



Internship report on
“Loan Disbursement and Recovery System of Janata Bank Limited”



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Internship Report on
Loan Disbursement and Recovery System of Janata Bank Limited,
Satmasjid Road Branch

Submitted To

Ms. Farhana Noor

Assistant Professor

Department of Business administration
Faculty of Business and Entrepreneurship
Daffodil International University

Submitted By

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Major: Marketing

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Letter of Transmittal

Nov 11, 2023

Ms.Farhana Noor

Assistant Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report Titled “**Loans Disbursement and Recovery System of Janata Bank Limited**”

Dear Sir

I am pleased to provide my internship report following a fruitful three-month internship at Janata Bank Limited. The policies of Janata Bank Limited regarding advances and loan disbursement are the main focus of this internship report. I attempted to provide a quick explanation of all the knowledge I have gained from my internship experience in this report.

I hope that my work will fulfill its intended purpose, as I have dedicated all of my energy to achieving the report's goals. The hands-on training and experience I received while preparing the report will be extremely beneficial to me in my future career. I would be grateful if you could provide your approval for this report.

Sincerely yours,

আসমা

.....
Asma Rahmat Rika

ID: 193-11-6303

Daffodil International University.

Acknowledgement

Firstly, I would want to express my gratitude to God for his magnificence in helping me finish my education and for providing me with good health so that I could properly prepare my report. Secondly, my gratitude goes out to my parents and my cherished instructors who helped me to complete my graduation.

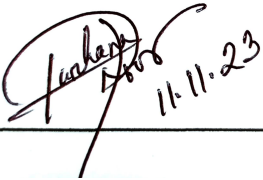
Preparing the internship report on the "**Loans Disbursement and Recovery System of Janata Bank Limited**" has been a wonderful delight. I express my sincere appreciation to **Ms. Farhana Noor**, assistant professor in the Daffodil International University's Faculty of Business Entrepreneurship, for her invaluable supervision, recommendations, direction, and support. As my instructor and motivator, she really helped me to comprehend and produce a report like this one. I respectfully acknowledge her contribution. I would like to sincerely thank the Satmasjid Road Branch Manager and other Janata Bank Limited officials. I also owe gratitude to the staff and cops who spoke with me for a significant portion of their precious time. I want to take this opportunity to thank the Department of Business Administration, all of its employees, and countless others whose names I haven't included here for their unwavering support and kindness.

Approval Certificate

I hereby confirm that Asma Rahmat Rika, ID: 193-11-6303, worked under my supervision and guidance to create this internship report on the "**Loans Disbursement and Recovery System of Janata Bank Limited.**" This counts toward the partial fulfillment of Daffodil International University's four-year BBA in Major Marketing graduation requirement.

I have gone through the master paper. She has executed the report by herself under my supervision.

I wish her every success in life.



Signature of the Supervisor

Ms. Farhana Noor

Assistant Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Declaration

I am Asma Rahmat Rika, ID:193-11-6303, student of BBA program Daffodil International University declaring that the report on “**Loan Disbursement and Recovery System of Janata Bank Limited**” is written entirely by myself. I didn't steal any ideas or content from another report or website.

আসমা

Asma Rahmat Rika

ID: 193-11-6303

Major: Marketing

Bachelor of Business Administration

Department of Business Administration

Daffodil International University.

Executive Summary

This is the outcome of my three-month internship at JBL. I have gained a lot of knowledge about our financial system and how banks operate and generate revenue throughout this period. I gained knowledge of the credit department's efforts to keep the balance positive while extending and repaying loans. Therefore, I have essentially attempted to summarize some of the important attributes and operations of Janata Bank Ltd. in this report, including: the services the bank provides for loans and advances to clients; the policies it has regarding loans and advances; the procedure it uses to select clients; and the procedures it uses to verify, approve, and check loans and advances. I have included a synopsis and a quick history of Janata Bank Ltd. I discussed how loans and advances are given to clients, as well as how JBL collects the loans. In chapter four, I offered my observations, suggestions, and conclusion. In order to help JBL minimize their losses, I have included some recommendations in the report that they may apply to lower the non-performing loan. A few issues arose during preparing the report, one of which being the insufficiency of information and legal requirements.

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Chapter One

Introduction

1.1 Introduction

One of the nation's financial institutions and authorities is Bangladesh Bank. It was established by the Bangladesh Bank Order 1972, which became effective on December 16, 1971. Bangladesh Bank's exclusive responsibility is to act as the nation's "BANKING SYSTEM WATCHDOG." It has vast authority to guarantee the stability of the banking system, and all scheduled banks must answer to it.

The state-owned schedule bank of Bangladesh is called Janata Bank Ltd. A key factor in the economy's lending is Janata Bank Ltd. It has operated in every sector. This internship report aims to establish a connection between literate and practical knowledge. Today's world is harsh. Everyone would therefore be an expert in both practical and academic knowledge. Obtaining sufficient knowledge to handle these tasks and improving comprehension of Janata Bank Limited's loan and advance disbursement at the Satmosjid Road Branch are the main goals of this report's preparation.

1.2 Background of the Report

The business environment is growing increasingly complicated every day. Without enough real-world experience, doing business might become challenging or even impossible. The world is changing as a result of corporate relationships. Businesses are crucial to a nation's economic development. Thus, in the business world, real-world experience is seen as a medium that allows us to become acquainted with it. An individual might anticipate gaining solid information and comprehension of the numerous ways that Janata Bank operates as a result of this internship.

1.3 Objectives

1.3.1 Broad Objective

To analyze the loan disbursement and recovery system of Janata Bank Limited.

1.3.2 Specific Objectives

- To assess the loan disbursement procedure of Janata Bank.
- To evaluate the recovery process of Janata Bank Limited.
- To find out some problems regarding loan disbursement process.
- To give some suggestions to solve the problems.

1.4 Significance of the Study

The purpose of this program is to get an understanding of an organization's corporate culture, investment decisions, and customer satisfaction levels. Because of the revolutionary advancements in technology and the creation of new concepts and methods, banking is even more successful in the twenty-first century than it was in the previous one. I anticipate that having an internship like that has helped me further my professional and career growth.

1.5 Methodology

One approach to methodically addressing the research challenge is through research technique. Following the collection of the required data, this report is created using an analytical methodology. There have also been several trend analyses to complete this internship report on loan disbursement.

1.6 Data Collection

To prepare the report and find out problem required data is collected from two sources are below.

1. Primary sources
2. Secondary sources

The Primary Sources:

- In-person conversations with the pertinent authorities.
- Real-world experience gained from working in the department of credit and recovery.
- Examining background information and pertinent documents that the involved officers have submitted.
- Some consumer questions are answered over the phone.

Secondary Sources:

- Janata Bank Limited's annual report
- Unpublished data (daily, monthly and annual accounts, ledgers) obtained from several departments
- Various textbooks
- The official websites of different banks including Janata Bank Limited.

❖ Data processing and analysis:

To find out the main result from the obtained data, I have used the following computer applications-

1. MS word
2. MS Excel
3. SPSS program.

1.7 Scope of the study

One sizable banking institution is Janata Bank Limited. It has multiple divisions. An intern cannot complete their studies in all of Janata Bank Limited's departments in the brief time allotted for the internship, nor do they have access to all departments. The author focuses on Janata Bank Limited's small-to medium-sized business loan program, going into detail about its current state, issues, and future prospects. The report does not address the deposit scheme, investment scheme, or any other scheme.

The following are given to the study as areas of knowledge:

- The SME loan is a sophisticated area of finance, with characteristics similar to that of a house, car, line of credit etc.
- The country's Janata Bank Limited loan disbursement and recovery system's most recent performance level.
- Issues with loan disbursement and recovery system approval and credit.

1.8 Limitation of the Study

I faced the following obstacles while preparing this report.

- JBL's Loan and Advance department maintains strict confidentiality for its staff members.
- The Satmasjid Road Branch of Janata Bank Limited did not have adequate records, publications, information, or a website pertaining to customer services for the Loan and Advance department.
- The JBL Loan and Advance department's information is not arranged in a logical manner.

Chapter 02

Organizational Overview of Janata Bank Limited

2.1 History of the Janata Bank Limited

One of the biggest industrial banks in the nation, Janata Bank was founded by the Asian nation Bank (Nationalization) Order of 1972 (Presidency Order of 1972). Through the acquisition of former United Bank Limited and Union Bank Limited branches, two non-public banks were providing category banking services throughout the nation. The Asian nation was founded on the sixteenth day of the Gregorian calendar month, 1971. With 912 branches globally, including four in the United Arab Emirates, it grows to become the largest depository banking institution in the nation. Throughout the world, there are 1239 international correspondents. In total, JBL employs close to a thousand people (12,391). The organization's headquarters are situated in the Janata Bhaban in Motijheel C/A, in the center of Dhaka.

Corporatization

On November 15, 2007, the Janata Bank underwent a restructuring and became Janata Bank Limited, a public limited company. It was listed with Registrars Joint Stock..

List of Branches:

Table 02: List of Branches of JBL

Local office	01
Corporate Branch-1	21
Corporate Branch-2	68
Overseas Branch	04
Grade-1 Branch	205
Grade-2 Branch	231
Grade-3 Branch	267
Grade-4 Branch	115
Total	912

Source: Annual Report-2020, JBL

2.2 Overview of the Janata Bank Limited

Table 3: Overview of the Janata Bank Limited

FEATURES	VALUES
Name	The Janata Bank Limited
<p>Janata Bank Limited, the second-biggest state-owned banking concern (SCB) in Bangladesh, may play a significant role in the nation's overall financial activities. Under the terms of the Banks Nationalization Order (President's Order-26), the former United Bank restricted and Union Bank limited merged to form the Janata Bank. It had been a company since 1972 until it was reorganized in November of 2007. The Bank has significantly impacted Bangladesh's financial infrastructure and socioeconomic development since it was founded in 1972. In addition to its four foreign branches in the United Arab Emirates, the Janata Bank has 912 branches throughout the nation.</p>	
Registered Address	the Janata Bhaban, 110, Motijheel Commercial Area Dhaka - 1000, Bangladesh.
Legal Status	Public Limited Company
Chairman	S.M.Mahfuzur Rahman
CEO & Managing Director	Md. Abdul Jabbar
Company Secretary	Mr. Ajit Kumar Paul
Date of Incorporation	21 May 2007
Authorized Capital	BDT 30,000 million
Paid up Capital	BDT 23,140 million
Face value per share	BDT 100 per share
Shareholding Pattern	100% Share owned by the Government of Bangladesh
Number of Employees	12,391(As on 01.02.2023)
SWIFT	JANBBDDH
Website	www.jb.com.bd, www.the Janatabank-bd.com,
E-mail	md@the Janatabank-bd.com

Source: Annual Report of JBL, 2023

2.3 Mission of the Janata Bank Limited

Our goal is to encourage the growth of both local and global operations by incorporating new technologies into our rapidly expanding banking offerings. As part of our commitment to represent the culture in which we hope to advance people from all walks of life, we tend to place a high priority on ensuring transparency, accountability, and better people care. Gaining a lasting place in people's hearts as a compassionate partner in elevating the standard of living in the country through quality improvement accountability, enhanced customer service, and our aim is to expand our clients' product offerings in compliance with local, regional, and global needs.

2.4 Vision of the Janata Bank Limited

Our cherished goals are to use technology more effectively to deliver the best possible customer service, make appropriate economic contributions, and establish ourselves as the largest bank reception in the nation and worldwide.

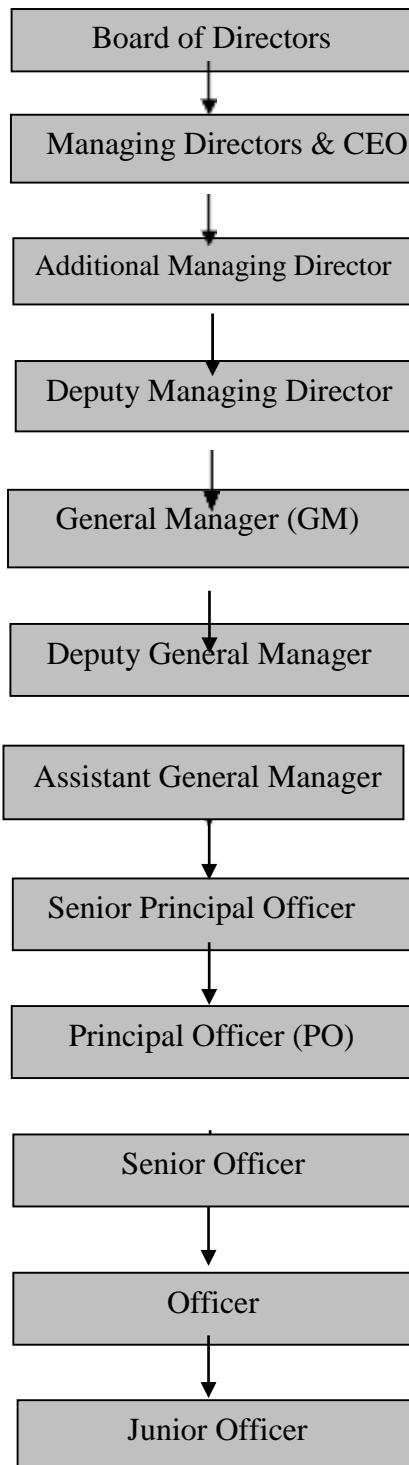
2.5 Functions of the Janata Bank Limited

Here are the responsibilities of Janata Bank ;

- i. Oversee all kinds of bank accounts
- ii. Make investments
- iii. Manage foreign currency
- iv. Oversee overseas remittances
- v. Oversee all monetary services.

2.6 Management Organogram

Figure 01: Organization Structure of Janata Bank Limited



2.7 Financial and Operational Performance of the Janata Bank Limited

Table 05: Financial and Operational Performance of JBL

(BDT in million unless stated otherwise)

Particulars	2022	2021	2020	2019	2018
Authorized capital	30000.00	30000.00	30000.00	30000.00	30000.00
Paid up capital	23,140	23,140	23,140	23,140	23,140
Reserve and surplus	22661.83	24288.45	28362	27127	31416.37
Total shareholder's equity	45801.83	47428.45	51502.64	50267.95	54556.37
Capital employed	549549.87	526107.25	495547.86	411193.67	418483.42
Deposits	1014584.97	1016208.50	824007.96	691409.37	675548.45
Loans and Advances	852086.77	699656.76	605351.70	548473.94	533707.16
Investment	198808.48	367680.58	274203.04	190816.26	166683.79
Property, plant	8797.53	9222.74	8437.23	7833.08	10277.04
Total assets	1275032.27	1249540.23	1043311.18	895387.08	866046.48
Total off-balance sheet	136193.01	119705.81	113491.58	85918.92	94744.22
Earning assets	937209.00	984530.51	772195.80	622101.89	568956.06
Non-earning assets	337823.27	265009.72	271115.38	273285.29	297090.42
Net assets	45801.83	47428.45	51502.64	50267.95	54556.37

Source: Annual Report of the Janata Bank Limited, 2022.

Chapter 03

Loan Disbursement and Recovery System of Janata Bank Limited

3.1 Loan Disbursement of the Janata Bank Limited

Across all of its divisions, Janata Bank Limited conducts a wide range of banking operations to meet its objectives of providing benefits, promoting economic growth, and elevating its standing. Disbursement is the act of paying out or distributing money. Disbursements, dividend fees, and/or amounts that a lawyer may be asked to spend on a client's behalf during a transaction include cash spent on spending and company operating expenses. In the world of finance, "recovery" means "the collection of a debt." The intention, time, and company status all play a role in determining the recovery time. The loan balance is typically paid back in installments. The manager may set an installment schedule based on the type of business they run.

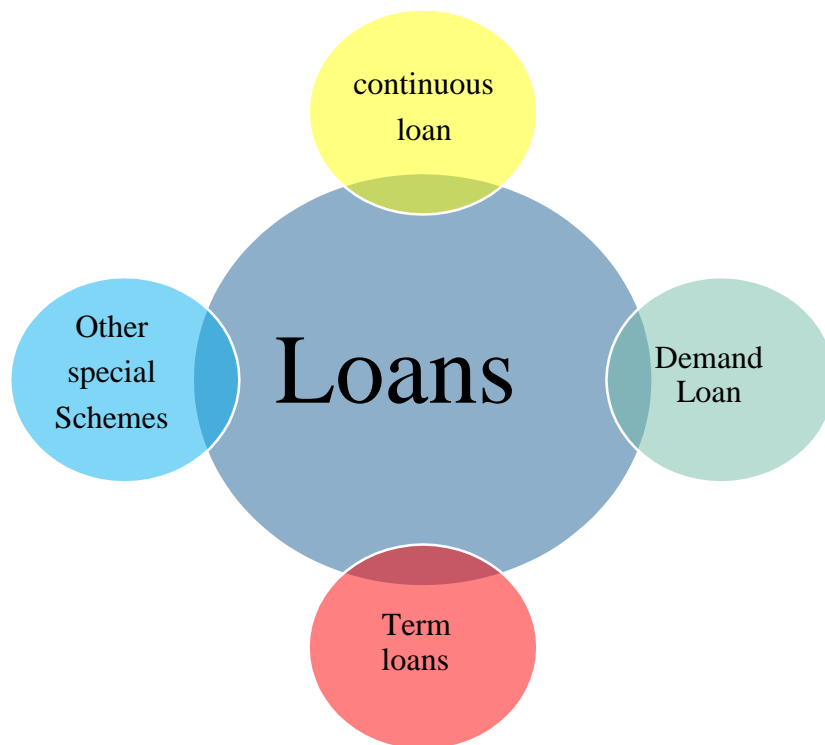


Fig: Four types of loan

3.2 Loan Classification

One technique for logically arranging loan data is loan classification. The risk level of a loan is determined by its loan classification. Loans are only defined as securities on a bank's balance sheet that do not generate interest income and have past due for an extended period of time. Generally speaking, there are two kinds of loans: -

- Classified Loan
- Unclassified Loan

Classified loan:

A continuous credit will be listed as an irregular loan and will be treated as such starting the day after the expiration date if it is not adjusted or renewed prior to the expiration date. Grades are applied to loans that are thought to have a low risk of repayment. Classified loans come in three different forms.

Classified loan

- i. Substandard
- ii. Doubtful
- iii. Bad/ loss

Unclassified loan: Unclassified loan are those which are repay regularly. Objectives of loan classification:

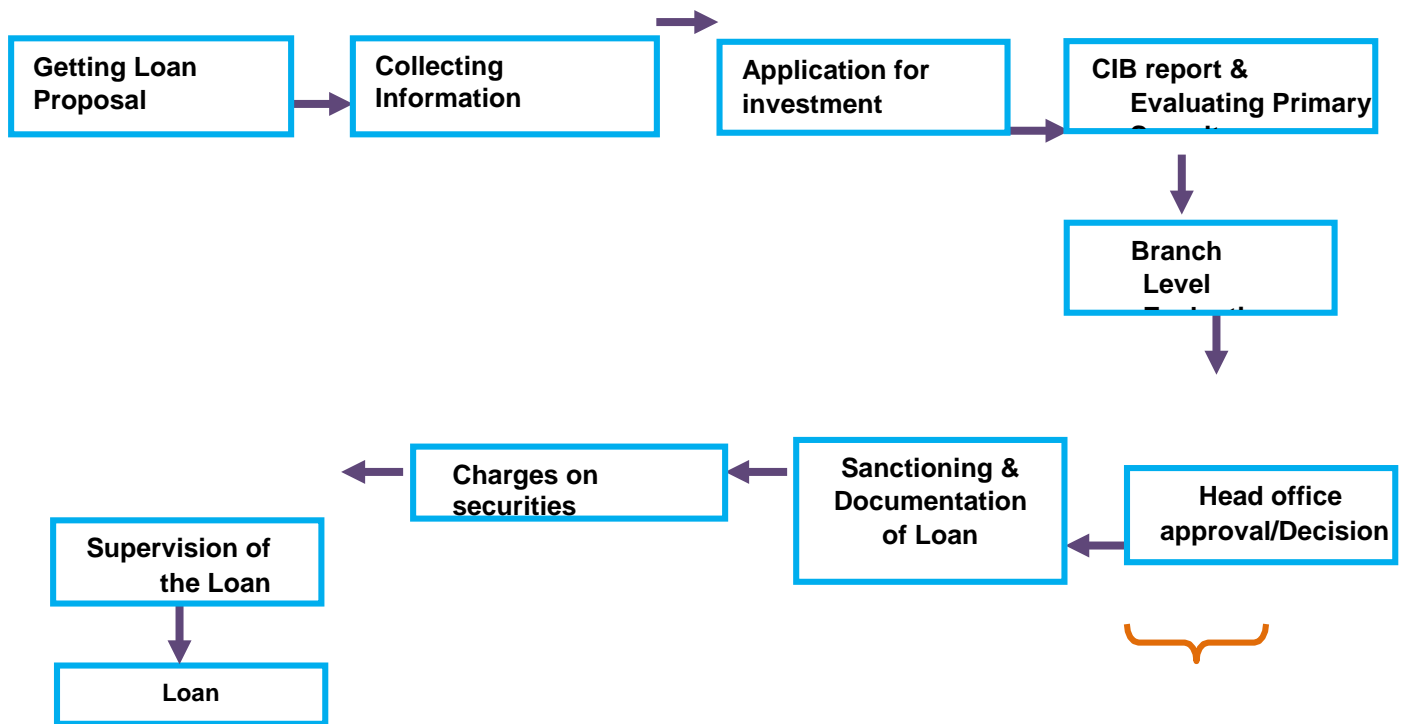
- i. Determine a bank's net worth or change its capital.
- ii. Assistance in determining a bank's financial soundness.
- iii. Determine the amount of interest suspense and the necessary provision.
- iv. Establish a solid foundation for the bank in order to promote ethical banking practices in Bangladesh.

Table of Loan classification:

Loan Type	Unclassified (Month)	Substandard (MONTH)	Doubtful (Month)	Bad (Month)
Continues Loan Demand Loan	Expiry up to 5 months	6 to 8	9 to 11	12 +
Term Loan Up to 5 years	0 to 5	6 to 11	12 to 17	18 +
Term Loan more than 5 years	0 to 11	12 to 17	18 to 23	24 +
Micro Credit	0 to 11	12 to 13	36 to 59	60 +

Source: Office documents

3.3 Process of Handling Loans of Janata Bank Limited



3.4 Loan services at Janata Bank Limited

The bank offers loans, both short- and long-term, to individuals, groups, or businesses for predetermined periods of time and purposes, with repayment due in installments. There exist certain categories, namely:

1. Industries of a large and medium size.
2. Cottage and small-scale industry.
3. Specialty and agricultural fields.

Agricultural Loan

Interest rates on loans to farmers for crop production range from 9% to 4% for some pre-planned crops.

Rural Loan:

Rural residents can continue to live in rural areas with this 9% interest loan. Those who own cottages, farm, or are fishermen are eligible for loans.

CC(“Hypo”)

Businesses and individuals can use this loan to cover their working capital needs, such as paying bills. This loan, which is for commercial use, has an interest rate of 9%

CC(“Pledge”)

This loan, which has an interest rate of 9%, is granted in exchange for a letter of commitment to provide working capital to any person, group, or company.

SOD (“Work Order”)

Businesses can use this loan, which has an interest rate of 9, to continue their work order.

House Building Loan (“General”)

This loan is available for personal use with an interest rate of 9% to anyone wishing to build or construct a home.

House Building Loan (“Builder”)

This loan, which has an interest rate of 9%, is provided to businesses to build houses.

Personal Loan:

This loan, with an interest rate of 9%, is intended for a group of people with fixed incomes who need the money to maintain their standard of living.

Term Credit

This has an interest rate of 9%, a 12-month term for a specific purpose, and cannot be renewed. It is not transferable to another individual.

Hire purchase loan

This loan, which has an interest rate of 9%, is provided to any person or business that shares joint ownership of the goods. Once the loan is repaid, the bank will revoke the claim to the goods.

Credit for Leases

This is one of the most popular ways to use any asset in exchange for the mutually agreed-upon rent payment. The asset is only available to the borrower for a limited time, and the right of use is exclusive.

Import Credit

This loan, which has an interest rate of 9%, is intended to facilitate import and export. The final product will be LIM or LTR.

LIM

After the loan is repaid, the bank places the imported goods under lock and key.

Credit for Packing (PC)

This is given to the LC holder and is due at a 9% interest rate within 180 days.

IDBP

This type of loan, which has a 9% interest rate, is offered to companies that sell goods to companies that exclusively export their goods. As a result, the borrower falls under the export-oriented industry.

Joint Venture Loan:

A loan is given in order to conduct business. Usually, to execute and maintain this kind of loan, two or more banks work together.

Other unique loans exist as well:

1. "Financing for women entrepreneurs"
2. "Personal Loans for Self-Work"
3. "Loans for poverty reduction"
4. "Loan with short-term interest free"
5. "Loan for agriculture or crops"

3.5 Loan and advances disbursement procedure



“Party’s application”

The party's application to any branch that can handle loans and advances initiates the loan and advance process. The application specifies the exact purpose for which the loan is required, and if the relevant branch officer determines after the preliminary investigation that the party is eligible, he or she will provide Form-X to the party.

“Filling Form –X”

The borrower fills out this form with the business's name, address, financial report, and previous business information, if any. Provide the borrower's name, address, account statement, tax return, and other details in the case of a personal loan.

"Getting the Bangladesh Bank CIB Report"

The branch obtains the Credit Information Bureau (CIB) report upon receipt of the Form-X. This report tells the branch whether the borrower has prior loan repayment history and outstanding debts from other banks.

"Managing the Loan Proposal"

The branch submits an investment proposal with numerous documents and terms and conditions as soon as they receive a positive CIB report. which is forwarded for review to the corporate office. The records are:

- A. The applicant signs the loan application.
- B. Acceptance of the conditions and terms that the applicant has signed.
- C. The applicant's trade license.
- D. A partnership deed on a non-judicial stamp of taka-300 denomination that has been properly notarized, or a copy of the registered partnership deed that has been recertified by each partner, for business purposes.
- E. Promissory notes on demand.

- F. Stocks and goods letter.
- G. The Books Debts and Receivables Letter.
- H. The Plant and Machinery Letter.
- I. The applicant or applicants' personally signed letter of guarantee.

“Project Appraisal”

In this stage, the applicant's documentation is examined and analyzed by the credit department, which also evaluates the risk and reward factors and establishes the document's viability. This is required to guarantee the:

- A. To guarantee that the organizational goal is accomplished
- B. To determine whether any errors have been made
- C. To support the viability of an investment
- D. To guarantee payment.

"Approval from Head Office"

The board of directors (BOD) decides whether or not to invest in the project following the appraisal. The Head Office (HO) notifies the concerned branch of the approval if the committee grants its approval.

“Sanction Letter”

Following receipt of the approval letter, the branch notifies the applicant in writing of the following:

1. The applicant's name
2. The facilities provided
3. The goal of advances and loans
4. The interest rate is calculated at
5. The investment's timing and the adjustment policy
6. Detailed conditions as well as additional security information

“Documentation”

The process of gathering evidence that can be used against one another in the event of a term and condition violation starts as soon as the applicant signs the sanction letter that has been sent to him. The JBL most frequently uses the following documents to make loan and advance payments:

- Cooperative Promissory Note
- Arrangement Letter,
- Disbursement Letter,
- Installment Letter,
- Continuity Letter,
- Receipt of Trust,
- Counter Guarantee,
- Stock Report,
- Letter of Lien,
- Status Report,
- Letter of Hypothecation,
- Letter of Guarantee
- Documents Relating to Mortgage.

“ Disbursement”

Following completion of all formalities, the branch opens an account in the applicant's name so that the borrower can access the loan funds.

3.6 Loan and advances Recovery Method

The first approach is to collect money as agreed upon in prearranged installments within the predetermined time frame.

However, managers will employ a growing number of resources to collect the loan. If the bank finds any loans that are classified as nonperforming then they adhere to Bangladesh Bank recovery policy.

A. Rescheduling the loan: The borrower is being given a second chance by being given an extended period of time to repay the loan.

B. Policy of exit: The exit strategy for Bangladesh bank then takes effect.

C. Lower loan to write-off ratio: Loan is moved to default status and written off.

D. Money and Loan Court Appeal: To resolve the matter, the bank then appeals to the court.

E. Designate a representative via alternative dispute resolution:

If the court is taking too long, other options are looked for and put forth.

F. Contact locals, relatives, or friends to assist in getting the loan money returned.

G. Next, sending out the letter of recovery.

H. Next, sending out the last official notice.

This is the final court notification to the borrower.

I. Establishing a debt collection unit and a recovery seal in the local branch.

J. A regular "quarterly visit" by the entity or asset.

K. Forming a task force in HO to investigate the particular circumstance.

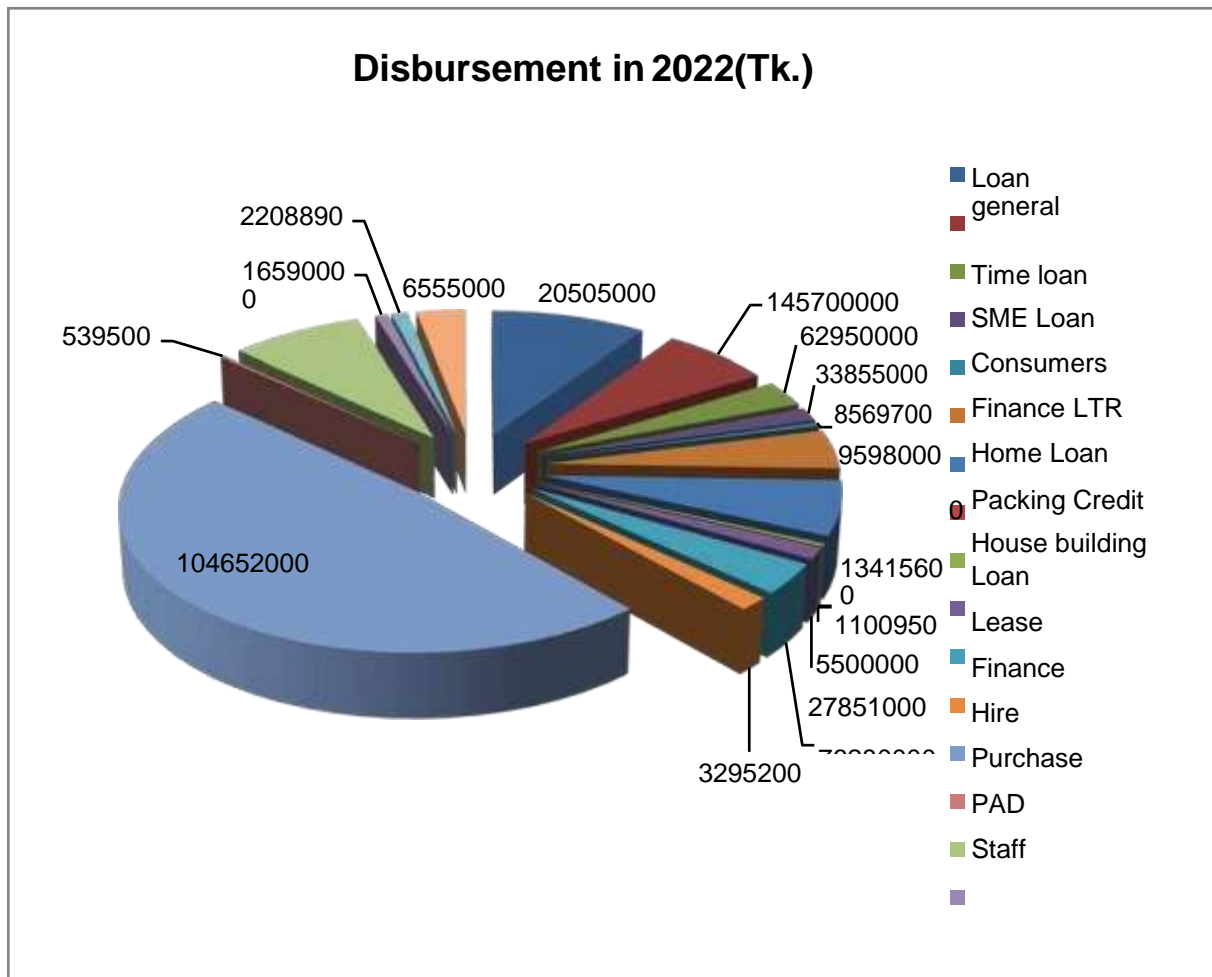
L. Assembling a mobile group tasked with loan collection.

M. Selling the assets provided to the bank as collateral.

N. To recoup the loan, the bank will hold an auction to sell the collateral asset.

O. Designating a lawyer to manage the legal aspect.

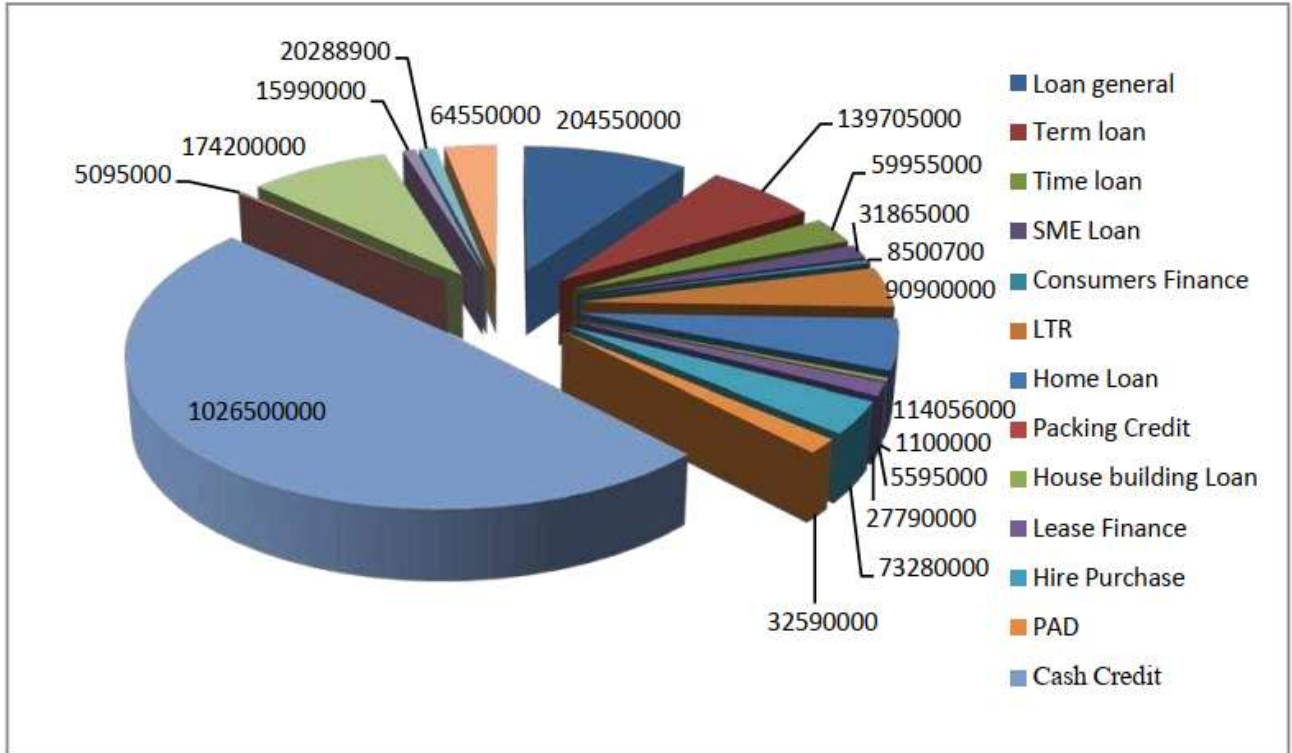
3.7 Loan disbursement for various purpose for Satmasjid Road Branch:



Graph: Loan disbursement for various purposes

Comment: Above the graph shows that their loan disburses are various sectors in 2022. Some sectors are higher than other sectors because all sectors are not same required.

3.8 Loan Recovery for various purpose for Satmasjid Road Branch:



Graph: Loan recovery for various purposes

Chapter 04

Findings, Recommendations and Conclusions

4.1 Problem Findings

- Hand labor completes the majority of JBL's tasks. Among other things, loan approval, fund collection, and bookkeeping and maintenance are all done the old-fashioned way. It is an expensive and time-consuming operation overall.
- Sometimes, the corporate office of this bank fails to provide small loans to small investors, which results in their disinterest.
- JBL's personnel count is insufficient, requiring one worker to perform tasks above their capacity.
- Janata Bank Ltd. generates high loan interest rates, which hinders customers' ability to get credit.
- The loan and advance department's officer pool is insufficient to serve Janata Bank Ltd.'s vast customer base. A few staff members are reluctant to divulge information.
- The evaluation of credit bids is an arduous procedure. As a result, important clients do sometimes disappear which results in significant loss for the bank.
- A potential disadvantage for the branch when choosing the right customer is that most loan disbursements are centrally administered by the main office.
- Not all of the information about loan and advances is properly available on Janata Bank Ltd.'s website.

4.2 Recommendations

- It is recommended that the loan and advance department be placed under a computerized system and linked to local office online networks. In addition to saving employees' time, it will facilitate transactions. The extra time may then be put to better use by the bank by doing other things that will improve both customer service and overall efficiency.
- Janata Bank Ltd. ought to provide more modest loans at corporate branches in order to entice small investors.
- The loan and advance department must employ more professionals to deliver high-quality client service.
- In order to encourage consumers to take out loans, Janata Bank Ltd. might cut loan interest rates.
- The loan and advance department should appoint motivated staff members who would promptly enlighten clients.
- Janata Bank Ltd. has to increase the range of loan products it offers in order to remain competitive.
- Decentralization of client selection powers is something that the Principal Branch should do.
- To enhance consumers' understanding of JBL's many operations, activities, processes, and management, the bank's website ought to include more instructional content.

4.3 Conclusion

In 1972, Janata Bank Limited was established as a fully-fledged state-owned scheduled bank with the goal of enhancing the nation's socioeconomic growth through effective banking services. Their fifty-one years in banking are now behind them. JBL has already established a positive reputation with its clientele by providing top-notch services. In order to be competitive in the market, the Bank is always looking for methods to provide its clients with better services and increase efficiency. Its management's perseverance, passion, and dynamic leadership throughout the years have contributed to its success.

My internship at Janata Bank Limited's Satmasjid Road Branch was concluded. As a JBL branch, it has also fostered a positive reputation with its clientele by providing top-notch services. My primary goal is to focus on the operations associated with loan disbursement and recovery at the JBL Satmasjid Road Branch. Through observation, discussion, and hands-on experience, I am learning about loan disbursement and recovery, as well as their utilization within the organization.

The Bank's Human Recourse policy, as conveyed by the Founder Chairman, is centered on hiring, training, and development. To bring forth the finest, the Bank's human resource has been appropriately managed and consistently cultivated. Additionally, they support a performance-based culture in which awards, promotions, and recognition are given according to each person's performance and individual merit. It follows that the highest authority's declaration regarding their level of knowledge regarding Janata Bank Limited's proper loan distribution practices makes sense. I hope that the authorities are always aware of the workers so that they can reach JBL's ultimate goals and offer clients excellent service that is accurate, efficient, and proficient.

4.4 References

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4.5 Appendix

JBL	: Janata Bank Limited
ALCO	: Asset Liability Committee
ATM	: Automatic Teller Machine
BB	: Bangladesh Bank
BCD	: Business Credit Division
BDT	: Bangladeshi Taka
BIL	: Business Installment Loan
CDA	: Call Deposit Account
CC	: Charge Card
CIB	: Credit Information Bureau
DD	: Demand Draft
FDR	: Fixed Deposit Receipt
GB	: General Banking
IBP	: Inland Bill Purchase
IPO	: Initial Public Offering
KYC	: Know Your Customer.
LC	: Letter of Credit
LTV	: Loan of Total Value
NGO	: Non – Governmental Organization
NPL	: Non-Performing Loan.
OD	: Over Draft/Opening Date
OSA	: Operating Savings Account
PIN	: Personal Identification Number
PL	: Personal Loan

PO	: Pay Order
R&D	: Research & Development
SME	: Small & Medium-sized businesses
SOD	: Security Over Draft
STD	: Short Term Deposit
TIN	: Telephone Identification Number, Tax Identification Number
VAT	: Value Added Tax
A/C	: Account
CIB	: Information Bureau for credit
OBC	: Bills that are sent outside for payment