who on-lend to their members. At present there are 15 such NGOs.
2. Lending direct to the targets groups or ultimate borrowers under the Bank's own management.
3. Lending direct to the member-borrowers and NGOs providing non-financial services like group formation and monitoring and supervision on exchange for a supervision fee.

6.6 Lending Criteria

1. Entrepreneur

Entrepreneur/promoter has to be creditworthy and competent enough to run the proposed industry.

2. Viability of the project

The project should be viable from organizational, technical, commercial, financial and economic points of view.

I. Technical Viability

- _ the project should be technically sound and environment-friendly.
- _ Technology transfer in case of borrowed know-how ought to be ensured.
- _ Building should be well planned and well-constructed.

II. Commercial viability

- _ Market prospect and potential for the product has to be fully assured at competitive prices.
- _ Marketing channel for the product should be accessible to the entrepreneur.

III. Financial Viability

- _ there should be reasonable debt equity ratio as determined by the Bank on individual case basis.
- _ Debt service coverage ratio should be at least 2.5 times at the optimum level of production.
- _ IRR should preferably be not less than 20 %.

IV. Economic Viability

- _ the project should ensure benefit to the national economy and create sufficient employment opportunity and be environment friendly.

6.7 Credit Operating System

1. Prospective Borrower

Most bank loans to individuals arise from a direct request from a customer who approaches a member of the bank's staff and asks to fill out a loan application. In the Jamuna Bank Ltd. Bank, business loan request often arise from the contacts the bank's loan officers and sales representatives make as they solicit new accounts from firms operating in the bank's market area. Sometimes loan officers will call on the same company for months before the customer finally agrees to give the bank a try by filling out a loan application.

2. Client's Interview

When a customer decides to request a loan, an interview with a loan officer usually follows right ways, giving the customer the opportunity to explain his or her credit needs. That interview is particularly important because it provides an opportunity for the bank's loan officer to assess the customer's character and sincerity of purpose. If the customer appears to lack sincerity in acknowledging the need to adhere to the terms of a loan, this must be recorded as a strong factor weighing against approval of the loan request.

3. Client's Request with FIS

The borrower is providing with an instruction paper, which help him or her to prepare the loan proposal properly. Information on loan proposal should be furnished in prescribed First Information Sheet (FIS) in triplicate properly typed in each pages / set should be duly sealed and signed by the applicant(s)/ sponsor(s).

4. Information Sheet

Complete information should be furnished in respect of each item supported by documentary evidences, wherever necessary, to avoid further reference/ delay/ rejection of the application. The bank reserves the right to reject the application forthwith if the application given in the form is incomplete and not fully documented in all respects. Information may be provided in additional sheets of papers, if required. However ensure all the pages and annexure are signed under official seal. Also ensure that all the facts/ evidences have been enclosed properly including the feasibility reports/ detailed study reports on loan proposal.

- † The client are required to deposit with the application the project examination fee and also apportion of the equity at the following rate either by cheque or pay order or demand draft drawn in favor of Jamuna Bank Ltd. and payable in any scheduled Banks within the country.
- † Memorandum and Articles of Association together with the certificate of registration/incorporation commencement of business of the company duly certified by an aging director of the company should be submitted.
- † Certificates from the surveyor for determining the price of land of the project/price of adjacent land sold during last three years should be submitted. Also to be submitted are site map.
- † Machinery layout plan, price quotation of three suppliers together with illustrated brochures and literatures should be submitted for both import and local machinery.
 - † Consent letter from Power Development Board/ Rural Development Board/ Gas Authority/ Pollution Control Board should be submitted whatever required.
- † Soil Test/ Water Test report (if required).
- † Nationality certificate along with attested passport size photographs of the directors/partners/ proprietor should be submitted.
- † Declaration of asset and liability of the proposed directors/ partners/ proprietor. Declaration of payment of income tax should be submitted.

5. Justification of Facility Requested

Compared to other financial institutions' usual two months average processing time for its medium and large loan program, the processing time for small industry loans remains well below the above processing time because of its lesser detailed studied as well as the bank considers that small entrepreneurs look for their sources of credit at their time of need.

- † The processing/approval time for small industry loan is not more than two months from the date of receiving complete application from.
- † Application in prescribe form of received in triplicate, duly filled in, and sealed and signed by the sponsoring directors along with their attested photographs duly affixed in the space provided for.
- † Draft layout plan of the proposed building and the estimated for construction cost is obtained.
- † In case of project to be located in any BSCIC industrial estate, BSCIC latter of consent particulars of the land, copy of lease deed is obtained.

6. Analysis a/Proposals

JAMUNA BANK LTD. was established to provide term loan and other financial assistance including all kinds of banking facilities to accelerate the pace of development to small industry. The financial assistance includes short term working capital loan, medium and long term finance to viable new- small scale industry (SSI) projects and BMRE of SSI projects which fulfill the banks criteria of viability and acceptability. Project appraisal/analysis in the banking sector are needed for the following reasons:

- To justify the soundness of an investment.
- To ensure repayment of bank finance.
- To achieve organizational goals.

The entrepreneurs of small industry/ project requiring financial assistance from Jamuna Bank Ltd. need to fulfill the following criteria:

Credit Ratings

As per Bangladesh Banks mandatory requirement vide BRPD circular No. 06 dated July 05 2006 Credit Rating of Jamuna Bank Limited was done by the Credit Rating Agency of Bangladesh Limited (CRAB) on the audited Balance Sheet as on 31.12.2012 CRAB has submitted their report as under:

Credit Rating Report (Entity Rating)

	Long Term	Short Term
Current Rating 2018	AA3	ST-2
Previous Rating 2019	A-1	ST-2
Outlook	Stable	
Date of Rating 3May, 2019		

Credit rating agency of Bangladesh Limited (CRAB) Upgrades the rating of Jamuna Bank Limited to AA3 from A-1 and reaffirms short term rating to ST-2. The above rating has been done in consideration of Banks visible improvement in fundamentals such as capital adequacy, liquidity position, profitability, introduction of real time online banking etc. However, the above rating is moderated, to some extent, by limited market share, increase in NPL, high cost of fund, moderate corporate governance, dependency on term deposit etc. Financial institutions rated in this category are adjudged to offer adequate safety to timely repayment of financial obligation. This level of rating indicates a corporate entity with an adequate credit profile.

6.8 Credit Risk Assessment

A thorough credit risk assessment should be conducted prior to the granting of loans, and at least thereafter for all facilities. The results of this assessment should be presented in a Credit Application that originates from the Relationship Manager (RM), and is recommended by Branch Credit Committee (BCC). The RM should be the owner of the customer relationship, and must be held responsible to ensure the accuracy for the entire credit application submitted for approval. RMs must be familiar with the bank's Lending Guidelines and should conduct due diligence on new borrowers, principles and guarantors. Credit Applications should summarize the results of the RMs risk assessment and include, as a minimum, the following details: _ Amount and type of loan(s) proposed.

_ Purpose of loans,

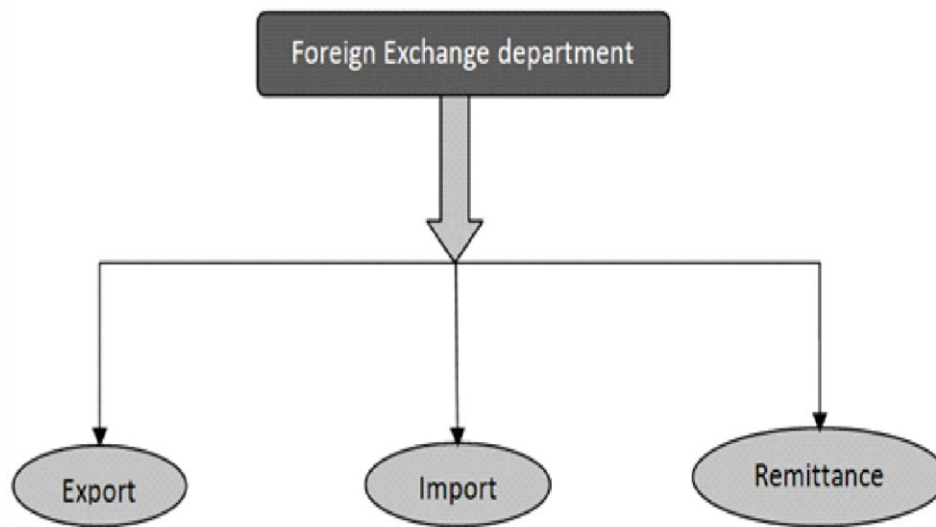
_ Loan Structure (Tenor, Covenants, Repayments Schedule, Interest)

Chapter Seven

Foreign Exchange Activities of JBL

7.1 Foreign Exchange Department:

It is well known to all that money is a media of exchange for all transactions that take place inside the country as well as outside the country. Foreign trade financing is an integral part of banking business. Foreign exchange department has three major parts:



7.2 Export:

There is no export business in this foreign exchange department, because the exporters are not interested to operate the export LC.

7.3 Import:

Import of merchandises involve two things brings of goods physically into the country and remittance of foreign exchange towards the cost of merchandise and service. In case of import, the importers are asked by the exporter to open a letter of credit. So that their payment against goods is ensured. Documentary credit has emerged as a vital system of trade payment. It is the key player of foreign trade.

○ Import Procedure:

An importer is required to fulfill some conditions/criteria to be eligible as an importer as per provisions of Import policy order and guidelines for foreign exchange transaction. An importer is required to submit the following documents along with L/C application to get a license to import goods through JBL Bank Limited. Importers are also facilitated to import goods from different countries. JBL help the importers by providing following services.

- L/C opening
- Documentation
- Payment

7.4 Letter of Credit (LC):

Letter of Credit is a payment guarantee to seller by the buyer's Bank. It is a credit contracts whereby the buyer's bank of behalf of the buyer is committed to pay and agreed amount of money to the seller under some agreed conditions. If the conditions of the credit do not require for presentation of specified documents, it is called 'Clean Credit'. On the other hand, if the presentation of specified document is obligatory, the credit is called a 'Documentary Credit'. Documentary Credit is an assurance of payment by the Bank. It is an arrangement to make the payment to the seller provides documents are submitted. Buyer and seller enter into contracts for buying and selling of goods/ service and the buyer instructs his Bank to issue L/C in favor of the seller. Here the Bank assumes fiduciary function between the buyer and seller.

○ L/C opening:

TYPES OF L/C:

- Master L/C
- Back to Back L/C

RELATED PARTIES FOR OPENING L/C:

- L/C Opening Bank
- Advising Bank
- Negotiating Bank
- Reimbursement Bank

REQUIRED DOCUMENTS FOR OPENING L/C:

- Importer must have an account in the issuing bank
- Main copy of Import Registration Certificate (issued by Joint Controller, Export-Import Office. This is renewable each year.)
- Photocopy of Valid Trade License
- Photocopy of TIN (Tax Identification Number) Certificate
- Membership Certificate from recognized Chamber of Commerce & Industry
- Performa Invoice given by exporter & accepted by importer
- Credit Report of the Exporter ○L/C Authorization Form ○L/C Agreement Form.

○DOCUMENTATION:

- JBL issues No Objection Certificate (NOC),
- JBL endorse import documents/shipment documents,
- JBL fulfills other requirements if many; ○JBL issues Letter of Credit Authorization Form.

INFORMATION PROVIDED ON THE L/C FORM:

- L/C Number
- Date of issue
- Date of Expiry
- Name of exporter & Importer
- L/C Value
- Name of the port
- Shipment Date
- Performa Invoice Number
- Product's description
- Harmonious Sector Code (HS code)
- Quantity
- Unit price & Total price

PAYMENT:

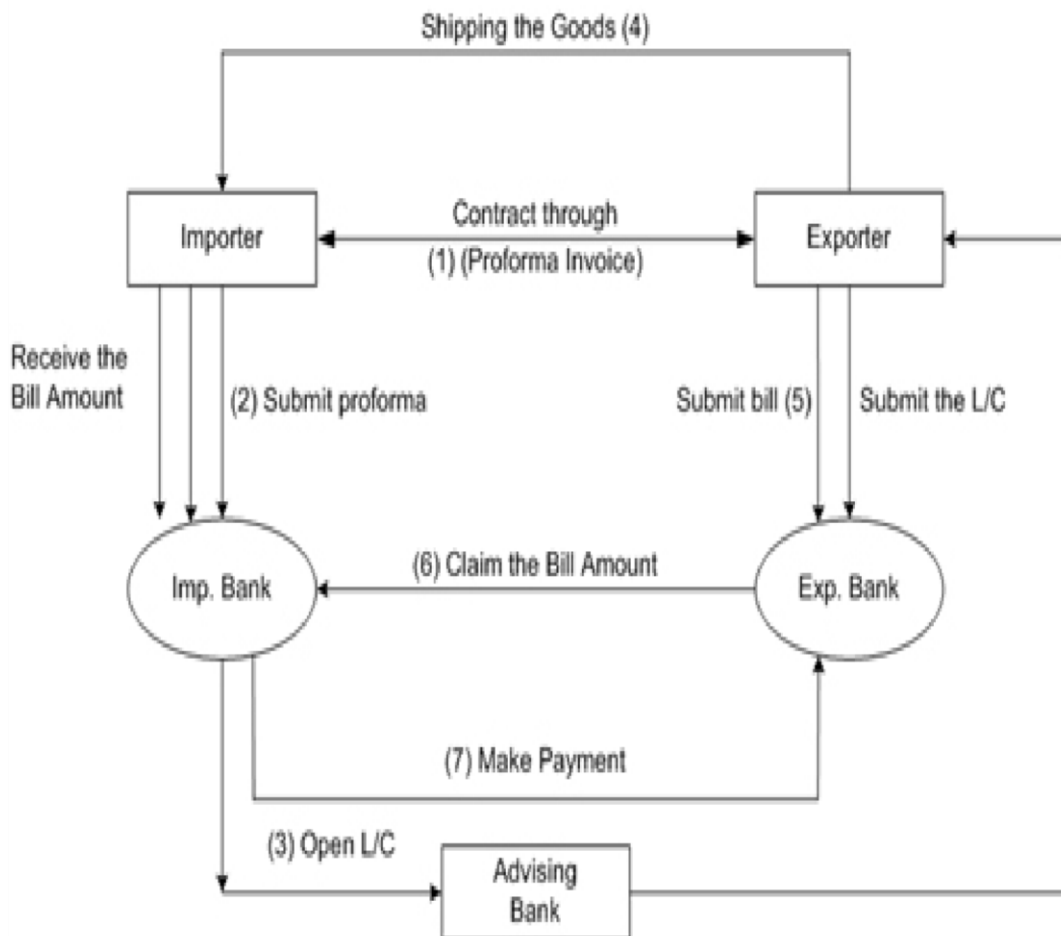
By collecting L/C value from the importer, JBL sends it to the exporter through banking channels. Thus JBL facilitates importers.

7.5 Charges of LC (Letter of credit):

Charges of LC:

Name of charge	Amount (BDT)
Commission on L/C	.04% of total L/C value
Vat	15% on commission
Swift charge	Tk.2800
Stamp charge	Tk.325

7.6 Procedure of LC:



7.7 Remittance:

Jamuna Bank is handling foreign remittance. Remittance is the process of getting foreign currency in a country. There are several ways of getting remittance but bank receives money from the following ways:

- Export payment
- Individual aid

JBL are connected with four international companies for receiving foreign currency. These are as follows:

- Placid
- Western union
- Money gram
- Raffle

A customer can get the money within 10 min if it within banking hour for both sending and receiving country. In between these four only western union allows customer to get on spot cash.

Chapter Eight

Operational Performance of JBL

8.1 PERFORMANCE OF THE BANK:

Jamuna Bank Ltd, Rajshahi Branch has started its business form 14th December 2006. Since incepting of the branch, it had tried its best to expedite overall banking business in Rajshahi. From the very beginning of the branch, it has been able to create a strong customer base, which makes it possible to achieve a sustainable growth in terms of income generation for the last four years. The second and third year was the year of tremendous growth. In the last year (2014) it's income growth has declined, this time bank have been able to clean its Asset by recovering a remarkable amount of classified loan and some alarming loan accounts.

8.2 Deposit performance of the branch:

The JBL has been able to create a strong client base in terms of deposit for some reason—

- Attractive interest rate.
- Well customization.
- High quality service.
- Reputation of the bank.

FROM THE PERSPECTIVE OF PROFIT GROWTH:

○ Net Profit is the most important indicator of success or failure of a bank. If it is the issue to measure the performance of a bank branch at first will come the question that whether the branch is making Profit or not. From analysis of data we see that except the year of opening the branch JBL has been able to earn Profit for next some years in an increase trend of deposit. Deposits of Jamuna bank has been increasing gradually. So JBL is providing various loan and advance successfully. The trend shows that deposit condition are always upward.

TREMENDOUSLY INCREASE OF CUSTOMERS:

The target markets of Jamuna bank are small, middle and high-class business. JBL already penetrated in this market is expanding now. There are satisfactory amount of customers in JBL who are regularly transacted with the branches.

DIVERSIFIED PRODUCT:

Product or service diversified is an important factor to maximize profit and to expand market share. Jamuna bank is offering various types of product to present and potential customers. There are many types of product such as current account, saving account, Short term deposit, fixed deposit receipt, special benefit scheme, monthly saving system and various consumer credit schemes.

EXCELLENT QUALITY SERVICE:

Jamuna bank is a large a sophisticated, always adopt new banking technology to provide excellent quality customer service, such as, using money counter machine, online facilities, photocopy machine, computer, telex, fax, telephone and mobile, ATM booth is already achieved

Success in credit and advances:

Banks are principle source of credit for the borrower. One of the functions of commercial banks is to create loan able funds for households (individuals and families), local unit's government, and agricultural, commercial and industrial activities of the nation. The bank distributes its funds among various sectors to derive sufficient income. Jamuna bank has not only earned good reputation in the market but also performed well in term of financial performance. The lending is spread out in different sectors of trade, commerce and business including imports and exports financing. The small, medium and high-class businessmen can take large amount of loan for their special purpose.

Competitive market share:

The bank position can measure by market share analysis. Bank market share depends of bank industry. It does can be calculated on the variable such as unit sales unit's purchase, customer, products etc. Jamuna bank's market share is very high than others competitors.

Penetrate new market:

Every bank has a target market and try to penetrate new market to expanding their market shares. JBL is small, medium and high class businessmen and government & Prime bank Ltd, Eastern bank Ltd are main competitors who are already operating in this market. Recently Asia bank Ltd, Dutch bank Ltd, National bangla bank Ltd being arisen as new competitor. They have penetrated the existing market.

Distribution Pattern:

Channels of distribution are an important medium to expand the business. Customers can get better service through it. Bank can use direct or indirect channel. It's depended on bank-to bank and nature of the bank. Bank can provide their service by using smooth online banking service, banking by mail, brand credit cards, keep in touch service, by providing more ATM booth services etc. Jamuna bank is not providing their service by using proper and full distribution channels. So, some potential customers, who are geographically apart, do not get full services.

Promotional Activities:

Promotion is a vital important element of marketing mix. The bank can create organizational image by using advertising, personal selling, publicity and sales promotion. Most of the banks are fully depended on their head office to promote services to the present and potential customers. The bank can disseminate information about their product by promotional activities.

8.3 Reasons for preferring the Jamuna bank:

JBL has been able to create a strong customer base, which makes it possible to achieve a sustainable growth for the last some years. Most of the customers prefer this JBL due to some reason:

- Relationship with banker- customers.
- Better service.
- Employee's attitude.
- Location of the bank.
- Environment of the bank.

The above data and figure show that 40% of the customers prefer JBL of for better relationship with banker's customers, because JBL is one of the most important bank for banker relationship. About 24% customers choose the JBL through better service. Also 20% of the customer prefers this bank for employee's attitude and the rest of (6%+10%) = 16% clients are handling their transaction with JBL for location of the bank and environment of the bank.

8.4 Comment about various facilities provide by JamunaBank :

Security system

Excellent	Good	Neither good	Not good	Bad
30	12	08	00	00
60%	24%	16%	0%	0%

Deposit system

Excellent	Good	Neither good	Not good	Bad
18	15	12	05	00
36%	30%	24%	10%	%

Credit & Advance system:

Excellent	Good	Neither good	Not good	Bad
20	16	12	02	00
40%	32%	24%	4%	0%

Bank Environment (including staff attitude):

Excellent	Good	Neither good	Not good	Bad
25	18	04	03	00
50%	36%	8%	6%	0%

From the opinion of customers, we can say that most of the customers are satisfied about the branch relationship with bankers- customers, better services and employee's attitude and location.

8.5 Awareness stage of customers:

Customer's Awareness about new "Consumers Credit Scheme" in JBL:

Particular	No. Of client	Percentage
Aware	38	76%
Unaware	12	24%

Customer's Awareness about "CC camera facilities":

Particular	No. of client	Percentage
Aware	28	56%
Unaware	22	44%

Customer's awareness about "Online Banking Service":

Particular	No. of client	Percentage
Aware	45	90%
Unaware	05	10%

Most of the customers know that "Consumer credit scheme" and C.C camera facilities, "Online banking services" are present in the JBL. So the awareness stage is satisfactory.

Chapter Nine

Recommendations and Conclusion

Recommendations:

To improve the customer base of the Jamuna Bank Limited Rajshahi branch the following steps can be taken. Arrange better training program for the employees

- Start deposit schemes to attract individual customers
- Increase marketing activities
- Publishing materials to inform customers
- Being a bit strict about employee management
- To introduce a post called customer service officer to help the customers with various problems
- Introducing a bit less strict bank policy
- Making the various processes a bit easier. Eliminating steps that can be performed by the bank officials to provide better and easier services.

- Introducing bank vault. Jamuna Bank Limited already has the accommodation of vault but still to open it for public.
- Introduction of online banking as soon as possible to make the inter branch transaction faster, easier, safer & cost effective.
- Introducing digitized work process and MIS in the system to make the system more efficient.
- Ensuring better client dealing.
- Introducing more control all over the branch to cut cost, save time and ensure better effort.

After observing the operation procedure of JBL, I recommend the following:

Marketing Division:

To increase the faith of the depositors and general public, JBL should perform its activities more efficiently, so that the bank can be the market leader. A separate marketing division should be set up for this matter.

Diversify Assets Portfolio:

Leading portfolio of JBL should be diversified. Not to concentrate or give weight only in working capital financing.

IT'S Facilities:

IT facilities of JBL are not satisfactory good. Computer system which owned by branch are not up to date, not sufficient and moreover some of computer system not work properly when they are needed. There is no sufficient and high bandwidth Internet connection available in the bank. So, JBL should develop Information Technology to ensure better service for the customer and support communication with outside.

9.2 Conclusion:

Banks are currently undergoing sweeping changes in function and form. Key trends that reshaping banking today are service proliferation, risking competition, deregulation, rising funding costs, technological revolution, consolidation and geographic expansion, globalization of banking and last but not the least increased risk of failure. Traditional banking may be dying, but if banks are given greater freedom to respond to the public's changing demands for new services, they need not pass away. In addition to intermediation and ancillary services, only banks provide the payment services. This internship report has been arranged for gaining knowledge of practical banking and to compare with theoretical knowledge. Comparing practical knowledge with theoretical involves identification of weakness in the branch activities and making recommendations for solving the weakness identified. Though all departments and sections are covered in the internship program, it is not possible to go to the depth of each activities of branch because of time limitation. So, objectives of this internship report have not been fulfilled with complete satisfaction. It is found that the branch provides all the conventional banking services as well as some specialized financing activities to the economy. Foreign exchange department provides all the services related to international and disburse credit if the proposal is sound. As specialized financing, it provides term finance to medium and small-scale industries. The branch also provides house-building loan. Thus by providing this various services, Jamuna Bank Limited, Rajshahi Branch is playing an important role in the banking system and in the payment system of Bangladesh.

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