

INTERNSHIP REPORT
ON
CUSTOMER PERCEPTION ON GENERAL BANKING
ACTIVITIES OF JANATA BANK LIMITED, BAHADUR
BAZAR BRANCH, DINAJPUR

SUBMITTED BY
MST. SHAMSUN NAHER

Student ID: E-140503067

Batch-3rd

MBA (Evening) in Finance

Submitted to the
Faculty of Business Studies
In Partial Fulfillment of the Requirements for the Degree of

Master of Business Administration (Evening)
In
Finance



Faculty of Business Studies
Hajee Mohammad Danesh Science and Technology University
Dinajpur-5200

October, 2016

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Approved as the style and content by

.....
Shahnaz Parvin
Supervisor
Assistant Professor
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Saiful Islam
Co-supervisor
Assistant Professor
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Faculty of Business Studies
Hajee Mohammad Danesh Science and Technology University
Dinajpur

October, 2016

**DEDICATED
TO
MY BELOVED PARENTS
AND
HONORABLE TEACHERS**

Letter of Transmittal

24 October, 2016

Shahnaz Parvin

Assistant Professor

Department of Finance and Banking

Hajee Mohammad Danesh Science and Technology University, Dinajpur.

Subject: Submission of the internship report.

Dear Sir,

With due respect and humble submission, I would like to inform you that, it is a great pleasure for me to submit this report on “**Customer Perception on General Banking activities of Janata Bank Limited, Bahadur Bazar Branch, Dinajpur**”. As a requirement for M.B.A (Evening) program. During preparing this report, I have gather extended knowledge on working procedure of credit & loan and advance section of Janata Bank of BD. I also got an in-depth understanding and experience, working with their banking activities at Janata Bank Ltd (Bahadur Bazar Branch).

It was my great pleasure & honor that I got the opportunity, working with them.

Sincerely Yours

.....

Mst. Shamsun Naher

Student ID: E-140503067

Batch-3rd

MBA (Evening) in Finance

HSTU, Dinajpur.

Student's Declaration

The discussing report is the terminal formalities of the internship program for the degree of Master of Business Administration (MBA), Faculty of Post Graduate Studies at Hajee Mohammad Danesh Science and Technology University, Dinajpur which is compact professional progress rather than specialized. This report has prepared as per academic requirement after the successfully completion of 6 months internship program under the supervision of Shahnaz Parvin, Assistant Professor, Department of Finance and Banking, Faculty of Business Studies, HSTU, Dinajpur.

It is my pleasure and great privilege to submit my report titled “**Customer Perception on General Banking activities of Janata Bank Limited, Bahadur Bazar Branch, Dinajpur**” As the presenter of this report; I have tried my level best to get together as much information as possible to enrich the report. I believe that it was a fascinating experience and it has enriched both my knowledge and experience.

However, after all this, as a human being, I believe everyone is not beyond of limitation. There might have problems regarding lack and limitation in some aspects and also some minor mistake such as syntax error or typing mistake or lack of information. Please pardon me for that mistake and clarify these of my further information on those matters.

Mst. Shamsun Naher

Student No.E-140503067

MBA (Evening) in Finance

Batch-3rd

HSTU, Dinajpur-5200.

Supervisor's Declaration

I hereby declare that the concerned report entitled “**Customer Perception on General Banking activities of Janata Bank Limited, Bahadur Bazar Branch, Dinajpur**” is an original work made by **Mst. Shamsun Naher**, Student ID: **E-140503067**, MBA (Evening) in Finance, Batch-3rd, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200, completed her internship under my supervision and submitted for the partial fulfillment of the requirement for the degree of Master of Business Administration (Evening) at Hajee Mohammad Danesh Science & Technology University, Dinajpur.

I wish her every success in life.

Shahnaz Parvin

Assistant Professor

Faculty of Business Studies

HSTU, Dinajpur-5200

Co-Supervisor's Declaration

I hereby declare that the concerned report entitled “**Customer Perception on General Banking activities of Janata Bank Limited, Bahadur Bazar Branch, Dinajpur**” is an original work made by **Mst. Shamsun Naher**, Student ID: **E-140503067**, MBA (Evening) in Finance, Batch-3rd, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200, completed her internship under my supervision and submitted for the partial fulfillment of the requirement for the degree of Master of Business Administration (Evening) at Hajee Mohammad Danesh Science & Technology University, Dinajpur.

I wish her every success in life.

Saiful Islam

Assistant Professor

Faculty of Business Studies

HSTU, Dinajpur-5200

Acknowledgement

First, I would like to thank Almighty “Allah” the supreme ruler of universe, who has given me the capability to continue my MBA Program smoothly and to complete the internship program in time.

I want to express my heartfelt gratitude, sincere appreciation and indebtedness to my respectable Supervisor Shahnaz Parvin, Assistant Professor, Department of Finance and Banking, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. I am grateful for his systematic supervision, continuous inspiration, and invaluable advice, generous help for the completion of the work in time.

I also wish to express my immense gratitude and deep sense of respect to my respected co-supervisor Saiful Islam, Assistant Professor, Department of Accounting, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200.

I am also grateful to my respectable teachers, Md. Jahangir Alam Siddiquee, Assistant Professor and Chairman, Department of Finance and Banking, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200; for their special encouragements and careful directions in completion this task timely.

I would like to express my heartiest gratitude to all those respondent employees who attended the survey and co-operate me to obtain data for this study.

Finally, I wish to acknowledge my beloved parents and other family members for their patience, inspirations, sacrifices and blessings, without which my study would not have been possible.

Abstract

After independence in 1971, all banks were nationalized and reorganized into distinct new banks in terms of Nationalization order 1972 of Bangladesh Banks which was promulgated on 26 March, 1972. Following the order, the erstwhile United Bank Limited and Union Bank Limited were merged and renamed as Janata Bank. Later on the bank were corporatized and renamed as Janata Bank Limited on 15 May, 2007 with a mission to be largest commercial bank in the country. The board of directors is composed of 12 (twelve) members including the chairman. Due to retirement of 5 members in December, there were only 7 members at the end of the year. Presently 7 directors are in the Board. The directors, independent by nature are representatives from both public and private sectors with high professional and academic backgrounds. JBL, by nature, has shown distinctness from others and by its large branch network, converting in turn both urban and rural areas, quality service, lucrative and innovative products. The banks business activities in general conform to social, ethical and environmental standards as well as norms of corporate governance.

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INTRODUCTION

About Janata Bank Limited

“Janata” means ‘people’. So, Janata Bank means “People’s Bank”. Janata Bank Limited (JBL) is the second Largest state owned commercial Bank (SCB) of Bangladesh.

It is catering the need of the society. Immediately after the emergence of Bangladesh in 1971, the former United Bank Limited and Union Bank Limited were nationalized under Bangladesh Bank (Nationalization) order, 1972 and renamed as Janata Bank.

JBL was incorporated as a public Limited company on 21 May 2007 as per companies Act 1994 and took over the business of the then Janata Bank with all of its assets, Liabilities, right, power, Privilege and obligation on going concern basis through a vendor agreement signed between the People’s Republic of Bangladesh and Janata Bank Limited on 15 November 2007 with a retrospective effect from 1 July 2007. All of its operational activities are governed by the Bank Companies Act 1991.

Bangladesh Bank issued License on 31-05-2007 in the name of Janata Bank Limited to conduct the banking serving the growing and diversified financial needs of planned economic development of the country. The Bank Provides all kinds of commercial banking services to its customers including accepting deposits, extending loan and advances, discounting and purchasing bills, remittance, money transfer, Foreign exchange transaction, guarantee, commitments etc.

The Bank has opened an NRB branch to render exclusive service to nonresident Bangladeshi. To conducting Merchant Banking operation a company has been formed a subsidiary by giving a name as “Janata capital and Investment

Limited” (JCIL). It starts operation on 26 September, 2010. JCIL is now providing of share incase of public offering, acting as issue manager and trading in capital market on behalf of investors.

General banking department is the “heart” of all banking activities. It performs the core functions of Bank, operates the day-to-day transactions. It is the starting point of all the banking operations which is the front-side banking service department.

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 from bank. Since bank is confined to provide the services every day, general banking is also known as retail banking?. Research was not available regarding the customer perception of general banking activities. So, the researcher aims to conduct a fruitful research keeping minds.

Methodology of the Study

The methodology of the study has been designed in the following ways:

1. Data Sources

(a) Primary Sources

(b) Secondary Sources

2. Data Collection Methods

The primary data has been collected in the following ways:

Direct communication with clients Sharing the experience and knowledge of my colleagues.

The secondary data has been collected in the following ways:

Annual report of Janata Bank Ltd. Web site of Janata Bank Ltd.

3. Data Analysis Technique

After collecting the data, it was analyzed by Microsoft word. Then the findings were made. Based on the findings, the present situation was explained and recommendation was made.

Objectives of the Study:

- ❖ Account opening procedure
- ❖ Service
- ❖ Use of modern technology in banking sector
- ❖ Locker service ability
- ❖ Charges on various services
- ❖ Interest rate provided for deposit A/C
- ❖ Reliability on JBL
- ❖ Quality of money transfer
- ❖ Attitude of employees
- ❖ Total number of account opened from January,2014 to April, 2014.

Account Opening Procedure

Before opening of a current on saving account, the customers must complete the following formalities.

1. Application on the prescribed form
2. Furnishing photographs (two copies)
3. Introduction by an account holder
4. Putting three specimen signature in the ‘Specimen signature card’
5. Mandate (if necessary)
6. Voter ID card of Nominee
7. Photograph of Nominee attested by account holder (one copy)

After doing the above formalities, and a cheque book. The cheque book may be of 10 pages, 20 pages, 50 pages or 100 pages depending on the type of account the customer has opened. A customer has to fill-up the “Requisition slip” for cheque-book. Then a new cheque book will be filled with the account number of the customer and name of the branch in each page of the cheque book.

Then name and account number of the customer are registered in the ‘cheque book issue register’. The requisition slip are maintained and recorded as vouchers. The serial number of the cheque-book is also entered in the computer for maintenance of records and to prevent any attempt of forgery.

Customer perception on Account opening procedure

Table 1: Customer Perception on Account opening procedure

Customer perception on A/C opening procedure	No. of Clients	Percentage
Excellent	10	33.33
Good	11	36.67
Moderate	6	20.00
Poor	2	6.67
Very poor	1	3.33
Total	30	100

The above information from table shows the customer perception on Account opening Procedure 33.33 percent customer said excellent, 33.67 percent customer said good, 20 percent moderate, 6.67 percent poor and 3.33 percent very poor.

Service

Table 2: Customer's perception on Service

Customer perception on Service	No. of Clients	Percentage
Delight	6	20.00
Satisfied	12	40.00
Moderate	10	33.33
Dissatisfied	2	6.67
Total	30	100

The above information from table 3 shows that 40 percent customer has satisfied perception on service of JBL 33.33 percent customers are moderate, 20 percent are delighted and 6.67 percent of customer shows their dissatisfaction.

Customers perception on use of modern technology in banking sector

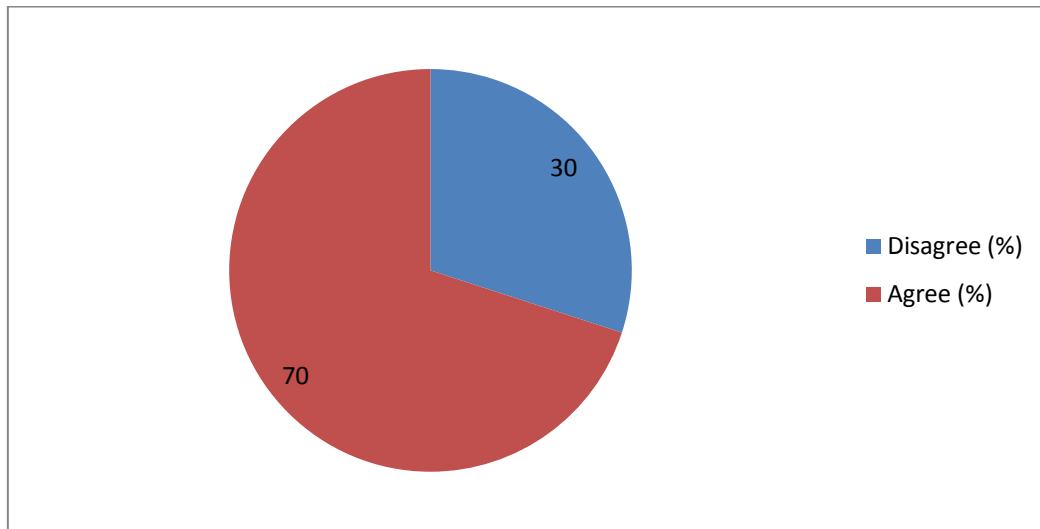


Figure 1. Customers perception on use of modern technology in banking sector
The information from figure 1 shows that 70 percent customers are agree the bank use modern technology in banking sector and 30 percent disagree.

Customers perception on the locker service ability of JBL is much protected

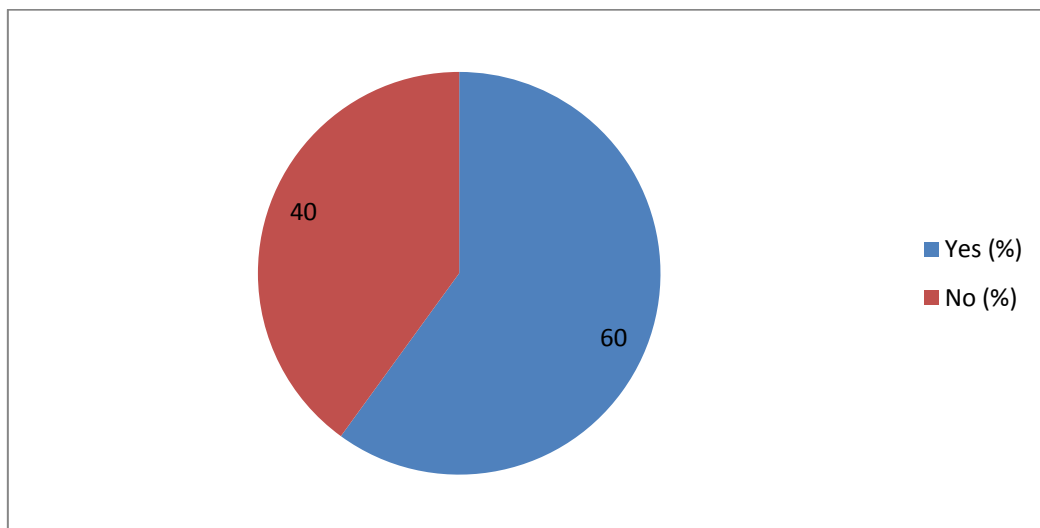


Figure 2. Customers perception on the locker service ability of JBL is much protected. The information from figure 2 shows that 60 percent customers are said 'yes' their locker service facility are protected and 40 percent said 'No'.

Customers perception on the charges on various services

Table 3. Charges on various services

Charges on various services	No. of clients	Percentage
Excellent	7	23.33
Good	9	30.00
Competitive	10	33.33
Fair	4	13.33
Total	30	100

The above information from table 5 shows different charges on various services provided to various services. The values are 23.33 percent, 30 percent, 33.33 percent, 13.33 percent which denotes excellent, good, competitive and fair.

Customers perception on interest rate provided for deposit A/C

Table 4. Interest rate provided for deposit A/C

Particulars	No. of clients	Percentage
Attractive	12	40.00
Competitive	10	33.33
Good	6	20.00
Fair	2	6.67
Total 30 100	30	100

The above information from table 6 shows different interest rate provided to various services. The values are 40 percent, 33.33 percent, 20 percent and 6.67 percent which denotes attractive, competitive, good and fair.

Customers perception with the local remittance (PO/DD/TT) services

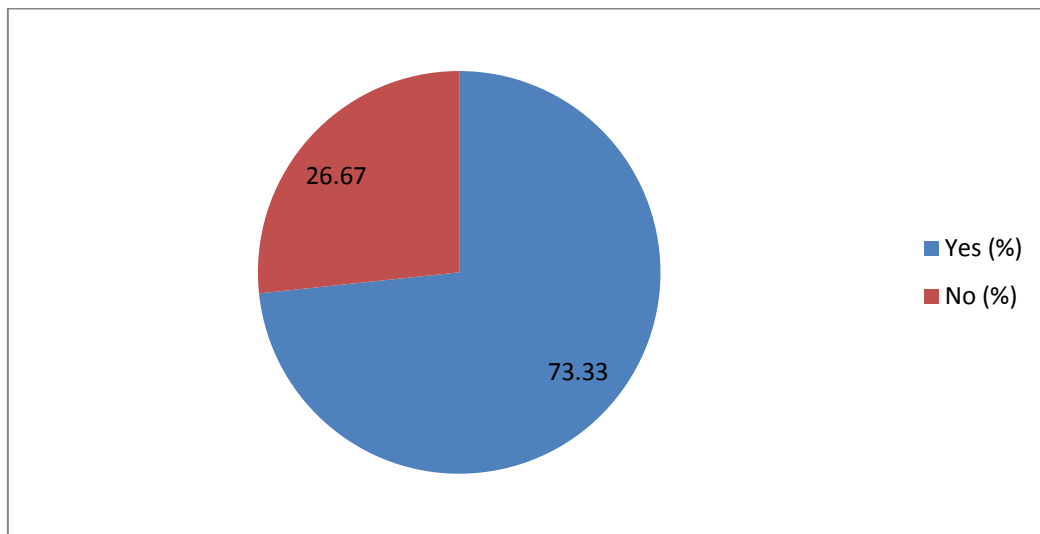


Figure 3. Customers perception with the local remittance (PO/DD/TT) services

The above information figure 3 shows that 73.33 percent customers are said 'Yes' with the local remittance (PO/DD/TT) services run smoothly and 26.67 percent said 'No'.

Customers perception on reliability on JBL

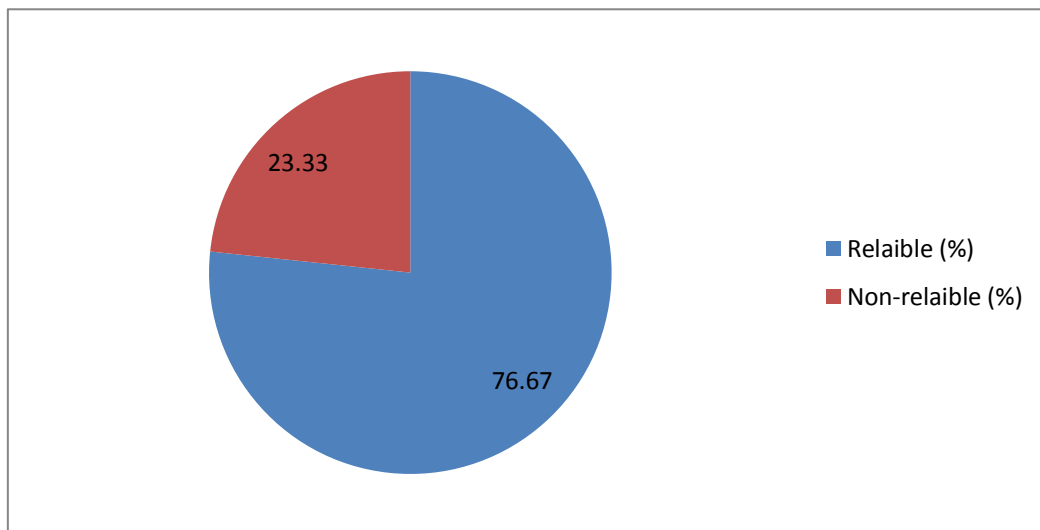


Figure 4. Customers perception on reliability on JBL

The above information from figure 4 shows that 73.33 percent customers are reliable and 23.33 percent Non-reliable.

Quality of money transfer

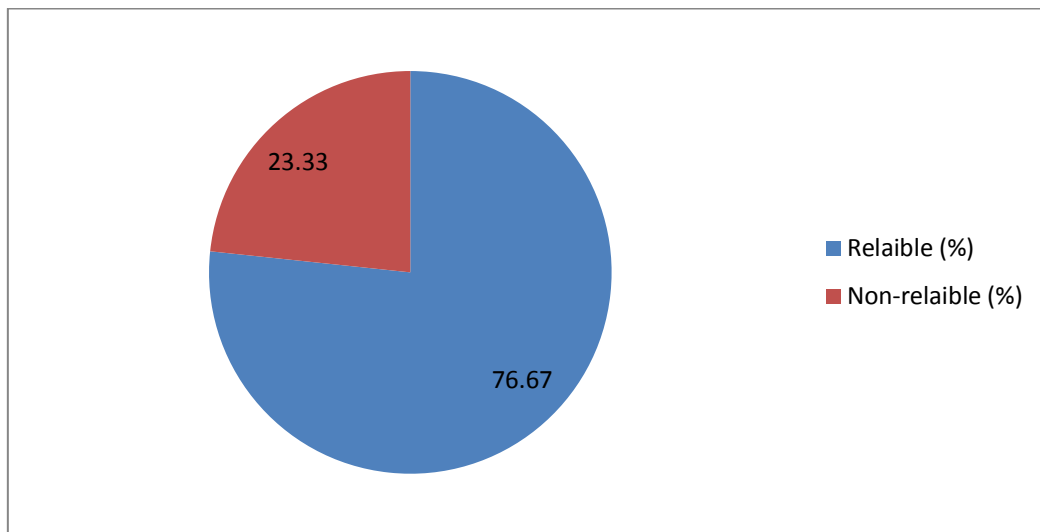


Figure 5: Quality of money transfer

Table 5: Quality of money transfer

Quality of money transfer	No. of clients	Percentage
Excellent	11	36.36
Satisfactory	9	30.00
Moderate	7	23.33
Poor	2	6.67
Very poor	1	3.33
Total	30	100

The above information from table 7 shows the performance of money transfer of JBL are 36.36 percent customer said excellent, 30 percent satisfactory, 23.33 percent moderate, 6.67 percent poor and 3.33 percent very poor.

Attitude of employees

Table 6. Attitude of employees

Attitude of employees	No. of persons	Percentage
Excellent	12	40.00
Good	9	30.00
Moderate	4	13.33
Poor	2	6.67
Very poor	1	3.33
No comments	2	6.67
Total	30	100

Percentage

The above information from table 8 shows the attitudes of employees of JBL. The percentage are 40 percent excellent, 30 percent good, 13.33 percent moderate, 6.67 percent poor, 3.33 percent very poor and 6.67 percent shows no comment.

Total number of account opened from January, 2014 to April, 2014:

The researcher collected data from the official record regarding different types of account opened by the customers (Annual Report, 2013).

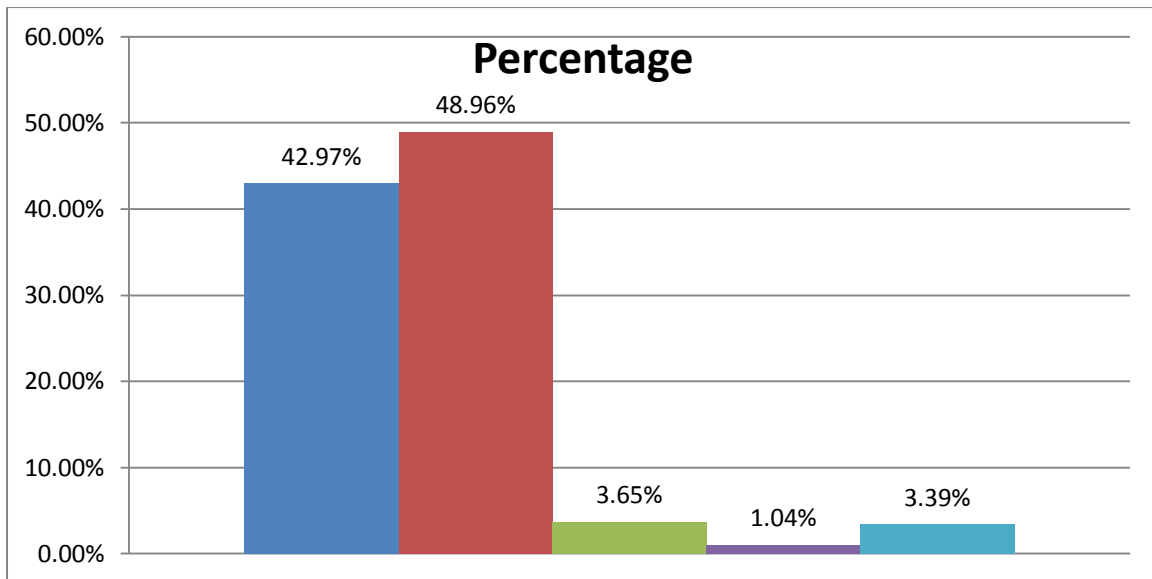


Figure 6. Different types of account opened in January, 2014

From the figure 5 here we see the percentage for opening Power Account is 48.96 percent, here it instead that the customers are more interested in opening power account during this month and secondly in opening savings account which is 42.97 percent and so on as presented.

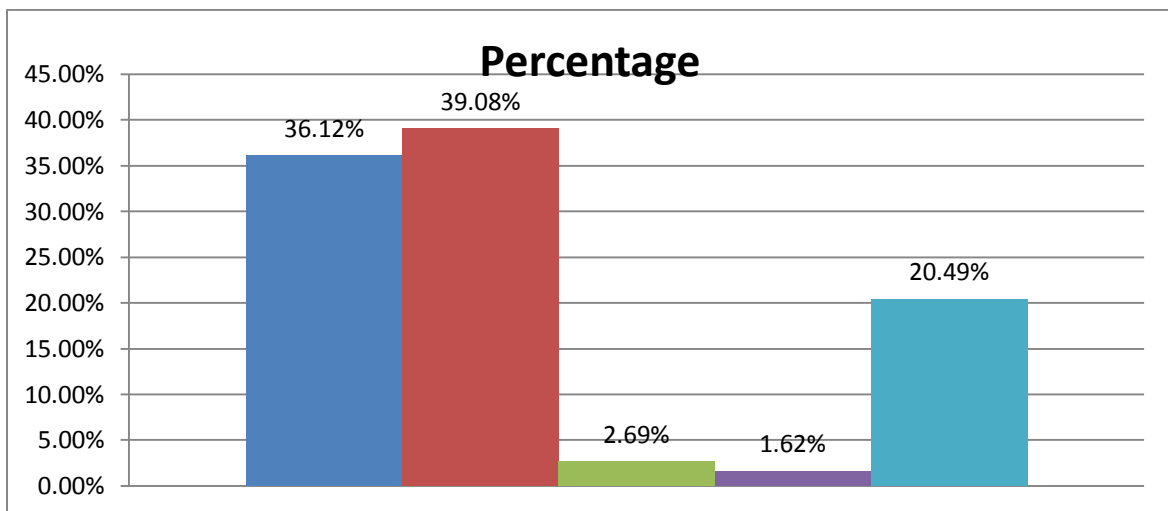


Figure 7. Different types of Account opened in February, 2014

From the figure 6 here we see the percentage for opening Power Account is 39.08 percent, here it instead that the customers are more interested in opening power account during this month and secondly in opening savings account which is 36.12 percent and so on as presented.

Table 7. Percentage of different types of account opening in March, 2014

Particulars	No. of account opened	Percentage
Savings	150	37.04
Power	160	39.51
Current	22	5.43
STD	2	0.49
Excel	71	17.53
Total	405	100

From the table 9 here we see the percentage for opening power account is 39.51 percent, here it instead that the customers are more interested in opening power account during this month and secondly in opening savings account which is 37.04 percent and so on as presented.

Table 8. Percentage of different types of Account opening in April, 2014

Particulars	No. of account opened	Percentage
Savings	106	29.61
Power	177	49.44
Current	21	5.87
STD	4	1.12
Excel	50	13.97
Total	358	100

From the table 10 here we see the percentage for opening power account is 49.44 percent, here it instead that the customers are more interested in opening power account during this month and secondly in opening savings account which is 29.61 percent and so on as presented.

DISCUSSION

Researcher has identified some sort of issues in case of general banking of JBL on the basis of customer perceptions which are given below:

Customer perception on quality of general banking activities of JBL is average. It has not provides easy term and condition for account opening and any transaction to customer. It means some difficulties are there in terms and condition. The service given by JBL is satisfactory. Modern technical equipment such as computer is sufficient in general banking department. Customers think that the bank use modern technology in banking transactions that make transaction safe and easier. Locker service facility is much secured because they take an extra care for this service. Charges on various services are competitive. Interest rate provided for deposit A/C is attractive.

JBL local remittance business is moderate because employees are train up in using technology. Quality of money transfer facilities is Satisfactory. Maintenance charge on saving A/C is lower. ATM charge is low that is a progressive decision to attract new clients even first year it doesn't take any charge. Locker service charge is low but their service providing quality is high. JBL impose on lowest charge on DD/PO/TT service. Attitude of employees towards the customers is satisfactory. Customers perception on believe that the bank employees understand customers specific need.

The customers of JBL are much interested in opening power account because in every month from January to April the percentage for opening power account is higher comparing with other types. The second priority given by customers is to the savings account, which stood in second position in every month from January to April. From the available four months data here researcher also see that the less concern is given to the STD account opening by the customer. On the basis of researcher evaluation using Naive approach here researcher see that the total no of account open in May, 2014 remain the same and/or decline comparing its previous month.

Vision of

To become the effective largest commercial bank in Bangladesh to support socio-economic development of the country and to be a leading bank in South Asia.



Mission

Maintaining stable growth strategy by providing innovative and quality services to the valued customers, attaining highest level of professionalism, performing operations with high standard of business ethics and ensuring good corporate governance with the ultimate aim of creating a vibrant, sustainable and strong capital market in Bangladesh.



Interest Rate

Janata Bank diversified its rate of interest on loan and advances in compliance with the interest rate policy declared by the government in 2005. To encourage the agricultural sector the rate of interest fixed to 2.0-16.0 percent and to increase the rate of industrial production and services industry, the rate of interest rate is fixed to 9.0-11.0 percent and 13.0 percent. Rate of interest of Janata Bank is given below:

Table 9: Interest rate of Janata Bank

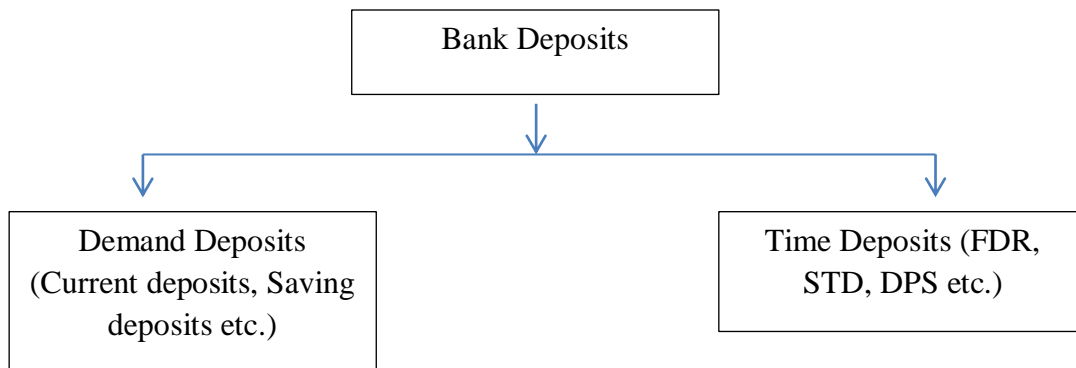
	Deposit				Loan and Advance		
Year	Savings Account	term deposit account	deposit account	account	Agricultural sector	Industrial sector	Consumer loan
2010	5.00 %	3.50 %	7.00-8.00 %	00	2-8%	12.0-14.00%	14.00%

Source: from deposit and advance officer of Respective branch.

Collection of Deposit

Deposits are life-blood of a commercial bank. Without deposits there are no business for the commercial banks. Accepting deposits is one of the most important classic functions of commercial banks. Bank deposits can be broadly classified as follows:

- (1) Demand deposits and
- (2) Time Deposits



Demand deposits can be withdrawn without any prior notice, e.g. current deposits. Janata Bank Dinajpur Branch accepts demand deposits through the opening of

- ❖ Current Account and
- ❖ Savings Bank Account

On the other hand a deposit that is payable at a fixed date or after a period of notice is called 'Time Deposit'. This branch accepts time deposit through

- ❖ Fixed Deposit Receipt (FDR)
- ❖ Short Term Deposit (STD)
- ❖ Janata Bank Deposit Scheme (JBDS)
- ❖ Sonchoy Pension Scheme (SPS)

General conditions or rules in respect of operating Current/Saving A/C in Dinajpur Branch are as a follows.

- (a) A Minimum balance of Tk. 500 and Tk. 1,000 must be maintained in the saving and current A/C respectively.
- (b) A suitable instruction by an introduce acceptable to the branch is required.
- (c) Recent Photographs of the A/C openers duly attested by the introducer must be produced.

- (d) Withdrawal of deposit can be made two times in a week in case of saving A/C.
- (e) For saving A/C, an application must be submitted to the branch authority if withdrawal is Tk. 50,000 or more but customer rarely follows this rule.
- (f) Interest rate for saving bank A/C is 5% per year.

Fixed Deposit Receipt (FDR)

Fixed deposits are deposits in which an amount of cash is deposited in bank for a fixed period specified in advance. Hence these deposits are time deposits or time liabilities. Normally, the money on a fixed deposit is not repayable before the expiry of the 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.

Period	Interest rates
For 3 months to > 6 months	@7.00%
For 6 months to > 12 months	@7.50%
For 12 months to > 24 months	@7.75%
For 24 months to > 36 months	@8.00%

Short Term Deposit (STD)

In Short Term Deposit Account, the deposit should be kept for at least seven days to get interest.

The interest offered by for STD is less than that of savings deposit. For this type of account, frequent withdrawal is discouraged and it requires prior notice. STD is also called 'Seven Days Notice Current A/C'.

STD	Interest Rate
Up to 10 Core	3.50%
Above 10 Core	3.60%

Janata bank Deposit Scheme (JBDS)

According to this scheme, a person of minimum 18 years old can open any ‘Janata Bank Deposit Scheme A/C’ by depositing at least Tk. 500 or maximum Tk. 2000 in each month for 10 (Ten) years term. After maturity of the term.

The depositor can withdraw the total deposited amount with interest or can withdraw by monthly installment. The depositor has to deposit the specified amount for him/her by the 11th day of each month either in cash or cheque. In respect of JBDS account, the depositor can select more than one nominee. For claiming the deposited money after his/her death. No joint account is allowed in this scheme.

Sonchoy Pension Scheme (SPS)

Janata Bank Ltd. initiated this ‘Janata Bank Ltd. Sonchoy Pension Scheme’ in order to improve the socio-economic conditions of the professionals of all levels. This system is based on monthly basis. Duration of the account in this scheme is either five or ten years. Amounts of installments are Tk. 100, Tk. 300, Tk. 400, Tk. 500 or Tk. 1,000. Any person of minimum 18 years old can open a SDPS account in a specific form as provided by Janata Bank Ltd. in any branch.

Role in Respect of Report on Corporate Social Responsibility (CSR)



JBL Chairman Professor Dr. Abul Barkat handed over cheque for BDT 20 million to Honorable Prime Minister Sheikh Hasina as donation for victims of Rana plaza accident on 14 May 2013.

Table 10: Year and Category wise Contribution under CSR program (BDT in Million)

Sl. No.	Category	Year				
		2011	2012	2013	2014	2015
	Budget	100	250	310	350	100
1.	Education and Research	11.60	24.20	78.30	11.84	10.70
2.	Health and Treatment	22.00	35.30	63.90	25.76	3.80
3.	Combat Against natural Calamity	0.40	0.60	3.90	0.00	7.90
4.	Atry to bring the marginal agriculturists and the poor out of the grip of loan	7.50	5.00	0.00	5.00	10.00
5.	Preservation of history tradition, culture and sports	15.37	18.67	44.50	72.58	0.00
6.	Preservation of environment	0.10	0.20	0.60	0.25	0.00
7.	Expansion of Technology	6.50	14.30	15.00	11.11	0.00
8.	Invention	0.00	0.70	0.00	0.00	0.00

Explanation of

1. **Education and Research:** Considering the benediction of education in national progress and development of human resource, the main allocation of CSR budget has been targeted to the development of education. The following graph represents the year wise contribution from 2011 to 2015.
2. **Health and Treatment:** Janata Bank limited. Sets top priority on health initiatives and provides assistance in buying equipment for infrastructure development of the govt. and non-govt. hospitals. Besides, emphasis is given on the treatment of sick, poverty-stricken freedom fighters and their families as well as famous persons those who feel shy to disclose their financial crisis even in time of treatment. The following graph represents the year-wise contribution from 2011 to 2015.
3. **Poverty Reduction and Rehabilitation:** being a socially responsible bank, JBL come forward for humanitarian cause with passion and affection. For poverty reduction and rehabilitation the bank individually and in co-operation with other private or volunteer organizations provides financial support. JBL contributed BDT 116.88 million from 2011 to 2015 under above category.
4. **Combat Against Natural Calamity:** Under the programme, Janata Bank Limited stretches its helping hands to the people who are affected by flood, cyclone, earth quake, winter, fire etc. JBL contributed BDT 12.80 million from 2011 to 2015 under above category.
5. **Helping the poor, Marginal, Agriculturist:** The number of population affected by sidr, Aila and Monga of the northern belt of the country has been brought under rehabilitation program. In this case, interest of the loans and other expenses will be adjusted from CSR fund.
6. **Preservation of History-tradition, culture and sports:** For the purpose of building a tyranny free society and flourishing of culture with the concept of liberation war, preservation of Primitive history with

archeological places, expansion of sports, Janata Bank CSR fund is on the move. Besides, the financial assistance for arranging programmes for celebration of different red letter days having the enzyme of nation-building, the CSR fund of the Bank loves to leave a foot step.

7. **Preservation of Environment:** For sustainable development preservation of environment and establishing a wave of ob-sense, has become an urgent need. Any environment related organization that takes the effort of preserving the environment, the bank stays by their sides. Besides, in the field of tree plantation, green belts, sanitation and pure drinking water etc.
8. **Expansion of Technology:** For build technology based skilled human-resource, the bank allocates handsome amount of money. Computer is one of the equipment's of modern technology. For building the "Digital Bangladesh" outlined by the government full set of computers are being provided to govt. non-govt./educations from CSR fund. Janata Bank Limited contributed BDT 46.91 million from 2011 to 2015 under above category.
9. **Invention:** Besides the categories cited, any invention that can influence the development of the nation by the growth of agricultural production, processing environment-friendly foods, technology, Janata Bank Limited goes for helping the project financially. Janata Bank Limited contributed BDT 0.70 million from 2011 to 2015 under above category.

CONCLUSION

Janata Bank Limited is one of the most potential banks in the banking sector. It has a large portfolio with huge assets to meet up its liabilities and management of this bank is equipped with the expert bankers and managers in all level of management. This had an immense impact on all the sectors of the industry specially the banking sector. The number of banks is increasing day by day because the demand of the customer for the banking service is high. As a result there is a highly competitive situation in the banking sector and people have many option increase of taking banking services. As a central bank of Bangladesh, the Bangladesh Bank always adopting measures for putting banking institution on right track and also monitors the activities of these banks to prevent from doing illegal activities.

Janata Bank Limited is a socially responsible bank in the country. The bank maintains a regular donation program to all over the country. Janata Bank Foundation is the official name of the donation program. Compared with other Banks JBL is contributing more by investing most of its funds in fruitful projects leading to increase in production of the country. It is obvious that right channel of banking to establish a successful network over the country and increases resources; will be able to play a considerable role in the portfolio of development in developing country like ours.

Recommendations

In the light of findings, the recommendations are as follows:

1. The form should be precise with the quality information to the points of the client rather unnecessary or vague information. This can create the opportunity to serve more people in short time.
2. If the interested clients have proper documentation in favor of his/her identity then there should be probation for avoiding introducer.
3. Bank should formulate simple process for issuing cheque book, Pay order, Bank draft.
4. To hire and install sufficient modern sophisticated technology because of present market demand of the customer and the educated customers now want technology based banking but customs are confused about services.
5. To recruit sufficient skilled manpower because the bank employees should communicate properly with customers about their deposit and other schemes.

Limitations of the Study

The present study was not out of limitations. But as an internee it was a great opportunity for me to know the banking activities in Bangladesh - especially of Janata Bank. Some constraints are appended bellow:

Lack of Information or Data: Adequate and in-depth well-organized information is not available for access. Though the officials tried to assist, sometimes their working pressure couldn't give me proper assistance what I needed. There is some information which need special permission from top level is not always achievable.

Time Constraint: It is something like impossible to cover the entire Overall Banking Performance and performance phenomena exploiting a three month time period while an employee or an officer is awarded with one or two year probationary period to do his or her particular job.

Secrecy of Information: Some of the information needed to explore the current market scenario of the company was not disclosed.

Comparison Status: I have had no opportunity to compare the foreign exchange banking system of the Janata Bank with that of other contemporary and common size banks. I had compared the banks that information is available. It was mainly because of the shortage of time and internship nature.

Lack of Experience: Though I have prepared many reports before, I had no experience of internship. So inexperience is one of the main constraints of the study.

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