



Internship Report

On

“Study of Employee Relationship Management
of Jamuna Bank Ltd.”





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“Study of Employee Relationship Management of Jamuna
Bank Ltd.”

Submitted to:

Md. Azmol Hossain

Senior Lecturer

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Uttara University

Submitted by:

Mst. Sarmin Sultana

ID# 2161011022

Program: BBA

Major in Human Resource Management

Department of Business Administration,

Uttara University

Submission Date: December 22, 2021

Letter of Transmittal

Md. Azmol Hossain

Senior Lecturer

Department of Business Administration

Uttara University

Subject: Submission of Internship Report

Dear Sir,

With due respect and humble submission, I would like to inform you that I am Mst. Sarmin Sultana from BBA program. It is indeed a great pleasure to have the opportunity to submit the Internship report. I have prepared the Internship report according to your instructions. The topic name is **“Study of employee Relationship Management of Jamuna Bank Ltd.”**. While preparing this Internship report I came to know about several terms on HR. I have tried my best to present all the things to make the report more informative and usual one. If any part of the assignments means inappropriate and irrelevant with the subject, please advise me.

In fine I am very grateful to you for assigning such an important area of HR and your kind and generous guidance to make the report successful.

Thanks and Best Regards,

Mst. Sarmin Sultana

ID# 2161011022

Program: BBA (Major in Human Resource Management)

Department of Business Administration

Uttara University

Letter of Authorization

This is to certify that the internship report on **“Study of Employee Relationship Management of Jamuna Bank Ltd.”** Was prepared by Mst. Sarmin Sultana, ID# 2161011022, Program: BBA, Department of Business Administration (Major in HRM) Uttara University under my supervision and guidance. She was successfully completed the report.

I have monitored her activities and helped her to write the report from time to time. I think; she has done a good job to prepare this report within the specified time frame.

I wish her every success in life.

Md. Azmol Hossain

Senior Lecturer

Department of Business Administration

Uttara University

Student's Declaration

I am **Mst. Sarmin Sultana** student of BBA program, Uttara University. As a partial fulfillment for the requirement of the BBA program I have to perform the internship in exploring “**Study of employee Relationship Management of Jamuna Bank**”. I hereby declare that the report is titled as “**Study of employee Relationship Management of Jamuna Bank**”. Prepared and completed by me under the supervision and guidance of **Azmol Hossain** sir (Senior Lecturer, Department of Business Administration Uttara University).

Mst. Sarmin Sultana

ID# 2161011022

Batch: 39th

Program: BBA (Major in Human Resource Management)

Department of Business Administration

Uttara University

Supervisor Declaration

This is to approve that this internship report on “**The study of employee relationship management of Jamuna Bank**” has been prepared by Mst. Sarmin Sultana, ID: 2161011022, Batch no: 39th. BBA Program, Department of Business Administration Under my supervision.

I have monitored her activities and helped her to write the report from time to time. I think; he has done a good job to prepare this report within the specified time frame.

I wish her every success in life.

Md. Azmol Hossain

Senior Lecturer

Department of Business Administration

School of Business

Uttara University

Acknowledgement

I feel immensely pleased to have an opportunity, on the very occasion of submitting my internship report, to thank the number of individuals for their unprecedented support, cordial co-operation, objective direction and endless encouragement that have significantly contributed to the preparation of the report.

First and foremost, I would like to thank the Almighty ALLAH, the omniscient and omnipotent, who bestowed me the capability of successful completion of my internship report and the internship as well.

I would like to offer my heartfelt thanks and gratitude to my internship supervisor Md. Azmol Hossain, Senior Lecturer, Department of business Administration, School of Business, Uttara University. His instructive advice and guidance have emerged as stepping-store in making this reports a fruit. This report has smelt the scene of my creativity only as she entrusted her every belief of my capability and analytical ability in preparing the report.

My pleasure turns blooming to offering thanks to **HR Officers** for allowing me to show my practicability in an organizational area under their supervision.

And last but not the least; I would like to thank all the personnel working at **Jamuna Bank Bangladesh Limited**. They made the environment congenial and favorable for me to understand the task. Without their assistance and co-operation, this report might not have seen the light of day.

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Executive Summary

One of the most pressing issues facing most organizations today is the need to raise employee productivity. There is a widespread belief that productivity improvements can only be achieved through a fundamental reform in the area of employee relations. Changes are thought to be necessary both in the organization and structure of work and in the way in which employees are trained, remunerated and motivated. A healthy relation among employees promotes a positive ambience at the work place and employees feel happy and satisfied at work. They look forward to going to office daily and also work hard to realize their team's as well as organization's goals. It is important that employees share a healthy relation with each other at the work place in order to have smooth running of organization with the most important asset for its development. Data was gathered from both primary and secondary sources of information. Responses from questionnaires and interviews with management of the organization formed the basis for the primary data, while books, articles and journals on employee relations acted as the secondary data. Findings from this study revealed that employee relations practices affect productivity through employee morale, quality and quantity of output/product. Other findings include various challenges that employees face at workplace and various ways to enhance healthy relationship between employees and their employers in an organization. The most valuable recommendation given is to treat employees with great care.

CHAPTER ONE: INTRODUCTION

1.1 Background of the study topic:

Bank is playing a significant role in the age of modern civilization to keep the economic development moving. The activities of the bank are needed in every economic activity. In fact, there is hardly any aspect of development activity where bank do not have role to play. A banking system is a group or network of institutions that provide financial services for us.

It gives me immeasurable joy that during internship period, as part of the BBA program, I have the opportunity of passing a period of three months with a renowned organization where I noticed, executed and learned the banking practices. I am very grateful that Jamuna Bank Ltd. gave me that favor to work as an intern. Jamuna Bank is one of the largest banks in Bangladesh and has a countrywide branch connection through which they provide an extensive banking service to their customer. Customer's gratification is the top most priority of the bank. Bank has mentioned in their object that customer's expectancy will be visible through creative financial product and services. As an intern of Jamuna Bank Ltd, I am preparing a report titled "Employee Relationship Management of Jamuna Bank Ltd": An Internship Report, involved various rules and regulations, policies and procedures related to different banking actions have also been considered here

1.2 Objectives of the Study:

1.2.1 Broad objective: To study the Employee Relationship Management of Jamuna Bank Ltd.”

1.2.2 Specific objectives:

- To identify various employee relations practices, and its effect on the productivity of an organization.
- To identify the challenges faced by employees at work places.
- To identify ways of enhancing healthy relationship between employees and employers in an organization.

1.3 Major Difficulties Faced or Limitations

To prepare a report on the topic like this in a short duration is not easy task. In preparing this report some problems and limitations have encountered which are as follows:

- ✓ The main constraint of the study was insufficiency of information, which was required for the study. But the employees do not provide due to security other corporate obligations.

- ✓ Lack of opportunity to access to internal data.
- ✓ Due to time limitation, many of the aspects could not be discussed in the present report.
- ✓ Since the bank personnel were very busy, they could not give enough time.
- ✓ Based on secondary data in most cases for preparing this report.

CHAPTER TWO: COMPANY PROFILE

2.1 & 2.1.1 A brief description & profile of the Company.

Jamuna Bank Limited is a banking company registered under the companies Act 1994 with its Head office at Chini Shilpa Bhaban (2nd floor, 3rd floor & 8th floor), 3, Dilkusha, C/A, Dhaka1000. 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 which is amended by TK. 4000.00 million, as of December 2007 Paid-up Capital of the bank raised to TK 1313.27 million.

JBL undertakes all types of banking transactions to support the development of trade and commerce of the country. JBL's services are also available for the entrepreneurs to set up new ventures and BMRE of industrial units. The Bank gives special emphasis on Export Import, Trade Finance, SME Finance, Retail Credit and Finance to Woman 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 Ltd., the only Bengali named new generation private commercial was established by a group of winning local entrepreneurs conceiving an idea of creating a model banking institution with different outlook to other the valued customers, a comprehensive range of financial services and innovative products for sustainable mutual growth and prosperity. The sponsors are reputed personalities in the field of trade, commerce and industries. The Bank is being managed and operated by a group of highly educated and professional team with diversified experience in finance and banking. The scenario of banking business is changing environment. Jamuna Bank Ltd. Has already achieved tremendous progress within only two years. The Bank has already ranked the top out as a quality service provider & is known for its reputation.

Jamuna Bank Ltd. Offers different types of Corporate and Personal Banking services involving all segments of the society within the purview of rules and regulations laid down by the Central Bank and other regulatory authorities

2.1.2 Vision

Jamuna Bank wants to become a leading banking institution and to play a pivotal role in the development of the country.

2.1.3 Mission

The Bank is committed to satisfying diverse needs of its customers through an array of products at a competitive price by using appropriate technology and providing timely service so that a sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional work-force.

2.1.4 Goal

The goals of a bank are to earn a profit for its owners. For most banks, the owners are their shareholders. Banks do this by charging more interest on the loans and other debt they issue to borrowers than what they pay to people who use their savings vehicles.

2.1.5 Commitment

- ✚ Ours is a customer focused modern Islamic Banking making sound and steady growth in both mobilizing deposit and making quality Investment to keep our position as a leading Bank in Bangladesh.
- ✚ To deliver financial services with the touch of our heart to retail, small and medium scale enterprises, as well as corporate clients through our branches across the country.
- ✚ Our business initiatives are designed to match the changing trade industrial needs of the clients.

2.1.6 & 2.1.7 product & services of Jamuna Bank

The JB (Jamuna Bank) offers their customers' general banking facilities, which ensures the safety of their money as well as the fair and smart return of their money. Following are the ways through which Banks collect their deposits from the clients:

- ❖ Current Deposit.

- ❖ Savings Deposit.
- ❖ Short Term Deposit.
- ❖ Term Deposit.
- ❖ Deposit Under Schemes.
- ❖ Foreign Currency Deposit.

2.2 Description of the internship work related section

Employee relationship management involves all management decisions and practices that directly affect or influence the person or human resources who work for the organization. In recent years increased attention has been devoted to how organizations manage human resources. This increased attention comes from the realization that an organization's employees enable organization to achieve its goal and management of this human resource is critical to an organization's success. The presence of human being is no new invention but identifying them as a resource in a more formal way has been made in the recent days. The history of ERM can be characterized as moving through four phases as craft system, scientific management system, the employee resource relationship approach and the current organizational science such as human resource approach.

The company considers Employee resource as an integral part of corporate management for higher productivity. Company follows a dedicated policy for recruitment, training and development, motivating, organizing and retaining and maintaining the existing human resources on the basis of quality education, training and operating experiences.

An organization is nothing without human resource. Employee relationship management is concerned with the "people" dimension in management. Since every organization is made up of people, acquiring their services, developing their skills, motivating them to high levels of performance, are essential to achieving organizational objectives and ensuring that they continue to maintain commitment to the organization.

- To maintain adequate control systems and transparency in procedures.
- To develop and retain a quality work-force through an effective human Resources Management System. To ensure optimum utilization of all available resources

- To pursue an effective system of management by ensuring compliance to ethical norms, transparency and accountability at all levels.

2.4 Function of Jamuna Bank Ltd.

The global financial meltdown caused a spillover effect in the economy around the world. The efficacy of policy tools and their applications in managing systematic crises were challenged. These almost inevitably compelled the policy makers and financial sectors supervisors to revisit their policy choices.

Jamuna Bank Ltd is well positioned to meet the challenges of 2017 and will continue to strive to innovate and capture opportunity for growth and value creation.

Against the backdrop for achieving the short and the long terms goals Jamuna Bank Ltd will concentrate the focus on the following:

- Jamuna Bank Ltd is well meet the challenges of 2017 and will strive to achieve the opportunity for growth.
- Continued to launch new deposit, loan products and innovative services.
- Kept on expansion of branch network in rural and urban area.
- The bank will give more emphases on green banking, corporate social responsibility, financial inclusion etc.
- Shifting of branches and renovation will be continued at commercial important location.

2.5 ORGANIZATIONAL STRUCTURE:

Chairman

Managing Director

Deputy Managing Director

General Manager

Assistant General Manager

Manager

Senior Executive Officer

Executive Officer

Officer

2.6 MANAGEMENT TEAM OF JAMUNA BANK LIMITED:

Board of Directors of AIBL

- ❖ Mirza Elias Uddin Ahmed (Chief Executive Officer, Director & MD)
- ❖ A. K. M. Saifuddin Ahamed (Deputy Managing Director)
- ❖ Mohammad Mukhlesur Rahman (Senior Executive Vice President)

- ❖ Ashim Kumar Biswas (CFO & Head-Financial Administration Division)
- ❖ Gazi Golam Ashria (Chairman)
- ❖ Mohammad Fazlur Rahman (Chairman)
- ❖ Ahmed Nawaz (Vice President & Head-Information Technology)
- ❖ S. M. Jamal Uddin (Vice President-Banking Operations Division)
- ❖ Syeed Zahid Hossain (SVP-Information & Communication Technology)
- ❖ Anupam Kanti Debnath (EVP, Head-Internal Control & Compliance Division)
- ❖ Saikh Muhammad Hasan (Chairman-Shariah Board)
- ❖ Moulana Muhammad Salahuddin (Member-Shariah Board)
- ❖ Hafez Mufti Amin (Member-Shariah Board)
- ❖ Ahmadullah Trishali (Member-Shariah Board)
- ❖ Abdur Razzak (Member-Shariah Board)
- ❖ Shahidul Islam Barakati (Member-Shariah Board)
- ❖ Noor Nabi Khan (Head-Marketing & Development Division Director)
- ❖ Md. Mehedi Hasan (Head-Treasury Division)
- ❖ Mamun Mahmud (Senior EVP & Head-Human Resources Division)
- ❖ Mohammad Abdur Rouf (Secretary)
- ❖ Redwan-ul Karim Ansari (Director)
- ❖ Md. Saidul Islam (Director)
- ❖ Gazi Golam Murtoza (Director)

- ❖ A. K. M. Mosharraf Hussain (Director)
- ❖ Mohammad Atiqur Rahman (Director)
- ❖ Mohammad Fazlur Rahman (Director)
- ❖ Nur Mohammed (Director)
- ❖ Mohammad Belal Hossain (Director)
- ❖ Shaheen Mahmud (Director)
- ❖ Mohammad Sirajul vorosha (Director)

CHAPTER THREE: DATA COLLECTION & PROCESSING

3.1 Data description: Data source & variables:

Data collection techniques include interviews, observations (direct and participant), questionnaires, and relevant documents. The use of multiple data collection techniques and sources strengthens the credibility of outcomes and enables different interpretations and meanings to be

included in data analysis. If data are collected in the unsystematic way, it will be difficult to answer our research question in a conclusive way. Two types of data sources are discussed below:

The data collected from two sources:

- Primary Sources
- Secondary Sources

3.1.1 Primary Sources:

- ❖ Employees of Jamuna Bank Ltd.
- ❖ Face to face conversation with Employees.
- ❖ Personal observation.

3.1.2 Secondary Sources:

- Annual report of Jamuna Bank Ltd.
- Prospectus published by Jamuna Bank.
- Publication of newspaper.
- Gather knowledge about the bank from their banking website

3.2 Methods of Data Collection

The report is descriptive in nature. To prepare a report gathering data is very important. The information was collected from some Sources My Bank Supervisor. The Sources is giving below.

3.2.1 Primary Data Collection Methods:

Primary data were collected using a questionnaire by the following methods:

- ❖ Direct Interview method
- ❖ Face to Face Conversation Method
- ❖ In-depth interview method

3.2.2 Secondary Data Collection Methods:

- ❖ By studying Jamuna Bank Bluebook.
- ❖ By studying prospectus of JB. ❖
By studying related research papers
- ❖ Browsing the website of JB.

3.3 Data processing and presentation

Process of maintaining an Account: At First I collect directly all information from bank the I collect some data from Jamuna Bank official website then I through all information in MS word.

Controlling and convincing process of account holders: I have gained knowledge about controlling and convincing process of account face to face with account holders. Then I collect more data from Jamuna Bank official website then I through all information in MS word.

Promotional Activities: I personally do marketing with the bank employees every week for bank promotion I collect some knowledge from that then I collect more data from Jamuna Bank official website then I through all information in MS word.

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Chapter-4: Discussion of the Topic

4.1 Employees Relationship Management:

Employee relationship (ER) is a kind of special interpersonal relationships , which is a concept put forward by the western scholars in the 20th century in order to replace industrial relation, it refers to the relationship of right and obligation , management and obeying caused by the interests between enterprise and the staff, which is also shown as the total of cooperating , conflict , strength and power relations, and is influenced by economic, technology, policy, legal system and social culture background in certain society. Much research regarding this internal relationship management has focused on organizational behavior/theory and human resource management. Employees Relationship is defined as a relationship between employer or the representative manager and employees, aimed towards maintaining commitment morale and trust so as to create productive and secure workplace environment.

ERM is a relatively new concept, a general definition hence understands PRM as strategy, programs and technology to effectively manage how firms relate to prospective, current and former employees. There are many similarities to customer relationship management (CRM), which is understandable since the notion of ERM has been derived from that concept. Moreover, there are comparable terms such as human capital management and talent management.

ERM can be defined as a specific field of human resource management. It is the process of adopting various controlling methods and practices to regulate the relations between company vs. staff and employee vs. employee, and enables the company to achieve its goals.

ERM is a term that refers to relationship development and management between employers and their employees. There are a lot of different issues that can affect employee satisfaction, which has a direct result on employee productivity and overall corporate culture.

ERM is a dynamic process of managing the relationship between knowledge worker and corporation such that knowledge workers elect to continue a mutually beneficial exchange of intellectual assets for compensation in a way that provides value to the corporation and are dissuaded from participating in activities that are unprofitable to the corporation.

ERM is all about effective organizational communications, which can build employee confidence, trust and loyalty, enabling managements to realize the potential of the skills and knowledge within the organization. It is a powerful business tool that enables employees to do their job better. The emerging discipline of ERM allows organizations to identify, differentiate, interact and personalize the relationship with their employees.

4.2 Objectives-1: To identify various employee relations practices, and its effect on the productivity of an organization.

In Jamuna Bank Employees relationship is the major factor determining the performance of employees through motivating employees, effective communication and good working conditions. Jamuna bank building and nurturing relationships between employer and employees, HR JB can facilitate the creation of organizational capabilities such as the ability to locate and share knowledge rapidly and respond faster to market changes.

Here I'm going to show some pie chart by whom we can located the answer of employee relation practices & its effect on the productivity of the organization.

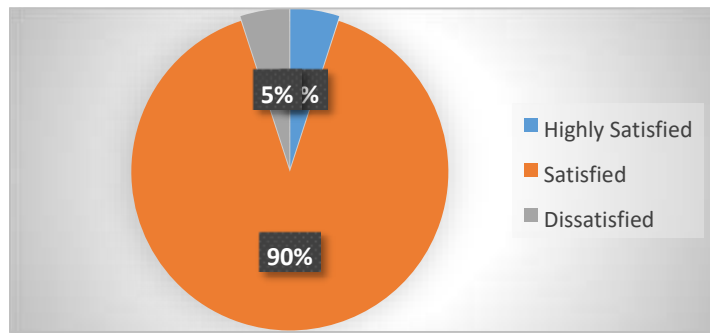
4.2.1. Are you satisfied with your relations with your co-workers?

a. Highly Satisfied B. Satisfied c. Average d. Dissatisfied e. Highly Dissatisfied

Table no: 5.2

Table title: Relations with coworkers

Serial no	Attributes	No. of response	Percentage
1	Highly Satisfied	02	05%
2	Satisfied	36	90%
3	Average	00	00%
4	Dissatisfied	02	05%
5	Highly Dissatisfied	00	00%
Total		40	100%



Interpretation:

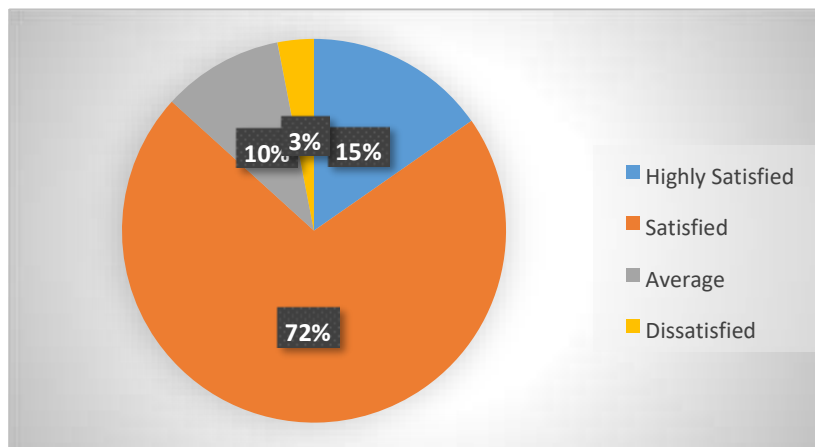
According to graph almost all the employees are satisfied with their relations with their coworkers. But there are very few employees who is not satisfied with the relations with their coworkers.

4.2.2. Are you satisfied with your relation with your immediate supervisor?

a. Highly Satisfied b. Satisfied c. Average d. Dissatisfied e. Highly Dissatisfied

Table Title: Relation with Supervisor

Serial no	Attributes	No. of Respondents	Percentage
1	Highly Satisfied	06	15%
2	Satisfied	28	70%
3	Average	04	10%
4	Dissatisfied	02	05%
5	Highly Dissatisfied	00	00
Total	-	40	100%



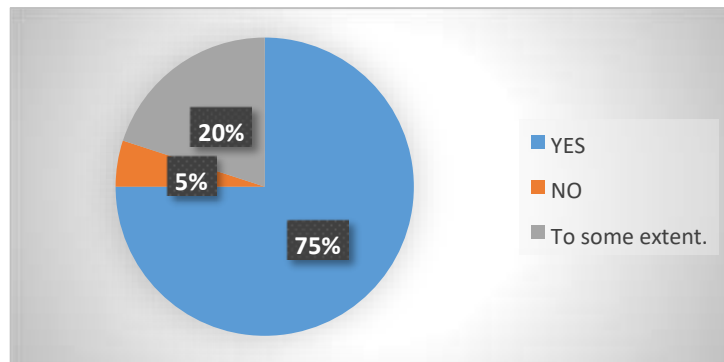
Interpretation:

The interpretation from the graph is that the employee's relation with their immediate supervisor is good. But there are some of employees who are not satisfied with the relation with their immediate supervisor of the organization.

4.2.3. Is there good communication from managers to employees in The Company?

a. Yes b. No c. To some extent **Table Title: Communication**

Sr. No	Attributes	No. Of Respondents	Percentage
1	YES	30	75%
2	NO	02	5%
3	To some extent.	08	20%
TOTAL	-	40	100%



Interpretation:

Here the sum of employees thinks that there is not proper communication between the managers and employees in organization. But more than 70% employees are satisfied with Communication between employee and employer.

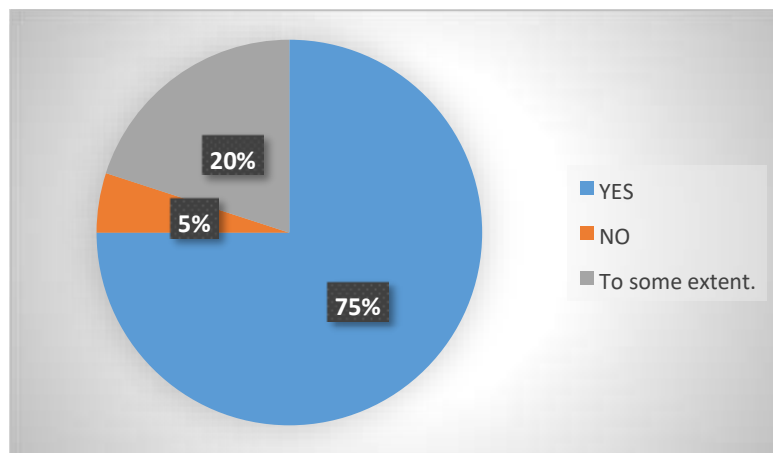
4.3 Objectives-2: To identify the challenges faced by employees at work places.

4.3.1 Is there any Problems of communication with Coworkers?

a. Yes b. No c. To some extent

Table Title: Communication problem Challenges.

Sr. No	Attributes	No. Of Respondents	Percentage
1	YES	30	75%
2	NO	02	5%
3	To some extent.	08	20%
TOTAL	-	40	100%



Interpretation:

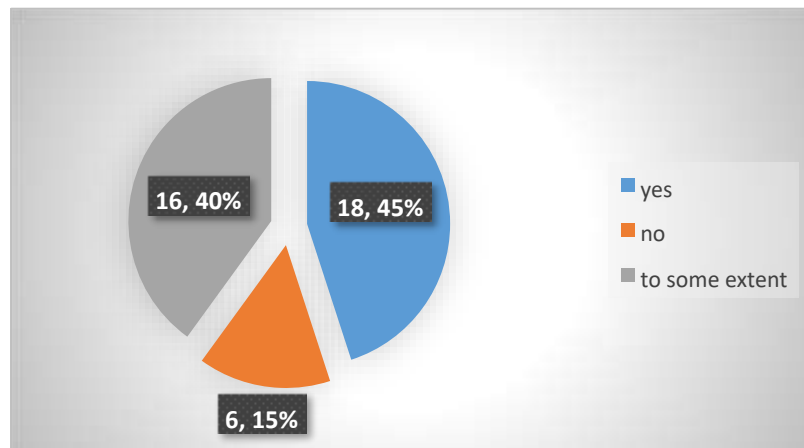
Here the sum of employees thinks that there is not proper communication between the colleagues in organization. But only few employees are satisfied with Communication between employee and employer.

4.3.2 Dealing with Harassment or Discrimination for women?

a. Yes b. No c. To some extent

Table Title: Harassment or Discrimination

Sr. No	Attributes	No. Of Respondents	Percentage
1	Yes	18	45%
2	No	06	15%
3	To some extent	16	40%
Total	-	40	100%



Interpretation:

Here the 40% employees are saying to some extent means they don't want to make any comments, 45% are saying yes and 15% are saying no. We can predict that some of the employees are Highly feel embarrassed.

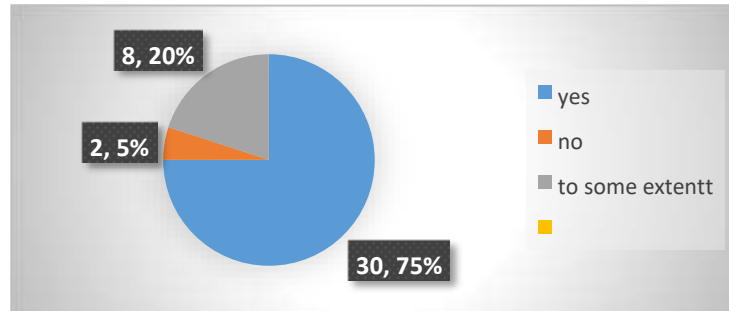
4.3.3 Fitting with the Environment & feel Comfort.

a. Yes b. No c. To some extent.

Table Title: Fitting with the Environment & feel Comfort

Sr. No	Attributes	No. Of Respondents	Percentage
1	YES	30	75%

2	NO	02	5%
3	To some extent.	08	20%
TOTAL	-	40	100%



Interpretation:

Here 75% of employees thinks that they are enable to fitting with the environment & only 5% are saying no. But here 20% of employees aren't sure about their comfort zone.

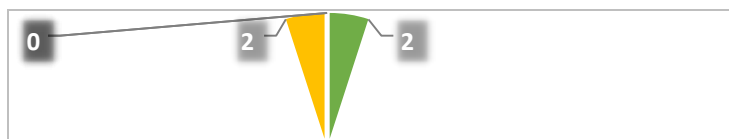
4.4 Objectives-3: To identify ways of enhancing healthy relationship between employees and employers in an organization.

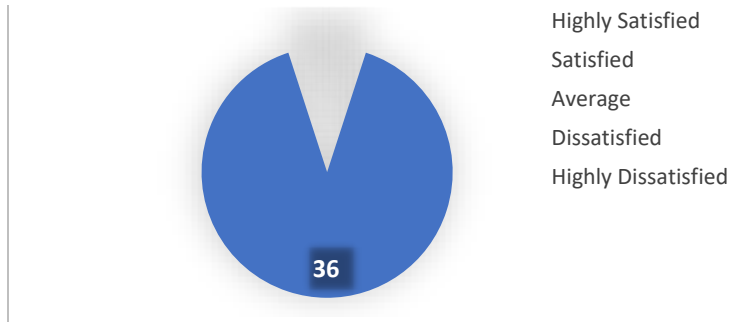
4.4.1: Rate your level of satisfaction with the working culture of the organization?

a. Highly Satisfied b. Satisfied c. Average d. Dissatisfied e. Highly Dissatisfied

Table title: Level of Satisfaction

Serial no	Attributes	No.of Respondents	Percentage
1	Highly Satisfied	02	05%
2	Satisfied	36	90%
3	Average	02	05%
4	Dissatisfied	00	00%
5	Highly Dissatisfied	00	00%
Total		40	100%





Interpretation:

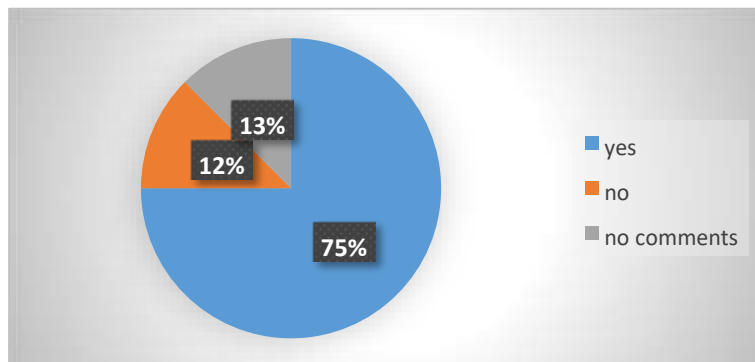
As graph shows almost all the employees are satisfied with the working culture of the Organization. This says that the work culture of organization is good and satisfying according to employee's opinion.

4.4.2. BY Promoting work life balance

a. Yes b. No c. No comments

Table Title: Work Life Balance

Sr. No	Attributes	No. Of Respondents	Percentage
1	YES	30	75%
2	NO	02	5%
3	No comments	08	20%
TOTAL	-	40	100%



Interpretation:

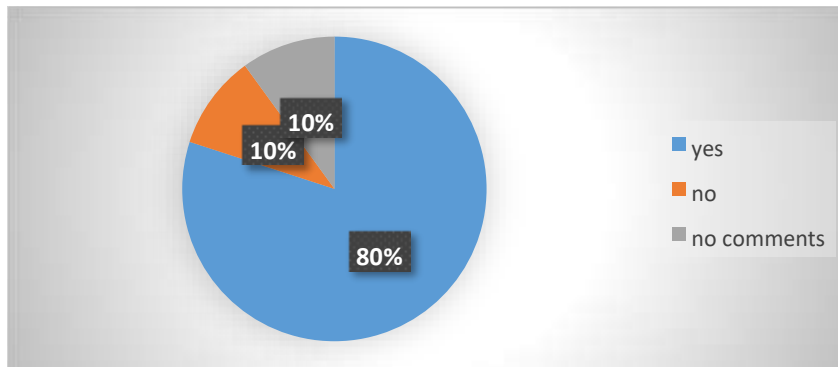
As graph shows almost 75% the employees are satisfied with the work life balance of the Organization. This says that the work life balance policy of organization is good and satisfying according to employee's opinion.

4.4.3. BY Making Employees feel valued.

a. Yes b. No c. No comments

Table Title: Employees feel valued

Sr. No	Attributes	No. Of Respondents	Percentage
1	YES	32	90%
2	NO	04	10%
3	No comments	04	10%
TOTAL	-	40	100%



Interpretation:

As graph shows almost 90% the employees are want to feel themselves valued at the organization. This says that the Value of employee's policy of organization is good and satisfying according to employee's opinion.

Chapter-5: Important outcomes & Recommendations

5.1: Importance Outcomes:

Positive outcomes:

- ✓ The most significant outcomes are that almost 90% employee of jamuna bank are satisfied with their relation with coworkers.
- ✓ Managers carry very healthy commutation with the others staff.
- ✓ New employee can cop up with the environment so early & they can express themselves so easily.
- ✓ Jamuna bank maintain eminent working culture that makes every employee feel good.
- ✓ The Bank is committed to follow a fair, competitive and flexible remuneration policy.
- ✓ Two holidays (Friday & Saturday) per week for the employees of JAMUNA Bank.
Security guards (male) can enjoy one holiday for every 15 working days.
- ✓ Most of the employee of Jamuna bank are satisfied with Banks environment.

Negative outcomes:

- ✓ Jamuna bank gives less important on work life balance.
- ✓ Pressure of working are so high & sometimes employee work beyond their working hours.
- ✓ So many female employees face harassment by their colleagues or manager.
- ✓ They don't feel that employees are most valuable asset for the organization.

5.2 Recommendations:

- **Improve Work life balance:** Work-life balance is a term that makes intuitive sense to many of us but can be elusive to achieve. We all know the feeling when demands are piling up on one side of the work-life scale and dominating our days. You may also know the feeling of unfulfilled dreams and desires on the other side of the scale. work-life balance encompasses everything that goes into a well-lived life. The report suggests that many employee view life and work holistically. As a result, they look for employers who can encourage and support them as people, not just as employees. So it's very crucial for the organization to maintain a healthy work life balance working environment.
- **Make employee feel valued:** To increase employee engagement, the company needs to take an active role make the employee feel valued to the organization. In that case they can offer some good compensations packages, celebrate achievements, offer professional development and learning opportunities, prioritize a work-life balance, Start an employee recognition program & so on. It will definitely improve the employee engagements & make the employee very own to the organization.
- **Reduce working pressure:** To make employees feel better about the company, it is important to feel the relaxed. Increasing working pressure demolish the energy of employee instead of boost up them. Organization should consider this matter & found a way to resolve this problem. When an employee works under extreme pressure he /she never able to put his/her best effort to the organization.

- **Dealing with harassment:** Now a day it's become a major problem in workplaces to being harassed by someone. An employee may be harassed by their supervisor, co-workers, managers or sometimes by a customer. A victim of harassment can be anyone affected by the offensive conduct, not just the person who was harassed. This types of incident can destroy a person physically or mentally. So, organization should emphasize importance on this & give the employee a better working surface.

5.3 Conclusions:

The Jamuna Bank Ltd is a new generation bank with a dynamic outlook combining both sharia based and modern technology driven banking services. Since after its inception the bank is satisfactorily contributing to the growth of GDP of the country through stimulating trade and commerce accelerating the pace of industrialization boosting up export, creating employment opportunity for the educated youth, poverty alleviation, raising standard of living of limited income group and overall sustainable socio economic development of the country. The bank has all the possibilities of becoming one of the leading banks of the country if it can maintain this trend of improvement. Before internship I had idea about banking but it was only bookish. Now after completing my internship period and preparing term paper on customer satisfaction I got practical aspect of banking. It will definitely help me to observe the things from banking perspective.

Chapter: Six (Internships Experiences)

An internship is a professional learning experience that offers meaningful, practical work related to a student's field of study or career interest. An internship gives a student the opportunity for career exploration and development, and to learn new skills.

6.1: Work, Work flow and People Met:

I feel very lucky & it was significant pleasant to work in a leading bank in Bangladesh. In the organization as an intern was significant because it provided me the chance to observations of the Company's operation s I was also able to understand better the organizations working conditions through analyzing the company was therefore able to interpret the policies based on my previous knowledge and the acquired experience to establish the level of the working conditions in the organization. It was apparent that the organization emphasize on communication. Communication was used in the organization during my experience as a tool to communicate important information between on collaboration. It was also apparent that the company motivates its labor force by ensuring the HR department properly manages all its HR functions which include rewarding the

labor source for their hard work. Functions such as overtime pay, which actively participated in are some of the examples that prove that the working conditions in the organization conformed to the HR principles.

6.1.1 People meet:

People I have met at the banks were really very good & cooperative persons. They support me & encourage me to do good at the works without working any hesitations and fear. I tried to work with my honesty & probably I do this. I was able to interact with various personalities. Some of the tasks delegated to me by my mentor also required a great level of interaction and collaboration. I was able to engage with various people and hence developed my courage and the ability to speak to large groups. Other tasks requiring coordination with my mentor and other departments also provided me the opportunity to communicate with key leaders in the organization.

6.2: Significant Pleasant and Unpleasant Incidence:

6.2.1 Significant Pleasant Incidence:

I am experience lot of pleasant situation and learn from corporate environment and from the employees. Actually this internship task is pleasant for me. Because in this time, I make my fully formal, cuttings nail and polish shoes in time. I have become very obedient & punctual person. I have wearied ironed and cleaned cloth regularly. In the internship period I maintained the dress code regularly and I am habituated with this now. I have got sufficient experience from this internship task I have get idea how to maintain official environment. I am also learning how to behave with worker and other employees. In my internship period all officers are help me lot. They teach me lot of things.

6.2.2 Significant Unpleasant Incidence:

Although the Journey of my internship period was so smooth & great but I have also faced some challenges, which really makes me feel embarrassed, uneasy at the works, fear to do my task. Feel uncomfortable with some of the superior's colleagues.

Chapter: 7 (References & Appendices)

7.1 References

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7.2 Appendices:

❖ Websites

- ✓ <http://www.Jamuna.com/>

Published Document & Banking manual

- ✓ Several Booklets from Jamuna Bank Limited
- ✓ <https://www.lawyersnjurists.com>