

**Internship Report**  
**on**  
**“General Banking Activities of Janata Bank PLC.”**

**Submitted by:**

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**ID: BBA2201025052**

**Program: Bachelor of Business Administration**

**Department of Business Administration**

**Major: Finance**

**Sonargaon University (SU)**

**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)**

**147/1 Green Road, Panthapath, Tejgaon, Dhaka**

**Date of Submission: 03 January, 2026**

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



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**147/1 Green Road, Panthapath, Tejgaon, Dhaka**

Date of Submission: 03 January, 2026

## **Letter of Transmittal**

January 03, 2026

To  
**Shafiqul Islam**

Lecturer

Department of Business Administration

Sonargaon University (SU)

**Subject:** Submission of the report on “General Banking Activities of Janata Bank PLC.”

Dear Sir,

Here is the report on General Banking Activities of Janata Bank PLC. which you asked me to conduct. I am pleased to submit the internship report on “General Banking Activities of Janata Bank PLC.”. This report reveals the portfolio management of Janata Bank Ltd.

I have tried my best within my limitations to make this report presentable & informative. I really enjoyed working on this topic, and I hope that you will consider all of my faults generously.

Sincerely,

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**Abhijeet Kumar Saha**

ID: BBA2201025052

Program: Bachelor of Business Administration

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## **Student's Declaration**

I, am **Abhijeet Kumar Saha**, declare that the Internship Report on “**General Banking Activities of Janata Bank PLC.**” embodies the result of my own research works, pursued under the supervision of Shafiqul Islam Lecturer, Department of Business Administration, **Sonargaon University (SU)**, Dhaka.

I further affirm that this report is original one and no part or whole of this report has been submitted to, in any form, any other university or Institution for any degree or any other purpose.

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**Abhijeet Kumar Saha**

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## **Letter of Authorization**

This is to certify that the internship report titled “**General Banking Activities of Janata Bank PLC.**” is the bona fide work of **Abhijeet Kumar Saha**, who carried out the research under my supervision. Certified further that, to the best of my knowledge, the work reported herein does not form part of any other project report or dissertation submitted for the award of a degree or diploma on any previous occasion by this or any other candidate.

---

**Shafiqul Islam**

Lecturer

Department of Business Administration

Sonargaon University (SU)

## **Acknowledgement**

I wish to acknowledge the immeasurable grace and profound kindness of almighty Allah, the supreme ruler of the universe, who enables me to make my report in reality.

I acknowledge my gratitude to Shafiqul Islam, Lecturer, Department of Business Administration, for his helpful supervision, suggestion, guidance and encouragement. In fact, he guided me as my teacher and motivator to make me understand and conduct a complete report like this one. I note his contribution with high dignity. I also want to give thanks to the employees of Janata Bank Limited as well as Janata Capital Investment Limited and the employees of my selected banks who help me a lot to collect my needed data

I sincerely express my deepest gratitude to Department of Finance and all the officials of Janata Bank Mohammadpur Corporate Branch for their relentless help and caring attitude and to many others whose names are not mentioned here, I thank you all.

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## **Executive Summary**

This internship report presents an analytical review of the **General Banking Department** at **Janata Bank PLC.**, based on my practical experience as an intern. The objective of the report is to examine how the bank operates within the banking sector, assess its internal practices, and evaluate its performance in the context of the broader financial industry. The internship provided hands-on exposure to daily banking operations, customer service processes, and regulatory compliance, which are essential to understanding the core functions of a commercial bank.

Janata Bank PLC., one of the largest state-owned commercial banks in Bangladesh, plays a vital role in the country's financial system. Established with a mission to provide comprehensive banking services, Janata Bank has built an extensive branch network that caters to both urban and rural customers. The bank offers a wide range of products, including deposit accounts, loan facilities, trade financing, remittance services, and digital banking solutions. Its strategic focus includes enhancing customer satisfaction, modernizing banking operations through technology adoption, and contributing to national economic development. Throughout the internship, it was evident that Janata Bank is committed to maintaining financial stability while supporting diverse customer needs.

The banking industry in Bangladesh has undergone significant transformation over the past decade, driven by economic growth, financial inclusion initiatives, and technological advancements. Commercial banks compete to offer innovative services while complying with stringent regulatory frameworks established by the Bangladesh Bank—the central bank and regulatory authority. Key industry trends include the rise of digital banking platforms, increased emphasis on cybersecurity, and evolving customer expectations for faster, efficient services. Despite challenges such as non-performing loans and competition from non-bank financial institutions, the banking sector continues to grow, supported by increased demand for credit and payment solutions in both personal and corporate segments. Janata Bank operates in this dynamic environment, where agility, customer service excellence, and risk management are essential for sustainable competitiveness.

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# **Chapter-One**

## **Introduction**

## **1.1 Background of the Study**

It is imperative that each individual has some understanding of general banking operations. Our school system is primarily text-based. Understanding real-world situations and beginning a profession with experience benefit greatly from practical knowledge. The Master of Business Administration (MBA) program is superbly structured to integrate both theoretical and practical components. Thus, an internship is a prerequisite for admission to the MBA program. I was placed in the internship program at the Janata Bank PLC. Mohammadpur Corporate Corporate Branch to the requirements of my degree. My internship program requires me to submit a report on the "General Banking Activities of Janata Bank PLC." to graduate.

## **1.2 Origin of the Report**

It's a prevalent misconception that practice lacks direction and theory lacks purpose when applied alone. Internships facilitate the practical application of theoretical knowledge. This study's primary objective is to gain knowledge of the banking industry's general operations. My internship at Bangladesh's listed bank, Janata Bank PLC., served as the basis for this research. General Banking Activities of Janata Bank PLC., Dhaka, Mohammadpur Corporate Corporate Branch. It is an assortment of data I collected as an intern.

Real-world occurrences are the only way to comprehend any subject thoroughly. No matter how good it is, theoretical knowledge is still insufficient without real-world application. This is especially true for business administration, a sector where practical experience is important. For MBA students, internship programs are essential because they expose them to real-world scenarios. I have decided to concentrate my internship report on the general banking activities of Janata Bank PLC., Mohammadpur Corporate Branch,

Janata Bank PLC. is one of Bangladesh's most well-known government commercial banks. Bangladesh's banking industry has undergone tremendous and quick changes in recent years; this is not only our nation; deregulation, globalization, and technological improvements have created this trend globally. As Bangladesh's state-owned scheduled bank, Janata Bank PLC. has made substantial contributions to lending and investment in various industries and sectors, including microfinance.

### 1.3 Objective of the Study

- The objectives of this report are divided into **Primary** and **Secondary** objectives as follows:

#### **Primary Objective**

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

#### **Secondary 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 Sources of 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 Sources of 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 and Limitations of the Study

### Scope of the Study

The particular business domain that has been examined is referred to as the study's scope. It addresses the extent of the data collection and study methodology. The report's thorough data was gathered from a variety of sources. The management and employees of JB provided invaluable assistance and collaboration, as well as specific data and information that significantly contributed to this study's successful completion. In addition, journals, JB's official website, and annual reports were crucial in gathering the information needed to prepare the report. These resources contributed significantly to the topic's comprehension and supplied useful information. In addition to spearheading the search, the staff members offered insightful commentary on the bank's workings by sharing their personal experiences.

### Limitations of the Study

Writing a paper on this subject in a limited amount of time is undoubtedly difficult. I ran across some obstacles and constraints along the way, which affected my research. Below is a thorough analysis of the difficulties I encountered:

- **Inadequate Information:** One of the primary obstacles was the lack of sufficient information needed for the investigation. Unfortunately, my access to important data was restricted since employees were unwilling to disclose this information because of confidentiality commitments for security and the company.
- **Limited Access to Internal Data:** One major obstacle the company faced was restricted access to internal data. This limited my capacity to delve deeper into several areas.
- **Time Restraints:** Due to time restraints, we had to give some things more importance than others. As a result, the current report is unable to address all pertinent points in detail.
- **Packed Schedules:** One major obstacle was the packed schedules of bank employees. Getting thorough information was difficult because of their limited availability.

- **Secondary Data Sources:** To fill in the data gaps, I mostly turned to secondary data sources. But this has its own set of drawbacks as well.
- **Disorganized Data:** It was frequently difficult to extract and present all the necessary information from the bank's data since it was not arranged in a regular manner.

## **Chapter-Two**

# **Overview of Janata Bank PLC.**

## 2.1. Background

Overview of Janata Bank Limited after independence in 1971, all banks were nationalized and reorganized into distinct new banks in terms of Nationalization order 1972 of Bangladesh Bank, which was promulgated on 26 March, 1972. Following the order, the erstwhile United Bank Limited and Union Bank Limited were merged and renamed as Janata Bank. Lateran, the bank was corporatized and renamed as Janata Bank Limited on 15 May, 2007 with a mission to be the largest commercial bank in the country. The board of directors is composed of 09(nine) members. The directors, independent by nature, are representatives from both public and private sectors with high professional and academic backgrounds. JBL has a large branch network, spreading over both urban and rural areas. The bank provides quality service, lucrative and innovative products. The bank's business activities in general conform to social, ethical and environmental standards as well as norms of corporate governance.

## 2.2. Vision

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

## 2.3. Mission

Janata Bank Limited will be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governance in every step of banking network.

### **Key Aspects of Janata Bank's Mission:**

- **Stable Growth:** Pursuing a steady, growth-oriented strategy.
- **High-Quality Services:** Delivering excellent financial products and customer service.
- **Customer-Centric:** Providing excellent service across its banking network.
- **Good Governance:** Ensuring strong corporate governance in all operations.
- **Socio-Economic-Development:** Actively contributing to Bangladesh's economic progress.

## **2.4. Function of Janata Bank Ltd**

- Main functions of Janata Bank are:
- Receiving of money on deposits
- Conducting cash transaction of customers who have current accounts
- Attending bills of exchange and drafts of customers.
- Sanction of loan
- Providing other services to the customers
- Transfer of money
- Collection of receipts
- Collecting interest, dividends, rents, pensions, etc.
- Act as an advisor

## **2.5 Products of Janata Bank PLC.**

Janata Bank PLC offers a wide range of banking products, including various deposit accounts (Current, Savings, Term Deposits, Monthly Schemes like Hajj Deposit & Pension), Loans (Specialized for women, small traders, etc.), Foreign Currency accounts (NFCD, RFCD), Digital Services (Internet Banking, SMS Alerts, BEFTN/RTGS), Remittance Services (for NRBs), Locker Services, and Utility Bill Payments, catering to both individual and business needs in Bangladesh.

### **Deposit Products**

These are savings and investment options for individuals and institutions:

- Savings Bank Deposit Account
- Current Deposit Account
- Short-Term Deposit
- Foreign Currency Deposit Accounts
- Monthly Savings Schemes (e.g., Janata Bank Monthly Savings)

- Profit-Based Savings Schemes
- Janata Bank Pension Savings Scheme (JBSPS)
- Education & Medical Deposit Schemes (EDS, MDS)
- Special Deposit Schemes & School Banking Programs

## **Loan & Credit Products**

Financing options for individuals, businesses, and sectors:

- Term Loans
- Home Loans
- Consumer & Personal Loans
- SME (Small & Medium Enterprise) Financing
- Micro-Credit Programs
- Agricultural & Rural Credits
- Trade Finance (Import/Export Finance)
- Loans for Specific Sectors (IT sector, travel agencies, diagnostic centers, etc.)
- NRB Gift Cheques & Special Windows for SMEs

## **Digital & Transaction Services**

Modern banking conveniences:

- Internet Banking & Mobile Banking (eJanata App)
- Electronic Fund Transfers (BEFTN, RTGS)
- ATM/Debit/Credit Card Services
- SMS Alerts & Utility Payments
- Remittance Services (Domestic & Foreign)

## **Other Banking Services**

Day-to-day and corporate facilities: Demand Drafts, Telegraphic Transfers, Mail Transfers

- Pay Orders & Cheque Services
- Locker Facilities for Safekeeping
- Merchant Banking & Investment Services
- Treasury & Guarantee Services

## **2.6. Structure of Janata Bank PLC.**

Janata Bank PLC's structure features a Board of Directors overseeing top management (CEO/MD), supported by central Head Office divisions and departments, with operations managed through Area Offices, Divisional Offices, and hundreds of branches nationwide, including overseas. As a state-owned public limited company fully owned by the Bangladesh government, its governance involves government-appointed directors with finance/banking expertise, ensuring adherence to national policy while conducting commercial banking through a wide network, plus subsidiaries like Janata Capital and Investment Limited.

### **➤ Board of Directors**

- Highest policy-making body
- Appointed by the Government of Bangladesh
- Formulates policies, strategies, and overall supervision

### **➤ Chairman**

- Head of the Board of Directors
- Leads board meetings and policy direction

### **➤ Managing Director (MD) & CEO**

- Chief executive of the bank
- Responsible for day-to-day management and implementation of policies

### **➤ Deputy Managing Directors (DMDs)**

- Assist the Managing Director
- Supervise major functional divisions

### **➤ General Managers (GMs)**

- Head different divisions/departments
- Responsible for operational control

➤ **Divisions / Departments (Head Office)**

**Examples include:**

- General Banking Division
- Credit & Loan Division
- Foreign Exchange Division
- Accounts & Finance Division
- Human Resources Division
- Audit & Inspection Division
- IT & Digital Banking Division

➤ **Field-Level Offices**

- Local Offices (Branches) – provide direct banking services
- Regional / Zonal Offices – supervise branch activities
- Corporate Branches & Specialized Branches

## 2.7. Contribution of JBL in the banking sector

Banking sector of Bangladesh are being operated by 57 banks having more than 9 thousand branches. Along with maximum contribution to the socio-economic development of the country, JBL has earned 11,369.48 million operating profit in 2024. Data as on 31 December 2024 shows 6.91% of assets, 6.92% of deposit, 5.60% of loans and advances, 4.69% export, 4.27% of import and 8.61% of foreign remittance of the banking sector are possessed by JBL. Details are narrated below:

Contribution of JBL			(BDT in Million)
Sl.	Components	Amount	Market Share (%)
•	Total Assets	805,988.41	6.91%
•	Deposits	649,440.78	6.92%
•	Loans and Advances	459,580.05	5.60%
•	Import	143,582.20	4.27%
•	Export	139,920.90	4.69%
•	F. Remittance	72,022.00	8.61%
•	Branches (number)	912	9.38%
•	Manpower (number)	12,391	7.52%

# **Chapter-Three**

## **Internship Experience**

### 3.1 What I Learned at Janata Bank PLC.

I started my internship on 1 ST 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.
- **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 doublechecked 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.
  - **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 doublechecking 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 the bank's official financial statements

# **Chapter-Four**

## **Data Analysis & Discussions**

## 4.1. Performance Analysis of Janata Bank Limited:

The bank provides all kinds of commercial banking services to its customers including accepting deposits, extending loans & advances, discounting & purchasing bills, remittance, money transfer, foreign exchange transaction, guarantee, commitments etc. The principal activities of its subsidiaries Janata Exchange Company Srl. Italy (JEC) and Janata Exchange Co, Inc. USA is to carry on the remittance of hard-earned foreign currency to Bangladesh, and that of another subsidiary company Janata Capital and Investment Limited, Dhaka is to act as issue manager, share underwriter and portfolio manager. The bank has opened an NRB branch at Motijheel, Dhaka to render exclusive service to non-resident Bangladeshis.

In 2024, though the year of increasing Non-performing loans, excess liquidity, negative trend in foreign remittance influx, adherence to stern instruction from regulatory authorities, Janata Bank Limited has become able to achieve a significant growth in the business. By achieving 13.25% growth over the previous year, the operating profit has increased to taka 1,137 crore in 2024, which is 87 crore or 108% more than the target. The root of achieving profit growth is the increase of efficiency of the management, achievement of desired deposit mix by collecting low-cost deposits and limit of interest expenditure, growth in loans and advance, increase of non-interest income by introducing different types of services, income from non-funded sector including investment in more profitable sectors.

## 4.2. Financial Statement Analysis:

Asset Mix in Summary Form:

Asset	Balance	
	2023	2024
Cash in hand	4,298.62	4,465.97
Balance with Bangladesh Bank	44,219.85	42,163.28
Balance with other banks	34,441.96	24,379.16
Money at call and short notice	14,622.35	2,024.35
Investment	177,342.15	233,274.87
Loans and advances	459,580.05	403,037.42
Fixed assets	10,308.63	10,573.26
Other assets	61,174.80	58,685.60
<b>Total</b>	<b>805,988.41</b>	<b>778,603.91</b>

**Total Assets**

Total assets of the Bank as on 31 December 2024 stood at BDT 805,988.41 million of which 77.85 percent is earning assets. Loans and advances, the largest component of total asset founded 57.02 percent and investment, the 2nd largest component were worth 22.00 percent. As compared to BDT 778,603.91 million of 2023, total asset in 2024 registered a growth by 3.52 percent.

**Cash in hand and balances with BB**

As on 31 December 2024, cash in hand and balances with Bangladesh Bank and its agent banks stood at BDT 48,518.47 million. This cash balance enables us to keep 5.50 percent of total demand and time liabilities as mandatory reserve with the Bangladesh Bank. Besides, adequate cash was required to provide uninterrupted cash services to growing number of customers through multiple delivery channels.

**Balance with other banks and financial institutions**

Balance outstanding with other banks and financial institutions stood at BDT 34,441.96 million in 2024 from BDT 24,379.16 million at the end of 2023 showing a 41.27 percent increase.

**Money at call and short notice**

Money at call and short notice stood at BDT 14,622.35 million at the end of 2024 compared to BDT 2,024.35 million at the end of 2023.

**Investment**

The Bank's investment decreased to BDT 177,342.15 million showing 23.98 percent negative growth at the end of 2024 compared to BDT 233,274.87 million in 2023. Increase of ADR, decrease of investment in Bangladesh Bank bill, Reverse REPO causes the negative growth in investment although term placement has increased.

**Key Investment Areas**

- **Government Securities:** A major portion of its investments are in government instruments.
- **Listed Companies:** Significant holdings in major Bangladeshi companies across sectors like pharma (BEXIMCO Pharma, Square Pharma), cement (Meghna Cement), leasing (IDLC), and banking (EBL, Karmasangthan Bank).

- **Investment Corporation of Bangladesh (ICB):** Holds shares in ICB, a key financial institution.
- **Janata Capital & Investment Ltd (JCIL):** A 100%-owned subsidiary managing capital market activities like underwriting and portfolio management, supporting the bank's capital market goals.
- **First Janata Bank Mutual Fund:** Manages its own mutual fund for investors, though with associated risks.

### Financial Health & Challenges

- **Provision Shortfalls:** The bank has faced challenges meeting required provisions for investments and loans, indicating potential risks in its investment portfolio, according to auditor reports.
- **High NPLs:** State-run banks, including Janata, have seen high levels of non-performing loans, affecting overall financial health.

#### Investments (22% of Total Asset)

Years	BDT in Millions	Years	BDT in Millions
2018	193,269.66	2022	186374.0367
2019	196,713.53	2023	178635.0547
2020	219,150.10	2024	184425.045
2021	233,274.87	2025	172086.0681
2022	177,342.15	2026	167364.9069
2023	205361.958	2027	164406.8484
2024	199015.1934		

Janata Bank PLC's investments focus on traditional banking (loans, deposits) and capital market instruments, managed partly through its subsidiary **Janata Capital & Investment Ltd (JCIL)**, which handles underwriting, portfolio management.

## Loans and advances

Loans and Advances increased to BDT 459,580.05 million showing 14.03 percent growth at the end of 2024 compared to BDT 403,037.42 million in 2023. Total outstanding loans to SME stood at BDT 112,261.82 million. This growth was backed by continued diversification of the bank's portfolio to have a varied client base and portfolio distributed across the sectors to reduce client as well as industry specific concentration. The latter would help reduce overall portfolio risk.

## Profitability Ratio

The key profitability performance indicators for the years 2024 and 2023 are furnished below:

### 1. Cost to Income Ratio

Overall cost to income ratio decreased from 81.53 percent in 2023 to 78.33 percent in 2024.

Decrease of interest expenses by 13.53 percent reduces the Cost to Income Ratio.

### Investment income

Years	BDT in Millions	Years	BDT in Millions
2016	7120	2024	25267.5924
2017	10700	2025	26760.74992
2018	10270	2026	28612.45574
2019	16410	2027	30402.34123
2020	14410	2028	32403.6804
2021	17869	2029	34063.49413
2022	19475.2	2030	35967.5582
2023	21647.66	2031	37801.31329
2024	22624.528	2032	39636.22402

Janata Bank's investment income fluctuates yearly, seen in its financial highlights with figures like **21.68 billion Taka in one period, dropping to 14.94 billion in another**, alongside a **Return on Investment (ROI) around 6-10%**, though recent reports highlight significant challenges like huge Non-Performing Loans (NPLs) and capital shortfalls, impacting overall financial health despite efforts like mutual funds (1JANATAMF) and capital raising.

### **Total Liabilities**

The bank's total liabilities as on 31 December 2024 increased to BDT 805,988.41 million compared to BDT 778,603.91 million at the end of 2023 showing a growth of 3.52 percent. Deposit, the biggest component of liabilities stood at 80.58 percent as on 31 December 2024.

### **Summary of Liabilities**

The summary of liabilities along the growth is furnished below:

<b>Types of Liability</b>	<b>year</b>		<b>Variance (%)</b>
	<b>2023</b>	<b>2024</b>	
<b>Borrowings</b>	5,599.03	7,432.05	-24.66
<b>Deposit</b>	649,440.78	641,819.15	1.19
<b>Other liabilities</b>	99,585.27	79,463.05	25.32
<b>Shareholders' equity</b>	51,363.33	49,889.66	2.95

### **Deposits**

Overall deposits of the bank increased by 1.19 percent and stood at BDT 649,440.78 million at the end of 2024. Savings deposits increased to BDT 151,194.18 million from BDT 137,840.78 million of the preceding year showing a growth of 9.69 percent, which helped to reduce cost of fund and brought the ratio of high cost and low cost deposit to 49:51. The growth was facilitated by improved service provided to customers. Besides initiatives carried out for mobilization of deposits did help.

### **Borrowings**

Borrowings from other banks, financial institutions and agents including overnight borrowing stood at BDT5,599.03 million at the end of 2024 compared to BDT7,432.05 million at the end of 2023.

### **Shareholders' Equity**

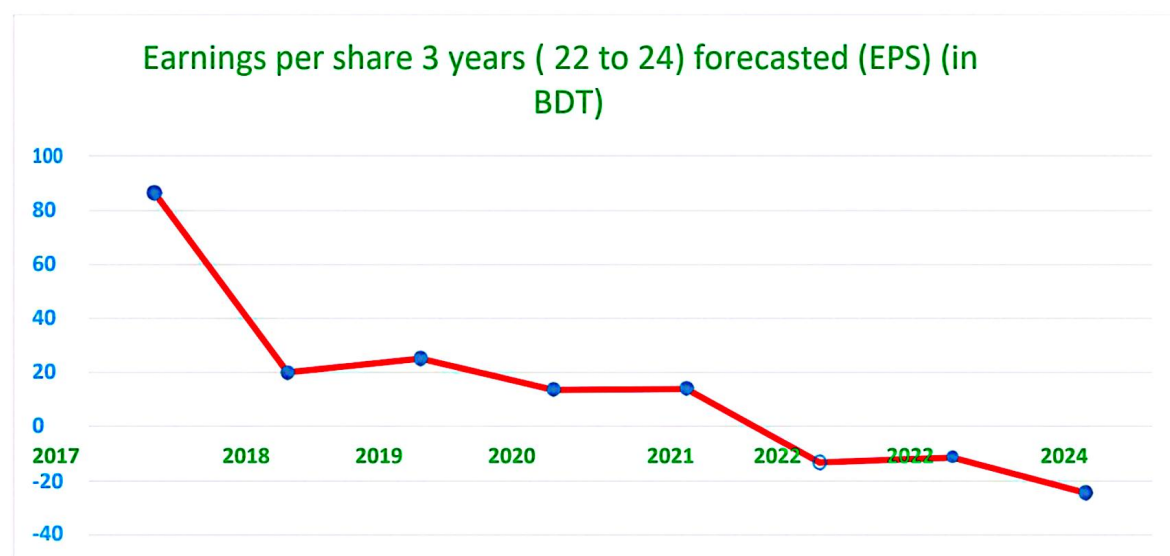
As per Bangladesh bank regulation, paid up share capital and statutory reserve should be at least BDT 4,000.00 million of which paid up share capital should be at least BDT 2,000.00 million. Against this, the paid up share capital of the bank stood at BDT 19,140.00 million at the end of 2024. The statutory reserve increased to BDT 11,515.69 million at the end of 2024 from BDT 10,698.45 million at the end of 2023. JBL's shareholders' equity in 2024 increased to BDT 51,363.33 million From BDT 49,889.66 million in 2023.

### 4.3. Comparative Financial Highlights of JBL

#### Comparative Financial Highlights of JBL

BDT in Million				
Share Information	2023	2024	Increase/Decrease	Change
Earnings per share (EPS)	14.04	13.61	0.43	3.11%
Net assets value per share (NAVPS)	268.36	260.66	7.7	2.95%
Net operating cash flow per share (NOCFPS)	-171.58	103.13	-274.71	-266.37%
Number of Share	191.4	191.4	-	-

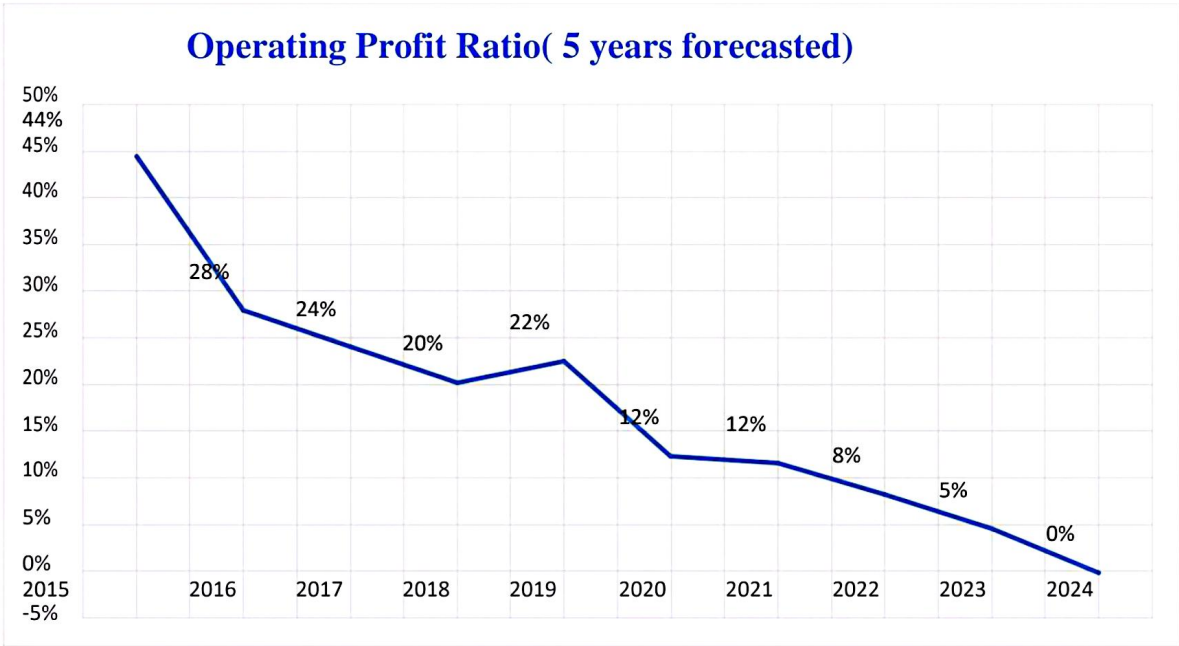
Here earnings per share and net assets value per share increases in 2024 by 3.11% and 2.95% respectively. But net operating cash flow per share fail down severely that indicates liquidity crisis of Janata Bank in 2024.



As the earnings per share is severely fail down in 2014 and it goes up and down up to 2017, the forecasted three years EPS have gotten lower or even negative figure. But it may not be negative because the JBL try to recover the default and aborted loan that is considered as profit.

#### 4.4. Profitability Analysis of JBL:

Financial Ratios: Profitability	2024	2023	2022	2021	2020
Operating profit ratio	22.46%	20.19%	24.09%	27.90%	44.43%
Operating profit as a percentage of average working fund	1.44%	1.37%	1.63%	1.76%	2.21%
Net interest income ratio	13.01%	1.78%	10.85%	-6.67%	5.46%
Return on average asset	0.34%	0.35%	0.73%	0.63%	1.74%
Return on assets (ROA)	0.33%	0.33%	0.70%	0.61%	1.42%
Return on equity (ROE)	5.23%	5.22%	9.70%	9.66%	30.09%
Return on investment (ROI)	6.90%	7.19%	8.61%	8.47%	9.39%
Return on loans & advances	8.04%	8.54%	9.35%	11.44%	12.39%
Return on working fund	0.34%	0.35%	0.73%	0.63%	1.74%
Return on earning assets	0.44%	0.45%	0.92%	0.80%	2.27%
Return on capital employed	0.69%	0.71%	1.36%	1.18%	3.08%
Operating profit per employee	0.92	0.76	0.76	0.74	0.78
Net profit per employee	0.22	0.2	0.34	0.26	0.62
Operating profit per branch	12.47	11.03	11.81	11.82	13.52



The net operating profit goes down continuously from 2015 up to 2019 and so the trend forecasting goes down or even gets zero in 2024. But it may not be negative because the JBL try to recover the default and aborted loan that is considered as profit.

#### **4.5. SWOT analysis of Janata Bank:**

SWOT analysis is a strategic planning method used to evaluate the strengths, weaknesses, opportunities, and threats involved in a business. It involves specifying the objective of the business venture and identifying the internal and external factors that are favorable and unfavorable to achieving that objective. From the analysis of internal environment analysis, we can know about strength and weaknesses and from external environment analysis opportunities and threats.

SWOT acronym stands for:

“S” = Strengths – Attributes helpful for achieving the objective.

“W” = Weaknesses – Attributes harmful for achieving the objective.

“O” = Opportunities – External conditions that are helpful for achieving the objective.

“T” = Threats – External conditions that may harm the business’s performance.

Strengths:

- As a large bank it has qualified and experienced manpower.
- Large customer base
- Bank’s asset position is quite satisfactory and now there is no fund crisis.
- Bank has requisite wealth to sustain in the various challenge of market economy.
- Regulatory performance is strong and positive.
- Branch location is attractive, Co-ordination and co-operation exists among the staff.
- Old bank so greater reliance to customer.
- Being a nationalized banking organization, it always gets government support in all of its operations.

Weaknesses:

- Lack of technological resource and internet banking
- Lack of knowledge of customer profile
- Insufficient focus on quality customer service
- Lack of motivation for the workers
- Low salary structure for the employee
- In some cases management employee relation is not good.
- As many employees retire from the bank and new branches open, there is a crisis for manpower in the bank. Bureaucrat official process hampered the daily internal workflow.

Opportunities:

- More experienced and managerial know-how
- Expansion of new investment areas
- Scope for automation will open a big door of opportunity
- Opportunity to expand geographically in Bangladesh
- Customers will be increasing if good quality assured.
- In case of fund crisis Janata bank gets government support

Threats:

- Newly developed privatized and foreign banks
- Facing a great competition with other commercial banks and financial institutions.
- Loan recovery systems are very weak.
- Policies are not practiced properly.
- Inefficiencies within the operations of the bank
- Lack of appeal to younger, student, affluent potential customers Lack of flexibility to adapt to any change
- Increased technological innovation and technology cost in order to compete effectively.

#### 4.6. Janata Bank's ratio analysis

Janata bank reveals a mix of strengths, like improving trends in liquidity and asset quality, alongside significant challenges, notably high Non-Performing Loans (NPLs) and capital adequacy concerns, especially compared to regulatory minimums and recent pressures on profitability, though overall financial health is generally seen as improving over time. Key ratios analyzed include Capital Adequacy (CAR), Return on Assets (ROA), Return on Equity (ROE), Current Ratio, and Classified Loans Ratio, with recent data showing fluctuating capital ratios (close to minimum) and concerning NPLs, impacting profitability and requiring careful management.

##### Key Ratio Findings

- **Capital Adequacy:** CAR has hovered near the 10% regulatory minimum, with Tier-1 ratios sometimes below the 6% benchmark, indicating capital management focus.
- **Profitability:** ROA and ROE have shown improvement but remain low, reflecting struggles with profitability, influenced by factors like bank size and loan performance.
- **Liquidity:** Liquidity ratios have generally improved, though some studies note lower current ratios compared to acceptable benchmarks.
- **Asset Quality:** A major concern is the high and increasing Non-Performing Loans (NPL) ratio, with figures cited around 70% or more, highlighting significant credit risk.

## Trends & Challenges

- **Improving Trends:** Studies indicate positive trends in liquidity, asset quality, and overall financial position over recent years, with better performance in some branches.
- **Credit Risk:** High NPLs (classified loans) are a persistent challenge, eroding profitability and requiring robust management.

## Ratio Analysis

*BDT in million unless stated*

Particular	2024	2023	2022	2021	2020
<b>Financial Ratios: Liquidity and Regulatory</b>					
Current ratio (times)	1.04	1.04	1.02	1.31	1.04
Cash reserve ratio or Liquidity ratio	6.67%	6.74%	6.49%	6.83%	5.70%
Statutory liquidity ratio (SLR)	23.79%	35.95%	39.38%	37.98%	38.89%
Medium term funding ratio (MTFR)	67.21%	74.79%	65.19%	68.72%	74.00%
Maximum cumulative outflows (MCO)	18.85%	18.88%	16.37%	15.82%	17.10%
Credit deposit ratio (CDR) or Advance Deposit Ratio (ADR)	70.77%	62.80%	61.50%	61.97%	59.71%
Capital to risk weighted asset ratio (CRAR)	10.06%	10.69%	10.16%	10.30%	10.27%
Net interest income as a percentage of working funds	0.51%	0.08%	-0.50%	-0.37%	0.36%
Operating cost Efficiency ratio	3.12%	2.17%	2.04%	1.86%	1.85%
Burden ratio	26.70%	23.88%	19.71%	17.25%	15.86%
Cost of deposit	0.90%	0.95%	0.64%	0.63%	0.65%
Yield on loans and advances	4.47%	5.49%	6.76%	7.34%	7.75%
Net interest margin as a percentage of working fund	8.04%	8.54%	9.35%	11.44%	12.39%
Net interest margin on earning assets	0.51%	0.08%	-0.50%	-0.37%	0.36%
Interest spread	0.67%	0.10%	-0.64%	-0.47%	0.47%
Cost of fund	3.58%	3.05%	2.59%	4.10%	4.64%
Net spread	7.28%	8.05%	9.06%	8.82%	9.23%
Cost to income ratio	1.02%	1.48%	1.77%	2.06%	2.45%
Administrative cost	78.33%	81.53%	80.75%	81.06%	77.98%
Debt equity ratio (times)	3.12%	2.17%	2.04%	1.86%	1.85%
Net asset value per share (NAVPS) (in BDT)	11.64	11.86	10.48	12.08	13.13
Earnings per share (EPS) (in BDT)	268.36	260.66	258.87	206.14	193.92
	14.04	13.61	25.12	19.92	86.31

**Chapter-Five**  
**Findings, Recommendations**  
**& Conclusions**

## 5.1. Findings

In 2024, though the year of increasing Non-performing loans, excess liquidity, negative trend in foreign remittance influx, adherence to stern instruction from regulatory authorities, Janata Bank Limited has become able to achieve a significant growth in the business. By achieving 13.25% growth over the previous year, the operating profit has increased to taka 1,137 crore in 2024, which is 87 crore or 108% more than the target. The root of achieving profit growth is the increase of efficiency of the management, achievement of desired deposit mix by collecting low-cost deposits and limit of interest expenditure, growth in loans and advance, increase of non-interest income by introducing different types of services, income from non-funded sector including investment in more profitable sectors.

Currently, 57 commercial banks are operating their activities in Bangladesh. In this intense competitive scenario, the remarkable achievements of Janata Bank on 31st December, 2024 are presented here:

- **Consistent Growth in Total Assets:** Bank Asia'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:** Bank Asia 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

- Enter general Banking system should be fully computerized then the customer satisfaction level may be increased.
- Powerful networking system should be introduced among its all departments then it can easily transfer data within short time that may increase employee's productivity.
- This bank must stop to provide loan to the political person who had bad reputation of loan repaying.
- This bank should evaluate the securities value properly to avoid the risk of loan recovery. The punishment system should be established to discourage the unlawful activities of employee.
- JBL, Pabna corporate Branch should follow some straight ward mechanical procedures in assessing the risk of a borrower.
- Janata Bank Ltd. Should decrease interest rate on loans to attract customer's attention to take loan.
- The loan & advance department needs to recruit more expert people to provide good customer services in this Corporate Branch.
- Janata Bank Ltd. should increase its finance on different projects to achieve more clients.
- This Bank should provide more small loans in corporate branch, so that it can attracts small investors.
- The website of the Bank should be more informative that customers get the all information about the different activities and facilities of the Bank.
- While delivering of services friendly behaviors should be ensured by the employees because it becomes a necessity of customers.
- For better customer attraction the interest rate of the bank should be as fewer as possible.
- For improving customer satisfaction bank should introduce customer complain box in this branch.
- This bank should increase ATM booth services all around the country.
- The bank may use the intern student in research work to measure the customer satisfaction,

### 5.3. Conclusions

It has been discussed about the Investment Activities of this bank as well as financial performance up to 2024. JBL invests in capital market and money market in the form of treasury bill, bond, debenture and share. It is also playing its due role in the capital market of the country by engaging itself as a primary dealer. The total investment of Janata Bank Limited is BDT 179,722,383,694 million as on 31.12.2024 and it has decreased its investment level to cope up the ongoing liquidity crisis. In this regard JBL has made its investment in the most liquid assets like share. To make its investment, JBL considers the risks related to the assets strongly and so it has invested BDT 146,987,689,573 million in government securities that is 82% of total investment in capital and money market. I have tried to analysis the performance of it by analyzing trend and ratio of selected factors of this bank. Overall findings show that the financial performance of this bank is chronologically growing over the period. JBL has to compete not only the others commercial banks but also with the public Banks. This branch is more capable of contributing towards economic development as compared with other Branches of JBL. JBL, Mohammadpur Corporate Branch plays an important role in the banking sector as well as in our economy. The success of this bank depends largely on the investment activities and coordination among the Departments.

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.

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