

**An
Internship Report
On
“General Banking Practices of Jamuna Bank PLC-A Case Study
on Kachpur Branch.”**

Submitted by:

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ID: BBA 2002020003

Program: Bachelor of Business Administration

Department of Business Administration

Major in Finance

Semester: Fall 2025

Submitted To:

Department of Business Administration

Sonargaon University (SU)

Submitted for the partial fulfillment of the degree of
Bachelor of Business Administration



Sonargaon University (SU)
147/I, Green Road, Tejgaon, Dhaka-1215, Bangladesh

Date of Submission: December 03, 2026

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Supervised by:

Shafiqul Islam

Lecturer

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Date of Submission: December 03, 2026

Letter of Transmittal

Date: December 03, 2026

To

Shafiqul Islam

Lecturer

Department of Business Administration

Sonargaon University (SU)

Subject: Submission of Internship Report on **“General Banking Practices of Jamuna Bank PLC-A Case Study on Kachpur Branch”**

Dear Sir,

With due respect, I want to state that I am submitting the attached report entitled General Banking Practices of Jamuna Bank PLC-A Case Study on Kachpur Branch, Dhaka as a partial requirement of the BBA degree.

This report on General Banking Practices of Jamuna Bank PLC-A Case Study on Kachpur Branch. In this report Jamuna Bank Limited are discussed. I pray and hope that you will kindly accept the report. I also hope that you will find this report as satisfactory.

Md. Suny Jaman Nafiu

ID: BBA 2002020003

Program: Bachelor of Business Administration

Major : Finance

Sonargaon University (SU)

Certificate of Supervisor

This is to certify that the internship report on “**General Banking Practices of Jamuna Bank PLC-A Case Study on Kachpur Branch.**” has been prepared as a part of the completion of the BBA program from the **Department of Business Administration, Sonargaon University (SU)**, carried out by **Suny Jaman Nafiu**, bearing **ID: BBA2002020003**, under my supervision. The report or the information will not be used for any other purposes.

Shafiqul Islam

Lecturer

Department of Business Studies

Sonargaon University (SU)

Student's Declaration

I am Md. Suny Jaman Nafiu, a student of Business Administration, **ID: BBA1801013114** from **Sonargaon University**, would like to solemnly declare here that this report “**General Banking Practices of Jamuna Bank PLC-A Case Study on Kachpur Branch,**” has been authentically prepared by me. While preparing this report, I didn't breach any copyright internationally. I am further declaring that I did not submit this report anywhere for the awarding of any degree, diploma, or certificate.

Md. Suny Jaman Nafiu

ID: BBA 2002020003

Program: Bachelor of Business Administration

Major : Finance

Sonargaon University (SU)

Letter of Authorization

Certified that this internship report titled “**General Banking Practices of Jamuna Bank PLC- A Case Study on Kachpur Branch,**” who carried out the research under my supervision. Certified further that to the best of my knowledge, the work reported here does not form part of any other project report or dissertation based on which a degree or award was conferred on an earlier occasion on this or any other candidate

Shafiqul Islam

Lecturer

Department of Business Studies

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Acknowledgements

I would like to gratefully and sincerely thank all the great people who have supported me during my journey of Internship Report, to only some of whom it is possible to give particular mention here.

I am most grateful to my supervisors, **Shafiqul Islam, Lecturer** who has been a steady influence throughout my internship, for his kindness, patience, and most importantly persistent support. Dr. Islam's high academic standards, hard work, and great achievements have set an example to me. This internship report would not have been possible without his exceptional guidance and inspiration. He has always been encouraging me at times of innovative ideas and challenging issues. In particular, he went through several drafts, corrected errors, and provided numerous constructive comments relating to the style and the substance of my report. For any errors or inadequacies that may remain in this work, of course, the responsibility is entirely my own.

I also thank the Department of Business Studies for providing me with the opportunity to complete my internship report. I would like to acknowledge officers of Jamuna Bank Limited who provided me with help and assistance from time to time with smiles on their faces. My special motivation also comes from my parents and rest of my family members who make me feel warm all the time.

Executive Summary

In the last semester of BBA Program, I was sent to Jamuna Bank Ltd (JBL) to have a practical exposure on banking activities under the program “General Banking Practices of Jamuna Bank Limited-A Study on Katchpur Branch, Dhaka”. A Bank is an economic institution whose main aim is to earn profit through exchange of money & credit instruments by providing satisfactory services to the customers. It is a service oriented as well as profit oriented organization. To perform those two functions simultaneously, the Bank divides its operation mainly in three parts- General Banking, Loan and Advances, and Foreign Exchange. Bank also invests their money into different financial security and also in different types of project to diversify the risk and getting more profit.

The internship is a kind of on the job training. Students get an idea about the organization through working in an organization. In chapter one discussed the organization details like company profile, mission, vision, and objective of Jamuna Bank Ltd (JBL). Then the department of the organization, details of the service line, operation details and CSR activity. My job responsibility during my internship period and the function of my department have included in chapter two. There are Five parts of the General Banking (Introduction, Organizational profile, Internship Position & Duties, Analysis of General Banking Operations, Recommendation & Conclusion)

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Acronyms

Some important acronyms are given below:

JBL	Jamuna Bank Limited.
LC	Letter of Credit.
BBT	Back to Back Letter of Credit.
LTR	Loan against Trust receipt.
LIM	Loan against Imported Merchandise.
PCC	Packing Cash Credit.
EDF	Export Development Found.
PAD	Payment Against document.
ATM	Automated Teller Machine
SWIFT	Society For Worldwide Inter Bank Financial Telecommunication.
JBF	Jamuna Bank Foundation.
CSR	Corporate Social Responsibility.
POS	Point Of Sales
CD	Current Deposit
SB	Savings Account
STD	Short Term Deposit
FDR	Fixed Deposit Rate
MSS	Monthly Saving Scheme
MBS	Monthly Benefit Scheme
DD	Demand Draft
TT	Telegraph Transfer
PO	Pay Order

Chapter-01

Introduction

1.1 Introduction

Generally, by the word “Bank” we can easily understand that the financial institution deals with money. But there are different types of banks like; Central Banks, Commercial Banks, Savings Banks, Investment Banks, Industrial Banks, Co-operative Banks etc. However, when we use the term “Bank” without any prefix, or qualification, it refers to the ‘Commercial banks’. Commercial banks are the primary contributors to the economy of a country. So we can say Commercial banks are profit-making institutions that hold the deposits of individuals & business in checking & savings accounts and then use these funds to make loans. For these people and the government is very much dependent on these banks as the financial intermediary. As, Banks are profit-earning concern; they collect deposit at the lowest JBL cost and provide loans and advances at higher cost. The differences between two are the profit for the bank.

Banking sector is expanding its hand in different financial events every day. At the same time the banking, process is becoming faster, easier and the banking arena is becoming wider. As the demand for better service increases day by day, they are coming with different innovative ideas & products. In order to survive in the competitive field of the banking sector, all banking organizations are looking for better service opportunities to provide their fellow clients. As a result, it has become essential for every person to have some idea on the bank and banking procedure.

Internship program is essential for every student, especially for the students of Business Administration, which helps them to know the real life situation. For this reason, a student takes the internship program at the last stage of the bachelor’s degree, to launch a career with some practical experience.

1.2 Rationale of the study

Bank is a financial institution, which accepts money from its customers as deposit and gives money as loan to the borrowers. A bank is financial intermediary & dealer in loans and debts. It is very important for the bank to manage their credit tools effectively. So, it is the duty of the top management of the commercial bank to work with the situation.

1.3 Objective of the study

Objective of the report:

The objectives are two types which are given below.

- ❖ Broad objective.
- ❖ Specific objective

Broad Objective:

The main objective of the study is to analyze the General Banking Activities of Jamuna Bank Limited through practical exposures about “General Banking Activities of Jamuna Bank Limited” and the another objective of research is to find out different banking sector’s services potentially as well as promotionally activity through General Banking messages and marketing opportunities for the Jamuna Bank Limited along with all commercial bank of Bangladesh.

Specific Objectives:

- ❖ To describe and understand general banking of Jamuna Bank Ltd.
- ❖ To depict and understand investment banking of Jamuna Bank Ltd.
- ❖ To find out the problems regarding general banking and investment banking of Jamuna Bank Ltd.
- ❖ To make some recommendations to overcome the problems of general banking and investment banking.
- ❖ The study has been carried out with the following objectives.
- ❖ To describe and understand general banking of Jamuna Bank Ltd.
- ❖ To depict and understand investment banking of Jamuna Bank Ltd.

1.4. Significance of the study

This program will help me to understand the organizational norms, corporate culture and investment decision and customer satisfaction of an organization as well as bank’s different kinds of products. This topic was quite interesting; those encouraged me to put my effort to analyze the General Banking activities of the Jamuna Bank Limited.

1.5. Methodology of the study

Research methodology is a way to systematically solve the study problem. This study is analytical research and some extend descriptive type.

Data collection

Data Analysis

Data collection:

To prepare the report and find out problem all required data are collected from two Sources. Those are in below.

- ❖ Primary sources.
- ❖ Secondary sources.

The primary sources :

The primary sources of data can be categorized as followings:

- Direct working with officials of Jamuna Bank Limited (JBL).
- Face to face conversation with officers and staffs.
- Direct conversation with the clients.
- Practical work experienced in different desk.

The secondary sources:

The secondary sources of data can be categorized as followings:

- Annual report of (JBL).
- Various documents from General Banking Department.
- Theoretical books relating banking sector.
- Website of the Social Bank Islami Limited (JBL).

Data of Analysis:

Two approaches have been mainly used in this report.

- Conceptual Approach
- Empirical Approach.

These two approaches are discussed below:

Conceptual Approach:

A theoretical section is given in this report (i.e. the organization part) to give an insight to the various information concerning the financial function. It is given in relevance with the organization in context i.e. Jamuna Bank Limited (JBL). A background of JBL is given to facilitate the understanding of this report. Every single portion is discussed in order to understand the empirical section.

Empirical Approach:

This refers to the information that has been directly collected and interpreted from the survey on Jamuna Bank Limited (JBL). The report is prepared by interviewing the officials of JBL. The reports of and JBL documents are also been studied to do the report.

1.6 Scope of the Study

In a short period it is very hard to demonstrate the 100% accurate scenario of anything. At Jamuna Bank Limited Principal Branch we had to cover almost every department in 12 weeks. There we had to work on General Banking desk as not only an intern but also as a routine employee. It was difficult to collect all the information relevant to our report because the people of this bank was so busy with their scheduled task that they could not be able to provide us much time. But we collect some related information about General Banking and also how it works.

1.7 Limitations of the Study

It is obvious that every study has some limitations. The study I have made is of great importance and required me huge work. Those limiting factors that hampered my smooth workings in bank and finally in preparing this report are as following:

- Only 12 weeks were not sufficient to collect and understand all activities related to Banking.
- In the research areas, the authorities could not express to us accurate data easily for the reason of their confidentiality.
- The executives of the bank could not give adequate time because of their work.
- All the interpretation and conclusion about the result of study is based on the analyst own perspective.

Chapter- 02

Organizational Overview

2.1 History of Jamuna Bank Limited

Jamuna Bank Limited (JBL) is a Banking Company registered under the Companies Act, 1994 with its head office at **2 Dilkusha, Motigheel Commercial Area, Dhaka**. The Bank started its operation from 3rd June 2001.

Jamuna Bank Limited is a highly capitalized new generation Bank started its operation with an authorized capital of Tk.1600.00 million and paid up capital of Tk.390.00 million, Paid up capital of the Bank raised to Tk.3072.5 million and number of branches raised to 92.

JBL undertakes all type of banking transactions to support the development of trade and commerce in the country. JBL's services are also available for the entrepreneurs to set up new ventures and BMRE for industrial units. The Bank gives special emphasis on Export, Import, Trade Finance, SME Finance, Retail Credit and Finance to Women Entrepreneurs. To provide clientele services in respect of International Trade it has established wide correspondent banking relationship with local and foreign banks covering major trade and financial centers at home and abroad.

Jamuna Bank PLC is a third-generation bank in Bangladesh, dedicated to embracing change and creating lasting customer value. Established under the Companies Act, 1994, our bank has its headquarters at the prestigious Jamuna Bank Tower, located at Gulshan-1. We commenced our operations on the 3rd of June 2001.

Our commitment to serving trade, commerce, industry, and the overall business landscape of Bangladesh is unwavering. Jamuna Bank PLC provides financial support to entrepreneurs for establishing promising new ventures and upgrading existing industrial units. Founded by a group of esteemed local entrepreneurs with a strong reputation in trade, commerce, industry, and business, we are proud to contribute to the nation's growth.

We offer both conventional and Islamic banking services through specialized branches. At Jamuna Bank, our highly educated and professional team, with diversified experience in finance and banking, ensures that we understand and anticipate our customers' evolving needs. To keep pace with changing customer requirements, we continuously develop

strategies and introduce innovative products. Our unwavering commitment to quality service has earned us a distinguished reputation as service providers in our country.

With a robust IT backbone, we have real-time online banking branches in both urban and rural areas throughout Bangladesh. In addition to traditional delivery channels, our bank offers ATMs, including shared ATMs with partner banks and consortiums across the country.



2.2 Authorized Capital

Financials, As on 15.12.2018. Total capital, 1,074.35. Core Capital(Tier-I), 907.65. Supplementary Capital(Tier-II), 166.70.

2.3 Paid-Up Capital

Paid-up-Capital, 703.14. Total Deposit, 10,130.09. Total Investment, 8,461.24. Total Assets, 12,585.25. Import, 7,385.94. Export, 5,177.53. Remittance, 674.00.

2.4 Nature of Business

Jamuna Bank Limited offer services for all banking benefit of the customers. Which include deposits, making loans and advances, bills, conducting money transfer and foreign exchange transactions and performing other related services such as safe keeping, collections, issuing guarantees, acceptances and letters of credit

2.5 Vision of JBL

In our journey towards continuous excellence We are striving to become the country's leading Islami bank offering one-step service of an wide range of value added products and services meeting the needs of our customers; conducting our business ethically in accordance with the laws of Sharia while optimizing best utilization of the most modern state-of the-art technological solution through creation of a pro-active organization culture based on sound team spirit, fairness, mutual understanding and pragmatic leadership always remaining open to new ideas and adaptable to the best practices in the market ensuring recognition and quality banking experience to our customer and deliver best value to all our stakeholders as well.

2.6 Mission of JBL

Jamuna Bank Limited mission is to:

- ❖ Establishing Three Sector Banking Model
- ❖ Transformation to a service oriented technology driven profit earning Bank
- ❖ Fast, accurate and satisfactory customer service
- ❖ Balanced & sustainable growth strategy
- ❖ Optimum return on shareholders' equity
- ❖ Introducing innovative Islamic Banking Products
- ❖ Attracting and retaining high quality human resources
- ❖ Empowering real poor families and creating local income opportunities
- ❖ Providing support for social benefit organizations by way of mobilizing funds and social services.

2.7 Strategic Objectives the Bank

- ❖ Maintaining a high quality assets portfolio to achieve strong and sustainable returns and to continuously build shareholders' value.
- ❖ Maintaining adequate capital in line with risk appetite of the bank.
- ❖ Strengthening trust and partnerships with customers by focusing on the Bank's core values of quality customer service, professionalism, teamwork and integrity.
- ❖ Hiring professionals with strong background and knowledge through proper selection and where necessary competitive exam and continually developing the skills and expertise of employees and ensuring excellent work environment and high level employee satisfaction.
- ❖ Strengthening technologies that reduce operational risks and promote the implementation of best practices in the industry.
- ❖ Developing innovative products and services that attract their targeted customers and market segments.
- ❖ Exploring new avenues for growth and profitability.
- ❖ Practicing efficient risk management principles in line with all seven core risk in banking operation including green banking environmental risk management principles.

- ❖ Practicing efficient corporate governance and compliance processes through meeting all regulatory requirements and disclosures in line with national and international best banking practices and ensuring best internal control monitoring practices.
- ❖ Upholding Bank's brand image as a customer friendly bank through efficient and prompt customer service, product diversification with a view to establishing long term profitable relationship with our customers.
- ❖ Serving the society as part of our Corporate Social Responsibility (CSR) and abiding by all banking rules and regulations including paying taxes to the national exchequer.

2.8 Feature of JBL

There are so many reasons behind the better performance of Jamuna Bank Ltd than any other newly established banks.

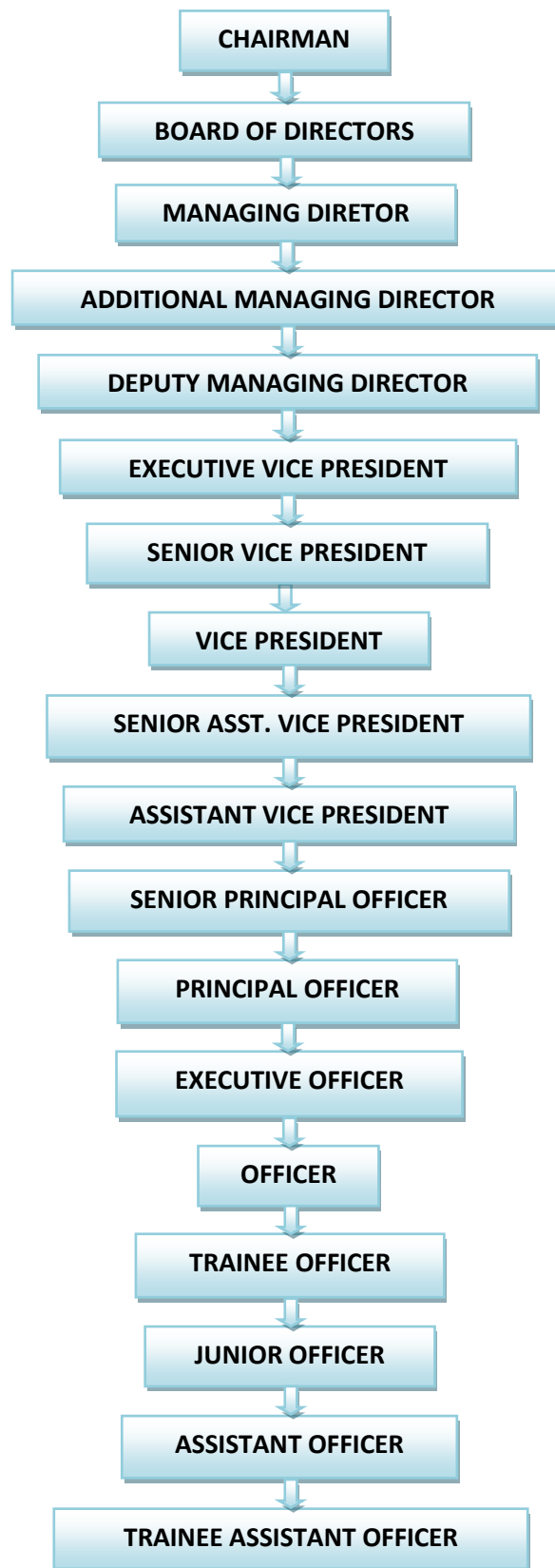
- ❖ Highly qualified and efficient professionals.
- ❖ JBL has established a core Research & Planning Division comprising skilled person from the very inception of the Bank.
- ❖ The inner environments of the all branches of JBL have been computerized to provide the promptly & frequently customer services.
- ❖ JBL provides the attractive interest rate than the other financial bank.
- ❖ The bank provides loan to the customers @ lower interest rate with easy and flexible condition than the others do.
- ❖ Profit earning is not the main aim of the JBL the bank is responJBLe to maintain the social duties.

2.9 Core values JBL

- ❖ Social responsibility – care for and contribute to our communities
- ❖ Performance – measure results and reward achievements
- ❖ Integrity – uphold trustworthiness and business ethics
- ❖ Respect – cherish every individual
- ❖ Innovation – encourage creativity
- ❖ Teamwork – work together to succeed

The first letters of the initial words form “SPIRIT” and carry equal importance.

2.10 Organization Hierarchy of JBL



Chapter-03

Internship Responsibility & Experience

3.1 Description of the job

As an internee I have performed numerous activities. My main task was to assist officers and executives in every aspects of their daily work. It includes every activity that the officials performed like dealing with customers, computer posting, document analysis etc.

Working Hours:

I worked there as like a permanent employee. Everyone is supposed to be in the office within 9.30am .I having tried to maintain the time line. Though there is a sign out time but most of the employee worked in office till 6.00 pm.

3.2 Specific responsibilities of the job

- Account opening,
- Dealing with customers
- Maintaining different registers
- Bill voucher writing
- Entry of cheque and deposits slips number and amount in the registers and give the serial number to those slips
- Sorting of cheque according to serial number
- Update the register book
- Editing of L/C issue statement
- Filing different L/C related documents
- Matching month wise L/C and Bills transaction value

3.3 Different aspects of the performance

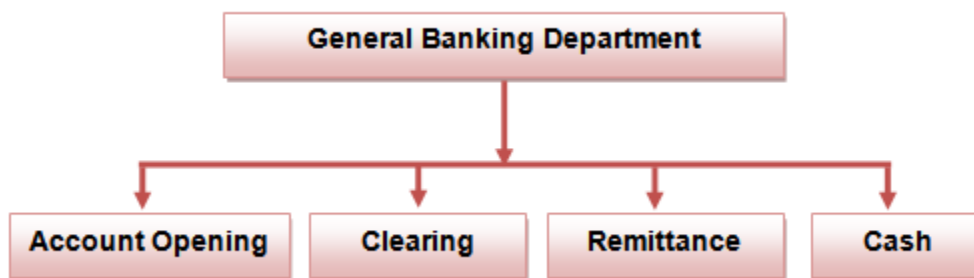
- It helped me to learn banking activities
- It has enhanced my knowledge
- I was able to complete almost every task successfully.

3.4 Critical observation

- Working environment was excellent
- Employees were very much helpful
- I learned a lot of things in a short time

3.5 General Banking Activities of Jamuna Bank Ltd

General banking is the side where banks offer different alternatives to the clients to deposit and remit their money. Accounts division is also included in general banking. To encourage the clients, bank offers different options in front of their clients. Most of these options are very much similar between the banks, but the customer services and facilities may not be the same. Jamuna Bank Limited has variety of services provided to the retail as well as for corporate clients. General Banking department aids in taking deposits and simultaneously provides some ancillaries services. It provides those customers who come frequently and those customers who come one time in banking for enjoying ancillary services. In some general banking activities, there is no relation between banker and customers who will take only one service form Bank. On the other hand, there are some customers with who bank are doing its business frequently. It is the department, which provides day-to-day services to the customers. Every day it receives deposits from the customers and meets their demand for cash by honoring cheques. It opens new accounts, demit funds, issue bank drafts and pay orders etc. since bank in confined to provide the service everyday general banking is also known as retail banking.



3.6 Account Opening Department

To establish a banker and customer relationship account opening is the first step. Opening of an account binds the Banker and customer into contractual relationship. But selection of customer for opening an account is very crucial for a Bank. Indeed, fraud and forgery of all kinds start by opening account. So, the Bank takes extremely cautious measure in its selection of customers. The following works are done by this section-

1. Accepting of deposit
2. Opening of account

3. Check book issue

4. Closing of account

3.6.1 ACCEPTING OF DEPOSIT

Accepting deposits is one of the main classic functions of banks. The relationship between a banker and his customer begins with the opening of an account by the former in the name of the latter. Initially all the accounts are opened with a deposit of money by the customer and hence these accounts are called deposits accounts. Banker solicits deposits from the members of the public belonging to different lifestyles, engaged in numerous economic activities and having different financial status. There is two officers performing various functions in this department.

Various types of account offered by JBL

Jamuna Bank offers various types of account to its different types of customer. These are as follows:

- Current account
- Savings account
- Term Deposit Receipt
- Short Notice Deposit
- Monthly Saving Scheme

Analysis of data of Jamuna Bank Limited, 2023-2024

Type of account	Account Holder of 2023		Account Holder of 2024		Change Percentage
	No: Of account	Percentage Total Holder	No: Of account	Percentage Total Holder	
Current account	320	2.72 %	263	3.04%	0.32%
Savings account	5,670	48.18%	4463	51.63%	2.82%
Term Deposit Receipt	990	8.41%	460	5.32%	3.09%
Short Notice Deposit	255	2.17%	355	4.11%	1.94%
Monthly Saving Scheme	4,533	38.52%	3133	36.24%	2.28%
Total	11,768	100%	8644	100%	3,124

Source: Jamuna Bank Principal Brach, Dhaka

CURRENT ACCOUNT: Both individuals and business open this type of account. Frequent transactions are (deposits as well as withdrawal) allowed in this type of account. A current a/c holder can draw cheques on his account, any amount, and any numbers of times in a day as the balance in his account permits

Criteria of current account followed by JBL:

- ❖ Generally opened by businessmen, government and semi-government organizations; with proper introduction.
- ❖ No interest/munafah is provided for deposited amount.
- ❖ Overdraft is allowed in this account.
- ❖ Minimum opening balance is TK.500.
- ❖ A minimum balance of Tk. 2000/- has to be maintained.

Type of Account	Year	
	2021	2022
AL-WADIAH CURRENT ACCOUNT:	2.72%	3.04%

SAVING ACCOUNT:

Individuals for savings purposes open this type of account. Current interest/munafah rate of these accounts is 04% per annum. Interest/ munafah on SB account is calculated and accrued monthly and Credited to the account half yearly. This calculation is made for each month based on the lowest balance at credit of an account in that month. A depositor can withdraw from his SB account not more than twice a week up to an amount not exceeding 25% of the balance in the account. If anyone withdraws money more than twice he/she will not get the interest for that month.

Criteria of savings account followed by JBL:

- ❖ An appropriate introduction is required for opening the A/C;
- ❖ Frequent withdrawal is not encouraged;
- ❖ A depositor may withdraw money from his/her account twice in a week;
- ❖ Minimum amount of TK.5000 is required as initial deposit;
- ❖ Depositor may withdraw his/her deposited money up to 25% of the Balance in his/her account without notice. The bank may realize service charge in its discretion.
- ❖ Depositor will get interest/munafah on the amount deposited in his/her account.

Type of Account	Year	
	2021	2022
MUDARABA SAVING ACCOUNT	48.18%	51.63%

TIME DEPOSITS:

A deposit which is payable at a fixed date or after a period of notice is a time deposit. In JBL Principal Branch (Islamic Banking) accepts time deposits through Term Deposit Receipt (MTDR), Short Noticed Deposit (MSND), and Schemes etc. While accepting these deposits, a contract is done between the bank and the customer. When the banker opens an account in the name of a customer, there arises a contract between the two. This contract will be a valid one only when both the parties are competent to enter into contracts. JBL accepts time deposits through the opening of –

TERM DEPOSIT RECEIPT (MTDR)

MTDR are opened for a fixed period varying from one months to three years or above and are payable at a fixed date of maturity. In case of MTDR Account the banks do not have to maintain a cash reserve. So JBL offers a high interest rate in MTDR accounts. It is usually paid on maturity of the fixed deposit. JBL calculates interest at each maturity date and provision is made on that “Miscellaneous creditor expenditure payable accounts” is debited for the accrued interest.

From above circumstances it is clear that. If any one runs his/her Deposit up to 11 month and withdraw his/her money in case of any kinds of emergency he/she will not get any types of interest but if The person give an application to Manager than manager can arrange interest of savings rate for that person.

Type of Account	Year	
	2022	2023
TERM DEPOSIT RECEIPT	8.41%	5.32%

Procedure of Opening MTDR Account:

Before opening a MTDR Account a customer has to fill up an application form which contains the followings:

- ❖ Amount in figures
- ❖ Beneficiary's name and address
- ❖ Period
- ❖ Rate of interest/munafa
- ❖ Date of issue
- ❖ Date of maturity
- ❖ How the account will be operated (singly or jointly)
- ❖ Signature(s)
- ❖ M.T.D.R. no.
- ❖ Special instructions (if any)

After fulfilling the above information and depositing the amount, MTDR account is opened and a MTDR receipt is issued and it is recorded in the MTDR Register which contains the following information:

- MTDR account no
- MTDR (Fixed Deposit Receipt) no.
- Name of the MTDR holder with address
- Maturity period
- Maturity date
- Interest rate

SHORT NOTICE DEPOSIT (MSND)

The deposits held in these accounts shall be payable on short time for 7 days or 30 days. The deposits may be accepted for period and rate of interest/munafah is fixed by H.O. from time to time. The MSTD interest/munafah rates in JBL are 6.5%.

Type of Account	Year	
	2022	2023
SHORT NOTICE DEPOSIT	2.17%	4.11%

MUDARABA MONTHLY SAVING SCHEME (MMSS)

It is one type of savings scheme where

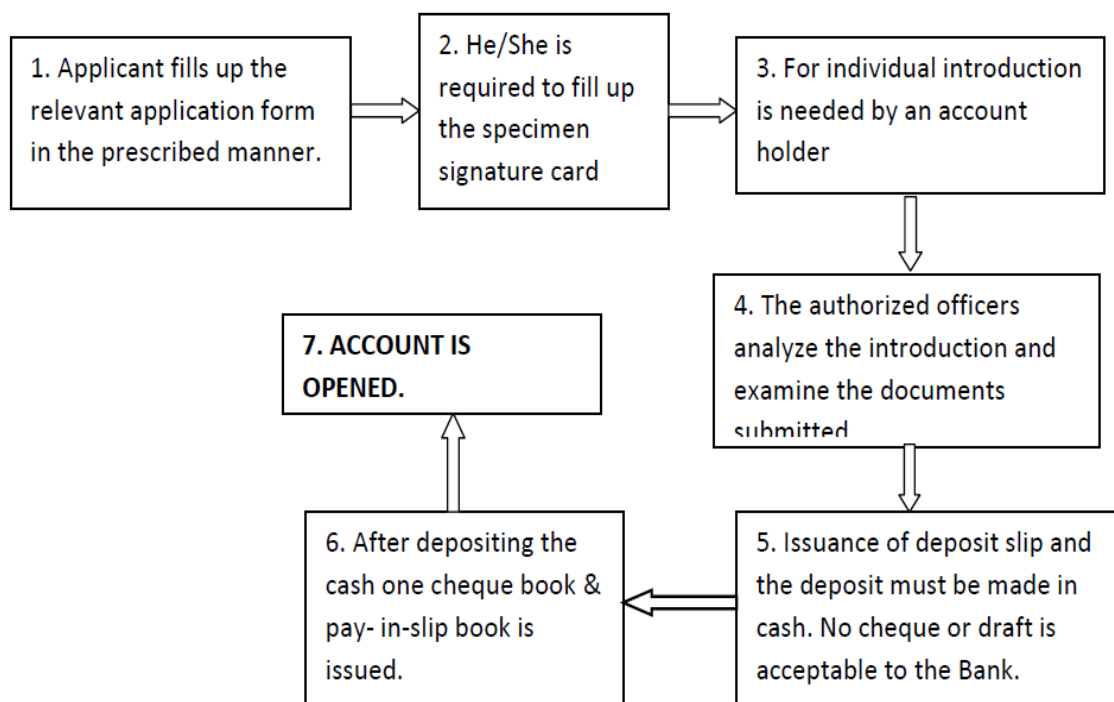
installment payment should be deposited to the bank within first 10 days of each month. It can be opened for five, eight and ten years maturity period for Tk. 250/-, Tk. 500/-, Tk.1000/-, Tk.1500/-, Tk.2500/-, and Tk. 5000/-. Interest/munafah is paid to the customer @ 4 % for MSS.

Type of Account	Year	
	2022	2023
MUDARABA MONTHLY SAVING	38.52%	36.24%

3.6.2 OPENING AN ACCOUNT

It is said that, there is no banker customer relationship if there is no a/c of a person in that bank. By opening an a/c banker and customer create a contractual relationship. However, selection of customer for opening an account is very crucial for a Bank.

Account opening procedure in flow chart:



(1) For opening an account, at first the prospective account holder will apply for opening an account by filling up account opening form. Account opening form consists of the name of the branch, type of account, name of the applicant(s), present address, permanent address, passport number (if any), date of birth, nationality, occupation, nominee(s), special instruction (if any), initial deposit, specimen signature(s) of the applicant(s), introducer's information etc. Moreover have to fill up of KYC form: This form has been introduced by the Bangladesh Bank to prevent money laundering. KYC form helps to assess the customer. Clear instructions with regard to operations are found in KYC. If the transaction of a customer is suspicious or not matched with the KYC than Bank branch should report it to Bangladesh Bank.

(2) Signature of the prospective account holder in the account opening form and on the specimen signature card duly attested by the introducer. Moreover two copies of passport size photograph duly attested by the introducer.

(3) The prospective customer should be properly introduced by the followings:

- i. An existing customer of the bank.
- ii. Officials of the bank not below the rank of Assistant Officer.
- iii. A respectable person of the locality who is well known to the Manager or authorized officer.

(4) The authorized officers analyze the introduction and examine the documents have submitted. Then the concerned authority will allocate a number for the new account.

(5) The customer than deposit the "initial deposit" by filling up a deposit slips. Initial deposit to open a current account in JBL is Tk. 1000.00 and saving account is Tk. 500.00.

(6) After depositing the cash one cheque book & pay-in-slip book is issued.

(7) Then the account is considered to be opened. JBL, Principal Branch maintains all of its accounts in computer. After depositing the initial deposit, Branch records it in the computer by giving new account number. Then it issues cheque book requisition slip by the customer. Then it distributes all relevant papers to respective department.

ACTIVITIES & PAPERS NECESSARY FOR OPENING AN ACCOUNT

(A) Joint Account: If the account is a joint account, then the joint account holder should submit a declaration and operational instructions of the account along with their signature.

(B) Partnership firm:

The following documents have to be submitted for preparing an account of a partnership firm:

i) Partnership deed.

ii) (a) If the partnership firm is a registered one, then one copy of registration forms.

(b) If not, then a copy of certificate from the notary public.

(C) Limited Company:

For the opening of an account of a limited company, following documents have to be submitted:

i) A copy of resolution of the company that the company decided to open an account in the Social Islami Bank.

ii) Certified true copy of the Memorandum & Articles of Association of the Company.

iii) Certificate of Incorporation of the company for inspection and return along with a duly certified Photocopy for Bank's records.

iv) Certificate from the Registrar of Joint Stock Companies that the company is entitled to commence business (in case of Public Ltd. Co. For inspection and return) along with a duly certified Photocopy for Bank's records.

v) Latest copy of balance sheet.

vi) Extract of Resolution of the Board/General Meeting of the company for opening the account and authorization for its operation duly certified by the Chairman/Managing Director of the company. List of Directors with address (a latest certified copy of Form-XII).

(D) Club/Society:

Following documents have to be obtained in case of the account of the club or society:

- i) Up to date list of office bearers.
- ii) Certified copy of Resolution for opening and operation of account.
- iii) Certified copy of Bye-Law and Regulations/Constitution.
- iv) Copy of Government Approval (if registered).

(E) Co-operative Society:

Following documents have to be obtained in case of the account of Co-operative Society:

- i) Copy of Bye-Law duly certified by the Co-operative Officer.
- ii) Up to date list of office bearers.
- iii) Resolution of the Executive Committee as regard of the account.
- iv) Certified copy of Certificate of Registration issued by the registrar, Co-operative societies.

(F) Trustee Board:

Following documents have to be obtained in case of the account of trustee board:

- i) Prior approval of the Head Office of JBL.
- ii) Certified copy of Deed of Trust, up to date list of members of the Trustee Board and certified copy of the Resolution of Trustee Board to open and operate the account.

(G) Minor's Account:

Following documents have to be obtained in case of the account of minor:

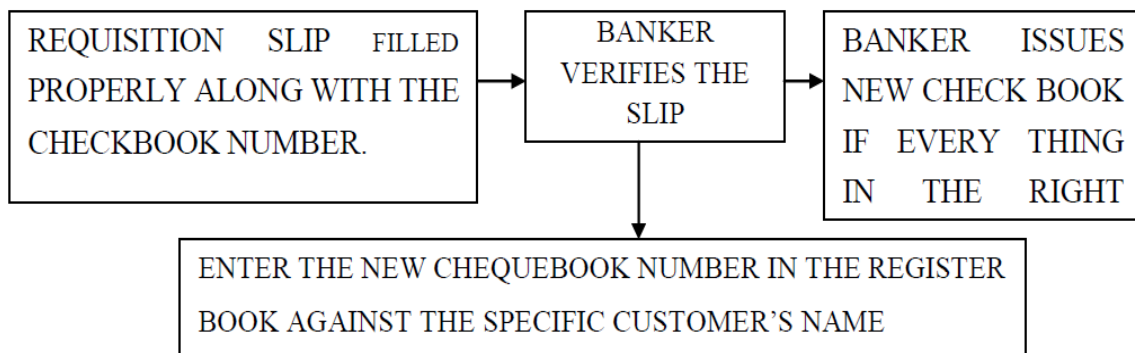
- i) Putting the word "MINOR" after the title of the account.
- ii) Recording of the special instruction of operation of the account.

The AOF is to be filled in and signed by either the parents or the legal guardian appointed by the court of law and not by the minor.

3.6.3 ISSUING CHEQUE BOOK TO THE CUSTOMERS

Fresh cheque book is issued to the account holder only against requisition on the prescribed requisition slip attached with the cheque book issued earlier, after proper verification of the signature of the account holder personally or to his duly authorized representative against proper acknowledgment.

Procedure of issuance of a cheque book in flowchart-



Procedure of issuance of a cheque book:

- A customer who opened a new a/c initially deposits minimum required money in the account.
- The account opening form is sent for issuance of a cheque book.
- Respected Officer first draws a cheque book.
- Officer then sealed it with branch name.
- In-charge officer enters the number of the cheque Book in Cheque Issue Register.
- Officer also entry the customer's name and the account number in the same Register.
- Account number is then writing down on the face of the Cheque Book and on every leaf of the Cheque book including Requisition Slip.
- The name of the customer is also written down on the face of the Cheque book and on the Requisition slip.
- The word “Issued on” along with the date of issuance is written down on the requisition slip.
- Number of Cheque book and date of issuance is also written on the application form.
- Next, the customer is asked to sign in the Cheque book issue register.

- Then the respected Officer signs on the face of the requisition slip put his initial in the register and hand over the cheque book to the customer.

3.6.4 CLOSING THE ACCOUNT

Upon the request of a customer, an account can be closed. After receiving an application from the customer to close an Account, the following procedure is followed by a banker. The customer should be asked to draw the final cheque for the amount standing to the credit of his a/c less the amount of closing and other incidental charges and surrender the unused cheque leaves. The a/c should be debited for the account closing charges etc. and an authorized officer of the Bank should destroy unused cheque leaves.

In case of joint a/c, the application for closing the a/c should be signed by all the joint holders.

A banker can also close the account of his customer or stop the operation of the account under following considerable circumstances:

- Death of customer.
- Customer's insanity and insolvency.
- Order of the court(Garnishee order)
- Specific charge for fraud forgery.
- Stop payment of cheque.
- A banker can stop payment of cheque of his customer under following considerable circumstances
 - Firstly the account holder will apply to stop the payment of his cheque.
 - There is a register for this purpose. It is kept by the authorized officer.
 - The officer will see the condition of account and verify everything.
 - In the ledger book, the officer will marked with red ink and the cheque will not be paid.

Dishonor of Cheque:

If the cheque is dishonored, JBL sends a memorandum (cheque return memo) to the customer stating the reason in the following way:

- Refer to drawer.
- Not arranged for.
- Effects not cleared May be present again.
- Exceeds arrangements.
- Full cover not received.
- Payment stopped by drawer.
- Drawer's signature differs/ required.
- Alterations in date/figures/words require drawer's full signature.
- Cheque is posts dated/out of date/mutilated.
- Amount in words and figures differs.
- Crossed cheque must be present through a bank.
- Clearing stamps required/requires cancellation.
- Addition to the discharge of Bank should be authenticating.
- Cheque crossed "Account Payee Only"
- Collecting Bank's discharge irregular/required.
- If the cheque is dishonored due to insufficiency of funds JBL inform the a/c holder immediately.

3.7 Clearing Department

- **Clearing:** Clearing is a system by which a bank can collect customers fund from one bank to another through clearing house. Clearing house is an assembly of the locally operating scheduled banks for exchange of cheques, drafts, pay orders and other demand instruments drawn on each other and received from their respective customers for collection. The house meets at the appointed hour on all working days under the supervision of two central bank officers or its agent as the case may be, and works within the regulations framed therefore on the basis of prevailing banking practices. In Bangladesh, clearing house sites at Bangladesh bank where there is no office of the Bangladesh bank, jamuna bank acts as agent of Bangladesh bank.

This section receives all kinds of Cheques in favor of the client for clearing as the part of their banking service. After receiving the Cheque it is necessary to endorse it and cross it specially. Basically the Cheques for clearing are of following types:

This section receives all kinds of cheque in favor of the client for clearing on the part of their banking services. After receiving cheque it is necessary to endorse it and cross it specially.

Types of cheque for clearing:

There are four types of cheque for clearing:

- 1) Inward clearing cheque.
- 2) Outward clearing cheque.
- 3) Inward bills for collection.
- 4) Outward bills for collection.

Inward clearing cheque: It refers the instruments drawn on Jamuna Bank received by other banks in the clearing house from the representative of other bank.

Outward bills for collection: When our branch sends Cheques to other branch of Jamuna Bank is called OBC. Accounting treatment of this process: Social general (Sender's Branch) Dr. Depositor's A/C Cr. 44.

Inward bills for collection (IBC): There are two types of clearing; firstly cheque collects from the other branch of Jamuna Bank These Cheques are settled by sending to the debiting depositors account and crediting sender's branch account. Secondly cheque collects from another bank outside the clearing house. These cheque are settled debiting depositors account and sending DD or TT in favor of senders bank.

Outward Clearing Cheque (OCC): Cheque drawn of another branch of Jamuna Bank is called Outward Clearing Cheque. These types of cheque are directly sent to the respective branch and request them to send IBCA.

Received for Collection :It will be given at the deposit slip.

Received too late for Collection: In case an Instrument if it is present for clearance after the Banking hour, then this seal is given at the deposit slip.

Branch Crossing:

Payee A/C credited: Authorized officer put branch crossing at the face of instrument for clearance. When an instrument is received by the clearance section then this seal is put at the backside of the instrument.

Date: Date will place at the face of the instrument along with collection seal.

Money Transaction:

Sending/Transfer money from one place to another place for the customer is another important service of banks. And this service is an important part of country's payment system. For this service, people, especially businessmen can transfer funds from one place to another place very quickly.

- Demand Draft
- Pay Order
- Online Transaction

The bank followed modern online transaction (payment & withdrawal of fund) through high-speed WAN service. It is remarkable that customers are often taking advantage of the online transaction. The charges of online transaction are tabled below. It should be mentioned that, there is no commission and fee charged in online transaction inside the clearinghouse. In case of outside the clearinghouse, commission is tk.0.10 and 15% VAT on the commission. The minimum charge is tk.0.10 commission and VAT on it.

3.8 Jamuna Bank Principal Branch

Accounts Department is called as the nerve Centre of the bank. In banking business, transactions are done every day and these transactions are to be recorded properly and systematically as the banks deal with the depositors' money. . Improper recording of transactions will lead to the mismatch in the debit side and in the credit side. To avoid these mishaps, the bank provides a separate department; whose function is to check the mistakes in passing vouchers or wrong entries or fraud or forgery. This department is called as Accounts

Department. If any discrepancy arises regarding any transaction this department report to the concerned department.

Besides these, the branch has to prepare some internal statements as well as some statutory statements, which are to be submitted to the Central Bank and the Head Office. This department prepares all these statements.

Workings of this department:

- Recording the transactions in the cashbook.
- Recording the transactions in general and subsidiary ledger.
- Preparing the daily position of the branch comprising of deposit and cash.
- Preparing the daily Statement of Affairs showing all the assets and liability of the branch as per General Ledger and Subsidiary Ledger separately.
- Making payment of all the expenses of the branch.
- Recordings inter branch fund transfer and providing accounting treatment in this regard.
- Preparing the monthly salary statements for the employees.
- Preparing the weekly position for the branch which is sent to the Head Office to maintain Cash Reserve Requirement (C.R.R)
- Preparing the monthly position for the branch, which is sent to the Head Office to maintain Statutory Liquidity Requirement (S.L.R)?
- Preparing the budget for the branch by fixing the target regarding profit and deposit so as to take necessary steps to generate and mobilize deposit.
- Checking of Transaction List
- Recording of the vouchers in the Voucher Register.
- Packing of the correct vouchers according to the debit voucher and the credit vouchers

The officers in this department are called teller and there were four tellers at the counter. This department involves in two activates:-

1. Deposit cash in customer's account
2. Make payments from customer's account

Deposit Cash in Customer's Account:-

When the customer want to deposit amount in his account at opening of account or after that then he has to fill a deposit slip that shows the amount and the account in which the cash will

be deposited. Then teller will receive amount and credit the customer's account that shows increase in customer's bank account.

Make Payments from Customer's Account:-

When the customer draws a cheque on the bank to pay a certain amount then teller will debit the customer's account that shows reduction in his account balance.

There are two main types of cheques that are

- ❑ Open Cheques
- ❑ Crossed Cheques

Open Cheques:-

Open Cheques are those cheques, which are paid across the counter of the bank. Open cheques may be

- ❑ Bearer Cheques
- ❑ Order Cheques.

Bearer Cheque:-

If the drawer orders the bank to pay a stated sum of money to the bearer, it is called a bearer cheque. Any person who lawfully possesses a bearer cheque is entitled to receive payment of that cheque.

Order Cheque:-

The amount of this cheque is payable to the person whose name is written on the face of the cheque. The amount is paid at counter after identification of that person.

Crossed Cheque:-

The amount of this cheque is not paid at counter. The amount of this cheque is transferred to the person's account whose name is specified on the cheque. Two parallel transverse lines are drawn across the face of the cheque.

Kinds of Crossing:-

Legally there are two kinds of crossing

- ❑ General Crossing
- ❑ Special Crossing

General Crossing:-

In case of General Crossing the payment can only be deposited into the payee's account only.

Special Crossing:-

In case of Special Crossing the payment can only be made to bank named therein the cheque.

Cheque Encashment are made in four steps, these are:-

1. Receiving of Cheques
2. Verification of Signature
3. Computer Terminal Process
4. Payment of Cash

1. Receiving of Cheques:-

The cash is paid against the cheque of the client. The following points are important.

- Cheque is drawn on JBL
- Cheque is not post dated.
- Amount in words and figure are same.
- It should be a bearer cheque so the word bearer should not cross.

2. Verification of Signature:-

After receiving the cheque the officer verify the signature of the account holder and the signature on the cheque. If the signature is not same it is returned back otherwise forward to computer terminal.

3. Payment Of Cash:-

After posting the cheque the officer cancelled the cheque and returned back to cashier. The cashier enters the cheque in cash paid registered and pays against the second signature of receiver on the back of the cheque.

Chapter-04

Data Analysis & Findings

4.1 Analysis of Performance of JBL in General Banking

4.1.1 Opinion about ATM services

Table-4.1.1 ATM Services

Sample Size	40%
Excellent	30%
Good	15%
Moderate	10%
Poor	05%

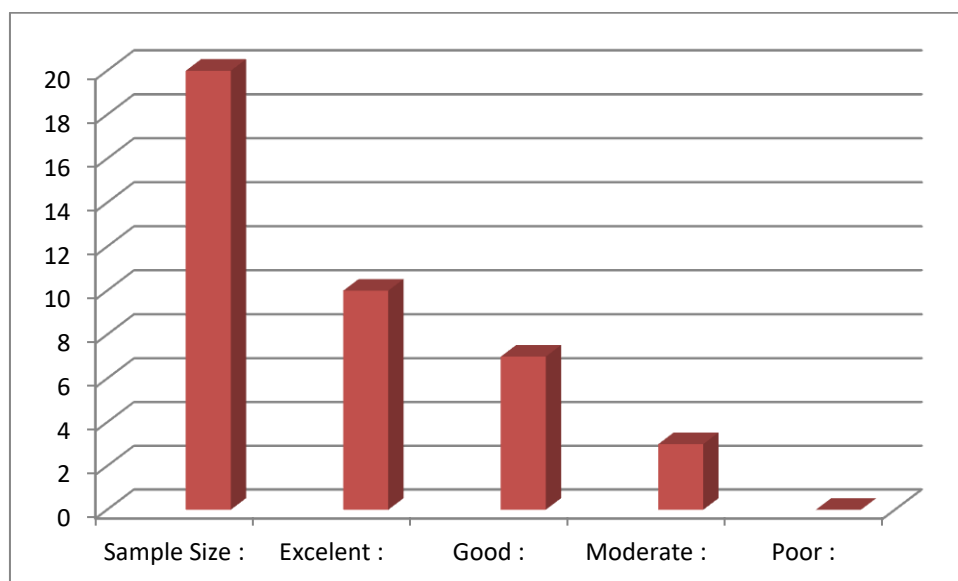


Figure-1: ATM service

Interpretation:

ATM Graph provide us about 40% customer said that JBL's ATM service is Excellent, where 30% opinion it's good, 15% said it's moderate. No one comments its ATM service is poor.

4.1.2 Opinion about the general banking services

Table-4.1.2: Opinion about the general banking services

Sample Size	50%
Excellent	35%
Good	05%
Moderate	05%
Poor	05%

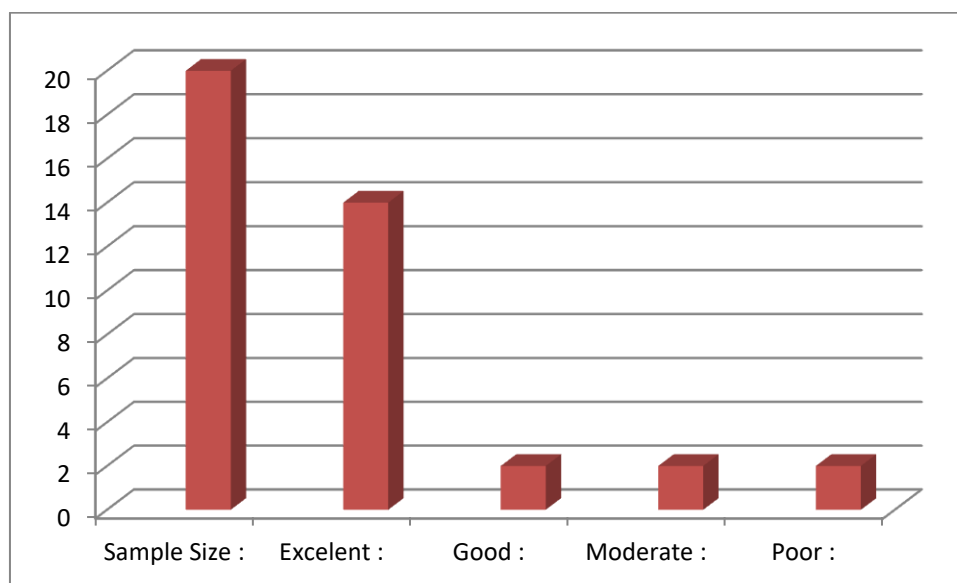


Figure-2: Opinion about the general banking services.

Interpretation:

General Banking is first service in banking system. Every bank provides best service in General banking. JBL take extra care in General banking service. In questioner serve 50% people provide their vote is excellent, 05% are good, 05% are moderate and 05% people proved their vote for poor.

4.1.3 Opinion about account opening procedure

Table-4.1.3: Opinion about account opening procedure

Sample Size	60%
Excellent	20%
Good	10%
Moderate	07%
Poor	03%

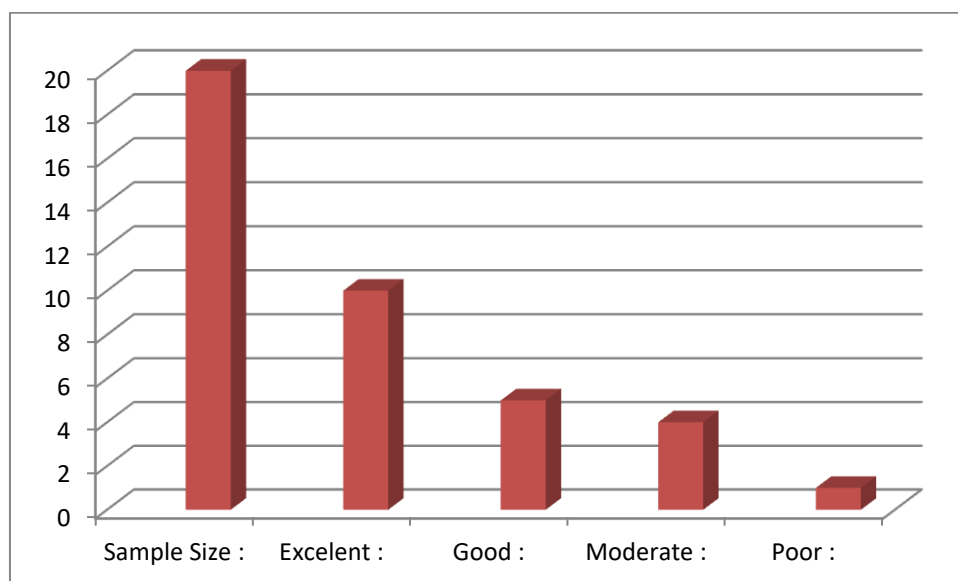


Figure-3: Opinion about account opening procedure.

Interpretation:

The analysis show approximately 60% customers said easy to opening account in JBL. 20% and 10% said good and moderate. 07% people said accounting opening is not easy in JBL.

4.1.4 Opinion about services charge

Table-4.1.4: Opinion about service charge.

Sample Size	65%
High	20%
Medium	10%
Low	05%

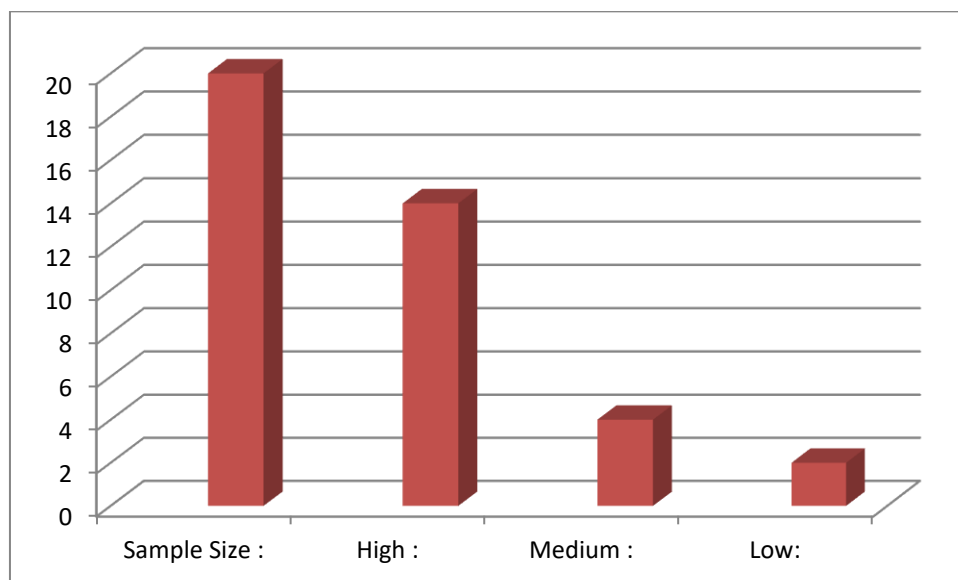


Figure-4: Opinion about service charge.

Interpretation:

The Above graph shows that out of 20 customers 65%of customers of JBL said that service charge is high where 10% comment that their service is low.

4.1.5 Opinion about online services

Table-4.1.5: Opinion about online services.

Sample Size	50%
Excellent	40%
Good	10%
Moderate	0%
Poor	0%

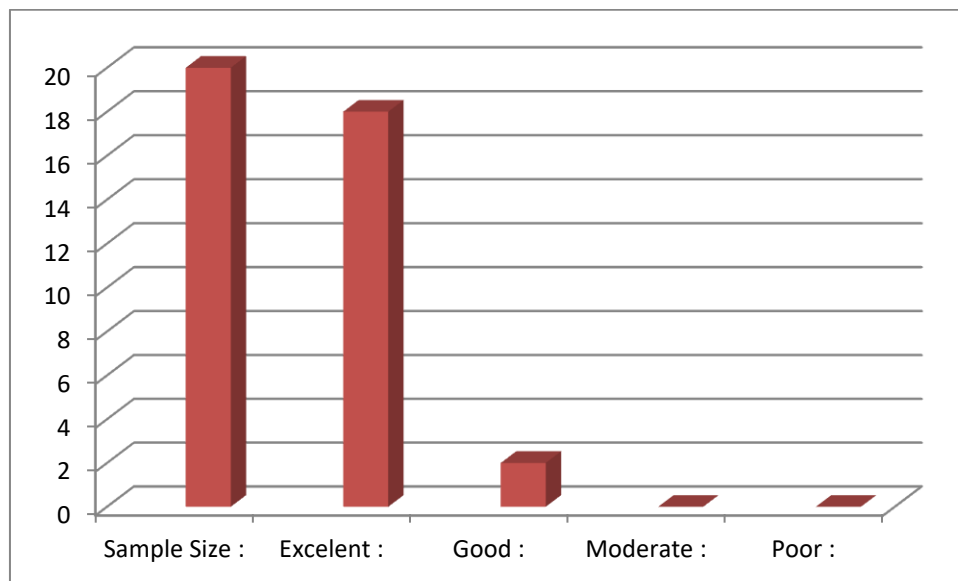


Figure-5: Opinion about online services.

Interpretation:

JBL maintain the online banking. For customer's satisfaction online banking is mandatory, in Questioner survey 50% people provide their comments are Excellent 40% people comments are good. No one comments moderate and poor.

4.1.6 Opinion about quality of money transfer

Table-4.1.6: Opinion about quality of money transfer.

Sample Size	50%
Excellent	30%
Good	10%
Moderate	7%
Poor	3%

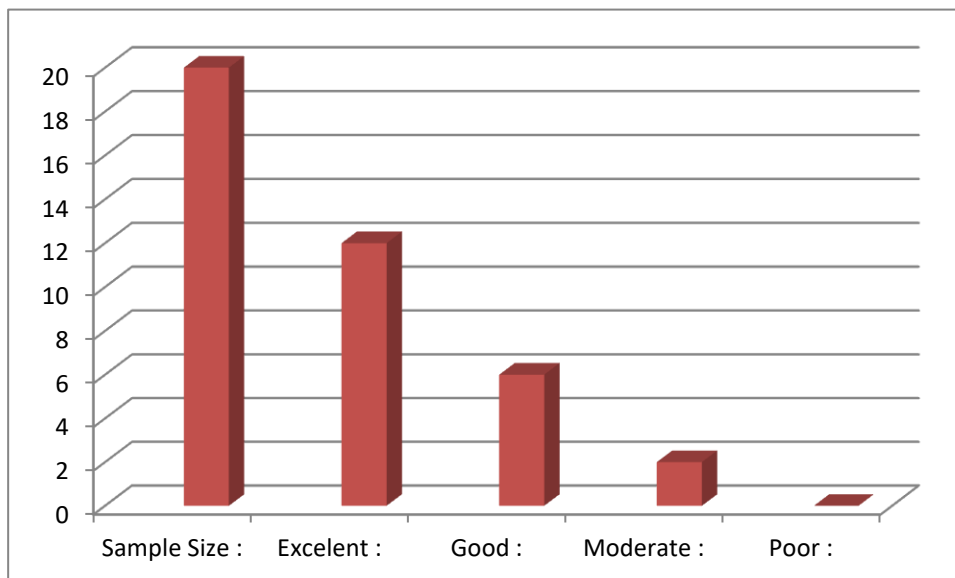


Figure-6: Opinion about quality of money transfer.

Interpretation:

Customers want to easily money transfer anywhere. Soit's an important service in banking. JBL money transfer system is very easy and quickly. In sample size of 20, 60% people provide their opinion is excellent. 30% and 05% comments are good and moderate. No one people comment JBL's MT servicers is poor.

4.1.7 Opinion about occupation

Table-4.1.7: Opinion about Occupation.

Sample Size	50%
Business	20%
Privet Service	10%
Govt. Service	7%
Student	3%
House wife	10

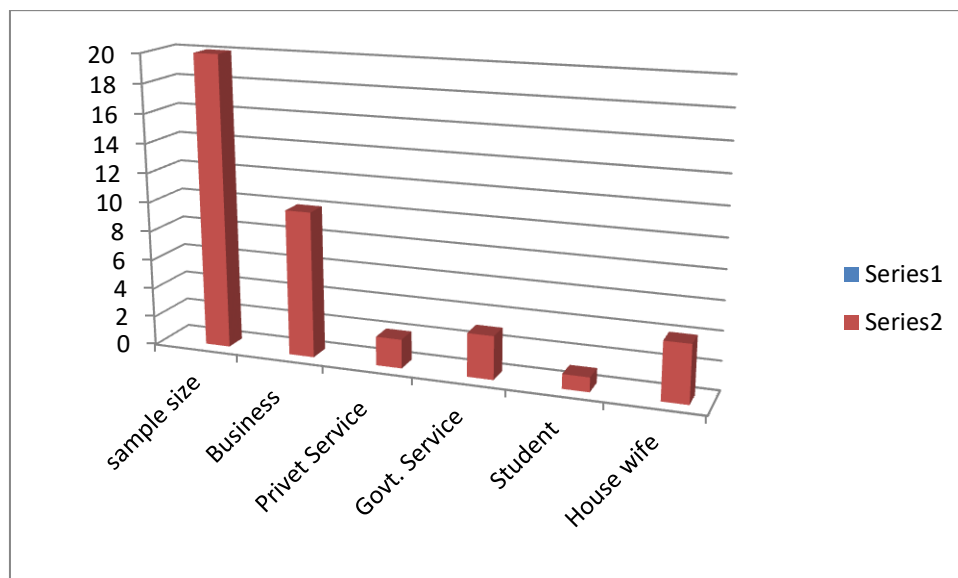


Figure-7: Opinion about Occupation.

Interpretation:

In The graph shows that out of 20 customers 20% of customers of businessman 10 % Privet Service and 10% are housewife

4.1.8 Opinion about Number of account

Table-4.1.8: Opinion about Number of Account.

Sample Size	60%
One	20%
Two	15%
Three	7%
Four	3%

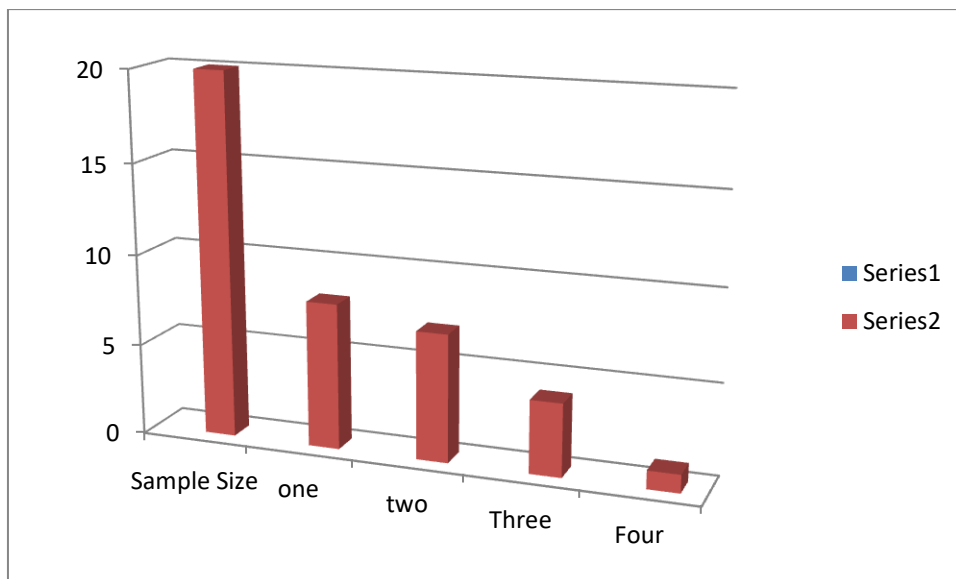


Figure-8: Opinion about Number of Account.

Interpretation:

Number of Account one month is 60% two is 20% three is 15% and four is 7%

4.2 Findings of the study

JBL is one of the potential banks in the banking sector. The Principal branch of JBL is a Big branch. It was a wonderful experience working at Jamuna Bank Limited. The employees of the bank were very helpful and nice to me. In spite it was not an easy job to find so many things during the very short period of practical orientation program. Now, I would like to present my observations and give, my opinion to improve the banking service and make their customer more satisfied.

General Findings:

I have surveyed on general banking section within 20 people. Most of the people said that the general banking section of JBL is excellent.

1. The Clients of JBL prefer to maintain Savings Account.
2. About 50% customer believe that the ATM service of JBL is excellent
3. Jamuna Bank Limited has very good traditional documentation process for general banking.
4. Customers like the brand name of Jamuna Bank Ltd. And fully satisfied with this.
5. Customers like for the superior service.
6. Customers like for the moderate service charge.

Major Findings on the research in client satisfaction:

1. Jamuna Bank Ltd. has very good traditional documentation process. Although they are not following any high technology or so but they having a very good record of the documents and filing system also the serial is been properly maintained too.
2. Majority of customers are an account holder of this bank because they have the opportunity to choose various types of Shariah based Accounts. In this branch customers prefer savings and current deposits and other accounts.
3. Customers like the brand name of Jamuna Bank Ltd. and fully satisfied with this.
4. This bank charges moderate value toward the customers. Majority are found to be medium value which they are able to pay to get the product or service. Moreover credit card charge also reasonable and has some clear conditions.

Chapter-05

Findings, Recommendation & Conclusion

5.1 Findings

Current Ratio: Over the last five years, the current ratio has varied but remained constant. It has consistently stayed over 0.80, indicating that the bank has, on the whole, been able to fulfil its short-term commitments. The firm has typically had a healthy liquidity position in five years. However, it's crucial to remember that a current ratio ranging 0.91-0.96 is not always ideal when compared to a ratio of 1.00, considering a higher current ratio suggest that the company is making the best use of its assets.

Quick Ratio: Given the low quick ratio numbers (which range from 0.30 to 0.38 in 2022-2018), the bank may not have enough highly liquid assets to cover its short-term liabilities. Crucially, it fell from 0.36 in 2021 to 0.30 in 2022, suggesting less liquidity in the most recent year. Quick ratio that is less than 1.0 indicates possible liquidity issues. It's a sign that the bank depends more on long-term financing or less liquid assets, which imposes short-term cash flow risks during emergencies or unexpected demand for money.

Debt-to-Equity Ratio: In general, a bank with a debt-to-equity ratio below 50% has more equity funding than debt, which lowers financial risk. Even though JBL's D/E ratio is less than 50%, it has been increasing yearly from 2018 to 2022, which is cause for concern. Typically, a growing D/E ratio indicates higher financial risk.

Return on Equity: An important metric used by investors to evaluate the bank's performance and profitability is ROE. Over the course of the five years, the ROE consistently decreases, falling from 13.83% in 2018 to 7.69% in 2022. This declining pattern implies that the bank's capacity to make money off of the equity held by shareholders has diminished. It may negatively affect shareholder confidence, impacting stock prices and the bank's ability to attract new investments.

Return on Assets: With a steady decline from 1.10% in 2018–2019 to 0.58% in 2022, the ROA showed a declining capacity to turn a profit from its assets. The two-year drop (below 1.0%) raises the possibility that the bank may have trouble generating long-term profits. This can be a sign of poorer loan performance, lower interest revenue, or higher operating expenses, which would call for actions to boost productivity or asset quality.

Earnings per Share: The greatest EPS value of 3.56 in 2020 shows good profitability while a steep drop to 2.11 in 2022 suggests decreased profitability. The two-year decline in EPS might be an indication of possible threats to the bank's long-term expansion.

5.2 Recommendations

My three months experience in JBL in various departments, lead me to recommend on the following issues-

- Different types of product and service are available in JBL but clients are not concerned about that, so advertisement and promotional activities should be increased.
- The personnel of different section of General Banking is not sufficient to provide efficient service for the client, so it necessary to increase number of personnel
- JBL should try to reduce the rate of commission charge for different service
- The banks try to make flexible to account opening procedure.
- Financial performance is not satisfied in some sector, so the bank needs to take appropriate action to develop financial position.
- JBL should try to increase the investment amount.
- JBL should introduce more innovative & modern product and service for their product.
- JBL should try to provide a computer for every personnel; especially for the personnel of cash section.
- Now a day, the on line banking is very much popular in all over the world, so the bank should try to develop is this side.
- JBL should increase Debit card and ATM service
- JBL should try to introduce Credit card facilities for their client

5.3 Conclusion

During the three months of internship program at Jamuna Bank Ltd. Principal Branch almost all the desk have been observed more or less other than General Banking Department. This practical orientation program, in first has been arranged for gaining knowledge of practical banking and to compare this practical with theoretical knowledge. Comparing practical knowledge with theoretical involves identification of weakness in the branch activities and making recommendations for solving the weakness identified. Through all departments and sections are tried to cover in which I got the chance to gather practical experience for the internship program; it is not JBL to go to the depth of each activities of branch because of time limitation. However, highest effort has been given to achieve the objectives the internship program.

Today JBL is one of the leading and most successful Banking enterprises in the country. The bank plays a great role to the economy of Bangladesh. JBL is one of the greatest banking businesses in the country.

The contribution of Principal branch is also significant considering the overall business of the bank. Its absolute performance is improving day by day. The branch promising that experience employees and extra-ordinary strategy of doing general banking activities; it capable to be one of the best branches of Social Islami Bank.

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