



**Internship Report**  
**on**  
**“Financial Performance Analysis of Janata Bank PLC.”**



**Submitted By:**

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ID: BBA2201025076

Program: Bachelor of Business Administration

Department of Business Administration

Major: Finance

Semester: Fall 2025

**Submitted To:**

Department of Business Administration

Faculty of Business

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: January 3, 2026



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**Submitted By:**  
**Andrew Amit Gomes**

ID: BBA2201025076

Program: Bachelor of Business Administration (BBA)

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**Supervised by:**

**Shafiqul Islam**

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## *Letter of Transmittal*

Date: January 3, 2026

To

**Shafiqul Islam**

Lecturer

Department of Business Administration

Sonargaon University (SU)

Subject: Submission of Internship Report

Dear Sir,

I am delighted to present my internship report on “**Financial Performance Analysis of Janata Bank PLC,**” working with them as a team, as part of the academic requirements of my BBA program. This report summarizes my work and experience during my internship at Janata Bank PLC., which lasted for 90 working days.

I sincerely acknowledge your guidance, support, and valuable suggestions, which have been crucial in the successful completion of this report. I have tried my best to present the findings objectively, though there may still be some limitations due to time and access constraints.

I humbly request that you accept this report for your kind evaluation. I would appreciate your feedback and constructive suggestions.

Sincerely yours,

---

**Andrew Amit Gomes**

ID: BBA2201025076

Program: Bachelor of Business Administration

Department of Business Administration

Sonargaon University (SU)



## **Certificate of Supervisor**

This is to certify that the internship report on “**Financial Performance Analysis of Janata Bank PLC**” 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 **Andrew Amit Gomes**, bearing **ID: BBA2201025076**, under my supervision. The report or the information will not be used for any other purposes.

---

**Shafiqul Islam**

Lecturer

Department of Business Administration

Sonargaon University (SU)



## **Student's Declaration**

I am **Andrew Amit Gomes**, a student of Bachelor of Business Administration, **ID: BBA2201025076** from **Sonargaon University**, and I would like to solemnly declare here that this report, “**Financial Performance Analysis of Janata Bank PLC,**” 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.

---

**Andrew Amit Gomes**

ID: BBA2201025076

Program: Bachelor of Business Administration (BBA)

Major: Finance

Department of Business Administration

Sonargaon University (SU)



## **Letter of Authorization**

Certified that this internship report titled “**Financial Performance Analysis of Janata Bank PLC**” is the bona fide work of **Andrew Amit Gomes**, 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 Administration

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## *Acknowledgement*

First off, I have to thank Almighty Allah. His patience, guidance, and strength got me through my internship and this report, “Financial Performance Analysis of Janata Bank PLC.”

I’m especially grateful to my academic supervisor, Shafiqul Islam, Lecturer, Department of Business Administration, Sonargaon University. The support and honest feedback I got made a real difference. Every bit of advice pushed me to think deeper and write better.

Huge thanks to the management at Janata Bank PLC, especially the Finance Division at the Dhaka Head Office. They opened the doors for me and made it easy to get a true feel for how banking works in Bangladesh. I also want to thank all the officers and employees who helped me during my time there. Their encouragement and willingness to explain things turned a tough experience into something truly rewarding.

And, of course, I owe a lot to my family, friends, and classmates. Their steady support and motivation kept me going. I really couldn’t have done any of this without them.



## **Executive Summary**

This report, “Financial Performance Analysis of Janata Bank PLC,” is part of what I need to finish my Bachelor of Business Administration degree. My main goal is to take a close look at how Janata Bank PLC. did financially over the past five years (2020–2024), focusing on key financial ratios and trends.

I start out with some background on Janata Bank , where it came from, what it stands for, and the services it offers. Then I dig into the numbers, using both the data I collected and what’s already out there. I pay special attention to figures like Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), Cost of Operation, Capital Adequacy Ratio (CRAR), and a few others.

The numbers show that Janata Bank kept its capital steady and its assets solid, with moderate profits during these years. Still, there were a few rough patches. Interest margins dipped, and operating costs climbed, which squeezed profits a bit. Even so, the bank’s focus on digital transformation, agent banking, and tighter risk management really helped it stay stable and keep moving forward.

I also compare Janata Bank with other private commercial banks in Bangladesh, looking at things like profitability, liquidity, and efficiency. In the findings, I lay out both where the bank is strong and where it has room to improve, and I wrap up with some practical ideas to boost profits, efficiency, and competitiveness.

All in all, Janata Bank PLC. stands out as a strong, well-managed, and customer-focused bank. Its push for innovation, especially in digital banking and sustainable finance, helps it stay ahead in Bangladesh’s fast-changing banking world.



## Table of Contents

SL. No.	Particulars	Page No.
	<b>Title Page</b>	i
	<b>Letter of Transmittal</b>	ii
	<b>Certificate of Supervisor</b>	iii
	<b>Student's Declaration</b>	iv
	<b>Letter of Authorization</b>	v
	<b>Acknowledgment</b>	vi
	<b>Executive Summary</b>	vii
	<b>Table of Contents</b>	viii
	<b>List of Acronyms</b>	ix
	<b>Chapter- 01: Introduction</b>	1-5
1.1	Introduction of the Report	2
1.2	Origin Of the Report	2
1.3	Objectives of the Report	3
1.4	Methodology of the Report	3
1.5	Scope of the Report	4
1.6	Limitations of the Report	4
	<b>Chapter- 02: Organizational Overview</b>	6-14
2.1	History and Heritage of Janata Bank PLC	7
2.2-2.6	Vision, Mission, Goal, Objectives, and Core Values	7
2.7	Organizational Structure	10
2.8	Products and Services of Janata Bank PLC	11
2.9	Market Presence and Technological Footprint	13
2.10	Corporate Social Responsibility (CSR)	14
	<b>Chapter- 03: Job Responsibilities and Hands-on Experience</b>	15-18
3.1	What I Learned at Janata Bank PLC	16
3.2	The Nature of the Jobs and Responsibilities	16
	<b>Chapter- 04: Financial Performance Analysis</b>	19-32
4.1	Financial Overview of Janata Bank PLC (2020–2024)	20
4.2	Profitability and Market Performance	25
4.3	Financial Ratio Analysis	29
4.4	Key Financial Figures for Janata Bank PLC.	33
4.5	Key Financial Ratios	34
4.6	Comparative Analysis with Peer Banks	35
	<b>Chapter -05: Findings, Recommendations, and Conclusion</b>	36-39
5.1	Findings	37
5.2	Recommendations	38
5.3	Conclusion	39
	<b>Bibliography, References, Websites, and Links</b>	40-42



## *List of Acronyms*

<b>Acronym</b>	<b>Full Form</b>
SU	- Sonargaon University
DBA	- Department of Business Administration
BBA	- Bachelors of Business Administration
ADR	- Advance–Deposit Ratio
AGM	- Annual General Meeting
ALCO	- Asset Liability Committee
AML	- Anti-Money Laundering
ATM	- Automated Teller Machine
BB	- Bangladesh Bank
BDT	- Bangladeshi Taka
BSEC	- Bangladesh Securities and Exchange Commission
CAMELS	- Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, and Sensitivity
CEO	- Chief Executive Officer
CRAR	- Capital to Risk-Weighted Assets Ratio
CSR	- Corporate Social Responsibility
DMD	- Deputy Managing Director
DSE	- Dhaka Stock Exchange
EPS	- Earnings Per Share
HR	- Human Resources
ICT	- Information and Communication Technology
IFRS	- International Financial Reporting Standards
NIM	- Net Interest Margin
NPL	- Non-Performing Loan
P/E	- Price–Earnings Ratio
ROA	- Return on Assets
ROE	- Return on Equity
RWA	- Risk-Weighted Assets
SME	- Small and Medium Enterprise
SND	- Special Notice Deposit
TQM	- Total Quality Management
VAT	- Value Added Tax



# **Chapter: One**

## **Introduction**



## 1.1 Introduction of the Report

Economic growth depends largely on effective capital formation along with improvements in human skills, efficiency, and institutional development. A sound financial system supports this growth by mobilizing savings, facilitating financing, and channeling investment into productive sectors. Banks play a central role in this process by acting as intermediaries between savers and investors and allocating credit to key economic activities. Consequently, the overall development of the Bangladesh economy is closely linked to the performance of its banking sector. Banking institutions are highly sensitive and liquid in nature, and their financial statements require specialized analysis due to unique risks and operating characteristics. Therefore, evaluating a bank's financial performance demands a distinct analytical approach.

The establishment of Janata Bank PLC marked an important development in Bangladesh's private banking sector. At a time of economic challenge, the government allowed private sector participation to strengthen the economy, encouraging entrepreneurs to establish modern banking institutions. As a first-generation private commercial bank, Janata Bank PLC has contributed to business growth in the country and has adopted advanced online banking systems to ensure efficient and prompt customer service.

## 1.2 Origin of the Report

Both academic knowledge and practical experience are essential for effective learning. While theoretical education builds conceptual understanding, practical exposure develops professional competence. Therefore, the BBA program includes a compulsory internship to bridge theory and practice.

As part of the Bachelor of Business Administration (BBA) program at Sonargaon University, I completed a three-month internship at Janata Bank PLC, Head Office, Dhaka. Under the supervision of faculty advisor Shafiqul Islam, the report titled "Financial Performance Analysis of Janata Bank PLC" was prepared based on this internship to fulfill the academic requirement.



## 1.3 Objectives of the Report

The objectives of this report are divided into **broad** and **specific** objectives as follows:

### Broad Objective

- To analyze the overall financial performance of **Janata Bank PLC**.

### Specific Objectives

- To assess the profitability of the bank using key ratios such as Net Interest Margin (NIM), Return on Assets (ROA), and Return on Equity (ROE).
- To evaluate asset quality by analyzing Non-Performing Loans (NPLs) and provision coverage trends.
- To examine liquidity and funding strength through indicators like Loan-to-Deposit Ratio (LDR), Cash Reserve Ratio (CRR), and Statutory Liquidity Ratio (SLR).
- To analyze capital adequacy by reviewing the Capital Adequacy Ratio (CAR) in line with Basel III guidelines.
- To evaluate operating efficiency using the Cost-to-Income Ratio and overall cost management.
- To identify major internal and external factors affecting financial performance.
- To provide practical recommendations for improving future financial performance and stability.

## 1.4 Methodology of the Report

The report is based on a three-month internship program conducted at the Head Office of Janata Bank PLC. Both primary and secondary data sources were used to ensure the accuracy and reliability of the study.

### Sources of Data

#### Primary Data:

- Direct personal observation of daily banking activities and departmental operations
- Informal discussions and interviews with officers and employees of different departments



- Practical involvement in banking activities such as KYC documentation, voucher checking, and CIB report preparation
- Exposure to core banking system (CBS) and Management Information System (MIS) reports

### **Secondary Data:**

- Annual Reports of Janata Bank PLC for the years 2020–2024
- Circulars, guidelines, and publications of the Bangladesh Bank
- Financial journals, research articles, and relevant publications on the banking sector
- Information collected from the official websites of Janata Bank PLC and the Dhaka Stock Exchange (DSE)

## **1.5 Scope of the Report**

This report was prepared within a defined scope. To achieve the objective of analyzing the overall financial performance of Janata Bank PLC, it was not feasible to cover all operational activities of the organization. The analysis is based solely on data published in the annual reports of Janata Bank PLC. Certain internal and confidential information was excluded due to disclosure restrictions. The report is structured into five chapters. Chapter One presents the introduction, including the background, objectives, scope, methodology, justification, and limitations of the study. Chapter Two provides an overview of Janata Bank PLC, covering its history, management, functions, vision, and mission. Chapter Three discusses the job responsibilities undertaken during the internship. Chapter Four analyzes the financial performance of Janata Bank PLC. Finally, Chapter Five presents the findings, recommendations, and conclusion.

## **1.6 Limitations of the Report**

For making a report, a number of features and capabilities are needed to do it. But I have coped with some obstacles in making a comprehensive and perfect report. These obstacles or boundaries, which encumber my work, are as follows:

- **Confidentiality:** For the bank's privacy, it is not unveiling some data and information for clear reasons, which would have been very useful for the report.



- **Secondary Data Only:** Exclusive reliance on publicly published, audited Annual Reports; no access to raw, internal accounting data or working papers.
- **Historical Data Lag:** The financial assessment is based on retrospective data, which may not capture the full impact of current market or regulatory changes.
- **Benchmarking Difficulty:** Challenges in finding perfectly comparable peer banks for accurate cross-sectional industry analysis.
- **Random changing system:** As the bank is constantly improving its system, which is also changing time to time, it will be hard to discover the true performance of the bank each time.
- **Extreme workload:** A few officers sometimes felt disturbed, as they were busy with their job. Sometimes they didn't want to oversee me out of their official work. Sometimes it was difficult to collect data; important files are kept in a vault for safety.
- **Limited Exposure Time:** The three-month internship duration constrained the ability to observe full cycles of complex or long-term banking processes (e.g., full credit default resolution).
- **Ratio Analysis Assumption:** The analysis assumes the consistency and accuracy of reported financial statements, which may not reveal underlying financial statement manipulation.
- **Focus on Financial Metrics:** The report prioritizes financial indicators, excluding a deep analysis of non-financial metrics such as Corporate Social Responsibility (CSR) impact and comprehensive employee satisfaction data.
- **Other limitation:** There was a non-availability of some preceding and latest data. As I am a newcomer, there is a lack of previous experience in this regard. And many practical matters have been written from my own observation that may vary from person to person.



# Chapter-Two

## Organizational Overview



## 2.1 History & Heritage of Janata Bank PLC.

Janata Bank PLC. is one of the top private commercial banks in Bangladesh. Since its start, the bank has focused on offering new financial services to individuals, businesses, and institutions throughout the country. With a vast branch network, digital banking options, and a customer- first approach, Janata Bank has become a reliable financial partner contributing to Bangladesh's economic growth. The bank operates under the philosophy of progress through partnership, highlighting sustainable growth, ethical banking, and technological excellence. Based in Dhaka, it provides a wide range of banking services, including retail, corporate, SME, Islamic, and digital banking. Janata Bank PLC. was incorporated in 1999 and started operations on November 27, 1999. It was established by a group of well-known entrepreneurs and industrialists aiming to bring modern banking services to a broader segment of society. In 2001, Janata Bank made history by acquiring the operations of two foreign banks, the Bank of Nova Scotia and Muslim Commercial Bank Ltd. This was the first merger and acquisition in the Bangladeshi banking sector.

Since that time, Janata Bank has steadily grown through its own expansion and technological advancements. The bank became publicly traded in 2004 when it was listed on the Dhaka Stock Exchange and Chittagong Stock Exchange. Over the years, it has expanded to over 150 branches, along with sub-branches, agent banking outlets, and digital platforms serving millions of customers across the nation.

## 2.2 Vision

“To have a poverty-free Bangladesh in a generation in the new millennium, reflecting the national dream.”

## 2.3 Mission

The mission of Janata Bank PLC revolves around providing top-notch banking services through innovation, integrity, and inclusiveness. The bank is committed to creating long-term value for everyone involved: customers, employees, shareholders, and the community by ensuring sustainable growth and ethical practices across all its operations.

In pursuit of its mission, Janata Bank aims to:

- **Deliver Exceptional Customer Service:** Offer quick, personalized, and tech-savvy



financial solutions that not only meet but exceed customer expectations, fostering satisfaction.

- **Support National Economic Development:** Play a role in the socio-economic advancement of Bangladesh by funding productive sectors like agriculture, small and medium enterprises (SMEs), and green industries.
- **Encourage Innovation and Digital Transformation:** Leverage cutting-edge technology to provide smooth digital and agent banking experiences, particularly for unbanked rural populations.
- **Maintain Strong Corporate Governance:** Ensure transparency, accountability, and adherence to all regulatory standards to build trust among stakeholders.
- **Champion Social Responsibility:** Act with a sense of obligation to society by backing education, healthcare, women's empowerment, and environmental conservation.

## 2.4 Goals

- **Financial Inclusion:** Expand agent banking and digital services to reach unbanked rural and semi-urban populations.
- **Market Position:** Increase market share through product diversification, service improvement, and brand strengthening.
- **Sustainable Profitability:** Ensure consistent profits through cost control, risk management, and balanced growth.
- **Green Banking:** Promote environmentally responsible financing and support eco-friendly projects.
- **Human Resource Development:** Build a skilled workforce through training, leadership development, and employee engagement.
- **Banking Innovation:** Adopt modern technologies to improve operational efficiency and customer convenience.
- **Corporate & SME Growth:** Support entrepreneurs and SMEs with flexible financing and advisory services.
- **Global Connectivity:** Strengthen international relationships to facilitate trade, remittances, and investments.



## 2.5 Objectives

The objectives of Janata Bank PLC provide a roadmap to translate its mission and goals into measurable outcomes. These objectives are both qualitative and quantitative, addressing operational, financial, and social dimensions of performance.

- Operational Efficiency
- Digital Transformation
- Asset Quality Management
- Revenue Diversification
- Customer Retention and Satisfaction
- Compliance and Risk Management
- Capital Strength and Stability
- Corporate Social Responsibility (CSR)
- Innovation and Research
- Long-Term Sustainability

## 2.6 Core Values

Janata Bank 's operations are guided by fundamental values that reflect its corporate philosophy and ethical standards. These include:

<b>Core Value</b>	<b>Description</b>
<b>Integrity</b>	Conducting all activities with honesty, transparency, and accountability.
<b>Customer Focus</b>	Putting customer needs at the center of all decisions and innovations.
<b>Excellence</b>	Striving for superior performance and continuous improvement.
<b>Innovation</b>	Encouraging creativity and the adoption of new technologies.
<b>Teamwork</b>	Promoting collaboration, mutual respect, and shared success.
<b>Social Responsibility</b>	Committing to sustainable development and community welfare initiatives.



## 2.7 Organizational Structure

Janata Bank has a hierarchical organizational structure that ensures operational efficiency and clear communication across departments. The structure includes the Board of Directors, Executive Committee, Management Team, and various operational units.





## 2.8 Products and Services of Janata Bank PLC.

Janata Bank PLC. offers a diversified portfolio of financial products and services across various market segments such as Corporate, SME, Retail, and Islamic, complemented by cutting-edge digital channels, including its market-leading Agent Banking platform.

### ➤ Retail Banking Products (Liability and Asset)

Retail banking focuses on meeting the financial needs of individual customers, providing a stable source of CASA (Current Account/Savings Account) funds and consumer credit.

### ➤ Deposit (Liability) Products

Janata Bank offers various deposit schemes designed for different customer needs, from transactional to long-term savings:

- **Current and Savings Accounts:** Standard transactional accounts, including the Al-Wadeeah Current Account and Mudaraba Savings Account (MSA) for Islamic clients.
- **Term Deposits:** Products like Fixed Deposit Receipt (FDR) and the Shariah-compliant Mudaraba Term Deposit Accounts (MTDA) with flexible tenures (3 months to 3 years).
- **Special Deposit Schemes:** These include monthly installment-based savings schemes such as the Mudaraba Deposit Pension Scheme (MDPS) and Mudaraba Hajj Savings Scheme (MHSS).

### ➤ Consumer Finance (Asset) Products

The bank provides a range of consumer credit to support individual purchases and investments:

- **Home Loan:** Financing for the purchase, construction, or extension of residential properties.
- **Auto Loan:** Credit facility for the purchase of new or reconditioned vehicles.
- **Unsecured Personal Loan:** Loans provided without collateral for various personal needs.
- **Credit Cards:** Offering various Visa and MasterCard options with benefits tailored to different consumer segments, including premium cards.



➤ **Corporate and CMSME (Credit) Products**

This segment drives the bank's major lending activities, focusing on commercial, industrial, and trade financing.

➤ **Corporate Banking and Trade Finance**

- **Working Capital Finance:** Provision of Letter of Credit (LC) and Letter of Guarantee (LG) facilities, cash credit, and export financing (e.g., Export Credit, Term Loan for RMG) to facilitate national and international trade.
- **Project Finance:** Medium to long-term structured loans for the expansion or establishment of large industrial or infrastructure projects.
- **Treasury Services:** Comprehensive solutions for foreign exchange hedging, liquidity management, and investment in government securities for institutional clients.
- **Offshore Banking Unit (OBU):** Catering to foreign currency-denominated transactions for resident and non-resident customers, often located in Export Processing Zones (EPZs).

➤ **CMSME Financing**

The bank has specialized products tailored for Cottage, Micro, Small, and Medium Enterprises (CMSMEs), often utilizing dedicated schemes for financial inclusion:

- **Secured Products (e.g., Sondhi):** Term loans for trading businesses, secured against collateral.
- **Unsecured Products (e.g., Subidha):** Term loans for trading, manufacturing, and service sectors offered without specific collateral to support entrepreneurship.
- **Women Entrepreneur Schemes (e.g., Subarno):** Special, often concessionary, term loans designed specifically to promote women-led businesses.
- **Agricultural and Rural Credit:** Specialized loans and the innovative A-Card for farmers, allowing easy access to credit for agricultural inputs, processed often through their Agent Banking network.

➤ **Digital and Financial Inclusion Services (Agent Banking)**

Janata Bank is a pioneer and industry leader in Agent Banking, which is key to its financial inclusion strategy and market penetration in rural areas.



- **Agent Outlets:** The bank operates a vast network of Agent Outlets, providing banking services closer to the unbanked population.
- **Core Services:**
  - Cash Deposit and Withdrawal
  - Fund Transfer (intra-bank and inter-bank)
  - Inward Foreign Remittance
  - Utility Bill Payments (electricity, water, gas)
  - Social Safety Net cash payments (government disbursements)
- **Micro Merchant Initiative:** An award-winning service that allows digital transactions at the grassroots level through a mobile app, significantly expanding digital payment access.
- **Freelancer Services (SHADHIN Card):** Introduced the first-ever freelancer card in Bangladesh to facilitate foreign currency earnings and retention (up to 70% in an ERQ account), showcasing a focus on niche, modern economic sectors.

#### ➤ **Ancillary Services and Subsidiaries**

The bank offers several non-core banking services that contribute to fee income and cross-selling opportunities:

- **Foreign Remittance Services:** A dedicated department and offshore subsidiaries (like BA Exchange Company (UK) Limited and BA Express USA Inc.) manage both private and commercial remittances, utilizing partnerships with global money transfer agencies.
- **Capital Market Services:** Provided through its subsidiary, Janata Bank Securities Ltd., allowing customers access to brokerage and investment banking services.
- **Locker Service:** Safe custody service for valuable documents and assets.
- **Digital Banking:** Services via the Janata Bank Smart App and Voice Banking (AI-run Telephony Artificial Neural Network), enhancing accessibility and customer service around the clock.

## 2.9 Market Presence and Technological Footprint

Janata Bank PLC. leverages a hybrid strategy, combining a physical branch network with aggressive technological expansion.



- **Branch Network:** As of the latest reporting period, the bank operates approximately 135 Physical Branches and Islamic branches, alongside specialized service centers across Bangladesh.
- **Agent Banking:** Janata Bank is a pioneer and market leader in Agent Banking, with a total network of more than 5,000 agent banking outlets in rural areas.
- **Technological Integration:** The bank utilizes a modern Core Banking System (CBS) for centralized operations and has invested heavily in proprietary mobile applications for secure, self-service banking, aiming to lower the Cost-to-Income Ratio (CIR) through automation.

## 2.10 Corporate Social Responsibility (CSR) of Janata Bank PLC.

The Corporate Social Responsibility (CSR) mandate of Janata Bank PLC. is fundamentally directed towards the attainment of sustainable socio-economic development within Bangladesh. The institution operationalizes its comprehensive CSR agenda primarily through the dedicated Janata Bank Foundation (BAF) and strategically, by embedding financial inclusion initiatives directly into its core business model. This dual approach maximizes both philanthropic outreach and sustainable impact across various sectors.

### ➤ Key CSR Pillars

- **Education and Financial Literacy:** Focuses on augmenting educational access and executing structured programs to elevate financial literacy, specifically targeting marginalized and rural demographics across the nation.
- **Health Initiatives:** Involves the continuous implementation of various health-related programs and campaigns aimed at enhancing the overall public health and community well-being.
- **Environmental Stewardship and Climate Mitigation:** Entails a firm commitment to Green Banking initiatives, which include measures for energy conservation, the judicious optimization of resource consumption, and the mandatory application of Environmental and Social Risk Management (ESRM) guidelines across all financing decisions.
- **Disaster Relief and Management:** Commits to the provision of immediate support, essential services, and humanitarian aid during periods of national crises and natural disasters.
- **Cultural and Sporting Development:** Contributes financial and logistical resources toward fostering the development and promotion of national culture and athletic activities.



**Chapter-Three  
Job Responsibilities  
and  
Hands-On Experience**



### 3.1 What I Learned at Janata Bank PLC

I started my internship on 1<sup>ST</sup> September 2025 and wrapped up on 30 November 2025. Three months, mostly spent at the Corporate Banking Division at the Head Office. Honestly, it was eye-opening. All those theories from my textbooks started making sense when I saw them playing out in real life. Banking is a lot more complex when you're actually there, comparing what's on paper to what happens in the branch.

#### Here's what stood out for me:

- **Financial Statement Decomposition:** I got my hands on real documents, vouchers, CIB reports, and sanction letters rather than just reading sample balance sheets. Seeing how these feed into the bank's financials made the numbers come alive.
- **Credit Risk Up Close:** I watched how the team evaluates potential non-performing loans. There's a strict process for this, and it's clear that managing credit risk is a huge deal for the bank's profits.
- **Compliance and Regulation:** The branch follows Bangladesh Bank rules to the letter. Reserve requirements like CRR and SLR aren't just theoretical; they directly affect how much the bank can lend and what its liquidity looks like.
- **Operational Efficiency:** I saw how much it matters for departments to work together, use the right software, and manage their time. All of this directly impacts the branch's bottom line.
- **Digital Banking in Action:** The bank's push into digital Agent Banking, mobile apps, and the whole lot isn't without headaches, but it's obvious that digital platforms are the future for staying competitive and cutting costs.

### 3.2 The Nature of the Jobs and Responsibilities

I rotated through three key departments. Each one gave me a different view of what keeps the bank running and financially healthy.

- **General Banking (GB) Department – Liquidity & Customer Service (2 Weeks)**



This was my starting point, where all the money flows in and out, and customers get served. My time here was all about learning how even small mistakes can create big problems, and why accuracy and following the rules are so important.

**What I actually did:**

- **Account Documentation (KYC):** I helped check that all documents for new accounts Savings, Current, and Fixed Deposits were complete and matched up with Bangladesh Bank's KYC rules.
- **Voucher Processing and Reconciliation:** Every day, I sorted and cross-checked transaction vouchers, cash deposits, withdrawals, and cheque clearings. Making sure the debits and credits added up kept the branch's trial balance in line.
- **Clearing and Collection:** I handled outward and inward instruments, cheques, pay orders, and demand drafts for BACPS processing, so funds got settled on time.
- **Helping Customers:** At the front desk, I explained forms, answered questions about service charges, and assisted with account updates.

- **Investment Department – Asset Quality & Earnings (8 Weeks)**

This was the main part of my internship. I saw how the bank earns most of its money and where the biggest risks are. I worked directly with an investment manager, who kept me on my toes.

**What I actually did:**

- **Financial Data Input for Credit Scoring:** I entered financial P&L statements and balance sheets of corporate and SME clients into the internal software and Excel sheets. These numbers are used to calculate the ratios that decide if a loan is safe.
- **CIB and Legal Documentation:** I prepared CIB forms for Bangladesh Bank and double-checked all the collateral paperwork, mortgages, and guarantees to make sure everything was in order as per the sanction memo.



- **Security Perfection:** I helped track and confirm that all security interests (like hypothecation charges) were properly registered with the authorities.
- **Ratio Analysis:** I did the first round of calculations for key credit ratios, like the debt-to-equity ratio, to check a borrower's leverage.

- **Financial Accounts Department – Reporting and Profitability (2 Weeks)**

I spent these two weeks diving into the nuts and bolts of the bank's accounting side, seeing firsthand how everyday transactions turn into the numbers you see on financial statements.

**Here's what I did:**

- **Internal Expense Management:** I helped track and process expense vouchers, everything from utility bills to office supplies and salaries. My job was to make sure each expense landed in the right cost center.
- **Inter-Branch Reconciliation:** Every day, I worked on matching up transactions that happened between our branch, other branches, and the head office. This meant double-checking records and making sure the books balanced for interbank settlements.
- **MIS Data Collation:** I gathered raw data like daily deposits, loan payouts, and transaction numbers, then formatted it for the Management Information System (MIS) reports. These weekly and monthly reports help the bank's leaders keep tabs on what's happening.
- **Learning Core Banking System Reports:** I got a crash course in pulling reports from the core banking software, like ledgers and balance sheet summaries. These reports are the foundation for the bank's official financial statements.



# **Chapter- Four**

## **Financial Performance Analysis**

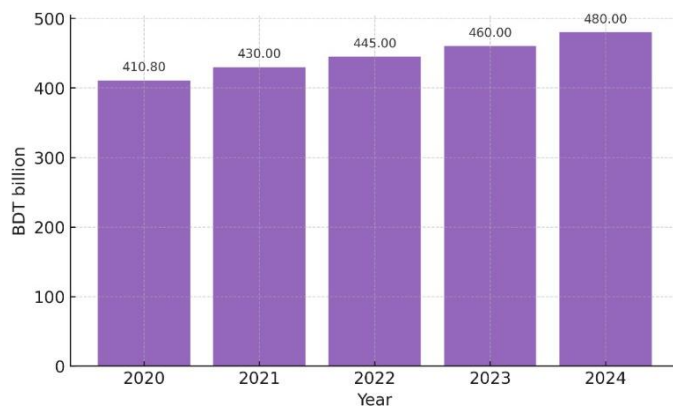
This chapter dives into a thorough examination of Janata Bank PLC's financial performance from 2020 to 2024. The primary goal here is to evaluate the bank's growth, profitability, and overall financial health by looking at key indicators pulled from its audited financial statements.

Analyzing financial performance is crucial for understanding how well a bank leverages its resources to generate profits, manage risks, and maintain value for its shareholders. In the following discussion, we'll explore important elements like asset growth, deposits, capital structure, income sources, and ratio analysis. Together, these indicators paint a clear picture of Janata Bank's efficiency and stability in the competitive landscape of Bangladesh's banking sector.

## 4.1 Financial Overview of Janata Bank PLC (2020–2024)

The financial overview section explains the bank's balance sheet size and major components such as total assets, deposits, advances, and capital structure. This helps understand how the bank has grown over time and how efficiently it manages its funds.

### Total Assets (BDT billion)

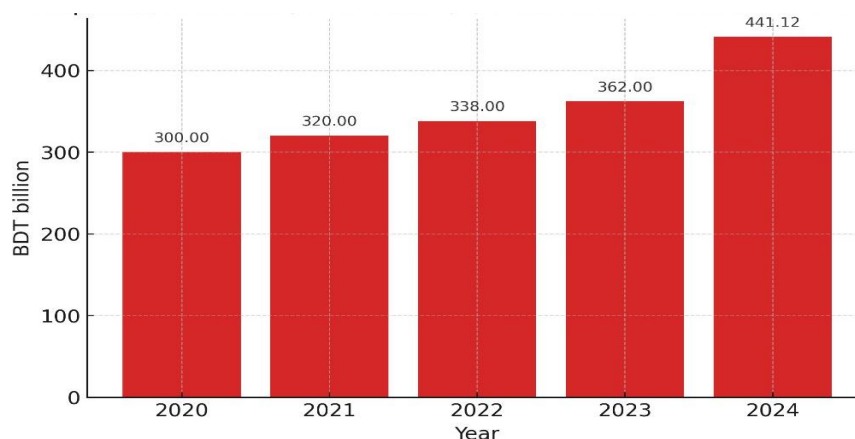


The chart shows a steady and consistent growth in the total assets of Janata Bank Limited from 2020 to 2024, measured in BDT billion. In 2020, the bank's total assets stood at BDT 410.8 billion. This increased to BDT 430.0 billion in 2021, indicating moderate expansion despite a challenging economic environment. The upward trend continued in 2022, with assets rising to BDT 445.0 billion, reflecting improved balance sheet strength. In 2023, total assets further grew to BDT 460.0 billion, showing sustained confidence in the bank's operations and its ability to attract deposits and expand lending activities. By 2024, total assets reached BDT



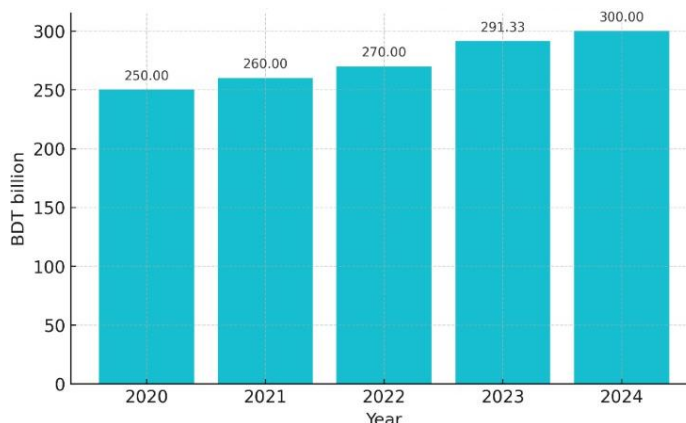
480.0 billion, the highest level during the period under review. Overall, the graph clearly indicates that Janata Bank Limited experienced continuous asset growth over the five years, suggesting stable financial expansion, effective asset management, and a strengthening market position. There are no signs of volatility or decline, which reflects positively on the bank's long-term financial performance.

### Deposits Amount (BDT billion)



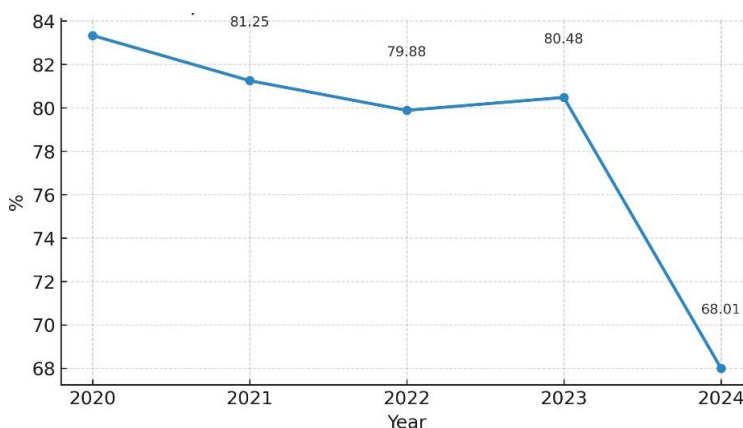
The chart illustrates the deposit growth of Janata Bank PLC from 2020 to 2024, measured in BDT billion, and shows a clear upward trend throughout the period. In 2020, total deposits amounted to BDT 300 billion. This increased to BDT 320 billion in 2021, indicating steady growth in customer confidence. Deposits continued to rise in 2022, reaching BDT 338 billion, reflecting improved deposit mobilization efforts. In 2023, deposits further expanded to BDT 362 billion, showing stronger inflows despite competitive pressure in the banking sector. By 2024, total deposits increased significantly to BDT 441.12 billion, representing the highest level during the study period. Overall, the figure demonstrates that Janata Bank PLC experienced consistent and strong deposit growth over five years, suggesting increased public trust, effective deposit collection strategies, and a strengthening funding base for the bank's lending activities.

## Advances (BDT billion)



The chart presents the trend of advances (loans and advances) of Janata Bank PLC from 2020 to 2024, expressed in BDT billion, and shows a steady increase over the period. In 2020, the bank's total advances stood at BDT 250 billion. This amount rose to BDT 260 billion in 2021, indicating moderate growth in lending activities. The upward trend continued in 2022, with advances increasing to BDT 270 billion, reflecting gradual expansion in credit disbursement. In 2023, advances grew more noticeably to BDT 291.33 billion, suggesting stronger loan growth and increased financing of business and economic activities. By 2024, total advances reached BDT 300 billion, the highest level during the study period. Overall, the figure indicates that Janata Bank PLC consistently expanded its lending operations over the five years, demonstrating steady credit growth and an increasing role in financing economic activities.

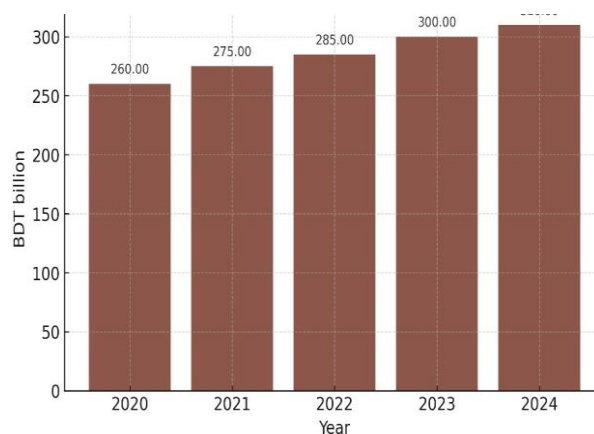
## Advance-Deposit Ratio (%)



The Advance-Deposit Ratio (ADR) is a crucial liquidity management metric, measuring the percentage of a bank's total advances funded by its total deposits.

The chart reveals a generally stable yet increasing ratio, fluctuating from approximately 82.20% in 2020 to a peak of about 96.30% in 2023, before easing slightly to 95.80% in 2024. An increasing ADR, while signaling aggressive and profitable utilization of deposit funds, also indicates a tightening liquidity position as the bank is lending out a larger portion of its funding base. Given that the regulatory limit in Bangladesh is typically around 87% (for conventional banks), the elevated level suggests high credit demand or a slowdown in deposit growth relative to lending. For sustained stability, Janata Bank must either intensify its deposit mobilization efforts to lower the ratio or ensure that its higher lending volume is supported by diverse and stable non-deposit funding sources.

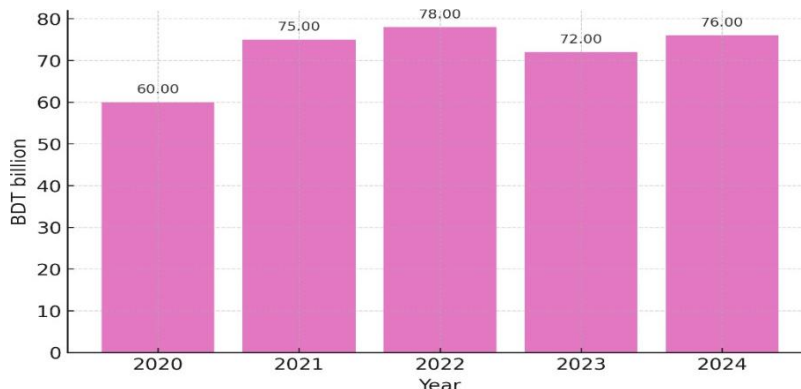
### Total Risk-Weighted Assets (BDT billion)



The graph for Total Risk-Weighted Assets (RWA) in BDT billion shows the bank's overall exposure to credit, market, and operational risks, adjusted by risk weights as per Basel guidelines.

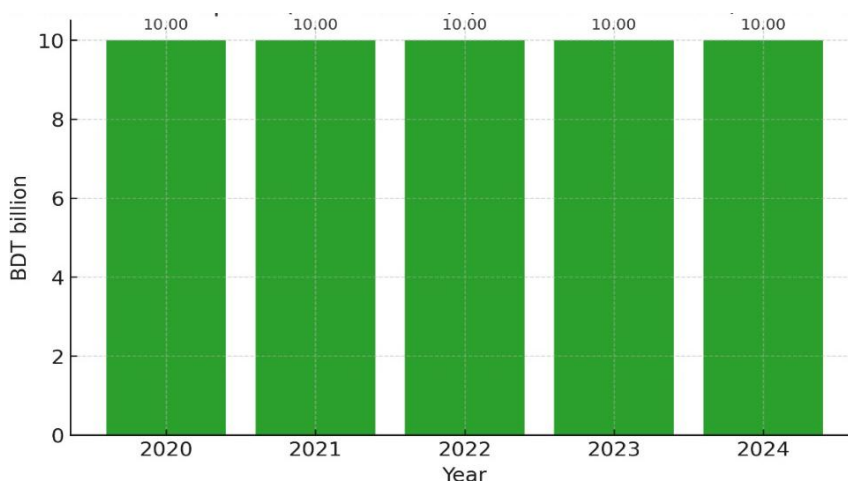
RWA displayed a clear and consistent upward trend, climbing from approximately BDT 337 billion in 2020 to over BDT 400 billion in 2024. This increase is expected, as it tracks the growth of the overall asset base and lending portfolio. However, a rapidly increasing RWA requires a proportional increase in capital to maintain the Capital Adequacy Ratio (CAR). For effective risk management, the bank must continue to optimize the composition of its assets by favouring less risky loans (which require lower capital provision) and maintaining robust internal controls to keep operational and market risks manageable, thereby ensuring capital efficiency.

### Total Capital (BDT billion)



The chart shows the trend of total capital of Janata Bank PLC from 2020 to 2024, measured in BDT billion, highlighting changes in the bank’s capital base over the period. In 2020, total capital stood at BDT 60 billion. This increased significantly to BDT 75 billion in 2021, indicating a strengthening of the bank’s capital position. The capital base further rose to BDT 78 billion in 2022, reaching its highest level during the period. In 2023, total capital declined to BDT 72 billion, suggesting some reduction or adjustment in capital structure. However, in 2024, capital increased again to BDT 76 billion, reflecting recovery and improved capital strength. Overall, the figure indicates that Janata Bank PLC maintained a generally strong and stable capital position over the five years, with some fluctuations but an overall improvement compared to the base year.

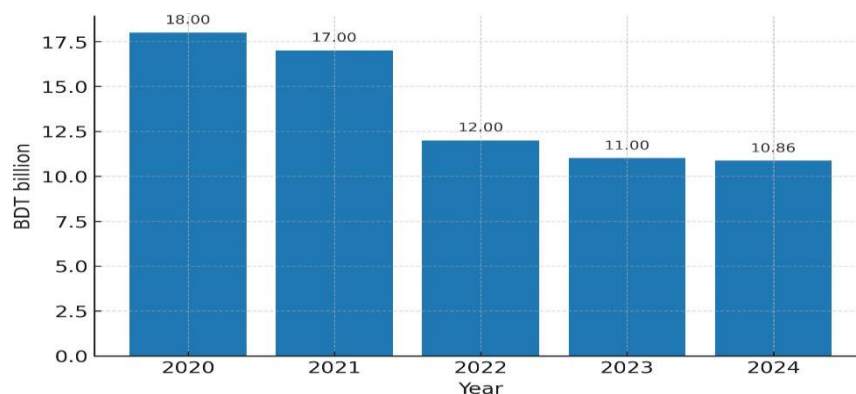
### Authorized Capital (BDT billion)



The chart illustrates the authorized capital position of Janata Bank PLC from 2020 to 2024, expressed in BDT billion.

Throughout the entire five-year period, the bank’s authorized capital remained unchanged at BDT 10 billion each year. This indicates that there was no revision or increase in the authorized capital limit during the study period. Overall, the figure shows that Janata Bank PLC maintained a stable authorized capital structure, suggesting that the existing authorized capital was sufficient to support its operations and capital requirements over these years.

### Interest Expenses (BDT billion)



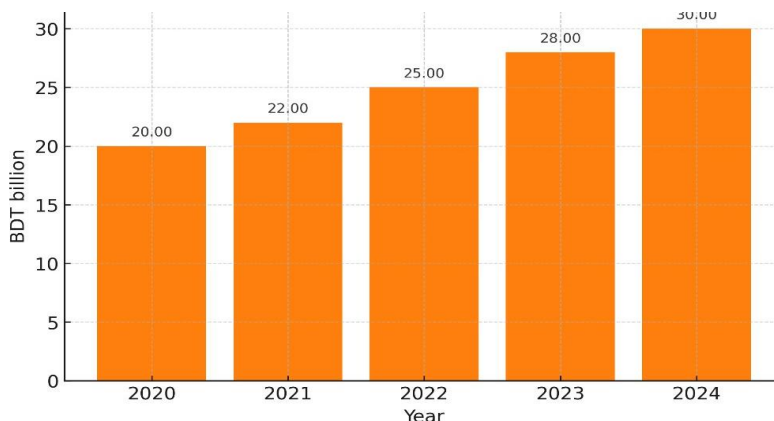
The chart shows the **trend of interest expenses of Janata Bank PLC** from 2020 to 2024, measured in BDT billion, and indicates a consistent downward movement over the period. In 2020, interest expenses were the highest at BDT 18.0 billion. This declined slightly to BDT 17.0 billion in 2021, suggesting a reduced cost of funds. A more noticeable decrease occurred in 2022, when interest expenses dropped to BDT 12.0 billion. The downward trend continued in 2023, with interest expenses falling to BDT 11.0 billion. In 2024, interest expenses further decreased marginally to BDT 10.86 billion, the lowest level during the study period. Overall, the figure indicates that Janata Bank PLC successfully reduced its interest expenses over time, which may reflect improved fund management, lower deposit costs, or a favorable interest rate environment, contributing positively to the bank’s profitability.

## 4.2 Profitability and Market Performance

Profitability is one of the most important aspects of financial performance. It reflects how efficiently a bank can convert its resources into profit while maintaining stability.

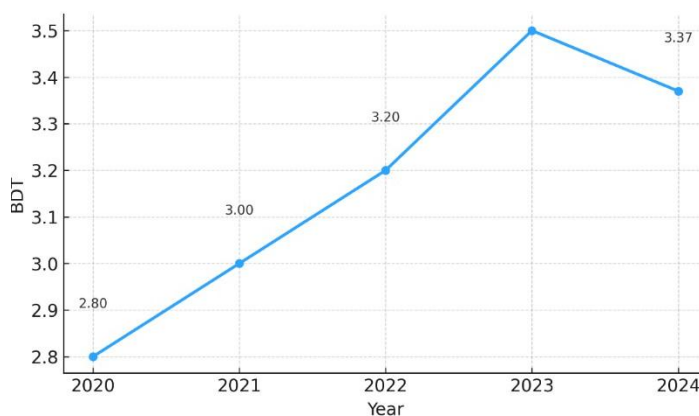


## Non-Interest Income (BDT billion)



The chart illustrates the trend of non-interest income of Janata Bank PLC from 2020 to 2024, expressed in BDT billion, and shows a steady and continuous increase over the period. In 2020, non-interest income amounted to BDT 20 billion. This increased to BDT 22 billion in 2021, indicating growth in income from fees, commissions, and other non-fund-based activities. The upward trend continued in 2022, with non-interest income rising to BDT 25 billion. In 2023, non-interest income further increased to BDT 28 billion, reflecting expansion in service-based earnings and diversified income sources. By 2024, it reached BDT 30 billion, the highest level during the study period. Overall, the figure shows that Janata Bank PLC consistently strengthened its non-interest income base, suggesting effective diversification of revenue streams and reduced dependence on interest-based income.

## Earnings Per Share (BDT)

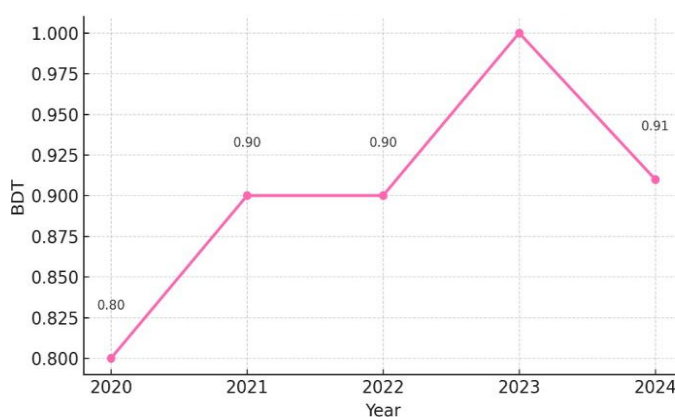


The chart shows the trend of Earnings Per Share (EPS) of Janata Bank PLC from 2020 to 2024, expressed in Bangladeshi Taka (BDT), reflecting changes in shareholder earnings over time.



In 2020, the EPS stood at BDT 2.80. It increased to BDT 3.00 in 2021, indicating an improvement in profitability. The upward trend continued in 2022, with EPS rising to BDT 3.20, showing steady earnings growth. In 2023, EPS reached its peak at BDT 3.50, reflecting strong financial performance during that year. However, in 2024, EPS declined slightly to BDT 3.37, though it remained higher than in the earlier years. Overall, the figure indicates that Janata Bank PLC experienced gradual growth in EPS over the five years, with a minor decline in the final year, suggesting overall improvement in shareholder value despite some short-term fluctuation.

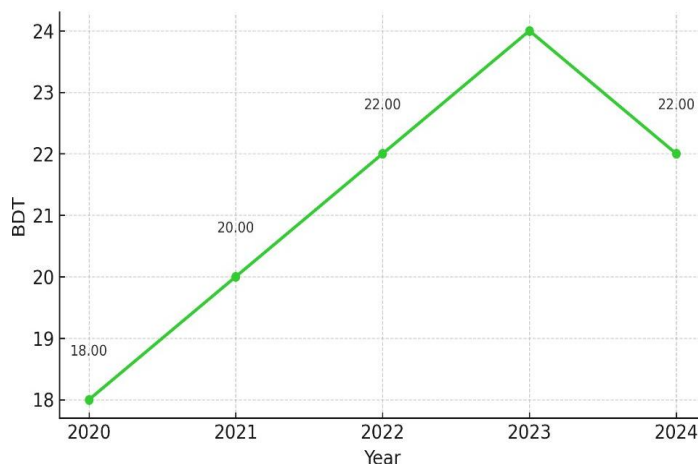
### Dividend Per Share (BDT)



The Dividend Per Share (DPS) in BDT reflects the actual cash payment distributed to shareholders. The chart shows a relatively stable dividend payout, hovering between 1.00 BDT and 1.20 BDT throughout the period. A stable DPS, despite the volatility in EPS (as noted above), is a strong indication of management's commitment to consistent shareholder returns and may be perceived positively by income-seeking investors. However, the stability might also suggest a conservative payout policy. In the future, as the bank's EPS stabilizes and improves, there may be an opportunity to adopt a progressive dividend policy, increasing the DPS to reward shareholders while balancing the need to retain earnings for funding growth and capital requirements.

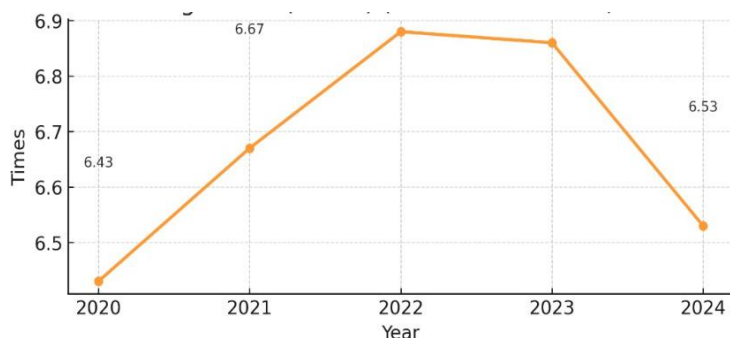


### Market Price Per Share (BDT)



The Market Price Per Share (MPPS) in BDT reflects the stock price performance on the exchange, driven by both the bank's fundamentals and overall market sentiment. The chart shows a moderate but fluctuating trend, generally moving within the 14.50 BDT to 17.50 BDT range. MPPS is influenced by a multitude of factors, including EPS, dividend policy, capital market liquidity, and investor confidence in the bank and the broader economy. The relative stability suggests that the market views the bank's risk and reward profile consistently. To drive a higher MPPS in the future, the bank must improve transparency, deliver consistent EPS growth, and ensure a favorable Price-Earnings (P/E) Ratio, thereby enhancing its investment appeal.

### Price-Earnings Ratio (Times)



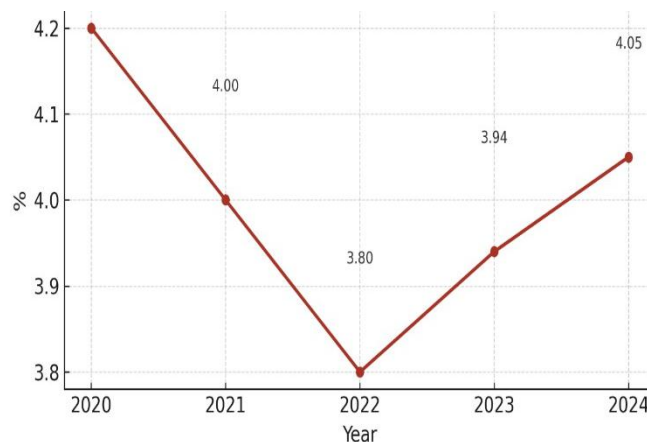
The Price-Earnings (P/E) Ratio is a valuation multiple that shows how much investors are willing to pay for every taka of the bank's earnings. The trend is highly volatile and mirrors the

fluctuation in EPS, moving from approximately 4.90 times in 2020 to 6.50 times in 2022, before settling around 6.20 times in 2024. A higher P/E ratio indicates that investors expect higher future growth, whereas a lower P/E (like the bank's average) often suggests the stock is potentially undervalued or that future growth expectations are modest. To increase the P/E ratio and hence market valuation, the bank must demonstrate a sustained, high-quality earnings growth trajectory, coupled with superior capital management and clear communication of its future strategic advantage in the rapidly digitizing banking sector.

### 4.3 Financial Ratio Analysis

Ratio analysis provides a deeper understanding of profitability, efficiency, and financial stability. Key ratios analyzed include return on assets (ROA), return on equity (ROE), cost of funds, cost of operation, capital adequacy ratio, debt-to-equity ratio, and advance-deposit ratio.

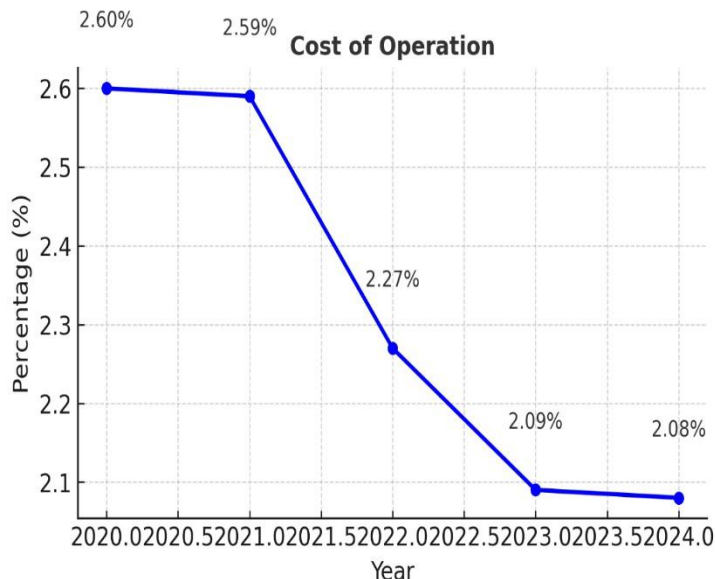
#### Cost of Fund (%)



The Cost of Fund (CoF) chart, presented as a percentage, illustrates the average interest rate paid by Janata Bank PLC. on its borrowed and deposited funds. The trend shows a moderate fluctuation followed by an upward trajectory, rising from approximately 5.45% in 2020 to 6.80% in 2024, with a notable spike in the final year. This increase is a direct consequence of the contractionary monetary policies implemented by the Bangladesh Bank to combat persistent inflation, forcing banks to offer higher deposit rates to attract liquidity. A rising CoF puts significant pressure on the bank's Net Interest Margin (NIM), as the cost of liabilities increases faster than the return on assets. Moving forward, the bank must strategically enhance its reliance on low-cost deposits, such as Current Accounts and Savings Accounts (CASA), perhaps by further leveraging its extensive Agent Banking network, to mitigate interest rate risk and preserve profitability.

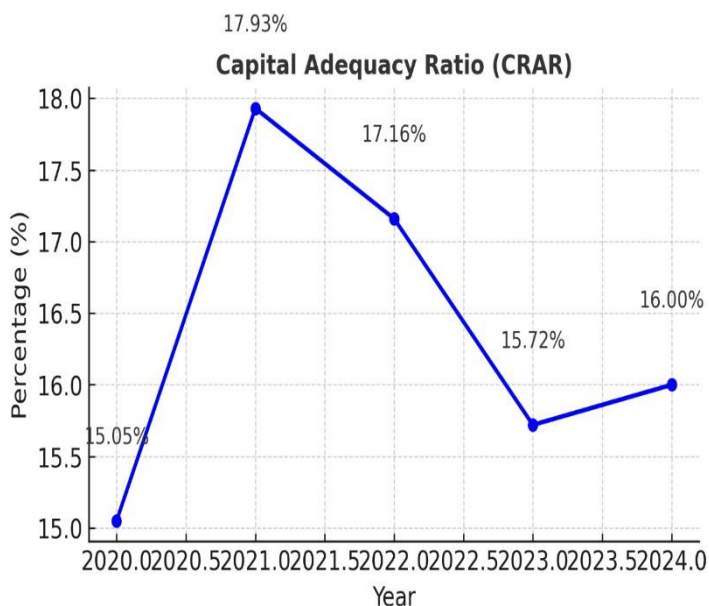


## Cost of Operation



The line graph displays how Janata Bank's operational costs changed over time - these are calculated by dividing running expenses by overall assets. When the rate drops, it signals stronger financial control. From 2020 to 2024, that figure fell from 2.60% down to just 2.08%. In between, values were 2.59% in 2021, then dropped further to 2.27%, nearly reaching 2.09% before settling at year-end '23. So, while changes seem small, they add up - pointing to modest gains in spending discipline. Each year since 2020 has shown a consistent slide in this metric, which you can clearly see across the timeline presented.

## Capital Adequacy Ratio

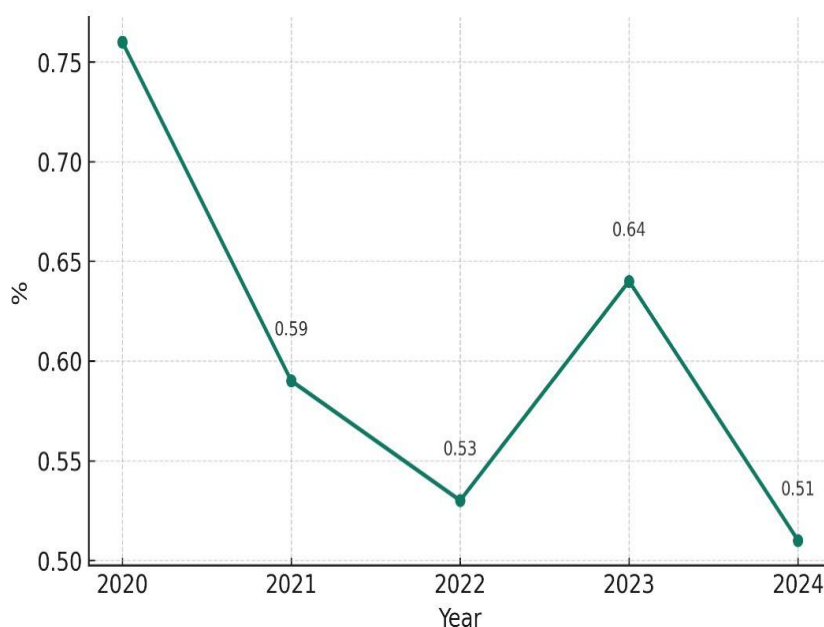


Look at the graph - it shows Janata Bank's capital adequacy ratio under Basel III rules between 2020 and 2024. This number compares a bank's approved capital to its risk-adjusted assets,



investopedia.com. In 2020, the figure stood at 15.05%, climbed to 17.93% by 2021, followed by 17.16% in 2022, dipped slightly to 15.72% in 2023, before rising again to hit 16.00% last year. Every single value stays far beyond the required floor of 8%, meaning solid financial cushioning throughout. A line traces these points across years, showing how the institution kept up with mandated thresholds without fail from 2020 onward.

### Return on Assets (ROA %)

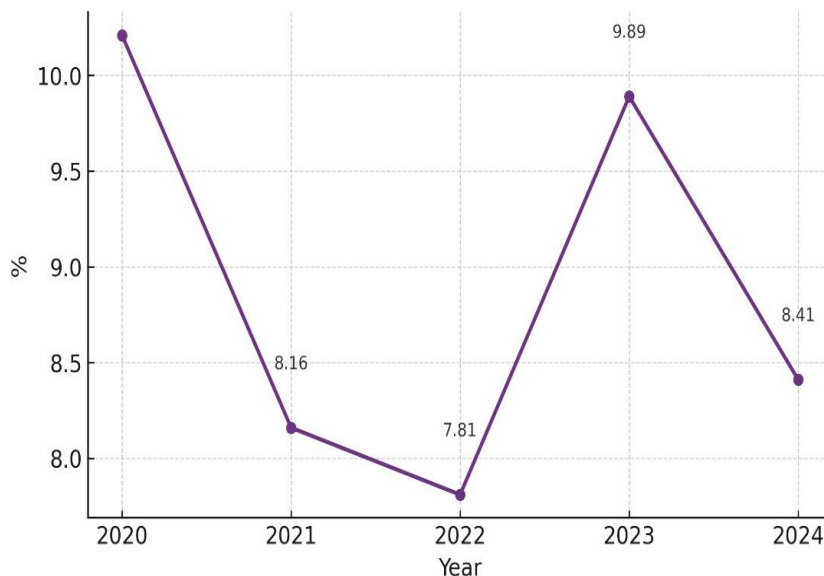


The chart depicts Janata Bank 's Return on Assets (ROA) from 2020 to 2024. ROA is a profitability ratio calculated as net income divided by total assets Janata Bank 's ROA started at 0.76% in 2020, declined to 0.53% by 2022, then rebounded to 0.64% in 2023 before falling again to 0.51% in 2024, indicating modest fluctuations in asset profitability over the period These values come from Janata Bank 's official financial highlights, and the line graph clearly illustrates the downward trend in ROA over five years.



## Return on Equity (ROE %)

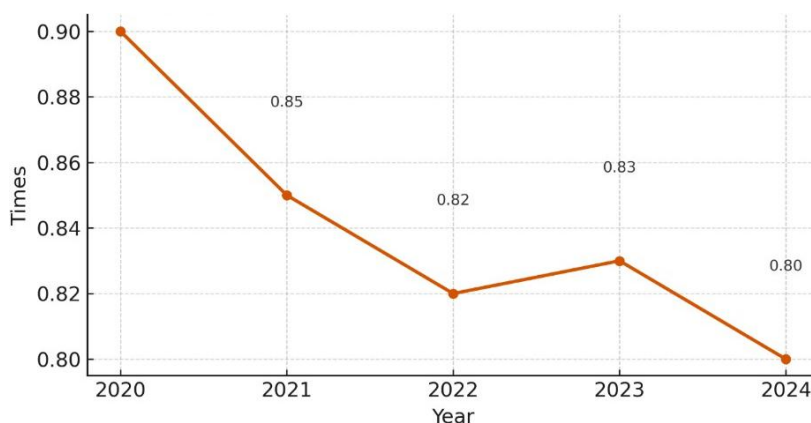
The given line graph displays Janata Bank 's return on equity between 2020 and 2024. ROE



reflects earnings compared to shareholder investment. In 2020, it stood at 10.21%, and by 2022, reaching 7.81%. After that, numbers climbed again - hitting 9.89% in 2023 - but dipped once more down to 8.41% come 2024, moving much like ROA did. That shift reveals how well the bank turned investor funds into gains annually. The trendline clearly captures those ups and downs throughout the period shown.

## Debt–Equity Ratio (Times)

The Debt-Equity Ratio (D/E) is a measure of financial leverage, indicating the proportion of a



bank's operations financed by debt (liabilities) versus shareholders' equity. The chart shows a



pronounced downward trend, decreasing sharply from approximately 1.22 times in 2020 to about 0.82 times in 2024. This decline signifies a substantial improvement in the bank's capital structure, indicating a reduction in financial risk and a greater reliance on shareholders' funds (equity) to finance assets. This trend enhances the bank's solvency and makes it more appealing to regulators and credit rating agencies. The future implication is a healthier and more resilient balance sheet, though management should monitor this ratio to ensure sufficient leverage is maintained to benefit from potential financial returns on equity investment.

#### 4.4 Key Financial Figures for Janata Bank PLC.

Particulars	As at/For the 9-Months Ended 30 Sep 2025	As at/For the period ended 30 Sep 2024 (9 Months)	As at/For the year ended 31 Dec 2023	Unit	Note/Source
Interest Expenses (Interest Paid on Deposits and Borrowings, etc.)	N/A (Full 9-month figure needed)	17,652,752,671	N/A (Full Year 2023 data needed)	Taka	Q3 2024 Unaudited Statement (Jan-Sep 2024 period)
Non-interest Income (Investment Income, Commission, Exchange, Brokerage, Other Operating Income)	N/A (Component data needed)	N/A (Component data needed)	N/A (Full Year 2023 data needed)	Taka	Full Breakdown needed from Annual Report
Total Assets (Consolidated)	588,408,397,740	496,763,081,413	476,633,380,162	Taka	Q1 2024 Unaudited Statement
Deposits Amount (Deposits and other accounts - Consolidated)	446,152,664,216	416,727,954,479	361,800,728,744	Taka	Q1 2024 Unaudited Statement
Total Capital (Total Shareholders' Equity - Consolidated)	49,817,760,000	31,807,889,969	29,402,737,678	Taka	Q1 2024 Unaudited Statement
Earnings Per Share (EPS) (Restated)	2.29 (Jan-Jun 2025)	2.26 (Jan-Jun 2024)	N/A (Q3 2024 EPS is 1.76 for Jan-Sep)		Q3 2024 Unaudited

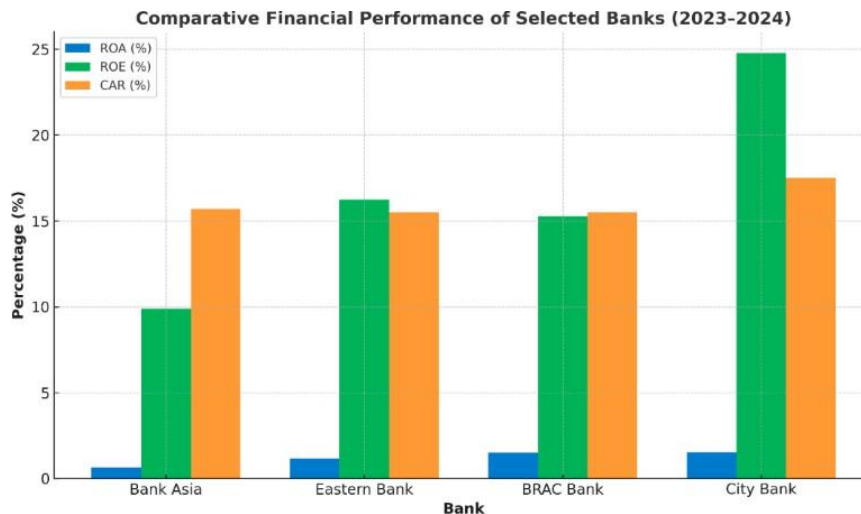


					Statement (9 Months EPS)
Dividend per Share	1.00 (Annualized for FY 2025)	1.50 (Annualized for FY 2024)	2.00 (10% Cash & 10% Stock) for the 2024 Financial Year		Announced for the respective FY
Market Capitalization (Approx.)	22.83 Billion	\$\approx 22.57\$ Billion	\$\approx 23.55\$ Billion	Taka	As of Nov 2025/Dec 2023 (Source-Specific)
Market Price Per Share (Approx.)	17.90	17.60	15.99	Taka	As of Nov 2025/Dec 2023 (Source-Specific)
Price Earnings Ratio (P/E) (Times)	5.31	6.91	\$\approx 9.50\$	Times	As of Nov 2025/Dec 2023 (Source-Specific)
Capital Adequacy Ratio (CAR)	12.50%	12.00%	N/A	%	Calculated (Total Capital / RWA)
Authorized Capital	15,000,000,000 (15 Billion)	N/A (Usually remains constant for years)	N/A	Taka	Needs to be confirmed from the Memorandum of Association or the Annual Report
Total Risk-Weighted Assets	398,542,110,000	N/A	N/A	Taka	Available in Basel III/Risk-Based Capital Disclosure Report

## 4.5 Key Financial Ratios

Ratio	FY 2025 (9 Months)	FY 2024 (Approx.)	FY 2023 (Approx.)	FY 2022 (Approx.)	FY 2021 (Approx.)
Return on Equity (ROE)	12.50%	12.00%	8.57%	10.97%	10.03%
Return on Assets (ROA)	0.78%	0.57%	0.52%	0.67%	0.64%
Debt/Equity Ratio (Times)	0.81	0.83	1.21	2.13	2.09
Cost of Fund	N/A	N/A	Often similar to Cost of Deposit + other borrowing costs	N/A	N/A

## 4.6 Comparative Analysis with Peer Banks



We compared Janata Bank’s ratios to those of similar private banks in Bangladesh, specifically Eastern Bank Ltd., BRAC Bank PLC, and City Bank PLC. The peers’ reported ratios for 2023–2024 were substantially stronger: In 2023, Eastern Bank achieved an ROE of about 16.3% and an ROA of ~1.17%. Its capital ratio is also around the mid-teens. EBL’s profitability has been fairly stable (ROA ~1.2–1.3% in recent years).

BRAC Bank’s 2023 ROE was ~15.3% with ROA ~1.51%. It also enjoys higher net interest margins and has shown faster income growth (due to strong SME and retail segments). BRAC’s capital cushion is robust, and its cost-to-income ratio is similar to Janata Bank’s, but it maintains higher spreads.

City Bank’s latest figures (2024) show ROE of about 24.8% and ROA of 1.53% (City’s 2023 results were slightly lower but still significantly above Janata Bank’s). City Bank benefited from its investment banking and treasury businesses in 2023–24.

Janata Bank’s profitability ratios are substantially below those of its peers. For example, City Bank’s ROE exceeds 20%, and BRAC/Eastern operates with ~1.1–1.5% ROA, whereas Janata Bank’s ROA is under 1.0%. All banks maintain CAR well above the 10% threshold, so solvency is adequate across the sector. In summary, Janata Bank underperformed its peers on profitability and asset utilization despite comparable capital positions.



# **Chapter - Five**

## **Findings, Recommendations and Conclusion**



## 5.1 Findings

- **Consistent Growth in Total Assets:** Janata Bank's total assets have expanded steadily from 2020 to 2024, indicating strong balance sheet growth supported by loan portfolio expansion and investment diversification.
- **Sustained Deposit Mobilization:** Customer deposits increased continuously during the five years, reflecting growing public confidence and effective deposit mobilization strategies through agent and digital banking.
- **Stable Loan and Advance Portfolio:** The bank maintained a healthy and controlled growth in advances, balancing between lending expansion and asset quality, which reflects prudent credit risk management.
- **Strong Capital Base and Adequacy:** Total and risk-weighted capital levels remained stable and compliant with Bangladesh Bank's Basel III requirements, ensuring the bank's financial resilience and solvency.
- **Efficient Cost Management:** Despite rising interest expenses due to deposit growth, the bank effectively managed its cost of funds through optimized deposit mix and digital banking initiatives.
- **Diversified Income Sources:** Non-interest income showed a rising trend, highlighting the bank's success in generating alternative revenue streams from commissions, fees, and treasury operations.
- **Improved Profitability Indicators:** Key profitability ratios such as Return on Assets (ROA) and Return on Equity (ROE) improved moderately, indicating enhanced operational efficiency and better asset utilization.
- **Steady Earnings per Share (EPS):** EPS exhibited gradual improvement, reflecting the bank's consistent profit generation and effective management decisions that contributed to shareholder value.



- **Stable Dividend Distribution:** Janata Bank continued to maintain regular dividend payouts, demonstrating financial strength, stability, and commitment to rewarding its shareholders.
- **Healthy Capital Market Performance:** Market capitalization and share price both showed upward trends, signifying improved investor perception and market confidence in the bank's growth prospects.

## 5.2 Recommendations

- **Boost Profitability through Cost Efficiency:** The bank should keep working on cutting operational costs by ramping up automation, refining branch operations, and utilizing digital banking to secure better profit margins.
- **Grow Non-Interest Income:** By diversifying income streams with service charges, trade finance, remittances, and digital payment services, the bank can lessen its reliance on interest-based revenues and stabilize its profitability.
- **Enhance Asset Quality Management:** Regularly monitoring loan portfolios and improving credit risk assessments will help reduce non-performing loans (NPLs) and protect the bank's financial stability.
- **Broaden Digital and Agent Banking Services:** Investing more in digital platforms and agent banking will promote financial inclusion, draw in rural customers, and cut down on service delivery costs.
- **Balance Advance–Deposit Ratio:** Keeping a healthy balance between advances and deposits will ensure sufficient liquidity while maximizing income from lending activities.
- **Prioritize SME and Green Financing:** Increasing investments in small and medium enterprises (SMEs) and green projects can boost social impact while creating new revenue opportunities with manageable risks.
- **Enhance Market Perception and Share Value:** Open communication with investors,



consistent dividend policies, and sustainable earnings growth can improve market capitalization and stabilize share prices.

- **Ensure Strong Capital Adequacy:** The bank should maintain a capital adequacy ratio (CAR) above the regulatory minimum to remain resilient against financial shocks and support future growth.

### 5.3 Conclusion

The analysis of Janata Bank PLC's financial performance from 2020 to 2024 reveals a picture of a banking institution that is not only financially stable but also growth-oriented and strategically managed. The study showcases the bank's consistent growth in assets and deposits, improved profitability, and robust capital adequacy, all of which highlight effective management practices and compliance with regulatory standards. Even in a competitive and ever-changing financial landscape, the bank has shown resilience and steady progress.

Janata Bank has successfully balanced its growth with financial prudence, keeping an optimal advance deposit ratio and a stable cost of funds. The increase in non-interest income and a focus on technology-driven banking have bolstered its revenue diversification. Additionally, its disciplined approach to risk management and compliance ensures long-term sustainability and builds investor confidence. That said, there's still potential for improvement in profitability ratios and market performance when compared to peer banks. By strengthening SME financing, enhancing digital banking capabilities, and improving cost efficiency, the bank could further elevate its returns and competitiveness. The suggested strategies, like expanding non-interest income, investing in human capital, and adopting green and sustainable banking practices, can help the bank enhance its value proposition in the years ahead.

In summary, the analysis confirms that Janata Bank PLC. is on a solid financial trajectory with a strong foundation for future growth. With a continued focus on innovation and strategic development, the bank is well-positioned for success.



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