Internship Report On
"Financial Performance Analysis of Janata Bank PLC"

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Submitted To

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Submitted By

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Letter of Transmittal

October 16, 2024

Md. Kamruzzaman Didar

Assistant Professor & Head

Department of Innovation & Entrepreneurship

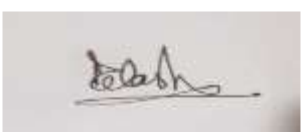
Faculty of Business & Entrepreneurship Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

It gives me great pleasure to present this internship report on Financial Performance Analysis of Janata Bank PLC. I was assigned this work to complete the unfinished prerequisite for the BBA program. I have promised to put in my best effort to finish the report successfully. Sincerely, I thank you for your support and suggestions, without which I could not have finished this paper. I would be interested in hearing further information if you have any.

Therefore, I expect your kind consideration in this regard, I will be very grateful if you accept my report and oblige thereby.



Yours Sincerely,

Moniruzzaman Polash

ID: 191-11-6165, BBA (Finance)

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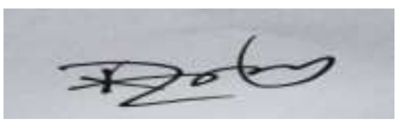
Approval Certificate

This is certified that Moniruzzaman Polash, ID # 191-11-6165, BBA (Finance), is a regular student of Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University. He has successfully completed his internship program at Janata Bank PLC and has prepared this internship under my direct supervision. His assigned internship topic is "Financial Performance Analysis of Janata Bank PLC". I think that the report is worthy of fulfilling the partial requirements of BBA program. I have gone through the report and found it a well written report. He has completed the report by himself.

I wish him every success in life.



Md. Kamruzzaman Didar
Assistant Professor & Head
Department of Innovation & Entrepreneurship
Daffodil International University

Acknowledgement

I want to start by thanking Allah for giving me the opportunity to do this internship report. It gives me great pleasure to express my appreciation to the important group of people for their genuine cooperation and support, both directly and indirectly, in the creation of this work.

This report about my internship was difficult for me to write, but it is finally complete. A special mention should go to my encouraging mentor, Md Kamruzzaman, Assistant Professor & Head, Department of Innovation & Entrepreneurship. His advice and support were essential to the smooth progression of the internship program. The cooperation is genuinely highly esteemed.

Janata Bank PLC officials, including my branch manager, have my sincere respect and admiration. I owe them a huge debt of gratitude for helping me put this report together by providing the essential data, suggestions, collaboration, and direction. They are really helpful people.

Finally, I want to sincerely thank everyone who helped me by lending me their time, offering me advice often, and showing me several approaches to constructing the report. It is honor us to thank the outstanding Business & Entrepreneurship instructors and every employee of Daffodil International University for their frank counsel and unwavering support as I continued to advance my education.
Last but not least, I would like to thanks again to everyone who helped with this report, both inside and outside of Janata Bank PLC.

Abstract

In this study, the financial activities and performance of Janata Bank PLC over the last 5 years were examined. I utilized numerous approaches, including ratio analysis, common size statement, and trend analysis, to assess the financial performance of Janata Bank using the last five years' data (2019-2023) annual report. For the purpose of ratio analysis, I have calculated many ratios, including those for profitability, liquidity, management effectiveness, and market value, as well as the trend of these ratios.

In the introductory section, I discussed the setting of the study and the structure of the report. Objectives, scope, restrictions, and techniques are also included, along with the sources used for data collection. I gathered data using both required and auxiliary information. The organizational component, which includes thorough information on the company's corporate aim, vision, product & services, and resources, as well as branch and other Janata Bank PLC. facilities, was the next topic I covered.

The third section, titled theoretical part, includes definitions of different terms. Analysis of various bank ratio types, the findings of Janata Bank PLC's financial ratios, an explanation of them, and visual representations are all included in the third section, headed Financial Ratio Analysis. This section also incorporates even and vertical analysis to show the financial performance of Janata Bank PLC during the most recent five years of 2019-2023 since the financial analysis is a coherent and numerical way to illustrate the overall financial performance of the bank throughout these years. Last but not least, a few concerns that were discovered when assessing the financial performance are discussed. Following that, a few recommendations are made for the bank improvement, and if those suggestions are accepted, the manager of Janata Bank PLC can take appropriate action.

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Chapter: 01
Introduction

1.1 Introduction

Bangladesh's national economy depends heavily on the banking sector. Without banks, current economic processes would be pointless and slow. Furthermore, banks are essential for the development of a country's financial institutions. For instance, the banking sector engages in a wide range of activities, such as promoting entrepreneurship, increasing capital, and creating jobs. In the modern world, banks are now so necessary that it is impossible to imagine the financial system without them. The transfer of funds from economically active sectors with surpluses to those with deficits is mediated by banks.

If you're an investor, it's critical to choose the finest organization to invest in. If you run a business, you must desire to compare the performance of your enterprise to that of rivals. Depositors must locate a trustworthy bank where they may deposit their funds, earn competitive interest rates, and receive first-rate service. Everything here is geared towards one goal: researching money-related issues to gain better guidance on where to invest, where to save money, and other things. This report contains all the details the reader needs to understand the recent performance, benefits, and drawbacks of Janata Bank PLC.

Janata Bank was established in 1972 by Bangladeshi political figure Mirza Abbas. Individuals and companies can use Janata Bank's comprehensive array of banking, lending, and investment services. Following the Companies Act of 1994, Janata Bank was established as a Public Limited Company on April 6, 1972. The business started conducting banking operations on July 5, 1973.

The ratios for Janata Bank over the preceding five years, from 2019 to 2023, were approximated and reviewed. The most important responsibility for every organization is to analyses financial performance. Every year, businesses examine their financial results to get additional insight into their assets, liabilities, owner equity, and total company worth.

I have made an effort to identify the problem regions using financial measures like ROA, ROE, NIM, and GPM. Additionally, I provide a few additional practical suggestions for improving Janata Bank PLC.'s performance.

1.2 Background of the study

Objective of the study are as follows-

- To analysis the financial performance of Janata Bank PLC
- To find the problems regarding the financial performance analysis of Janata Bank PLC
- To suggest some possible recommendation to overcome the problem.

Particular Objectives:

- To be aware of Janata Bank PLC's present financial status
- To assess and analyze the overall and comparative financial performance of Janata Bank PLC
- To highlight some issues with Janata Bank PLC's financial analysis

1.3 Methodology of the Study

The study necessitates a systematic strategy from subject selection through the production of the final report. Using information from the company's annual reports over the preceding five years (2019–2023), I used a range of approaches, including the Common Size Statement, Ratio Analysis, and I have computed a variety of ratios, including those for profitability.

Secondary Sources of Data:

- ✓ Official website of Janata Bank PLC
- ✓ Annual Reports of Janata Bank PLC of last five years (2019-2023)
- ✓ Banking Journal and Articles.
- ✓ Research papers.

1.4 Limitations of the Study

To There is a certain amount of time to perform the survey since it is difficult to do all of the activities during the internship term. In putting up my internship report, I also encountered several constraints.

i. The internship program's three-month time span is insufficient for doing in-depth study. Data gathering was extremely difficult because of the organization's size and the time restrictions.

ii. Because vital files are stored in a volt for security, it was occasionally challenging to gather data from their files.

iii. There were many customers at the bank, and staff members had to deal with them. As a consequence, it is challenging for bank executives to give an intern time.

Chapter: 02
Profile of Janata Bank PLC

2.1 Profile of Janata Bank PLC

A private limited commercial bank in Bangladesh is called Janata Bank PLC. In Dhaka, the organization's main office is located. The bank now operates 921 branches including 4 overseas branches around the nation. The bank was established in 1972 by Bangladeshi political figure Mirza Abbas. Individuals and companies can use Janata Bank's comprehensive array of banking, lending, and investment services. Following the Companies Act of 1972, Janata Bank was established as a Public Limited Company on April 6, 1972. The business started conducting banking operations on July 5, 1973.

Senior bankers with decades of expertise in domestic and foreign markets oversee the bank's management staff. A collection of experts, many of whom have substantial expertise in the international market, support the senior management team. The rise of assets and liabilities has been phenomenal throughout time. Without putting the bank at danger, Janata Bank has traded in both the domestic and foreign currency markets. Treasury Bill and other security holdings at the bank dramatically rose, creating prospects for income growth in the context of a progressive interest rate decline.

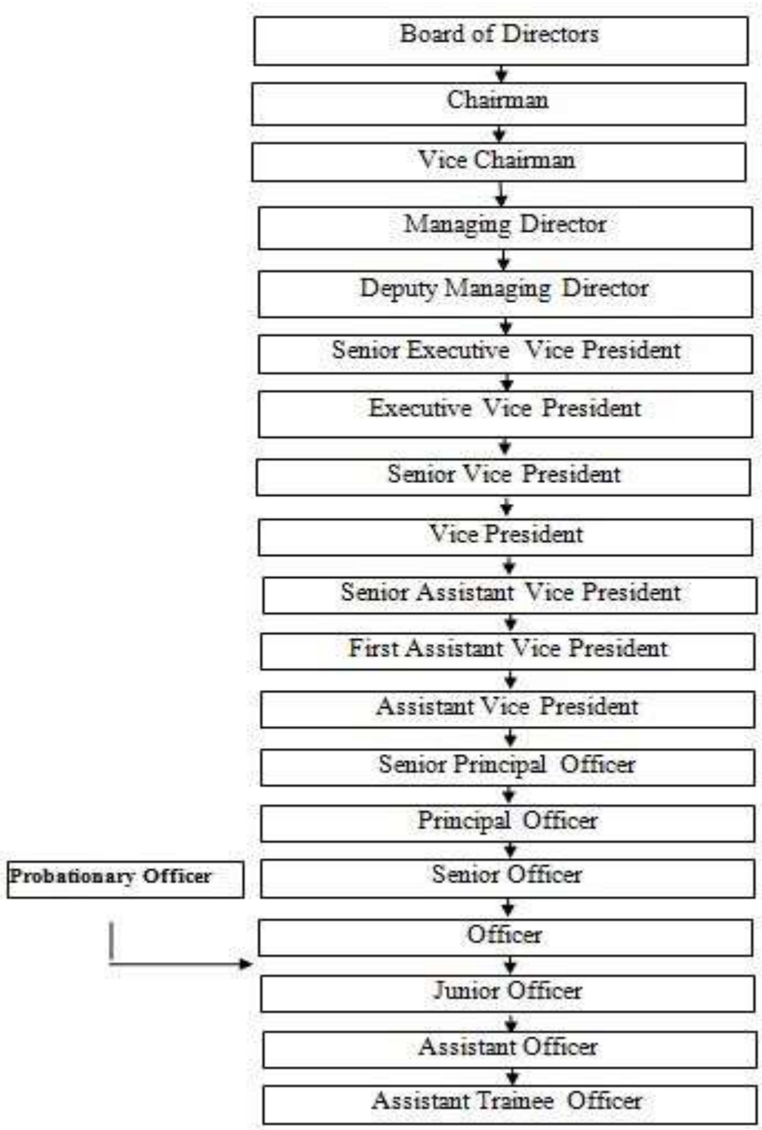
2.2 Mission

To establish itself as the leading financial institution in the country, the organization aims to provide exceptional services, underpinned by advanced technology and a team of highly dedicated professionals committed to achieving excellence in banking.

2.3 Vision:

To assure a standard that makes every banking transaction a pleasurable experience.

2.4 Hierarchy of Janata Bank PLC



2.5 <u>CSR Activity of Janata Bank</u>:

DBL engages in charitable, social welfare, and other benevolent activities to further the mission of its foundation, which is to act as a catalyst for raising awareness of development issues, a bridge-builder for bringing people together with a shared interest in societal sustainability, and a provider of hands-on support for numerous development initiatives and individuals. To monitor the entire operations and management of the bank's CSR fund, Janata Bank PLC. has established a five-person CSR committee under the direction of the managing director. The 2002-founded Janata Bank, governmental organization that is completely committed to the advancement of the government's goal via charitable giving, social welfare, and other acts of kindness.

2.6 Product offered by Janata Bank PLC

Product & Services:

All banking-related activities are carried out by Janata Bank PLC. Deposit collecting and providing credit facilities to various corporate organizations and small and medium-sized businesses are among the operations. Through its retail banking division, the bank provides account users with ATM cards and credit cards. People can trade stocks by being members of the Dhaka and Chittagong Stock Exchange, according to Janata Bank. The bank's account holders may take use of new technology including SMS banking and. The following major goods are highlighted:

New Product of Janata Bank PLC:

- Students Laager
- *Credit Card*
- *Home Loan*
- **Students Laager:** Drawing inspiration from Bangladesh Bank’s initiatives and Bank’s wining proposition, Janata Bank is offering an attractive deposit product branded as Students’ Ledger-School & Students’ Ledger-University as a part of implementing inclusive banking. School Banking aims to instill the habit of savings from an early age into students, guide them to save and spend their money judiciously and increase their efficiency regarding financial management from the very beginning of their life. That will help them to achieve success in future career.
- **Credit Card:** A credit card Everyone likes to buy, but no one enjoys the inconvenience! We are providing you with the most practical and adaptable method of paying for your purchases both inside and outside of your home with the Janata Bank dual currency credit card. Using a credit card can facilitate purchases. Having a credit card is the ideal option for you if you dislike carrying around big sums of cash or if your business does not take cash payments. Overall, because they may be so helpful in emergency situations, credit cards are becoming a need in our lives. A monthly income of 25,000 BDT is required to use this Janata Bank service.

- **Home Loan:**

- Maximum Loan Amount: BDT 2.00 crore
- Maximum Loan Tenure: 25 Years
- Processing Fee: 0.50% (on approved loan amount up to BDT 50 Lac) or BDT 15,000.00 (whichever is lower) & 0.30% (on approved loan amount above BDT 50 Lac) or BDT 20,000.00 (whichever is lower) along with 15% VAT
- Equity Ratio: 70: 30 (30% by applicant)
- Purpose of the loan: Flat Purchase, Home Construction, Home/ Flat Renovation, Loan Takeover from other FIs
- Early/ Partial Settlement Fee: 0.50% + VAT (on outstanding/ settlement amount

2.7 Service of Janata Bank PLC:

- Off Shore Banking

- **Off Shore Banking:** Offshore Banking involves the practice of international banking that deals with the assets and debts of individuals who are not citizens of the country where the bank is located, and these assets and debts are denominated in foreign currencies. Offshore Banking Units carry out their activities of taking deposits and providing loans to foreign investors without interfering with the local fiscal and monetary policies, and without being influenced by the local commercial banking sector. These entities are fully owned by foreign investors or are part of a joint venture, and they operate within the export processing zones. It's important to note that these entities do not comply with the regulations set by Bangladesh Bank and other regulatory bodies.

Chapter: 03
Theoretical Analysis

3.1 Ratio Analysis

Ratio analysis gives insight into a company's liquidity, operational effectiveness, and profitability by comparing data from financial statements. Ratio analysis is the foundation of fundamental analysis. It entails contrasting a corporation's financial account line items.

(i) Liquidity Ratio

The liquidity ratio is a financial metric used to assess a company's ability to meet its short-term obligations. It indicates how easily a company can convert its assets into cash to cover its liabilities. Here are a few key liquidity ratios.

(ii) Activity Ratio

An activity ratio, a type of financial statistic, reveals how efficiently a company uses the assets on its balance sheet to generate revenue and cash. The essential ratios for evaluating activity ratio are discussed in this section:

- Total Assets Turnover

- Fixed Assets Turnover

(iii) **Efficiency Ratio**

An widely used indicator for assessing a company's ability to consistently handle its assets and debts is the efficiency ratio. The highest ratio may be used to calculate the turnover of receivables, loan repayment, equity amount and usage, total inventory, and machinery utilization. This ratio may also be used to assess and analyze the success of commercial and investment banks.

(iv) **Credit Risk Ratio**

The chance of a financial setback due to a borrower not being able to pay back a loan is referred to as credit risk. To put it another way, we may describe it as the possibility that the lender won't be able to collect all. The major ratios pertaining to the credit risk activity ratio are described in this section:

3.2 **Common Size Analysis**

The terms primary cumulative amount and basis, which relate to total revenue and assets, are used for the income statement and balance sheet of a bank, respectively.

i. Common size Balance Sheet

A standard-sized antithesis area makes it simple to appraise the admeasurement of anniversary asset, debt, and disinterestedness account. Anniversary assemblage of any asset is compared to the absolute amount of the asset.

ii. Common Size Income Statement

Each account is represented as a percentage of total sales in a linked income statement of a common size. Each line item in a financial statement is divided into percentages of a base number for each state when doing a vertical analysis to facilitate comparisons.

3.3 Trend Analysis

Trend analysis is a method for assessing how financial data has changed over time, enabling investors and companies to spot trends, forecast outcomes, and inform choices. The main elements and techniques of trend analysis are broken down as follows.

i. Trend Analysis of Balance sheet

An antithesis area can action a appropriate appearance of a company's banking cachet at a specific point in time. The mentioned accounts make it simpler to condition whether the company is frontal financial issues. A growth share of balance sheet accounts indicates that a firm is ready to assess whether its financial situation is after trend analysis.

ii. Trend Analysis of Income Statement

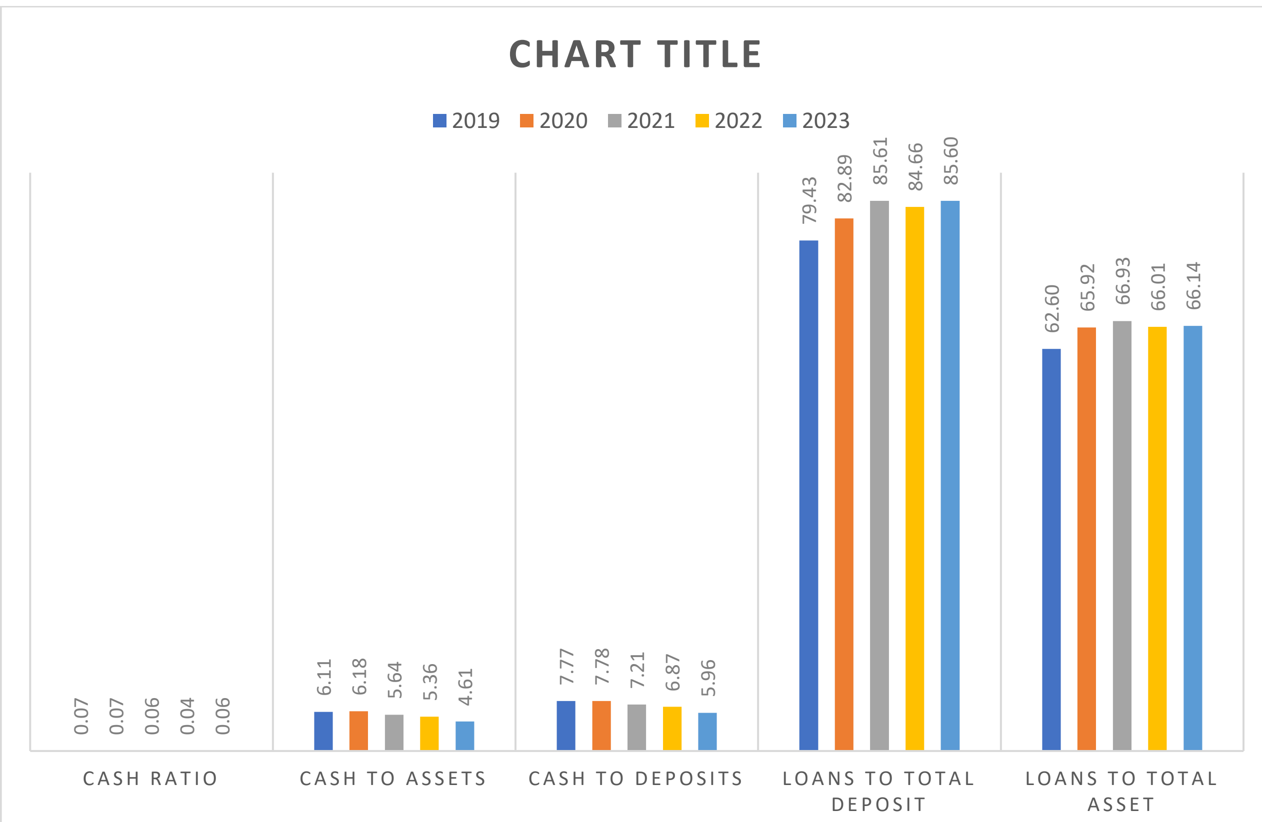
It is an excellent tool for analyzing trend scenarios. statements that were applied to the horizontal analysis throughout two or more periods of area units.

Chapter: 04
Financial Performance Analysis of Janata Bank PLC

4.1 Ratio Analysis

(i) Liquidity Ratio

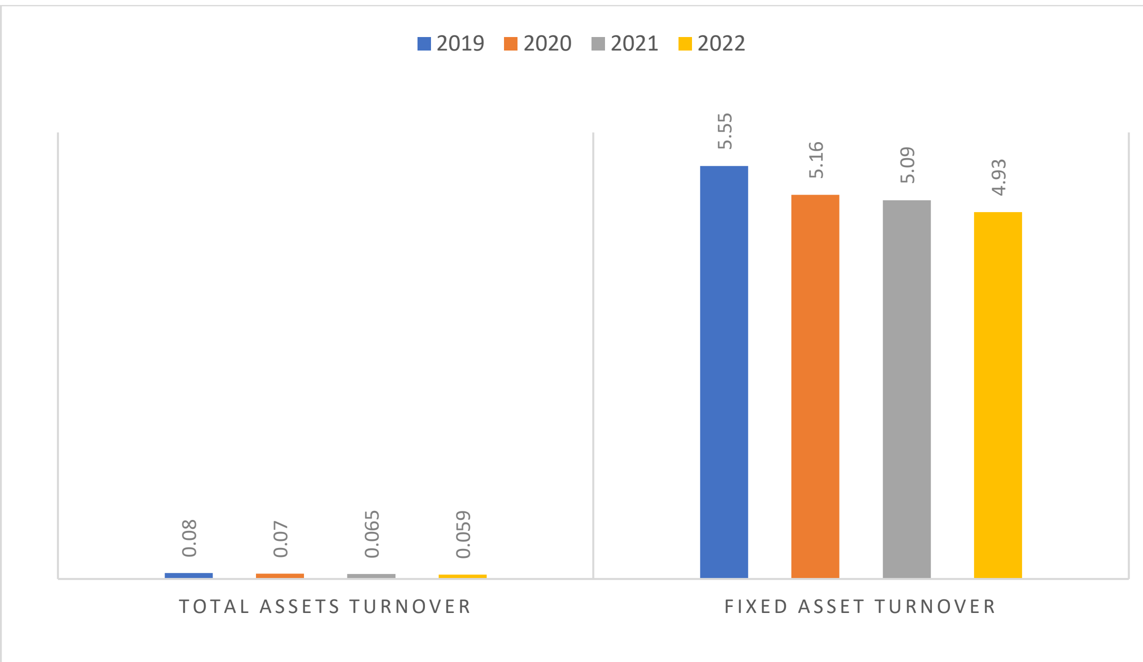
Particulars	2019	2020	2021	2022	2023
Cash Ratio	0.072	0.069	0.060	0.044	0.042
Cash to Assets	6.11	6.18	5.64	5.36	4.61
Cash to Deposits	7.76	7.78	7.21	6.87	5.96
Loans to Total Deposit	79.43	82.89	85.61	84.66	85.60
Loans to Total Asset	62.60	65.92	66.93	66.01	66.14



Interpretation: According to the cash ratio, the bank would be better off using its deposit than its available cash. The Janata Bank PLC's cash to asset ratio has varied a tiny bit over the years. The value was between (.04 and.06). The bank might explore using its cash as an asset. The cash to deposit ratio was favorable in 2019 and 2020, however as deposits grow over time, it fell from 7.76 to 7.78. The loan-to-total - deposit ratio was 79.43, but starting in 2020, it started to rise steadily until 2023. A rising trend in the loan-to-asset ratio is shown from 2019 to 2023.

(ii) Activity Ratio

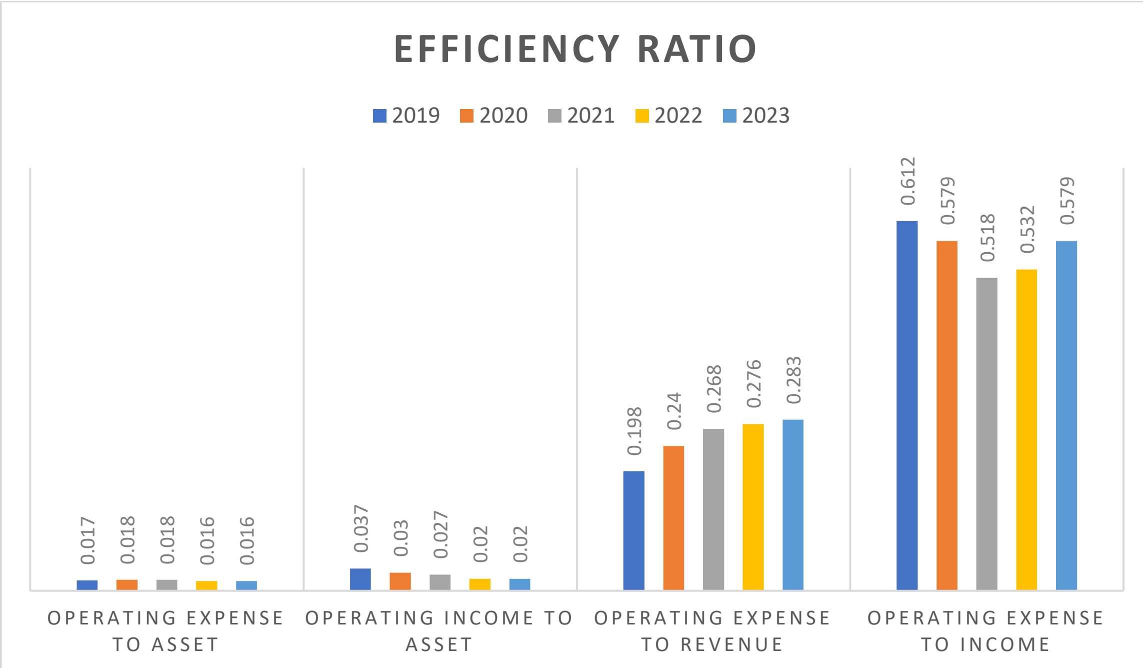
Particulars	2019	2020	2021	2022	2023
Total Assets Turnover	.080	.070	.065	.059	.056
Fixed Asset Turnover	5.55	5.16	5.09	4.93	6.38



Interpretation: Total asset about-face demonstrates how abundant beneath the bank's absorption acquirement is than its absolute assets. The asset turnover ratio from 2019 to 2023 remains constant, which indicates that the bank is inefficient at earning interest revenue. The fixed asset turnover ratio, on the other hand, fluctuates from 2019 to 2023. Because interest income was somewhat less than fixed assets in 2019, this ratio was 0.80; nevertheless, it decreased slightly in 2020 and decreased in 2021. Total asset about-face demonstrates how abundant beneath the bank's absorption acquirement is than its absolute assets. The amount was cut from 0.59 to 0.56 afterwards in 2021.

(iii) Efficiency Ratio

Particulars	2019	2020	2021	2022	2023
Operating expense to asset	.017	.018	.018	.016	.016
Operating income to asset	.037	.030	.027	.020	.020
Operating expense to revenue	.198	.240	.268	.276	.283
Operating expense to income	.612	.579	.518	.532	.579

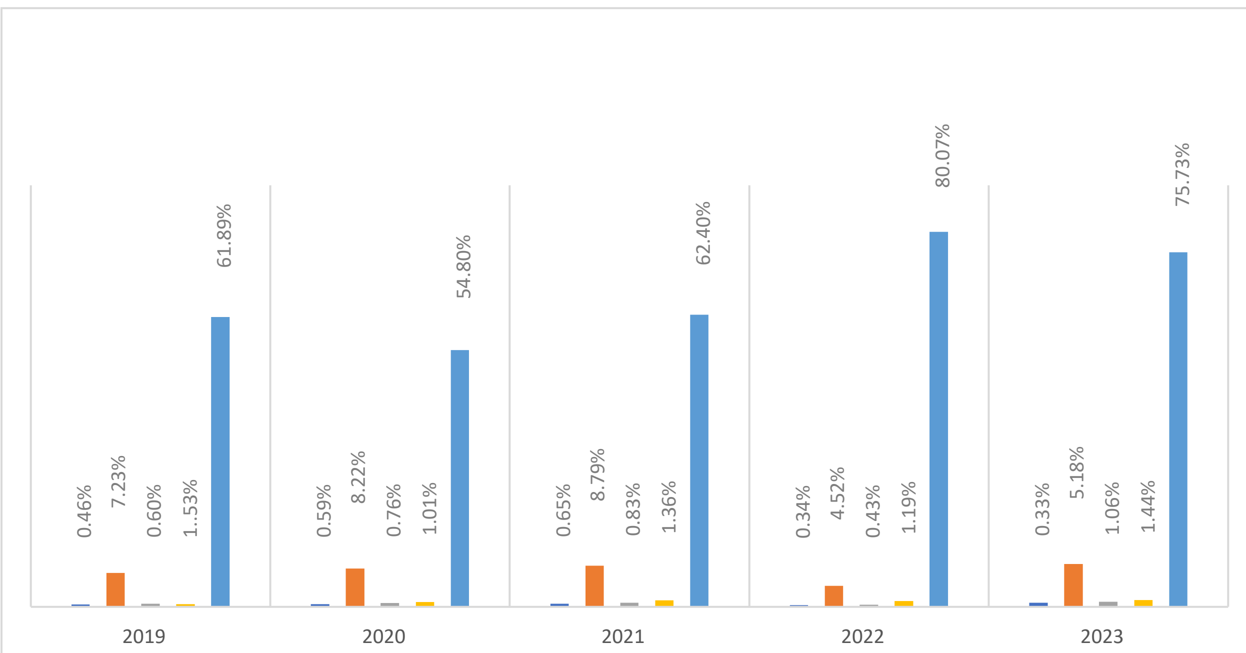


Interpretation:

A favorable result for the bank is shown by the operating expenditure to total asset ratio. From 2019 through 2023, it is essentially steady at a range of 0.17 to 0.16 In comparison to its total assets, the bank could manage its operations with relatively minimal operational costs. The bank might continue to operate at a profit relative to total assets.

(iv) Gross Profit Ratio

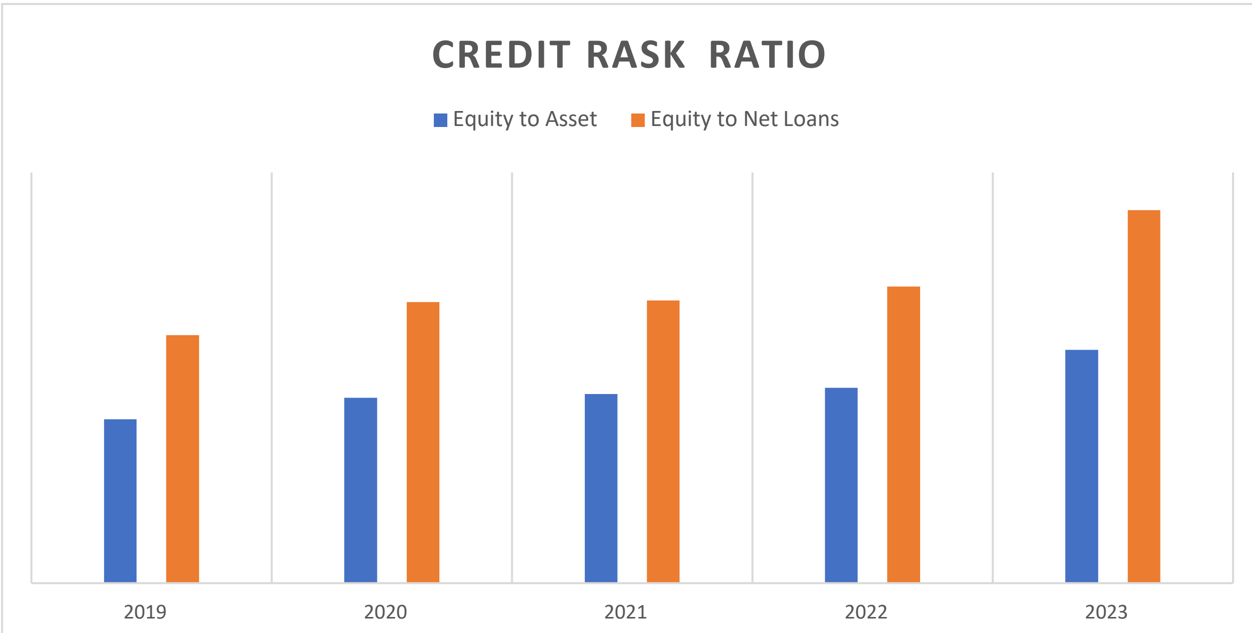
Particulars	2019	2020	2021	2022	2023
return on investment	0.46%	0.59%	0.65%	0.34%	0.33%
assets less liabilities	7.23%	8.22%	8.79%	4.52%	5.18%
Return on down payment	0.60%	0.76%	0.83%	0.43%	1.06%
Net Interest Marge	1.53%	1.01%	1.36%	1.19%	1.44%
Net operating Marge	61.89%	54.80%	62.40%	80.07%	75.73%



Interpretation: In 2019, the banks' return on equity was positive. However, the ratio slightly climbed in 2021 to 8.79% after which it slightly declined in 2022 and 2023. In contrast, it slightly decreased in 2020 to 8.22%. The operating profit margin has shown considerable yearly expansion. It is extremely high in 2020. Interest spread displaying a typical rate over time. Return on asset (ROA) trends are erratic. In 2019, the ROA was 1.53%; it dropped to 1.01% in the following year, 2020; nevertheless, in 2021, it increased somewhat before beginning to decline suggesting that the bank's ability to make money off of its assets is inefficient.

(v) Capital Liquidity Risk Ratio

Particulars	2019	2020	2021	2022	2023
Owner’s capital to Asset	6%	7%	7%	7%	9%
Owner’s capital to Net Loans	9%	10%	11%	11%	14%



Interpretation:

The percentage of equity in all assets is expressed by the equity-to-asset ratio. It was weak in 2019, but it continues to increase after that until 2023.Over the following years, it has somewhat grown. Therefore, except from 2019 and 2020, the next three years were mostly the same. Equity to Net Loan, on the other hand, is a ratio of equity to a 100% loan amount. The equity to net loan ratio was 9% in 2019; however, it started to increase after that it stand 14% in 2023.

4.2 Horizontal analysis

Horizontal Analysis of Income Statement of Janata Bank PLC

Trend Analysis of Income Statement					
Particulars	**2019**	**2020**	**2021**	**2022**	**2023**
Interest income	100%	103%	141%	155%	131%
Interest paid on deposits and borrowings	100%	105%	147%	172%	155%
Net interest income	100%	96%	124%	101%	59%
Income from investments	100%	110%	101%	104%	133%
Other operating income	100%	132%	148%	149%	151%
Total operating income	100%	108%	116%	112%	107%
Directors' Fees and Expenses	100%	130%	100%	119%	92%
Salary and allowances	100%	84%	84%	92%	87%
Other Expenses	100%	116%	118%	115%	132%
Total operating expenses	100%	112%	119%	124%	127%
Operating Profit	100%	107%	115%	106%	97%
Profit before provision	100%	107%	115%	106%	97%
General Provision	100%	114%	-13%	37%	341%
Others Provision	100%	84%	-42%	-89%	55%
Total provision	100%	152%	159%	143%	159%
Profit for the year before taxation	100%	79%	88%	83%	60%
Current Tax	100%	103%	80%	95%	39%
Provision for tax	100%	106%	77%	66%	35%
Net income after taxes for the year	100%	48%	102%	103%	88%

Interpretation: The phrase "trend analysis" describes a comparison of the financial statements' line items on the income and balance sheets. Cash on hand demonstrates a greater financial reserve in the form of foreign reserves (124%–143%). Due to the economic development in this nation, investment is displaying a good trend from 2018 to 2021 (102%–157%). Loan & advanced gradually increased from 2020 to 2023 at (122%- 168%). The overall asset grew from 116% to 159%. Conversely, the bank performed better and had favorable results. Interest income from 2020 to the previous year shows a positive trend in the income statement. The percentage rose from 103% to 131%.

i. Vertical Analysis of Income Statement of Janata Bank PLC

Common Size Analysis of Income Statement					
Particulars	**2019**	**2020**	**2021**	**2022**	**2023**
Interest income	100%	100%	100%	100%	100%
Interest repay on deposits and take on loan	89%	84%	78%	77%	75%
Net interest profits	**11%**	**16%**	**22%**	**23%**	**25%**
Income from investments	30%	20%	21%	32%	30%
Other operating income	5%	4%	4%	5%	4%
Total operating income	62%	55%	62%	80%	76%
Salaries and allowances	9%	8%	8%	11%	10%
Consumption of fixed capital and Repairs to Bank's Assets	4%	2%	2%	3%	2%
Other Costs	6%	5%	5%	7%	6%
Total operating expenses	25%	21%	22%	28%	26%
Operating Profit	37%	34%	41%	52%	50%
Profit before provision	37%	34%	41%	52%	50%
Specific provision (Loan and Advances)	4%	16%	21%	22%	14%
General Provision	14%	1%	0%	6%	5%
Total provision	23%	17%	21%	28%	19%
Profit for the year before taxation	14%	17%	19%	24%	31%
Current Tax	5%	10%	9%	16%	16%
Deferred tax	0%	-3%	0%	1%	0%
Provision for tax	5%	7%	9%	17%	17%
Net income after tax for the year	10%	10%	10%	7%	14%

Interpretation: Components of a balance sheet in order to calculate the percentage change in assets, liabilities, and other items. Basically, it uses a partial common account to determine the worth of the respected commodities. Comparing the cash item to the total asset from 2019 to 2023, there is a little difference. Investment growth has decreased from 21% to 20%. From 2019 to 2023, the deposit also fell somewhat, from 78% to 77%. Despite the fact that fixed deposits were reduced from 65% to 56%, savings deposits were boosted from 6% to 8%. The bank was able to exert such tight control over its obligation. Following the years 2019–2023, it has climbed by 3%. However, income from investments has increased from 30% to 30% nearly continuously. Additionally, operational income climbed by 4% to 5%. All of the aforementioned data changes led to an increase in net prof.

Chapter: 05

Problems, Recommendations & Conclusion

5.1 Problems Defined

Janata Bank PLC, one of the leading banks in Bangladesh, is important to the country's banking sector. The bank's common banking and financial reports contain several conclusions that require explanation.

1. The cash ratio measures a bank's capacity to satisfy its urgent cash demand. Janata Bank cash ratio was fall in 2023.

2. Every year, the proportion of loans to total assets rises swiftly. The loan-to-asset ratio rose from 62% in 2019 to 66% in 2023. Thus, the chance of loan default is also rising.

3. Loan to deposit ratio is also is increasing every year and it is so high in 2023 which is 85.60% that indicate the bank may not have enough liquidity to cover any unforeseen fund requirements.

4. From year 2019 to 2023 Janata Bank PLC's ROE percentage was 7.23%, 8.22%, 8.79%, 4.52%, and 5.18% which indicates a decreasing trend.

5. ROA of Janata bank PLC was 0.46%, 0.59%, 0.65%, 0.34%, and 0.33% which is a decreasing trend. It indicates that bank did not utilize their asset affectively to generate revenue.

6. The bank is not employing its assets efficiently, as indicated by the asset turnover ratio's comparatively low return.

5.2 Recommendations for Janata Bank PLC

Recommendations based on three months of work experience are extremely difficult. The statistical measures of a few zone where I believe Janata Bank can improve: -

1. After experiencing a cash crisis since 2021, the bank's cash ratio declined in 2023. Therefore, in order to address the liquidity crisis, the bank should raise its cash ratio.

2. The ratio of loans to total assets is increasing annually. An increase in this ratio indicates that a greater percentage of the bank's assets are loan-secured, potentially making it more vulnerable to defaults. With the remaining total assets, the bank should reduce the loan amount.

3. In order to balance loans and deposits, the bank must concentrate on the loan-to-deposit ratio, which is also rising annually.

4. The bank must use its funds more effectively in order to increase profits because its ROE and ROA are not satisfactory.

5. The bank must efficiently use all of its assets in order to boost the return on investment; otherwise, the return will be low.

5.3 Conclusion

A second-generation financial institution, Janata Bank seeks to support economic growth and financial inclusion in the nation, which will improve the lives of middle-class and lower-class individuals while also encouraging trade and commerce, speeding up industrialization, increasing exports, and reducing poverty.

I count myself lucky even though I have only been working at Janata Bank for a short time. I learned a lot from them. I think it will benefit me in the long run. Nowadays, it's difficult to hold onto a job in the banking industry due to fierce competition. Because of Janata Bank, they are already in a great position, but they will need to work hard if they want a better future.

By closely weighing price and risk, the Bank has been able to hold onto its position as a major participant in the nation's money and foreign exchange markets. Using a variety of ratios, I hope to examine their financial performance in this report. According to this study, the Bank needs to improve in several key areas. To gain a competitive advantage over other banks, the bank constantly assesses its operations for defects and issues. The bank then takes the necessary actions to improve its operational processes and product. At Janata Bank PLC, customer loyalty is steadily rising. Every employee at Janata Bank PLC is running around to help the customers. The objective of Janata Bank PLC is to enhance the business climate for the benefit of humankind.

5.4 References:

- Janata Bank PLC, Annual Report 2019 -2023
- Prospectus of Janata Bank
- Official Website of Janata Bank