Internship Report

on

Credit Operation and Performance of Jamuna Bank PLC

Date of Submission: 10 November, 2025

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Supervised by:

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Program: MBA

Major in Finance

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

A landmark to create the Future

Date of Submission: 10 November, 2025

Letter of Transmittal

Date: 10 November, 2025

Mr. Md. Arif Hassan
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

I am pleased to submit my study titled **“Internship Report on Credit Operation and Performance of Jamuna Bank PLC”**, which has been prepared as a partial requirement for the Master of Business Administration (MBA) program at **Daffodil International University**.

I have successfully completed my internship and the associated documentation. Preparing this report has been a valuable learning experience, allowing me to explore the differences between theoretical knowledge and practical application in the field of credit risk management. I have made every effort to ensure that the report is objective, well-structured, and accurate.

I would like to express my sincere gratitude for the support and guidance you have provided throughout the process.

Sincerely yours,

Laila

…………………………...

Laila Bithee Emma
ID: 0242220004083058
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Student's Declaration

I, **Laila Bithee Emma**, hereby declare that I am the sole author of the study titled **"Internship Report on Credit Operation and Performance of Jamuna Bank PLC".** I confirm that no part of this report has been previously submitted to any other university, institution, or organization for the purpose of obtaining a degree, certificate, or academic qualification.

Furthermore, I certify that this report has been prepared strictly for academic purposes as part of my BBA program, and it has not been intended for any other use. It shall not be used in any manner that may serve the interests of any opposing party to the organization.

Laila

………………………….…

Laila Bithee Emma
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Certificate of Supervisor

This is to certify that the internship report titled **"Credit Operation and Performance of Jamuna Bank PLC"** has been prepared by Laila Bithee Emma, ID No. 0242220004083058, as a partial requirement for the Master of Business Administration (MBA) program under the Department of Business Administration, Faculty of Business and Entrepreneurship, at Daffodil International University.

I extend my best wishes for her continued success in all future endeavors.

……………………..

Md. Arif Hassan

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

In today's rapidly evolving world, the importance of practical knowledge cannot be overstated. Recognizing this, the Department of Business Administration at Daffodil International University consistently encourages students to enhance their skills and productivity through hands-on experiences. As a student still in the process of learning, I can confidently say that, regardless of the outcome, this report has significantly enriched my understanding by offering insights that go beyond traditional classroom learning.

I would like to express my sincere gratitude to my respected supervisor for their continuous guidance and support throughout this journey. I am also deeply thankful to the individual who generously provided valuable information, relevant documents, and theoretical perspectives that greatly contributed to the completion of this report.

I hope this report proves to be a useful resource for future students conducting research in this important area. Finally, I would like to express my heartfelt thanks to the Almighty Allah, without whose grace and blessings, none of this would have been possible.

My heartfelt thanks to Md. Alam Hossain, Assistant Officer (General) of Jamuna Bank PLC, Sirajganj Branch, for his precious time and advice, as well as for supplying all of the data that provides, documents, and information for the study Special thanks to my coworkers at Jamuna Bank PLC who assisted myself in finishing the report.

Executive Summary

This report examines the credit operations and performance of Jamuna Bank PLC, one of the leading private commercial banks in Bangladesh. The analysis focuses on the bank's credit management system, portfolio quality, risk mitigation strategies, and overall financial performance in relation to its lending activities.

Jamuna Bank has developed a comprehensive credit operation framework designed to ensure sound lending practices and minimize credit risk. The bank offers a diverse range of loan products including corporate loans, SME financing, agricultural credit, retail loans, and trade finance. Its credit policies emphasize strict risk assessment, borrower creditworthiness, and compliance with regulatory guidelines set by the Bangladesh Bank.

In recent years, the bank has demonstrated notable growth in its loan portfolio while maintaining a stable non-performing loan (NPL) ratio, indicating prudent credit risk management. As of the most recent financial data, the bank has achieved satisfactory levels of loan recovery and asset quality, contributing positively to its profitability and capital adequacy.

The report is divided into five chapters. First Chapter contains the introductory part of the report which implies introduction, background, scope, objectives, methodology and limitations of the study.

Second chapter includes the organizational overview of Jamuna Bank PLC which includes history, mission, vision, strategic priority, core values, business ideology and organizational strategy, functions, foundation, training institute, hierarchy, organizational strategy and SWOT analysis of Jamuna Bank PLC.

Third chapter consists theoretical background such as definition of credit, factors related with credit, credit operation, credit approval, credit analysis, credit policy, credit evaluation, credit portfolio limit, credit collection, credit facilities, loan and advance and rate of interest of Jamuna Bank PLC

In fourth chapter analysis the credit performance of Jamuna Bank PLC which includes loan and advance, loan to deposit ratio, standard loan, substandard loan, doubtful loan, bad/loss loan, non-performing loan, concentration of loan and advance, geographical location wise loan and advance and Key Steps in Jamuna Bank's Loan Recovery Process.

Five chapter consists findings of the study, recommendations and conclusion about the report.

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Chapter-01

Introduction

1.1 Introduction

In general, the term "bank" clearly indicates an institution that deals with financial transactions. However, there are various types of banks, including central banks, commercial banks, savings banks, investment banks, industrial banks, cooperative banks, and more. When the word *"bank"* is used without any specific qualifier, it typically refers to commercial banks, which are fundamental pillars of a nation's economy.

Commercial banks are profit-oriented institutions that accept deposits from individuals and businesses through savings and checking accounts, and then use these funds to extend loans and advances. Their business model is based on the interest margin—the difference between the lower interest rate paid on deposits and the higher rate charged on loans. This margin forms the basis of their profit. In an increasingly competitive environment, commercial banks continuously develop innovative products and services to meet growing customer expectations and enhance service quality. As a result, having a basic understanding of banks and their operations has become essential for everyone.

Jamuna Bank PLC is one such institution, founded by a group of prominent entrepreneurs and professionals from various sectors including banking, trade, and industry. It was incorporated as a public limited company under the Companies Act of 1994 and began operations on June 3, 2001 as a commercial bank. From its inception, Jamuna Bank PLC has aimed to position itself as a distinctive financial institution, offering a wide range of modern and client-focused banking services. One of its primary objectives is to support international trade by enhancing the sustainability and efficiency of SWIFT and treasury operations.

Over a relatively short span, the bank has made remarkable progress in all areas of its operations, establishing a strong reputation and competitive presence in the banking sector. At present, Jamuna Bank PLC operates 112 branches across Bangladesh, delivering comprehensive banking services to individuals, businesses, and institutions.

As a new-generation private commercial bank, JBL provides a full suite of traditional banking services along with an extensive array of deposit and credit-based products. These include fund management, payment processing, safe deposit facilities, and employee benefit schemes. Notably, the bank operates through two major banking divisions: Conventional Banking and Islamic Banking, offering Shariah-compliant financial solutions through its Islamic banking branches.

Jamuna Bank PLC also caters to the needs of businesses with various financing options. These include working capital finance through time loans and cash credits; support for importers via loans against trust receipts and time loans; and solutions for exporters such as overdrafts and packing credits. The bank also offers bid bonds, performance guarantees, security bonds, and other value-added services to suppliers and manufacturers.

In addition to its core banking operations, Jamuna Bank PLC has established two subsidiaries: Jamuna Bank Capital Management Limited and Jamuna Bank Securities Limited, extending its services into the fields of capital market operations and investment banking.

1.2 Background of the Study

As a prerequisite for the Daffodil International University (DIU) Master of Business Administration (MBA) degree, completing an internship from a reputable business organization and preparing a report is required. As an MBA student, I completed my three (3) months internship Jamuna Bank PLC in Sirajganj Branch and prepared an internship report.

1.3 Scope of the Study

The primary objective of this study is to gain a deeper understanding of the overall loan operation procedures at Jamuna Bank PLC. The research is based on information collected from both primary and secondary sources. It specifically focuses on the bank's loan operations and management practices, emphasizing the institution's ability to identify viable and reliable lending sectors. Furthermore, the study highlights areas where improvements are needed to enhance efficiency and performance. However, the research is subject to certain limitations, including constraints related to time and access to comprehensive information.

1.4 Objectives of the Study

The study has been carried out with the following objectives:

i. To explain the credit operations of Jamuna Bank PLC.
ii. To analysis the credit performance of Jamuna Bank PLC.
iii. To find out the problems relating to credit operation and performance of Jamuna Bank PLC.

1.5 Methodology of the Study

The methodology of this study outlines the process of collecting and organizing information in alignment with the key areas of investigation. It has been designed to correspond closely with the objectives of the study. A systematic approach was followed, beginning with the selection of the topic and continuing through to the completion of the final report. The research is based on data gathered from a variety of sources and structured using a specific method to ensure relevance and accuracy.

i. **Sources of Data**

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

ii. **Data Analysis**

For analyze the data, MS Excel has been used.

1.6 Limitations of the Study

Three months is a very brief period of time to gain in-depth knowledge of all of Jamuna Bank PLC departments. Despite the fact that a lot of effort was put into creating the report and ensuring a reliable and productive conclusion, there were a few limitations that acted as a roadblock. The constraints are given underneath:

- For such a detailed analysis, three months is insufficient. Gathering all of the essential information in such a short period of time is pretty difficult.
- The absence of organized and up-to-date data is the most critical difficulty of all, as the Bank's agreement forbids me from disclosing many details relating to my report.
- Due to bank constraints and restrictions, large-scale research was not possible.

Chapter-02

Overview of Bank

2.1 History of Jamuna Bank PLC

Jamuna Bank PLC is a Banking Company registered under the Companies Act, 1994 with its head office at Plot# 14, Bir Uttam A. K. Khandaker Road, Block# C, Gulshan-1, Dhaka. The Bank started its operation from 3rd June 2001. Jamuna Bank Limited is a highly capitalized new generation Bank started its operation with an authorized capital of Tk.1900.million00 and paid-up capital of Tk.390.00 million, as of December 2008 Paid up capital of the Bank raised to Tk.1072.5 million and number of branches raised to 47 (Forty-seven). Jamuna Bank PLC undertakes all type of banking transactions to support the development of trade and commerce in the country. Jamuna Bank PLC services are also available for the entrepreneurs to set up new ventures and BMRE for industrial units. The Bank gives special emphasis on Export, Import, Trade Finance, SME Finance, Retail Credit and Finance to Women Entrepreneurs. To provide clientele services in respect of International Trade it has established wide correspondent banking relationship with local and foreign banks covering major trade and financial centers at home and abroad.

2.2 Mission

Efforts for expansion of our activities at home and abroad by adding new dimensions to our banking services are being continued unabated. Alongside, we are also putting highest priority in ensuring transparency, account ability, improved clientele service as well as to our commitment to serve the society through which we want to get closer and closer to the people of all strata. Winning an everlasting seat in the hearts of the people, as a caring companion in uplifting the national economic standard through continuous up gradation and diversification of our clientele services in line with national and international requirements is the desired goal we want to reach.

2.3 Vision

Ensuring highest standard of clientele services through best application of latest information technology, making due contribution to the national economy and establishing ourselves firmly at home and abroad as a front ranking bank of the country are our cherished vision.

2.4 Strategic Priority

To have sustained growth, broaden and improve range of products and services in all areas of banking activities with the aim to add increased value to shareholders' investment and offer highest possible benefits to our customers.

Commitments of Jamuna Bank PLC

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

2.5 Core Values

The banking system of Jamuna Bank PLC has different core values on different stakeholders including for the customers, employees, shareholders and communities. Customers desire a most caring bank which will provide them the most courteous and efficient service in every area of their business. The employees always want a Bank that will promote well-being in every aspect of their lives. The main goal of the shareholders is to yield fair return on their investment through generating stable profit. The general view of our communities is that they show the propensity to assume the role of banking system to be socially responsible and close adherence to national policies.

2.6 Business Ideology

Alongside providing the best services to the clienteles, patronizing and taking part in social development activities as well as making due contribution to growth of the national economy.

2.7 Organizational Strategy

As the financial services industry is a very competitive industry, the main strategy of Jamuna Bank PLC is the organic growth – to build branches and strengthen their distribution network. They will continue to invest and expand in Bangladesh as fast as local regulations allow.

The principal strategies are –

People - Attract, retain and reward top performers.

Profitable Growth - Growing sales and increase the revenues.

Execution - Performing with skill and speed.

Credit Quality - Maintaining credit quality and understand the role in managing losses.

2.8 Functions of Jamuna Bank PLC

Some general functions of Jamuna Bank PLC are given below-

- To maintain all types of deposit Accounts.
- To make investment.
- To conduct of reign exchange business.
- To conduct other Banking services.
- To conduct social welfare activities.

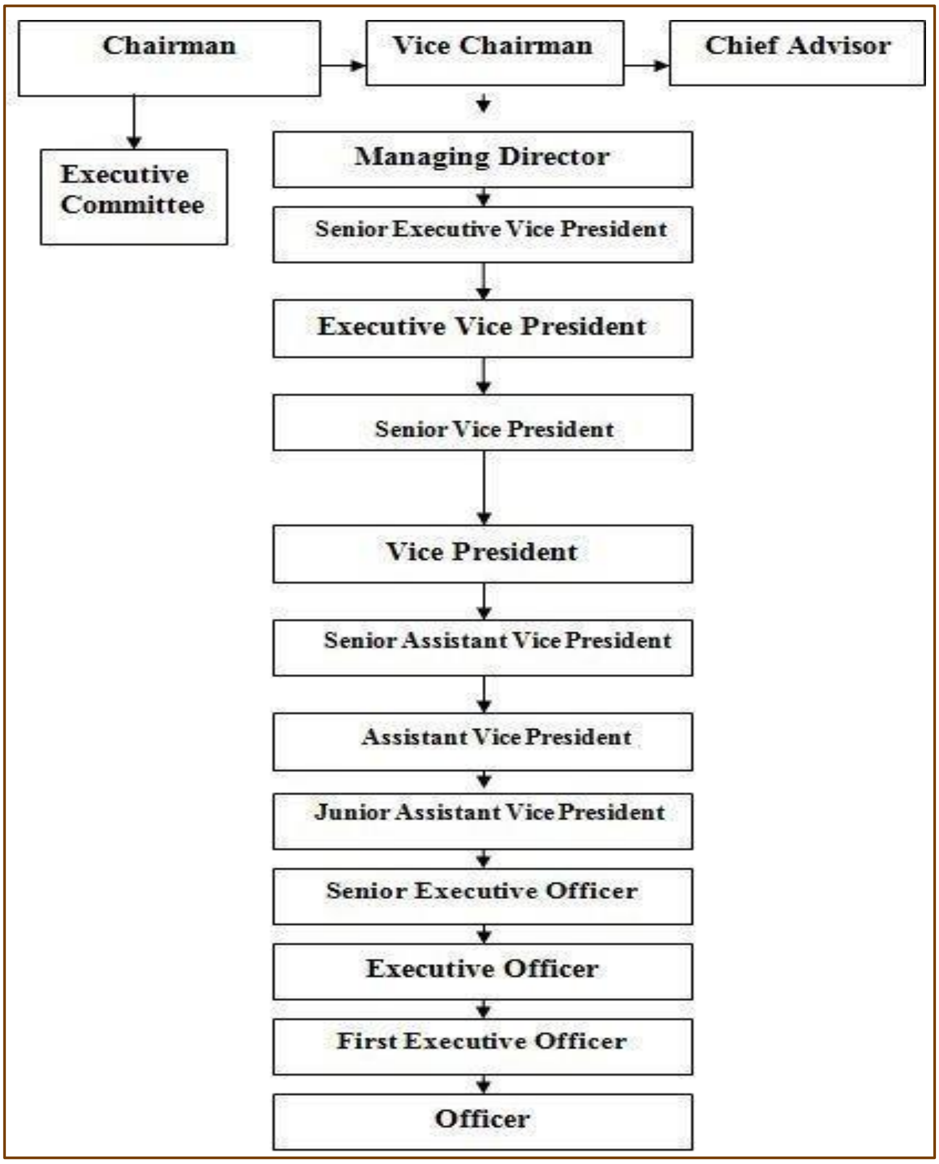
2.9 Jamuna Bank Foundation

Keeping the view, the great objective of contributing to expansion of education and welfare of the society, the Jamuna Bank Foundation was set up in 1989. With financial assistance of the Foundation, The Jamuna Bank Public School and College has been established in Moghbazar Dhaka. There are a total of 820 students studying in the school section from class 1st to 10th, while there are 120 students at the college section. In 2006, a total of 70 students appeared at the SSC Examination, of which 87% came out successful. In the college section, a total of 90 students appeared at the HSC Examination, of which 81% came out successful.

2.10 Training and Training Institute

Not number, but diversified work efficiency of human resource is the key to sustained progress of an institution. The Jamuna Bank Training Institution (JBTI) was established at Shamoli on 24 October 1989, which is fully residential. Beside faculty members of the Institute, renewed professionals like banker, economists, teachers and researches are invited to deliver lectures in training programs. JBTI has a rich library for use by the trainees.

2.11 Hierarchy of Jamuna Bank PLC



2.12 Organizational Structure and Department

Organizational setup of the Jamuna Bank PLC is consisting of three organizational domains. Firstly, the central top management, which contains Board of Directors, Managing Director, Additional Managing Director and Deputy Managing director. The major responsibilities of this group are to take central decision and transmit it to the second step. Secondly the executive level management, which contains Executive Vice Presidents, Senior Vice Presidents, Vice Presidents and Assistant Vice Presidents. The major responsibilities of this part are to supervise and control division/ department. Thirdly, the branch operation management, which contains branch manager and other mid/ lower-level management. The major responsibilities of this part are to the 100 branches of this bank and report to the Head Office from time to time.

2.13 SWOT Analysis of Jamuna Bank PLC

SWOT analysis is an important tool for evaluation the company's strengths weakness and opportunities treats, it helps the organization to identify evaluate its performance and can scan the macro environment, which in turn is would help the organization to navigate in the turbulence ocean of competition. Following is given the SWOT analysis of Jamuna Bank PLC.

2.13.1 Strengths

Top Management:

The top management of the bank, the key strengths for Jamuna Bank PLC has contributed heavily towards the growth and development of the bank. The Top management officials are enough capable to manage their work so they have a good idea about the current situation.

Company Reputation:

Jamuna Bank PLC has created a good reputation in the banking industry of the country. Their main customers are many respective organization and respective person also. The popularity of this bank is increase day by day.

Modern Facility and computer:

From the very beginning Jamuna Bank PLC tries to furnish their work surrounding with modern equipment and facilities. For speed service to the customer. Jamuna Bank PLC had installed money country machine in the teller counter. The bank has computerized banking operation under software called PC banking. More over computer printer statement are available to internal use and occasionally for the customer is equipped with telex and fax facilities.

Interactive Corporate Culture:

The corporate culture of Jamuna Bank PLC is very much interactive compare to other local organization. This interactive environment encourages the employees to work alternatively. Since the banking job is very much routine work oriented and lovely environment boots up the work capability of the employees.

2.13.2 Weaknesses

Limitation of Information System:

Engaged in account opening and closing task, FLORA Bank software is used to operate the account information. Following is the job description and some important discussion regarding this software. Sometime net too much slow that hampers the work.

Hierarchy problem:

The hierarchy problem treated as a weakness for Jamuna Bank PLC, because the employee will not stay for a long. So, there will be a chance of brain from this bank to another bank.

Advertisement problem:

There is another weakness for Jamuna Bank PLC is advertisement. Their media coverage is so much low that people do not know the bank thoroughly.

2.13.3 Opportunities

Diversification:

Jamuna Bank PLC pursue diversification strategy in expanding its current line of business. They do serve not only the organization but also individual person.

Business Banking:

The investment Potential of Bangladesh is foreign investment. So, Jamuna Bank PLC has opportunity to expand in business banking.

Credit Card:

There is an opportunity to launch Credit Card in Bangladesh by Jamuna Bank PLC. Beside this, Jamuna Bank PLC can acquire service for cards like VISA, MASTER CARD, etc. so that they can enhance market-based card service.

2.13.4 Threats

Contemporary Bank:

The contemporary Bank of Jamuna Bank PLC like: Dhaka Bank Ltd, Brace Bank Ltd is major rivals. They are carrying out aggressive campaign to attract lucrative clients as well as big time depositors.

Multinational Bank:

The rapid expansion of multinational bank possesses a potential treat to new FLORA bank. Due to the booming energy sector, more foreign banks are expected to operate in Bangladesh. Moreover, the existing foreign Banks such as HSBC, AMEX.CITI N.A and STANDARD CHATTERED are now pursuing an aggressive branch expansion strategy. Since the foreign banks have tremendous financial strength, it will pose a threat bank to a certain extent in terms of robbing the lucrative clients.

Chapter-03

Theoretical Background

3.1 Definition of Credit

Credit has several different financial meanings, but most people understand it as a situation in which a borrower receives money from a lender and repays it with interest. The term "credit" originates from the Latin word *credere*, meaning "I believe."

Credit represents financial strength for banks and enables individuals and businesses to acquire goods or services immediately, even without upfront payment. It serves as a primary source of income for banks and plays a crucial role in supporting economic activities. Bank financing makes large-scale manufacturing and the fulfillment of essential needs possible, thereby promoting economic growth and development. However, the misuse of credit can pose significant risks to the broader economy.

3.2 Factors Related with Credit

- **Credit Mix** – The variety of credit types a borrower holds, such as credit cards, mortgages, and auto loans.
- **Credit Age** – The length of time a borrower has had credit accounts, reflecting their credit history.
- **Interest Rate** – The cost of borrowing money, expressed as a percentage of the loan amount.
- **Inflation** – The general increase in prices over time, which affects the real value of money and lending decisions.
- **Time** – The duration over which credit is extended and repaid.
- **Risk** – The likelihood that a borrower may default on a loan.
- **Operating Expenses** – The ongoing costs of running a lending institution, which influence loan pricing.
- **Security or Collateral** – Assets pledged by a borrower to secure a loan, reducing the lender's risk.

3.3 Credit Operation of Jamuna Bank PLC

The debt history evaluation process involves the completion of a loan application and the thorough review of the applicant's credit history. All necessary information required for the initial credit assessment must be accurately documented on the loan application forms. Therefore, these forms must be filled out in full and with complete accuracy.

To ensure fairness in loan syndication, a clear policy must be in place. This policy is designed to prevent any participating financial institution from being unfairly selected or excluded based on the credit risk assessment conducted by the lead insurer or arranger.

The institution is responsible for carrying out all duties related to credit evaluation, including compliance with the established terms and conditions of risk analysis and syndication.

Key Evaluation Criteria

The general standards for evaluating loan applications will focus on the following:

- The corporate customer's ability to effectively manage and operate their business
- The purpose of the loan, the amount requested, and the sources of loan repayment
- The current and projected future operating conditions of the business
- On-site inspection of the business location and any facilities that will be funded by the loan

3.4 Credit Approval of Jamuna Bank PLC

Credit approval is the process that an individual or organization must undergo to be approved for a loan or to make payments for goods and services over an extended period. This process is essential for determining a borrower's eligibility based on their creditworthiness and the lender's lending criteria.

For many lenders, the credit approval process generally follows these steps:

- Receipt of sales order
- Issuance of a credit application
- Collection of a credit report
- Credit analysis and assessment
- Assignment of a credit limit or level
- Arrangement of credit insurance, if applicable
- Verification of information provided
- Final credit approval
- Filing and documentation of credit details

Both individuals and businesses frequently seek credit approval—either to borrow funds themselves or to offer credit terms to their own customers. For a borrower to be approved, lenders consider both the current economic environment and the borrower's financial capacity and willingness to repay the debt or make scheduled payments.

When businesses extend credit to clients, they typically request credit references to evaluate reliability. For individuals, references may include a bank account number or another credit card. The sharing of credit history information is strictly regulated and can only occur with the borrower's consent.

Consumer protections are enforced by the Federal Trade Commission (FTC), which safeguards individual rights throughout the credit approval process.

A 1994 survey conducted by the National Association of Independent Credit Reporting Agencies revealed that 44% of credit reports were missing information about current loan balances. Such inaccuracies can lead to errors in the credit evaluation process, prompting banks and internal credit departments to rely on their own credit assessment tools when authorizing loans.

3.5 Credit Analysis of Jamuna Bank PLC

For any individual or business seeking a loan, the first and most essential step is undergoing a credit inquiry. Credit analysis is a form of financial evaluation performed by lenders, bond portfolio managers, or investors to assess an issuer's ability to repay its debts.

The credit analysis process typically involves three key stages:

1. Information Gathering

In the initial stage, relevant financial and banking data is collected. This includes details such as previous credit extensions, payment histories, and potential sources of loan recovery. For businesses, the analysis may also take into account future investment plans and the intended use of the borrowed funds. Any guarantees or collateral that support full repayment are also evaluated.

A major limitation of the traditional data collection method is that it often excludes individuals not integrated into the formal financial system—such as students, immigrants, or new entrepreneurs. More advanced approaches incorporate behavioral insights and alternative data sources alongside traditional financial data, allowing for a more inclusive and intelligent evaluation.

2. Information Analysis

At this stage, all supporting documents are verified—such as identity cards, passports, business licenses, and more. The analysis continues with a review of historical financial data, including balance sheets, income statements, and cash flow reports. In cases involving business expansion or project financing, future projections and the company's ability to generate sufficient cash flow are closely examined.

Since traditional credit analysis is largely manual, this stage can be time-consuming and prone to delays.

3. Decision Making

In the conventional process, the credit analyst compiles and verifies the data, assesses the risks, and makes a recommendation to the credit committee. The final loan approval decision is then made by the committee, often resulting in further processing time.

3.6 Credit Policy of Jamuna Bank PLC

Each bank operates under distinct requirements and resources, and therefore establishes its own credit policies and principles to guide development and lending activities. When formulating a credit policy, several key elements must be taken into consideration:

- **Deposit Resources:** The volume of deposit resources held by the bank, along with the rate at which these resources fluctuate, must be thoroughly assessed.
- **Ownership Structure:** The ownership and governance of the deposit-taking institution can influence lending strategy and risk appetite.
- **Lending Flexibility:** The bank should maintain the ability to strategically extend high-risk, high-return loans, even at lower interest rates, when aligned with its broader lending objectives and risk capacity.
- **Loan Management:** The credit policy must place strong emphasis on effective loan management practices, ensuring sound credit decisions and portfolio health.
- **Expert Advisory Capacity:** The bank should be equipped to recruit and utilize a large pool of highly skilled professionals from various disciplines to provide expert guidance in loan structuring, risk evaluation, and sector-specific insights.

3.7 Credit Evaluation of Jamuna Bank PLC

To minimize credit risk and ensure the long-term profitability of the banking sector, **Jamuna Bank PLC** adheres to established lending principles and standards when evaluating and approving loans. The core principles include:

1. Liquidity

Liquidity refers to the ease with which bank funds can be accessed or recovered. Loans must be structured in a way that allows repayment in alignment with their due dates. The bank must maintain adequate liquidity levels to support depositor withdrawals while balancing lending activities. This requires a careful trade-off between liquidity and profitability.

2. Safety

Safety ensures that the funds advanced as loans will be repaid in full and on time. As banking is fundamentally a business of managing financial risk for profit, the security of loans must never be compromised. PBL prioritizes borrower creditworthiness and repayment capacity to maintain the safety of its loan portfolio.

3. Security

Security refers to the collateral or guarantee obtained in exchange for the loan. It serves as a protective measure, providing the bank with recourse in the event of default. The presence of adequate and reliable security is essential, particularly in cases involving higher-risk lending. Security acts as a fallback option and must be properly evaluated before any loan disbursement.

3.8 Global Credit Portfolio Limit of Jamuna Bank PLC

The proportion of total deposits allocated for lending is determined by several key factors, including the ratio of long-term loans, client and country exposure, and the percentage of unsecured facilities. The following guidelines are particularly important:

- **Deposit Utilization:** No more than **80% of a customer's total deposits** may be used to extend cash-based credit facilities.
- **Long-Term Loan Cap: Long-term loans** must not exceed **20% of the overall loan portfolio**.
- **Tenure Limitation:** The **maximum loan tenure** is restricted to **5 years** for any facility.

- **Group Exposure Limit:** Credit facilities extended to any single group must not exceed **15% of the bank's capital fund** or **BDT 100 crore**, whichever is lower.

3.9 Credit Collection of Jamuna Bank PLC

1. Debt Settlement

The settlement of a loan is determined by the location where the loan package was originated, and the maturity period is also defined at that same location. Loan maturity terms and repayment schedules are set based on the conditions agreed upon during loan approval.

2. Loan Breakdown by Days Past Due

The credit error rate is calculated based on the number of days that have passed since the borrower made their first payment, in addition to the amount overdue from the previous day. This helps assess the aging and delinquency status of the loan.

3. Previous Day Loans

In evaluating loan performance, the outstanding amount as of the previous day is considered, along with any payments due since the borrower's initial repayment date. This helps in monitoring daily repayment behavior and maintaining an updated view of loan balances.

4. Billing Procedure

Consumers are issued a loan statement or contract that includes detailed information on installment schedules, credit limits, and repayment terms. If a customer fails to meet the agreed terms or does not make the required payments, their account may be suspended or marked as non-performing for that period.

The debt collection process is responsible for recovering overdue amounts from defaulting or unsecured customers. Collection efforts typically follow a series of steps—from initial follow-up communications to more serious actions taken after deceptive behavior or repeated missed payments.

5. Collection Phases

The debt collection process can be broken down into four key phases:

- **Crawling:** Initial data gathering on overdue accounts
- **Searching:** Identifying patterns or behaviors related to non-payment
- **Collecting:** Actively seeking repayment through communication and follow-up
- **Retrieving:** Recovering overdue amounts through final actions or legal measures

Loan maturity within this context refers to the number of days elapsed since the payment became overdue.

6. Collection Unit

The collection process for **SMEs and retail borrowers** begins as soon as a customer fails to make a scheduled installment payment. The collection unit is tasked with minimizing credit risk and revenue loss by promptly engaging in recovery actions.

This unit plays a vital role in the overall lending and collateral management process by:

- Reducing outstanding receivables
- Improving recovery rates on distributed credit
- Managing data related to delinquent accounts

3.10 Credit Facilities and Coverage Products at a Glance

Debt assets are categorized according to different industries and the nature of the debt instruments. Loans and advances are primarily classified into three major groups:

- **Term Loans**, which are further subdivided into:
  a. Short-Term Loans
  b. Medium-Term Loans
  c. Long-Term Loans
- **Continuous Loans**
- **Demand Loans**

Coverage Products at a Glance

Products	Loan Limit	Age Limit (At loan Maturity)	Equity	Risk Fund	Loan Period
Home loan	10-1.20 crore	25-65years	70%	NIL	15 years
Auto Loan	20lac-40lac	25-65years	70%	NIL	5-6 years
Freedom Fighter Loan	10lac-35lac	75years	70%	NIL	1-10 years

3.11 Loan and Advance of Jamuna Bank PLC

Jamuna Bank PLC offers a diverse range of loan and advance products designed to meet the varying needs of its customers. These products are categorized as follows:

Loan Products:

- Project Loan
- Trade Finance
- Cash Credit
- Overdraft
- Trust Receipt
- Guarantee
- House Building Finance
- Letters of Credit

Premier Special Credit Schemes:

- Personal Loan
- SME Finance
- Lease Finance
- Student Credit Scheme
- Doctor Loan Scheme
- Housing Loan

3.12 Rate of Interest on Loan and Advances

Loan Type	Interest Rate
Agriculture Loan	9.93%
Any Purpose Loan	10.93%
Auto Loan	10.93%
Construction Loan	10.93%
Credit Card (monthly)	1.67%
Credit to Non-Bank Financial Institutions (NBFIs)	10.93%
Doctor Loan	10.93%
Education Loan	10.93%
Export (Pre-shipment)	9.93%
Forced Loan (Maximum)	10.93%

Loan Type	**Interest Rate**
Home Loan	10.93%
Import, Wholesale & Trade	10.93%
Lease Finance / Hire Purchase	10.93%
Overdraft against FDR / Scheme by JBL or another bank	10.93%
Overseas Job Loan	10.93%
Personal Loan	10.93%
Power, Gas, Water & Sanitary	10.93%
Salary Loan	10.93%
SME – Priority Sectors	10.93%
SME – With Collateral	10.93%
SME – Without Collateral	10.93%
Term Loan for Large & Medium Scale Industry	10.93%
Term Loan for Small Scale Industry	10.93%
Transport, Storage & Communication	10.93%
Working Capital to Large & Medium Scale Industry	10.93%
Working Capital to Small Scale Industry	10.93%

Loans are generally categorized into the following types:

- Continuous Loan
- Short-Term Loan
- Fixed Term Loan
- Demand Loan

Continuous Loan

Continuous loans have an annually adjustable maximum loan amount, which can vary regularly depending on factors such as cash flow and credit facilities. These loans provide flexibility for ongoing borrowing within the approved limits.

Short-Term Loan

Short-term loans are relatively easy to obtain and can be disbursed quickly. They are often attractive due to minimal collateral requirements and a short repayment period, typically lasting a few weeks. However, because of these characteristics, short-term loans should be utilized cautiously and sparingly.

Fixed Term Loan

Fixed term loans are repaid over a predetermined period according to a specified amortization schedule. These loans are structured with clear maturity dates and repayment plans, ensuring that the loan is fully settled by the end of the term.

Demand Loan

Demand loans are secured loans that require repayment only when the lender requests it. The duration of these loans typically ranges from seven days up to one year. The primary purpose of demand loans is to assist individuals and businesses in managing their short-term financial needs.

Chapter-04

Credit Performance of Jamuna Bank PLC

4.1 Loan and Advance of Jamuna Bank PLC

Jamuna Bank PLC, one of the leading private commercial banks in Bangladesh, offers a wide range of loan and advance facilities to support individuals, businesses, and industries across the country.

Amount in BDT Million

Year	Total Loans & Advances
2019	178,484.95
2020	163,908.03
2021	175,952.49
2022	181,567.64
2023	187,891.08

Table 4.1: Total Loans & Advances

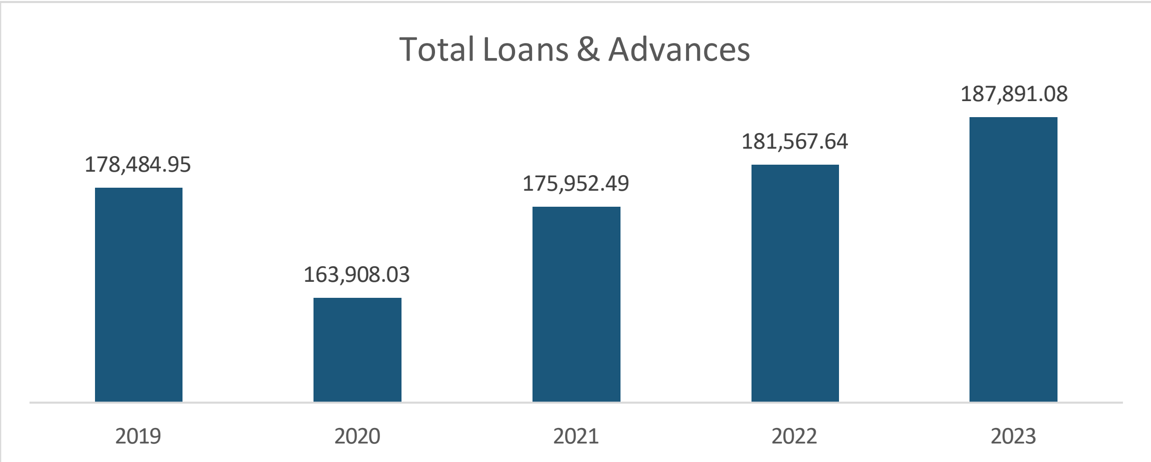


Figure 4.1: Total Loans & Advances

Interpretation: From the above table it is found that, **i**n 2019, the total stood at 178,484.95, but experienced a decline in 2020 to 163,908.03, likely reflecting the economic disruptions caused by the COVID-19 pandemic. However, the following years show a steady recovery and growth. In 2021, loans and advances increased to 175,952.49, followed by further growth in 2022 and 2023 to 181,567.64 and 187,891.08 respectively. This upward trend after 2020 suggests a gradual improvement in economic activity, financial stability, and lending confidence over the period.

4.2 Loan to Deposit Ratio

Amount in BDT Million

Year	Total Loans & Advances	Total Deposit	Loan to Deposit Ratio
2019	178,484.95	202,498.87	88.14%
2020	163,908.03	191,088.44	85.78%
2021	175,952.49	212,043.65	82.98%
2022	181,567.64	225,033.52	80.68%
2023	187,891.08	244,374.53	76.88%

Table 4.2: Loan to Deposit Ratio

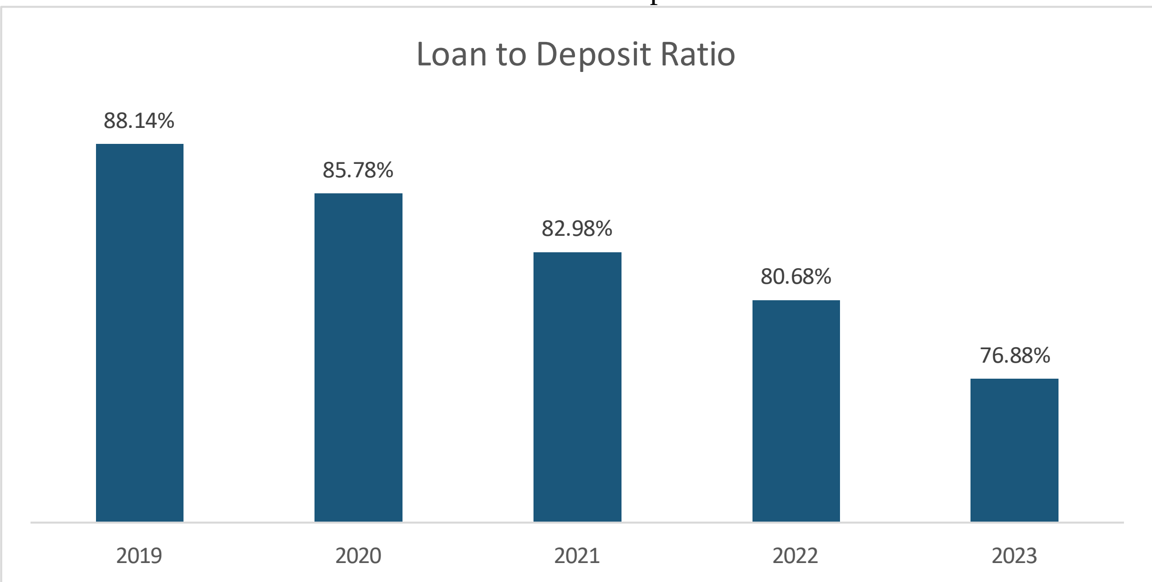


Figure 4.2: Deposit to Loan Ratio

Interpretation: the Loan to Deposit Ratio of Jamuna Bank PLC from 2019 to 2023, showing a consistent downward trend over the five-year period. The ratio declined from 88.14% in 2019 to 76.88% in 2023, indicating that the bank has been increasingly extending loans at a faster pace relative to the growth of customer deposits. This trend may suggest higher reliance on alternative funding sources or a more aggressive lending strategy. While a lower deposit-to-loan ratio can enhance profitability by deploying more funds into income-generating loans, it may also increase liquidity risk if deposit growth does not keep pace. Therefore, the decreasing ratio signals the need for careful liquidity and funding risk management to maintain long-term financial stability.

4.3 Standard Loan of Jamuna Bank PLC

Amount in BDT Million

Year	Loans and advances	Standard Loan	Rate of Standard
2019	178,484.95	172,147.60	96.42%
2020	163,908.03	159,326.27	97.16%
2021	175,952.49	170,860.25	97.14%
2022	181,567.64	172,381.64	94.93%
2023	187,891.08	179,016.65	95.29%

Table 4.3: Standard Loan of Jamuna Bank PLC

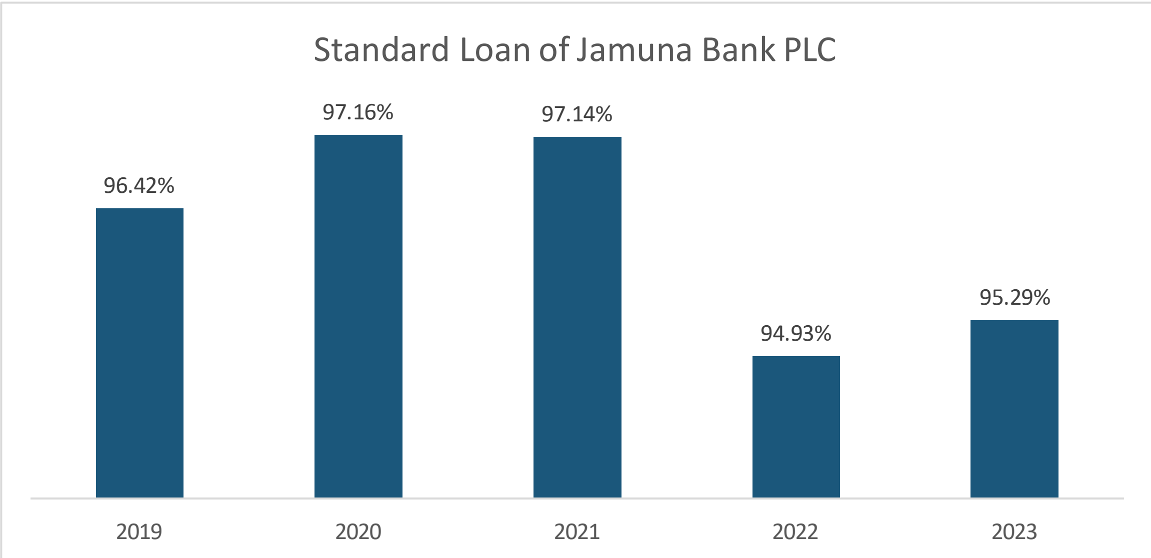


Figure 4.3: Standard Loan of Jamuna Bank PLC

Interpretation: The standard loan figures of Jamuna Bank PLC from 2019 to 2023, highlighting the stability and quality of its loan portfolio over the five-year period. The data shows that the proportion of standard loans remained consistently high, ranging from 94.93% to 97.16% of total loans and advances. This indicates strong credit risk management and a predominantly performing loan book. The highest standard loan ratio was observed in 2020 at 97.16%, likely reflecting cautious lending during the COVID-19 period. Conversely, the lowest ratio was in 2022 at 94.93%, which corresponds with an increase in non-performing loans during that year. Despite minor fluctuations, Jamuna Bank maintained a high level of loan quality, with standard loans consistently exceeding 94% of the total portfolio, demonstrating its resilience and effectiveness in managing credit risk.

4.4 Sub Standard Loan of Jamuna Bank PLC

Amount in BDT Million

Year	Loans and advances	Sub Standard Loan	Rate of Sub Standard
2019	178,484.95	1,597.19	0.89%
2020	163,908.03	1,164.90	0.71%
2021	175,952.49	1,258.06	0.71%
2022	181,567.64	2,301.62	1.26%
2023	187,891.08	2,213.68	1.17%

Table 4.4: Sub Standard Loan of Jamuna Bank PLC

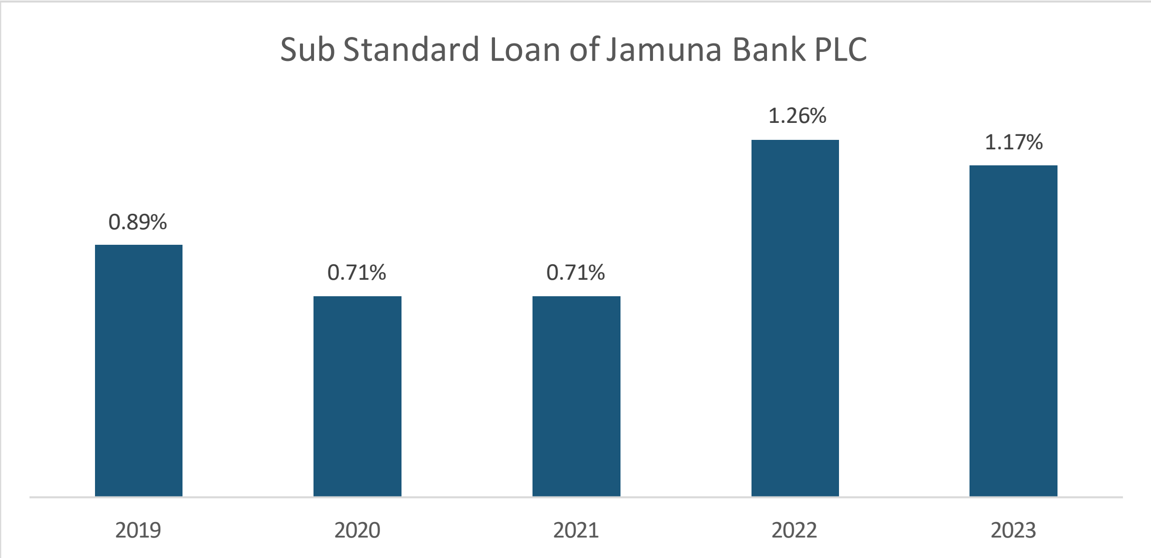


Figure 4.4: Sub Standard Loan of Jamuna Bank PLC

Interpretation: The rate of substandard loans of Jamuna Bank PLC from 2019 to 2023, reflecting the bank's asset quality in terms of early-stage loan delinquencies. The substandard loan rate remained relatively low and stable at 0.71% in both 2020 and 2021, indicating effective credit monitoring and recovery practices during that period. However, the rate increased significantly to 1.26% in 2022, suggesting a temporary deterioration in loan performance, possibly due to economic aftershocks from the pandemic or sector-specific stress. In 2023, the rate slightly declined to 1.17%, pointing to a modest improvement in asset quality. Overall, while the bank maintained a generally low level of substandard loans, the fluctuations signal a need for continued vigilance in credit risk management and early warning systems.

4.5 Doubtful Loan of Jamuna Bank PLC

Amount in BDT Million

Year	Loans and advances	Doubtful Loan	Doubtful Loan in Total Loan & Advances
2019	178,484.95	1,916.63	1.07%
2020	163,908.03	1,397.87	0.85%
2021	175,952.49	1,509.67	0.86%
2022	181,567.64	2,761.94	1.52%
2023	187,891.08	2,656.41	1.41%

Table 4.5: Doubtful Loan of Jamuna Bank PLC

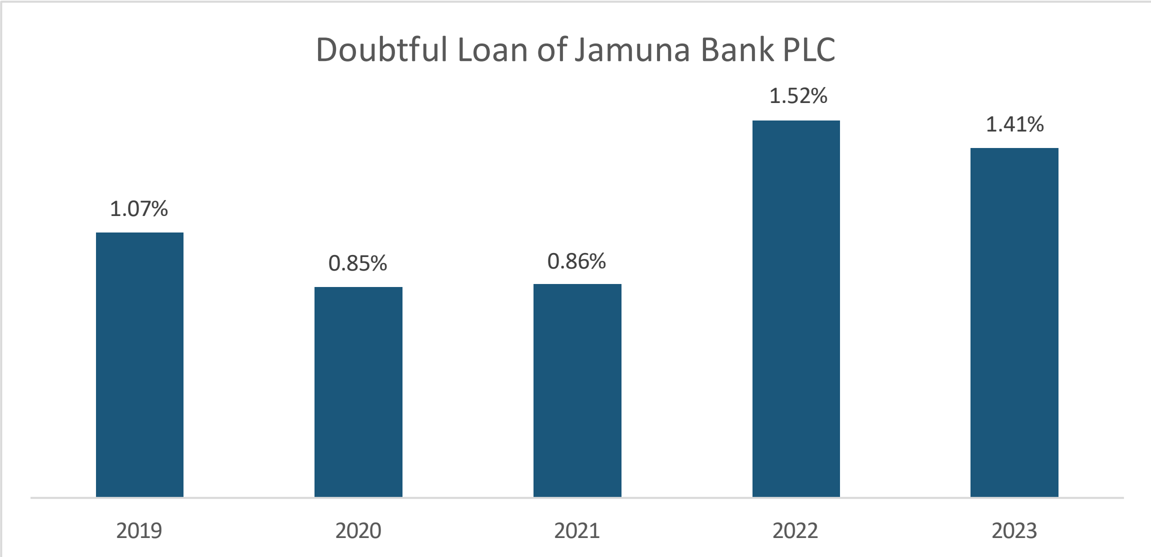


Figure 4.5: Doubtful Loan of Jamuna Bank PLC

Interpretation: The doubtful loan ratios of Jamuna Bank PLC from 2019 to 2023, reflecting the proportion of loans at a higher risk category within the bank's loan portfolio. The doubtful loan rate remained relatively stable around 0.85% to 0.86% in 2020 and 2021, indicating steady credit quality during those years. However, the ratio increased noticeably to 1.52% in 2022, signaling a rise in loans with significant repayment uncertainties, likely due to economic challenges or sectoral stress. In 2023, the doubtful loan ratio improved slightly to 1.41%, suggesting some recovery but still elevated compared to earlier years. This trend emphasizes the need for vigilant credit risk management and proactive measures to address loans nearing default to prevent escalation into bad debts.

4.6 Bad/Loss Loan of Jamuna Bank PLC

Amount in BDT Million

Year	Loans and advances	Bad/Loss Loan	Bad/Loss Loan in Total Loan & Advances
2019	178,484.95	2,874.94	1.61%
2020	163,908.03	2,096.81	1.28%
2021	175,952.49	2,264.50	1.29%
2022	181,567.64	4,143.91	2.28%
2023	187,891.08	3,984.62	2.12%

Table 4.6: Bad/Loss Loan of Jamuna Bank PLC

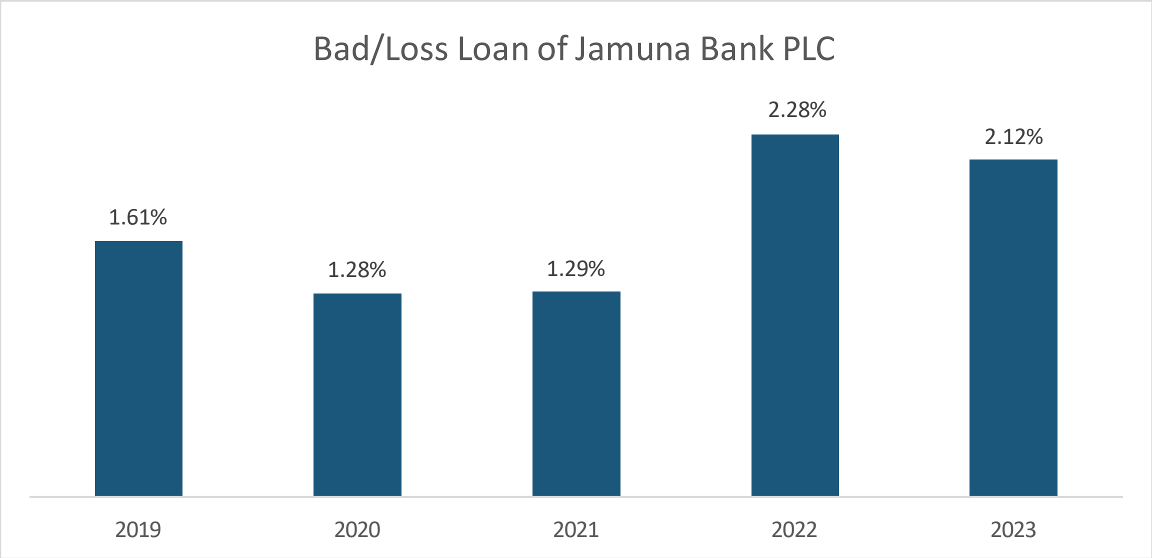


Figure 4.6: Bad/Loss Loan of Jamuna Bank PLC

Interpretation: The bad/loss loan ratios of Jamuna Bank PLC from 2019 to 2023, highlighting the share of the most severe category of non-performing loans within the bank's loan portfolio. The bad/loss loan ratio remained relatively stable around 1.28% to 1.29% during 2020 and 2021, reflecting consistent asset quality management. However, the ratio surged to 2.28% in 2022, indicating a significant increase in loans considered unlikely to be recovered, likely due to economic disruptions and increased borrower defaults. In 2023, the ratio slightly decreased to 2.12%, suggesting some improvement but still signaling elevated credit risk levels. This pattern underscores the importance of enhanced recovery efforts and stricter credit controls to minimize future losses and maintain financial health.

4.7 Non-Performing Loan of Jamuna Bank PLC

Amount in BDT Million

Year	Loans and advances	Non-Performing Loan	Bad/Loss Loan in Total Loan & Advances
2019	178,484.95	6,559.46	3.68%
2020	163,908.03	4,801.64	2.93%
2021	175,952.49	5,193.95	2.95%
2022	181,567.64	9,609.50	5.29%
2023	187,891.08	9,263.60	4.93%

Table 4.7: Non-Performing Loan of Jamuna Bank PLC

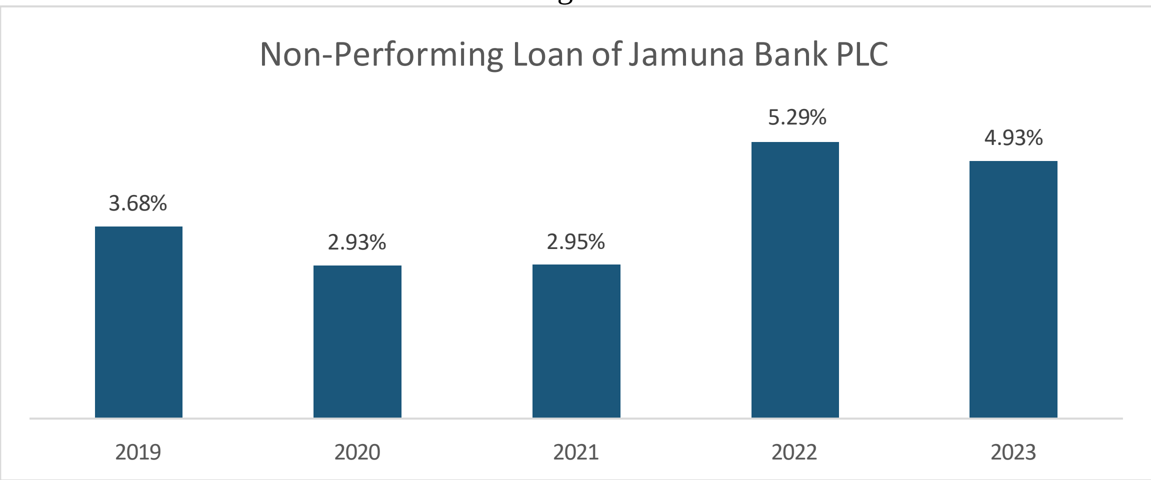


Figure 4.7: Non-Performing Loan of Jamuna Bank PLC

Interpretation: After maintaining strong asset quality with NPL ratios under 3 % from 2019 to 2021, Jamuna Bank experienced a sharp deterioration in 2022 as economic challenges stemming from the COVID-19 aftermath and broader banking stress drove NPLs higher, aligning with a sector-wide rise toward 8–9 %. The ratio eased slightly in 2023 to 4.93 %, indicating early recovery efforts, but remains elevated, underscoring lingering repayment pressures. Jamuna Bank's NPL trends reflect external economic stress after a strong pre-pandemic footing. The modest improvement in 2023 offers hope, yet persistent elevated levels suggest additional strategic focus on credit governance and recovery is key to restoring long-term asset health.

4.8 Concentration of Loans and Advances

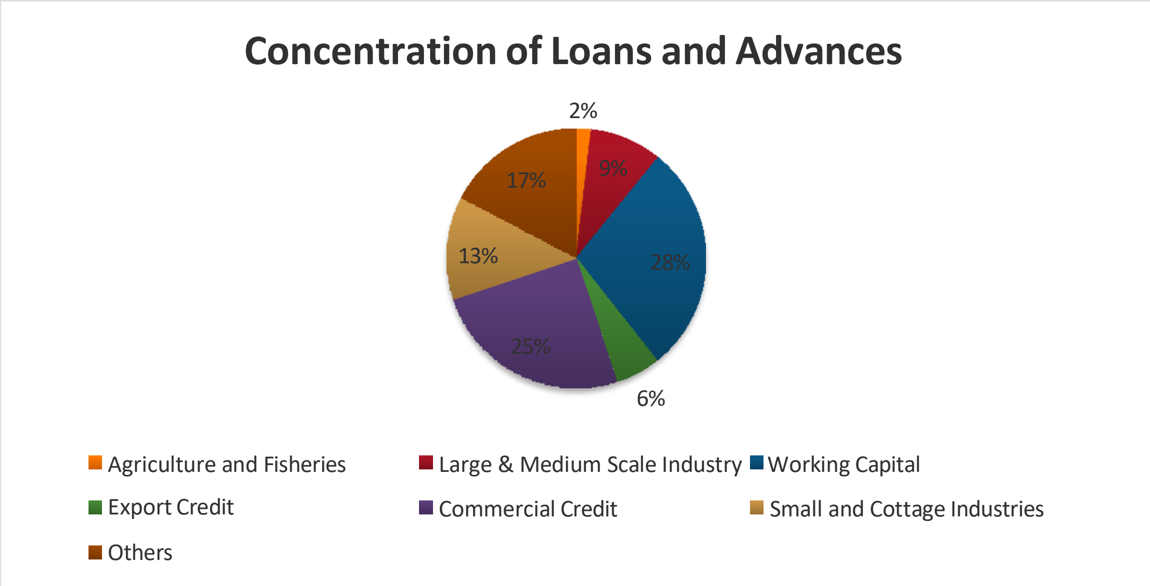


Figure 4.8: Concentration of Loans and Advances

Interpretation: Jamuna Bank's loan portfolio is heavily weighted toward working capital (28.49%) and commercial credit (24.96%), signifying a clear strategic focus on short-term business financing, with more than half of its lending directed to supporting operational liquidity and trade activities. It also maintains moderate exposure to Small & Cottage Industries (12.77%) and Large & Medium-Scale Industry (9%), reflecting balanced support for SME development and industrial expansion. Export credit (5.59%), although relatively small, plays a vital role in facilitating trade. However, the bank's minimal allocation to Agriculture & Fisheries (1.86%) is considerably lower than the usual 5–8% range seen across Bangladeshi banks, highlighting a strategic reprioritization of rural lending. The 17.32% "Others" category likely encompasses retail, housing, microfinance, or emerging sectors, offering some diversification. Overall, Jamuna Bank emphasizes high-liquidity, business-oriented lending while maintaining a more cautious stance toward agriculture and rural credit.

4.9 Geographical Location wise Loans and Advances

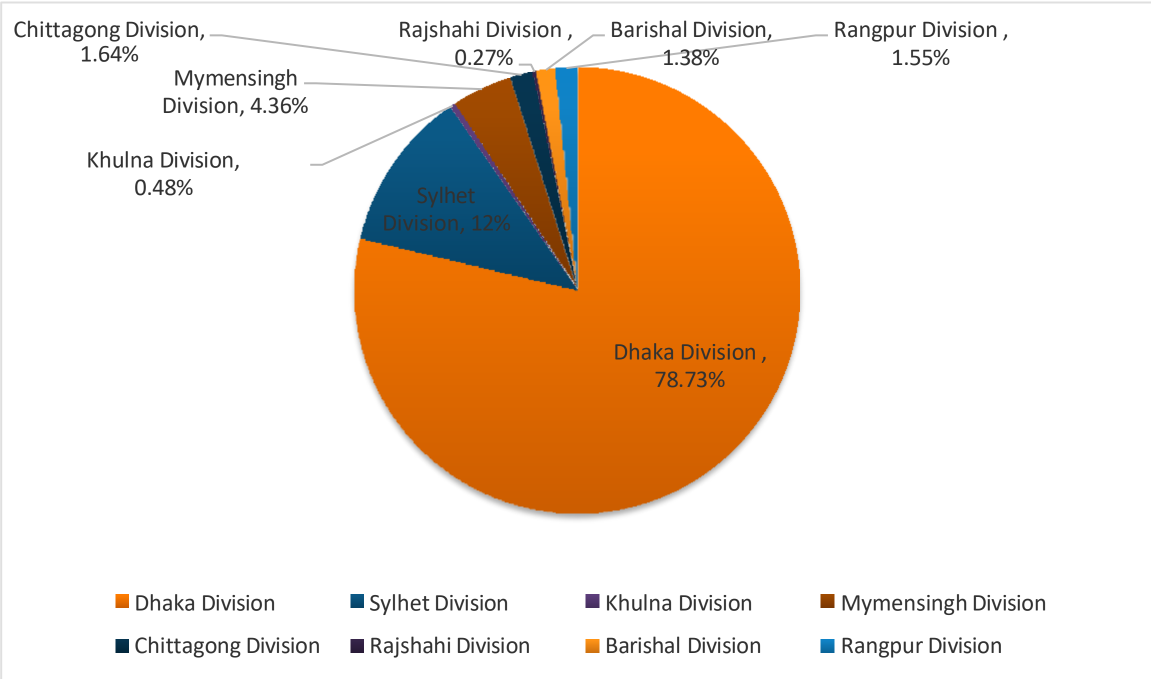


Figure 4.9: Geographical Location wise Loans and Advances

Interpretation: Jamuna Bank's geographical distribution of loans and advances shows a dominant focus on the Dhaka Division, with the remaining exposures heavily skewed toward Sylhet and minimal presence in other regions:

Between 2019 and 2023, an overwhelming 78.73% of the bank's lending activity was concentrated in the Dhaka Division, underscoring its strategy to serve the economic hub of Bangladesh, which contributes approximately 61% of national deposits and over 35% of the country's GDP. The Sylhet Division accounts for a distant second at 12%, indicating limited but notable outreach, though broader data suggests formal credit penetration in Sylhet remains low compared to its deposit base. Other divisions—Mymensingh (4.36%), Chittagong (1.64%), Barishal (1.38%), Rangpur (1.55%), Khulna (0.48%), and Rajshahi (0.27%)—receive minimal allocation, reflecting a highly urban-centric lending pattern.

Overall, the bank's geographic positioning reinforces its urban bias toward Dhaka, aligning with where most economic activity, branches, and transactional volumes are concentrated. However, this approach limits its presence in rural and other regional markets, like Khulna and Rajshahi, which collectively capture less than 1% each of the loan portfolio, despite having growing industrial and agricultural significance. Expanding access to these under-banked regions could support inclusion efforts and tap into latent growth potential.

4.10 Key Steps in Jamuna Bank's Loan Recovery Process

From the Credit / Risk Management and policy documents, the recovery process follows a sequence of escalating steps. Here are the common stages:

Stage	**What happens**
Early Monitoring / Alerts	As soon as repayment starts showing signs of trouble (missed payment, irregular cash flows), the loan is flagged. Jamuna has an Early Warning / Early Alert System / Monitoring Cell.
Persuasive Efforts	First attempts are informal: phone calls, branch visits, moral persuasion, reminders. The idea is to make contact and encourage repayment.
Written Notices / Letters	If informal contact fails, formal notices are sent (overdue letter, notice to borrower and guarantor) often via registered post, sometimes through a lawyer.
Follow-up & Rescheduling / Negotiation	The bank may negotiate with the borrower, offer rescheduling or restructuring if the borrower shows potential to pay. Rehabilitation of potentially viable units may be considered.
Legal Action / Suit Filing	If the above efforts do not succeed, legal action is taken. This can include suing the borrower, guarantor, or taking action on collateral (mortgage, hypothecation, etc.).
Collateral Seizure or Repossession	If a loan was secured (mortgage, hypothecated asset, etc.), Jamuna Bank can take possession of the collateral, and then sell or auction it to recover the dues.
Classification & Provisioning	Loans are classified (standard / substandard / doubtful / bad & loss) based on their condition. Required provision for potential loss is made.
Write-off	If all recovery attempts fail, the bank may write off the loan, after following regulatory rules. A write-off doesn't always mean no recovery sometimes the bank may recover something later from collateral or settlements.

Chapter-05

Findings, Recommendations and Conclusion

5.1 Findings of the Study

- The total loans and advances made by Jamuna Bank PLC increasing over the year. It was 178,484.95million BDT in 2019 and increases to 187,891.08 which is an increase of 5.27%. However growth rate of loan is not up to the mark.
- Loan to Deposit Ratio (LDR) has consistently decreased from 88.14% in 2019 to 76.88% in 2023.This is a decline of 11.26% in 5 years. Despite a gradual increase in both loans and deposits, deposits have grown faster than loans, leading to a lower LDR.
- In 2023, there was a slight improvement to 95.29%, indicating a partial recovery in loan quality. Overall, between 2019 and 2023, the rate of standard loans decreased slightly from 96.42% to 95.29%, a decline of 1.13%.
- In 2023 the rate slightly improved to 1.17%, showing a small recovery, but still above pre- 2022 levels. Overall trend: The rate of sub-standard loans has increased slightly over the 5- year period, from 0.89% in 2019 to 1.17% in 2023 a net rise of 0.28 percentage points.
- In 2019–2020 The doubtful loan ratio decreased from 1.07% to 0.85%, reflecting improved loan quality. From 2021–2022 A significant increase in the doubtful loan ratio from 0.86% to 1.52%, suggesting a sharp deterioration in asset quality.
- There was a declining trend in bad/loss loans as a percentage of total loans, decreasing from 1.61% (2019) to 1.28% (2020) and remaining stable at 1.29% (2021) indicating improving asset quality.
- The NPL ratio improved slightly to 4.93%, signaling some recovery efforts but still much higher than the pre-2022 period. The NPL ratio remains significantly elevated, showing a net increase of 1.25 percentage points from 3.68% in 2019 to 4.93% in 2023.
- The bank's loan portfolio is diversified, with significant portions allocated to working capital (28.49%), commercial credit (24.96%), and small & cottage industries (12.77%), indicating a balanced approach to various sectors.
- Approximately 78.73% of the bank's loans were concentrated in the Dhaka Division, indicates they are not focusing on other urban areas while limiting outreach to other regions.

5.2 Recommendations

- Diversify and innovation in financial products by offering client benefits is required to attract the customer and increase the loan and advances.
- Since the LDR has declined due to deposits growing faster than loans, the bank should explore strategic lending opportunities to optimize fund utilization without compromising asset quality.
- Despite a high rate of standard loans, there's been a slight decline and increases in sub-standard, doubtful, and bad/loss loans since 2022. Enhance early warning systems and risk assessment frameworks to detect potential defaults early.
- The increase in non-performing loans (NPLs) and classified loans since 2022 requires intensified recovery strategies. Adopt proactive restructuring, rescheduling, and workout solutions for stressed borrowers, especially those impacted by economic fluctuations.
- Although the loan portfolio is reasonably diversified, there's a high concentration in Dhaka Division and certain sectors. The bank should aim to expand lending into underserved regions and emerging sectors to reduce geographical and sectoral risk concentrations.
- Continue and enhance lending to small & cottage industries and working capital financing as these sectors contribute to inclusive growth and can provide steady returns if managed well.
- Develop specialized products and advisory services for SMEs to improve credit quality and outreach.
- Given the rise in classified loans, the bank should maintain adequate loan loss provisions and strengthen capital buffers to absorb potential shocks without affecting operational stability. Align provisioning policies with regulatory requirements and international best practices.
- Utilize data analytics to better segment customers based on risk profiles and tailor loan products accordingly. Introduce flexible repayment options and innovative loan products suited to different customer segments.

- Invest in digital lending platforms and fintech collaborations to improve loan processing efficiency and reach wider customer bases. Use technology to enhance credit evaluation, monitoring, and customer service, reducing turnaround times and improving portfolio quality.

5.3 Conclusion

Jamuna Bank PLC, a commercial bank established in 2001, has quickly earned the trust of its clients by delivering exceptional services across its various departments. This achievement is the result of strong leadership, unwavering commitment, and strategic direction from its management team. The bank fosters a practical and professional work environment, and despite being relatively new in the sector, it has already positioned itself as a progressive and dynamic financial institution in Bangladesh. The country's banking sector is currently undergoing significant transformation due to economic deregulation and liberalization. The entry of foreign banks, advancements in technology, improved credit management practices, and a growing emphasis on customer satisfaction have intensified competition. In this evolving landscape, Jamuna Bank PLC has remained committed to adhering to well-defined credit policies and procedures, which has helped the bank reduce loan classification rates and consistently meet its profit targets. Jamuna Bank PLC has shown a steady upward trend in overall performance and continues to innovate with new strategies and business models to maintain its competitive edge. In today’s fast-paced and highly competitive business environment, sustainability requires continuous improvement and strategic foresight.

The bank also recognizes that its clients are not merely external stakeholders but integral parts of its operations. To build a solid foundation and uphold its reputation, Jamuna Bank PLC focuses on closing the gap between customer expectations and management perceptions. By improving communication and understanding customer needs more accurately, the bank aims to align customer perceptions with their actual experiences. As a modern and rapidly growing bank, Jamuna Bank PLC offers excellent career opportunities and a wide range of quality financial services. Its contributions to the economic development of the country are significant, and its forward-thinking policies and customer-centric approach distinguish it from many other private banks.

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