An Internship Report

On

"An analysis of corporate social responsibility of Janata bank PLC"

Submitted to

Prof. Md. Abdur Rouf,PhD
Professor in Accounting
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Submitted by

Soykot Mozumder
ID: 201-11-6409
Major in Accounting
Batch: 55
Program: BBA
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Date of Submission- 6 August 2025

Letter of Transmittal

6 August, 2025

Prof. Md. Abdur Rouf,PhD
Professor in Accounting
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Sub: submission of the internship report.

Sir,

My internship report, "An analysis of corporate social responsibility of Janata bank PLC." is being submitted with great delight. With the help of every member of Janata bank PLC. I had to work really hard and put in a lot of effort to compile the report. I looked over pertinent information and records and saw how Janata bank PLC.

I have to do this report as thoroughly as I can in the allotted time. However, a few errors could occur because of different constraints. I kindly request your attention in this matter as a result.

Yours Faithfully,

Soykot Mozumder

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ID: 201-11-6409
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Daffodil International University

Declaration

My self, Soykot Mozumder, a student of accounting with ID number 201-11-6409, hereby formally declare that, following my internship at Janata bank PLC. as a, I prepared the report "An analysis of corporate social responsibility of Janata bank PLC." on my own, under the guidance of Prof. Md. Abdur Rouf,PhD , Professor in Accounting, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University.

I certify that the report was written exclusively for my academic requirements and has not been prepared for any other reason. The internship report was turned in as a requirement to fulfil the requirements for earning a Bachelor of Business Administration (BBA).

I really enjoyed working on this report and it helped me understand the theory better in a practical way. I'm thankful for the chance to prepare it.

Soykot Mozumder

Soykot Mozumder
ID: 201-11-6409
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Batch: 55
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Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Approval of Internship Report

This is to notify you that Soykot Mozumder,ID: 201-11-6409, has prepared this internship report entitled ""An analysis of corporate social responsibility of Janata bank PLC" under my guidance, I hereby approve this internship report. This is to partially fulfill a BBA degree in major Accounting under the Department of Business Administration of Daffodil International University.

I wish him every moral success in life.

27.09.2025

Prof. Md. Abdur Rouf,PhD
Professor in Accounting
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgement

In essence, I extend my heartfelt gratitude to God. I am content and satisfied that I completed this research in the allotted time. It is possible that this internship report would not have been complete without important real-life experiences, as well as the assistance of numerous books, papers, websites, and source material. This expands my knowledge of work happiness among employees. Thank you so much to everyone who has helped me and given me books, articles, and teamwork. My sincere gratitude goes out to my esteemed supervisor, Prof. Md. Abdur Rouf,PhD Professor in Accounting, Department of Business Administration, Faculty of Business & Entrepreneurship,Daffodil International University, for his invaluable guidance, motivating words, and costly suggestions and advice during my internship, as well as for helping me put this report together. I did my internship at Janata Bank PLC for three months. Particularly helpful were the entire Janata bank PLC. management and staff. I owe a debt of gratitude to all of the Janata bank PLC. authorities and my senior brothers and sisters for their kind and helpful support during my internship.

In the end, I want to thank everyone who reads this report and those who will benefit from it now and in the future.

Abstract

The study titled **"An analysis of corporate social responsibility of Janata bank PLC"** is based on my BBA internship. It includes the details of the procedures followed by Janata bank PLC.

Janata Bank PLC (JBPLC) is the second largest state-owned bank in Bangladesh based on net worth. It has 922 branches and is fully owned by the Government of Bangladesh. The bank's mission is to help the country's socio-economic growth while running as a stable commercial bank. After the independence of Bangladesh in 1971, United Bank Limited and Union Bank Limited were nationalized and renamed as Janata Bank.

This report gives a general idea about the corporate social responsibility of Janata Bank PLC. The report has five main parts. The first part is the introduction, which includes the origin of the report, background of the study, objectives, methods, and limitations. The second part is the literature review. The third part gives an overview of Janata Bank PLC, covering its history, mission, vision, values, objectives, structure, activities, products, and performance. Information for this report was collected from both primary and secondary sources, though most came from secondary sources. The fourth part discusses what I learned, including the bank's products and services, the general loan approval process, and the different loan products offered by Janata Bank PLC. The fifth part explains how the bank approves loans, along with its loan disbursement and recovery system. In this section, I also point out the strengths and weaknesses of the bank's loans and advances and give some recommendations based on the issues found."

This report also includes References and summary as a supplementary part.

Table of Contents

ACRONYMS

Short form	Elaboration
JBL	**Janata Bank Limited**
CSR	**Corporate Social Responsibility**
MD	**Managing Director**
HID EID	**Health Infrastructure Development**
EID	**Educational Infrastructure Development**
TPL	**Tree Plantation Program**
SW	**Social Welfare**
DM	**Disaster Management**
CNC	**Contributing to Natural Calamity**

Chapter 1 Introduction

1.1.Introduction:

As is commonly known, an internship serves as a practical work experience component for students pursuing a Bachelor of Business Administration (BBA). Academic knowledge and practical training are not the same. Learning becomes more meaningful when academic knowledge is applied in real life. Utilizing one's academic knowledge in practical settings is the aim of placement. As a result, an internship is the application of information in a real-world setting and the gathering of real-world experience via independent work across numerous industries. As a result, doing an internship at several national organizations is a requirement of Daffodil International University's BBA faculty.

Janata Bank PLC, Bangladesh's second-largest state-owned commercial bank, has a long history of involvement in social initiatives beyond just its core banking functions.

Since its formation in 1972, Janata Bank has played a significant role in the socio-economic development of Bangladesh. Contributing to the well-being of the nation is ingrained in the bank's identity.

Janata Bank's CSR activities cover many different areas, including:

- Education and research
- Poverty reduction and rehabilitation
- Healthcare and medical treatment
- Disaster relief and rehabilitation
- Cultural and sports preservation
- Environmental protection
- Technological advancement

The bank strives to fulfill its CSR obligations in accordance with guidelines set forth by the Bangladesh Bank and the government.

While meeting regulatory requirements is important, Janata Bank goes a step further by actively contributing to positive social change.

This introduction provides a starting point for understanding Janata Bank PLC's commitment to CSR. Further exploration might delve into specific initiatives undertaken by the bank or the impact of their CSR programs on Bangladeshi communities.

1.2. Origin of the Report:

An internship must be completed for admission to the BBA course. The university management integrates a three-month internship in the course structure. Students are to continuously work for three months at banks, financial institutions, small businesses, or any other public or private organization that is related to the courses that they have chosen. This is one of the biggest contributions to the curriculum.

A Bachelor of Business Administration program requires students to work with an organization then prepare a report based on work, which is approved by both the supervisor in the organization and the faculty advisor. I did this opportunity to do my project Report: Janata Bank PLC (JBPLC). My supervisor Dr. Md. Abdur Rouf Professor Department of Accounting Faculty of Business & Entrepreneurship Daffodil International University of IT (DIIT) also approved the topic and allowed me to prepare this report as part of the project requirement.

1.3. Significances of the Study:

The internship report is an important part of the BBA course for every student. Since knowledge and learning are enhanced if they are related to scholarly as well as practical information, the students broaden their circle of contacts by taking part in the internship programmes. Relations in life help to get a decent job. Every student gets ready for employment. The number of jobless educated graduates is unusually high in the low-income country of Bangladesh. Unable to fulfill the internship portion of their education, this group has not acquired the normal professional competencies in the configuration of networking systems.

1.4. Objective of the study:

The objectives of the study are:

- To identify the society related CSR practices of Janata Bank PLC
- To identify the environment related CSR practices of Janata Bank PLC
- To explore the contributions of the Janata Bank PLC'S CSR practice to financial performance.

1.5. Methodology of the study:

Janata Bank PLC is one of the renowned nationalized banks. Its public reporting system is laudable. Data are organized in a decent way. Data presentation is logical that facilitates easy application of analytical tool. Analytical tools and ample graphical presentation are used in performance analysis. I have collected information from their web site, some circular, and annual report of Janata Bank PLC. Some information was collected from my friends.

Both primary and secondary data sources have been used for generating this report. This is an exploratory type of study. In order to complete this report, data have been collected from both primary and secondary sources. The overall process of methodology has been given below:

1.5.1 Primary data: It includes the completely new data collected for a specified purpose such as

▪ Officers of the bank
▪ Clients of the bank

1.5.2 Secondary data: The secondary data are collected from Janata Bank PLC. annual report and some others report. Secondary data are collected in the following ways:-

▪ Data gathered from Banker's training book
▪ Internet sources
▪ Publications of Janata Bank PLC
▪ Annual reports
▪ Website of Janata Bank PLC

1.6.Limitations of the Report:

Writing a report on the practical experience gained in a short time is not easy. While preparing this report, I faced some limitations, which are as follows:

✓ A large scale analysis was not possible because of the limits and restrictions posted by the bank authority.
✓ In many cases, some information was update or published.
✓ In some cases, access to relevant papers and some document was strictly restricted.
✓ The time given was not enough to complete the study properly or make it useful.

Chapter 2 Literature Review

2.1Literature Review:

Janata Bank PLC has expanded to different regions, but this can create problems. If there is a loan shortage in one area, it can affect lending in other areas too. The main goal of social control and nationalization was to make banks work more closely with the needs of the economy. Banks have the responsibility to make sure credit goes to areas that are most useful for growth and development.The idea of priority sector lending came up to support people who are socially and economically disadvantaged. Specific targets were set for lending to priority sectors, with special focus on agriculture and weaker groups in society. Because of this, credit to these sectors increased a lot. As more credit went into different sectors, it encouraged development, raised incomes, and improved people's living standards.Several studies on this topic have been done by different banks, groups, individuals, and organizations. The Government of Bangladesh also formed a number of committees to look into the problems of the banking sector. The following is a review of that work.

P N Joshi (1972): It is often said that commercial banks are not very willing to give loans to the priority sector, especially for self-employment schemes. One main reason is that banks do not have a clear and specific role when it comes to lending in this sector. It has also been suggested that the Reserve Bank of Bangladesh should give a proper definition of the different parts of the priority sector. This would help commercial banks take part more actively in lending to these areas.

M.A.Ommen (1972) : It says that commercial banks play a key role in giving loans to SSI units in Dhaka. While state-level and national financial institutions also provide help for their fixed and working capital needs, most of the financial support for SSI units still comes from loans and advances given by commercial banks.

Purohit M, C (1973): A study on small artisans and bank financing in Dhaka City found that working capital makes up about 89% of their total financial needs, with raw materials taking up the biggest share. The study also showed that 36% of artisans run their businesses with borrowed money. Most of them depended on non-bank lenders, while none took loans from co-operatives or government agencies, and only a few went to commercial banks. Many artisans were unaware of the facilities offered by banks, and even those who knew could not meet the requirements to get easy loans. As a result, they turned to non-bank lenders who charged higher interest rates.

Kahlily (1997): It is seen that, unlike the urban credit market, rural credit markets are often restricted. Agricultural credit is more affected by policy distortions. The main policies include interest rates, loan targeting, loan refinancing, and loan forgiveness programs. These policies are set by Bangladesh Bank and they shape how agricultural credit works in the formal financial marke

Khalily, Huda and Lalarukh (1997): Credit is essential for agricultural development and rural economic development. However, loan recovery rate is low. Loan recovery rate is adversely affecting the revolving of loanable fund and viability of rural financial system. Indeed, poor lending performance in agricultural credit affects viability of the rural financial system. A quick estimate shows that social cost of forgiveness program has been twenty five percent of loan outstanding. On the other hand, the continued interest of the political lenders in the interest and loan forgiveness program shapes the expected recovery behavior of the borrowers. However, the crop loan should not be left to completely bear the burden of social cost since agricultural or rural credit constitutes only forty percent of the total agricultural credit. Non-crop loans can be considered less risky. It may, therefore, be institutional behavior that explains the high social cost of farm credit.

Chapter 3 Organizational Overview

3.1 Banking in Bangladesh:

Bangladesh probably has one of the least developed economies in the world, and one reason could be the underdeveloped banking system. Having a modern banking system is very important for the economic growth of a country. Banking, in recent years, has changed much due to the deregulation, new technology, and globalization.

Accordingly, to meet this change, a bank also requires professional management and a highly educated staff in the present ever-changing Global Financial Market. Similarly, Bangladesh is not beyond these challenges.

The future of banks is bright in Bangladesh, yet a lot of ills are still prevalent. It forms part of the money system in Bangladesh. The economic development is interwoven with financial development, and for a sound functioning of the latter, a robust, reliable banking system which manages money properly has to be in place, which requires good and prudent money regulations. Though far from perfect, our banking is strong and healthy, playing a very important part in the country's economy.

The government, in the recent years, have taken a number of initiatives relating to the banking sector concerning maintenance of discipline, money laundering, write-off of loans, and accountability and transparency in the sector. Modernization in banking brought about more transparent and credible banking system, thereby improving perception about the banking sector.

3.2 An overview of the bank:

Janata Bank PLC invites all people to modern banking in Bangladesh. It is the second largest bank, which is possessed by the state. This bank assists lots of businesses. In 1971, after Bangladesh became independent, United Bank Limited and Union Bank Limited were merged to form Janata Bank. This bank had decided to open new branches in 2000-2001 to expand the service. Then, it got the license for becoming a corporation on November 15, 2007.

Janata Bank PLC was formed so as to meet the country's fast-growing money need, and it was also to assist planned economic growth. It was thus started with a view to providing qualitative services relating to banking and financial management.

The bank is important for the country's growth because the bank provides money to every non-banking financial institution that provides home loans, business loans, and helps with loan groups. Janata Bank is always first by looking for new chances in the market before other banking systems.

Janata Bank PLC was the first to introduce SWIFT instead of the telex system. It cut its operation costs and also extended its money transfer and foreign trade businesses. The bank has 421 applications for relationship management and operates 921 branches out of which 4 are in the UAE. It is also interconnected with 1,202 foreign correspondents worldwide.

Janata Bank PLC, with Headquarters in Dhaka, receives the "Best Bank in Bangladesh" from Global Finance as of 2009. It demonstrated its growth in assets, profit, customer service, business alliances, price competitiveness, and new products offered.

The bank won the Top Ten Remittance Award in both 2021 and 2022. In 2021, it also received the Certificate of Merit Award from ICAB & the ICMAB Best Corporate Award, securing the Gold 1st Position. In the same year, JBPLC earned the SAFA International Award with the Gold Award for the Best Annual Report. The bank's total loans and advances reached over Tk. 8,52,087 million.

3.3Vision of the Bank:

The vision is to be the leading and most efficient commercial bank in Bangladesh, helping in the social and economic development, and to be recognized as one of the top banks in South Asia.

3.4Mission of the Bank:

Janata Bank PLC was established to grow into a major commercial bank by providing reliable financial services, better customer support from an experienced team, and ensuring good governance across all its branches.

3.5Objectives of the Bank:

✓ To gain customer satisfaction by offering a variety of banking services and introducing new and innovative banking options.

✓ To improve customer service in recent times by bringing in several IT-based reforms.

✓ To stay among the best banks in Bangladesh in terms of profitability and asset quality.

✓ To keep proper control systems in place and ensure transparency in all procedures.

✓ To make the best use of all available resources.

3.6Values of the Bank :

✓ Professionalism

✓ Growth

✓ Diversity

✓ Dignity

✓ Accountability

✓ Integrity

3.7Corporate Profile of Janata Bank PLC

Figure 1: Table of Corporate Profile of JBPLC

Name of the Company	Janata Bank PLC
Registered Office	Janata Bhaban 110, Motijheel C/A Dhaka1000 Bangladesh.
Legal Status	Public Limited Company
Date of Incorporation	21 May 2007
Date of Commencement of Business	21 May 2007
Authorized Capital	Tk. 30,000 Million
Paid up Capital	Tk. 23,140 Million
Face value per share	Tk. 100 per share
Shareholding Pattern	100% Share owned by the Government of the People's Republic of Bangladesh
Tax Identification No	143462765792
Business Identification No	000000027-0002
Chairman	Dr. S. M. Mahfuzur Rahman
Managing Director & CEO	Md. Abdul Jabber
Head of Internal Control and Compliance	Md. Ramjan Bahar (DMD)
Chief Financial Officer (CFO)	Md. Nurul Alam FCMA, FCA (DMD)

Chief Risk Officer	**Md. Quamrul Ahsan (DMD)**
Company Secretary	**Monsur-Ul Haque Md. Jahangir (GM)**
Total Number of Branch	**921**

Domestic Network Number of Branch	**921**
Number of Divisional office	**12**
Number of Area Office	**50**
Number of AD Branches	**56**
Overseas Network Number of Branch	**04**
Phone PABX	**+8802-223380029, +8802-223380042, +8802-223385042, +8802-223386142, +8802- 223350193**
E-mail	**md@janatabank-bd.com**
Website	**jb.com.bd**
Swift	**JANBBDD**

3.8Organizational Structure of Janata Bank PLC:

Janata Bank PLC is run by a Board of Directors with 13 members. As per facilitating the affairs of the Board, it has an Executive Committee with 19 members. But the daily affairs of the bank are run by the Management Committee. The bank works on an open book basis, and all the decisions are taken through discussions in the right forums. The necessary follow-ups are made to know whether the decisions taken were effective or not. The diagram below shows the management team and the organizational structure of Janata Bank PLC.

Figure 2: Organizational Structure of Janata Bank PLC:

Source: https://www.jb.com.bd

3.9Branch Network

Janata Bank is the largest Government-owned commercial banks in Bangladesh, representing an extensive branch network in all key business and industrial areas across the country. The bank's branch network has to afford ample opportunity for expansion. As it is, Janata Bank is with 921 branches in all 64 districts of Bangladesh.

Chapter 4 Theoretical Framework

- ## To identify the society related CSR practices of Janata Bank PLC

Janata Bank PLC engages in a variety of CSR practices that benefit Bangladeshi society. Here are some key areas of their focus:

- **Education and Research:** Janata Bank supports educational initiatives and research programs, potentially helping to improve the country's skilled workforce.
- **Poverty Reduction and Rehabilitation:** The bank might offer programs or financial products that target underprivileged communities, aiming to empower them financially.
- **Health and Treatment:** Janata Bank could be involved in initiatives that improve access to healthcare or medical treatment for citizens.
- **Disaster Relief:** The bank might contribute to funds or programs that provide assistance during natural calamities like floods.
- **Culture and Sports:** Janata Bank could sponsor cultural events or sports activities, potentially promoting Bangladesh's heritage and fostering a sense of community.

It's important to note that while these are some reported areas of focus, some studies suggest Janata Bank's CSR efforts could be more impactful in certain areas like environment or technology advancement.

- ## To identify the environment related CSR practices of Janata Bank PLC

Janata Bank PLC recognizes the importance of environmental sustainability and incorporates it into their CSR practices. Here are some initiatives they have undertaken:

- **Green Banking Policy:** The bank has a formulated Green Banking Policy that aligns with Bangladesh Bank's regulations. This policy guides lending practices and internal operations towards environmentally friendly approaches.
- **Sustainable Finance Department:** Janata Bank established a dedicated department focused on sustainable finance. This department likely plays a role in promoting and developing environmentally responsible financial products and services.
- **Green Financing:** The bank might allocate a budget specifically for financing green projects or businesses that prioritize environmental sustainability.
- **Online Banking:** By promoting online banking services, Janata Bank can potentially reduce paper usage and the bank's overall carbon footprint.
- **Green Marketing and Awareness:** Janata Bank might engage in campaigns to raise awareness about environmental issues and promote eco-friendly practices among stakeholders.
- **Tree Plantation:** Janata Bank could participate in tree plantation drives or support initiatives that encourage afforestation.
- **Climate Risk Management:** The bank might have a Climate Risk Fund or strategy in place to address and mitigate environmental risks.

While these initiatives demonstrate Janata Bank's commitment to environmental responsibility, some studies suggest there's room for improvement. You can find more details by searching for "Janata Bank Green Banking practices" or reviewing their annual reports.

4.1 Janata Bank PLC and Corporate Social Responsibility (CSR):

Janata Bank, is the second-largest state-owned commercial bank in Bangladesh , has a history of involvement in social initiatives. Let's delve into its CSR practices:

Areas of focus:

- **Education and research:** Janata Bank supports educational institutions and research programs.
- **Poverty reduction and rehabilitation:** The bank likely offers programs to help uplift underprivileged communities.
- **Healthcare:** Financial aid for medical treatment and healthcare facilities might be a focus area.
- **Disaster relief:** The bank likely extends support during natural calamities.
- **Culture and sports:** Janata Bank might contribute to preserving Bangladeshi culture and promoting sports activities.
- **Environment:** While details are scarce, some environmental initiatives might be undertaken.

Compliance and transparency:

- Janata Bank adheres to CSR regulations set by Bangladesh Bank and the government.
- The extent of transparency in CSR reporting remains unclear. Publicly available information on specific projects and their impact might be limited.

4.2 Overall analysis:

Janata Bank seems committed to social responsibility, engaging in various initiatives across education, poverty reduction, healthcare, and disaster relief. However, a more comprehensive analysis is hampered by limited publicly available information. Here's what to consider for a more thorough assessment:

- **Specific CSR projects and their impact:** Are there measurable outcomes available for the bank's social initiatives?
- **Focus areas compared to Bangladesh's social needs:** Does the bank strategically target areas of greatest social need in the country?

- **Transparency and reporting:** Does Janata Bank publish detailed CSR reports outlining its social contributions?

Further research:

- Janata Bank's annual reports might provide more details on CSR activities.
- News articles or research papers on the bank's social impact could offer insights.

By delving deeper into these aspects, you can form a more complete picture of Janata Bank's CSR efforts.

4.3How Janata Bank PLC played important role for CSR

Janata Bank PLC likely plays an important role in CSR in a few ways:

- **Financial muscle for social good:** As a large state-owned bank, Janata Bank has significant financial resources. This allows them to contribute substantial funding to social initiatives compared to private organizations.
- **Nationwide reach:** With a vast network of branches across Bangladesh, Janata Bank is well-positioned to implement and monitor CSR projects throughout the country.
- **Promoting social development goals:** By focusing on areas like education, poverty reduction, and healthcare, Janata Bank's CSR efforts can contribute to the overall social development of Bangladesh.

Here are some specific examples of how Janata Bank's CSR efforts might be impactful:

- **Microloans for entrepreneurs:** The bank could offer microloans at low-interest rates, empowering underprivileged individuals to start small businesses and escape poverty.
- **Scholarships for students:** Financial assistance for education can open doors for talented students from disadvantaged backgrounds.
- **Building infrastructure in rural areas:** The bank might contribute to building schools, healthcare facilities, or disaster shelters in remote areas, improving the lives of those who wouldn't have access otherwise.

It's important to note that publicly available information about Janata Bank's CSR projects is limited. To understand the true impact of their initiatives, more research is needed.

Here are some areas where Janata Bank's CSR efforts could be particularly important:

- **Financial inclusion:** Bangladesh has a large unbanked population. Janata Bank could play a role in expanding access to financial services, particularly in rural areas.

- **Environmental sustainability:** As climate change becomes a pressing issue, the bank could promote eco-friendly practices and invest in sustainable development projects.

By focusing on these areas and ensuring transparency in reporting its CSR activities, Janata Bank can solidify its position as a leader in corporate social responsibility within Bangladesh.

4.4Types of CSR of Janata Bank PLC

Based on available information, Janata Bank PLC likely engages in the following types of CSR activities:

Social development:

- **Education and research:** Supporting educational institutions, scholarships, or research programs.
- **Poverty reduction and rehabilitation:** Programs for microloans, skills development, or support for underprivileged communities.
- **Healthcare:** Financial aid for medical treatment, healthcare facilities, or medical camps.
- **Disaster relief:** Providing assistance during natural calamities like floods or cyclones.
- **Culture and sports:** Contributing to preserving Bangladeshi culture, sponsoring sporting events, or supporting athletes.

Other potential areas:

- **Environment:** Initiatives focused on sustainability, green practices, or environmental awareness.
- **Technology access:** Bridging the digital divide by promoting access to technology in rural areas.

It's important to note that details on specific projects and their focus are limited. Janata Bank's annual reports or CSR reports (if available) might provide a clearer picture of the types of CSR they undertake.

4.5Classification of CSR of Janata Bank PLC

Janata Bank PLC's CSR initiatives can be classified into several categories following common CSR frameworks:

1. Social Responsibility:

- **Education and research:** Supporting educational institutions and research programs falls under this category.
- **Poverty reduction and rehabilitation:** This includes microloans, financial aid programs, and initiatives aimed at empowering underprivileged communities.
- **Healthcare:** Financial aid for medical treatment and infrastructure development for healthcare facilities.
- **Disaster relief:** Extending support during natural calamities.
- **Culture and sports:** Contributing to preserving Bangladeshi culture and promoting sports activities.

2. Economic Responsibility:

- **Financial inclusion:** Expanding access to financial services, particularly in rural areas, would fall under this category.

3. Environmental Responsibility (limited information):

- While details are scarce, some environmental initiatives might be undertaken. This could involve supporting eco-friendly practices or sustainable development projects.

Transparency Consideration:

It's important to note that the exact classification and the extent of Janata Bank's CSR efforts in each category are difficult to determine due to limited publicly available information. Ideally, a strong CSR program would have clear reporting outlining its contributions in each area.

Chapter 5 Analysis & Evaluation

5.1 Analysis of Janata Bank PLC society related CSR practices

The society related CSR practices of Janata Bank PLC including :

- Disaster relief
- Poverty reduction and rehabilitation
- Health and care
- Education and research
- Culture and sports

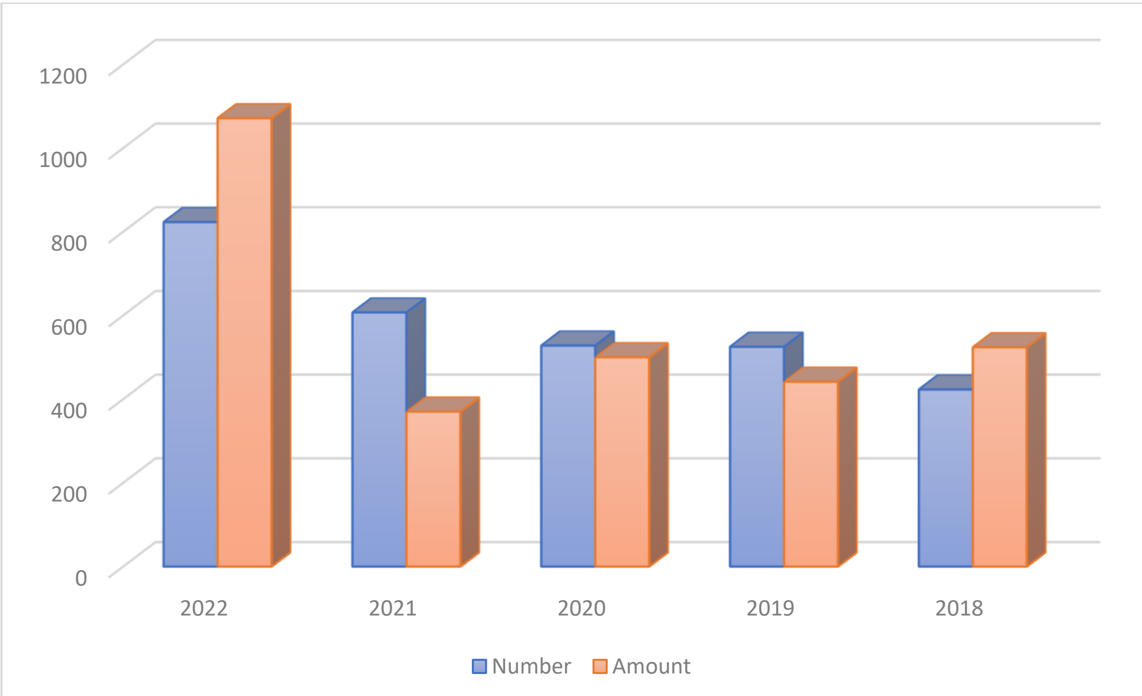
5.1.1 **Janata Bank PLC Society related csr practices in Disaster relief from 2018 to 2022 are given below**:

(TK in Million)

Year	Number	Amount
2022	823	1071.30
2021	607	370.10
2020	528	500.80
2019	525	441.60
2018	423	532.90

Source: Janata Bank's Annual Report

Society related csr practices in Disaster relief in graph:



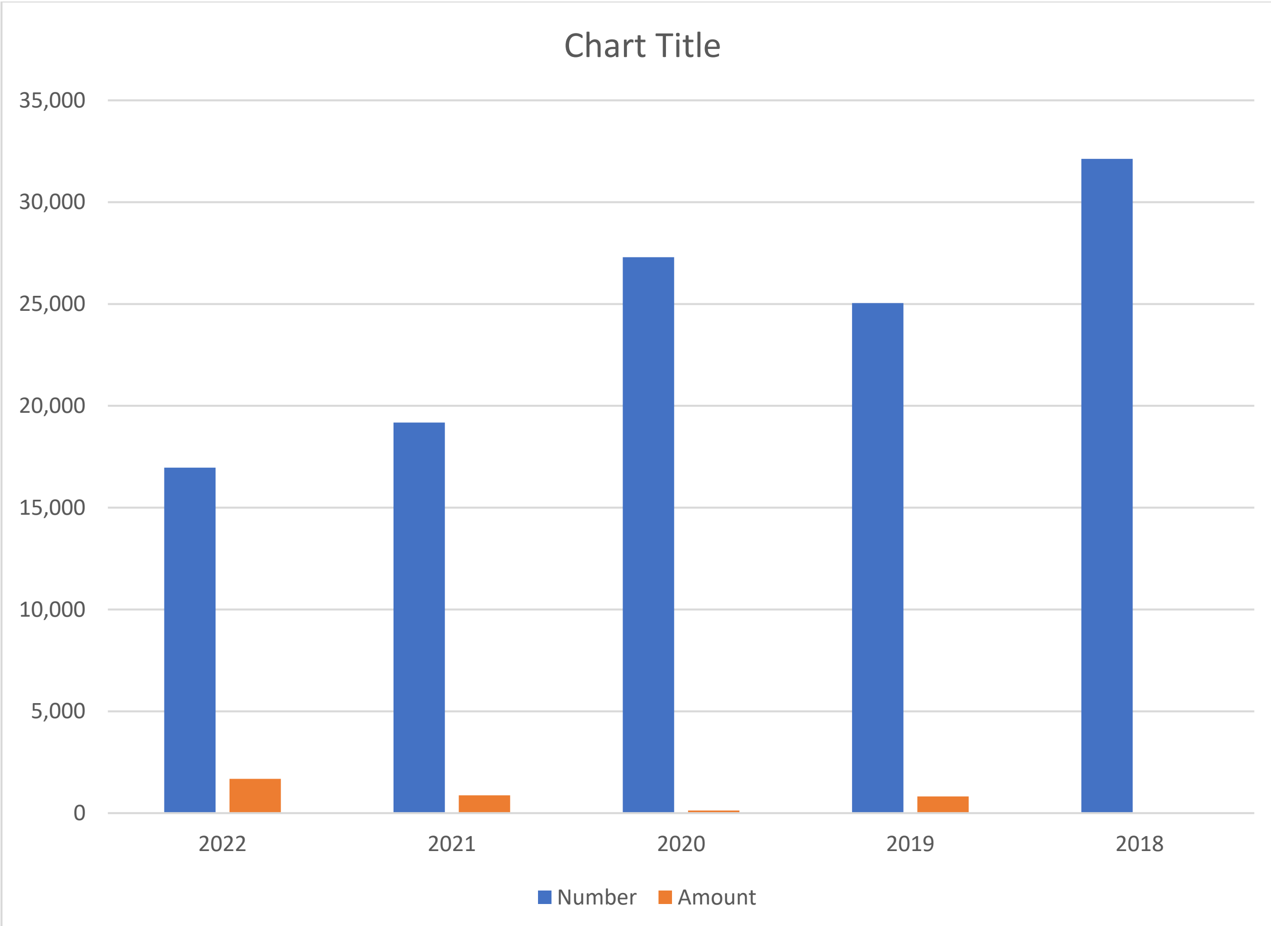
5.1.2 **Janata Bank PLC Society related csr practices in poverty reduction and rehabilitation from 2018 to 2022 are given below**:

(TK in Million)

Year	Number	Amount
2022	16,962	1681.14
2021	19,175	873.32
2020	27,296	126.45
2019	25,043	817.32
2018	32,126	1605.36

Source: Janata Bank's Annual Report

Society related csr practices in poverty reduction and rehabilitation in graph:



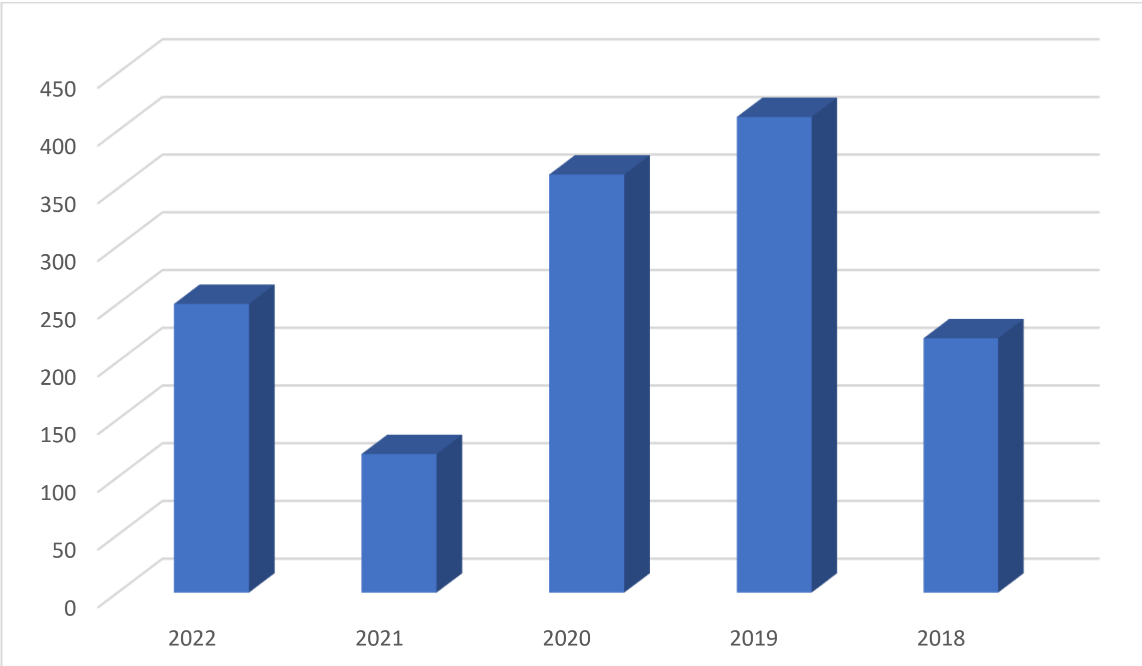
5.1.3 Janata Bank PLC Society related csr practices in Health and care from 2018 to 2022 are given below:

(TK in Million)

Year	**Amount**
2022	250.00
2021	120.00
2020	362.12
2019	412.00
2018	220.23

Source: Janata Bank's Annual Report

Society related csr practices in Health and care in graph:



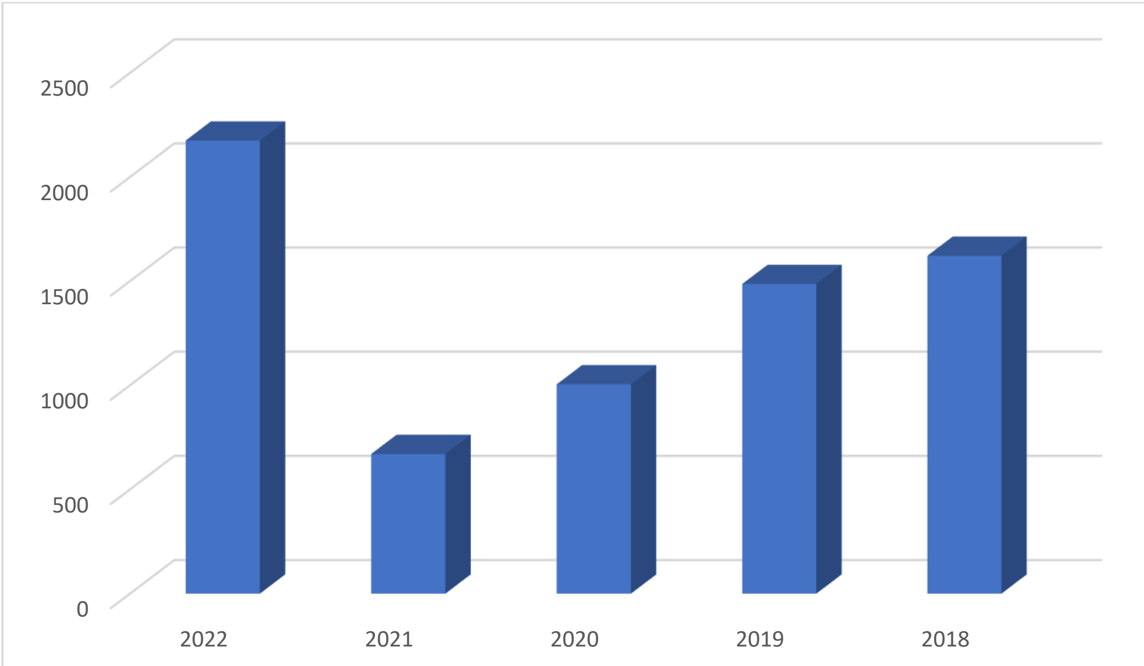
5.1.4 **Janata Bank PLC Society related csr practices in Education and research from 2018 to 2022 are given below**:

(TK in Million)

Year	Amount
2022	2175.31
2021	670.20
2020	1004.69
2019	1486.35
2018	1621.92

Source: Janata Bank's Annual Report

Society related csr practices in Education and research in graph:



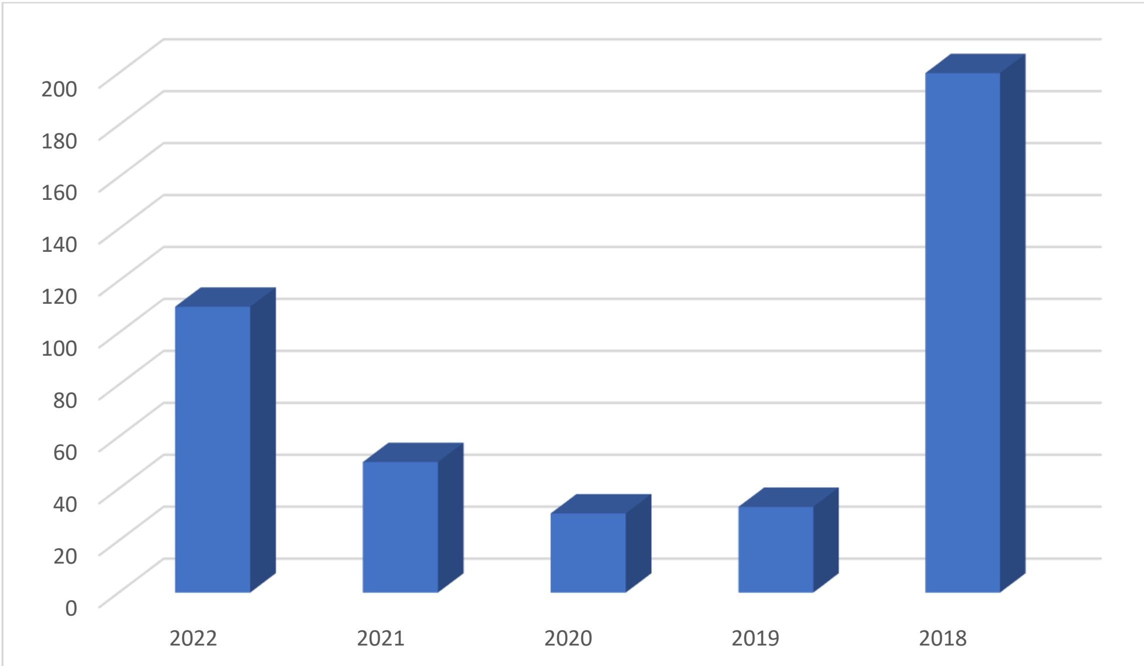
5.1.5 **Janata Bank PLC Society related csr practices in Culture and sports from 2018 to 2022 are given below**:

(TK in Million)

Year	Amount
2022	110.03
2021	50.25
2020	30.45
2019	33.00
2018	200.45

Source: Janata Bank's Annual Report

Society related csr practices in Culture and sports in graph:



5.2 Analysis of Janata Bank PLC environment related CSR practices

The environment related CSR practices of Janata Bank PLC including:

- Tree plantation
- environment related
- Climate Risk Management
- Online banking

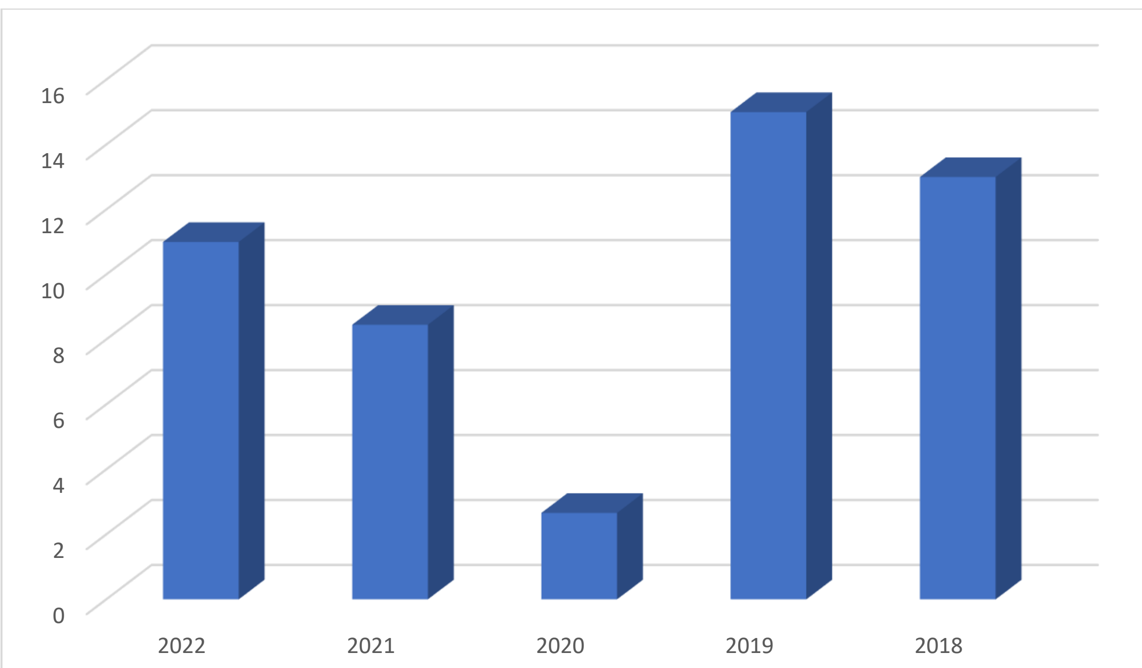
5.2.1 **Janata Bank PLC environment related csr practices in Tree plantation from 2018 to 2022 are given below**:

(TK in Million)

Year	**amount**
2022	11.00
2021	8.45
2020	2.66
2019	15.00
2018	13.00

Source: Janata Bank's Annual Report

environment related csr practices in Tree plantation in graph:



5.2.2 **Janata Bank PLC environment related csr practices from 2018 to 2022 are given below**:

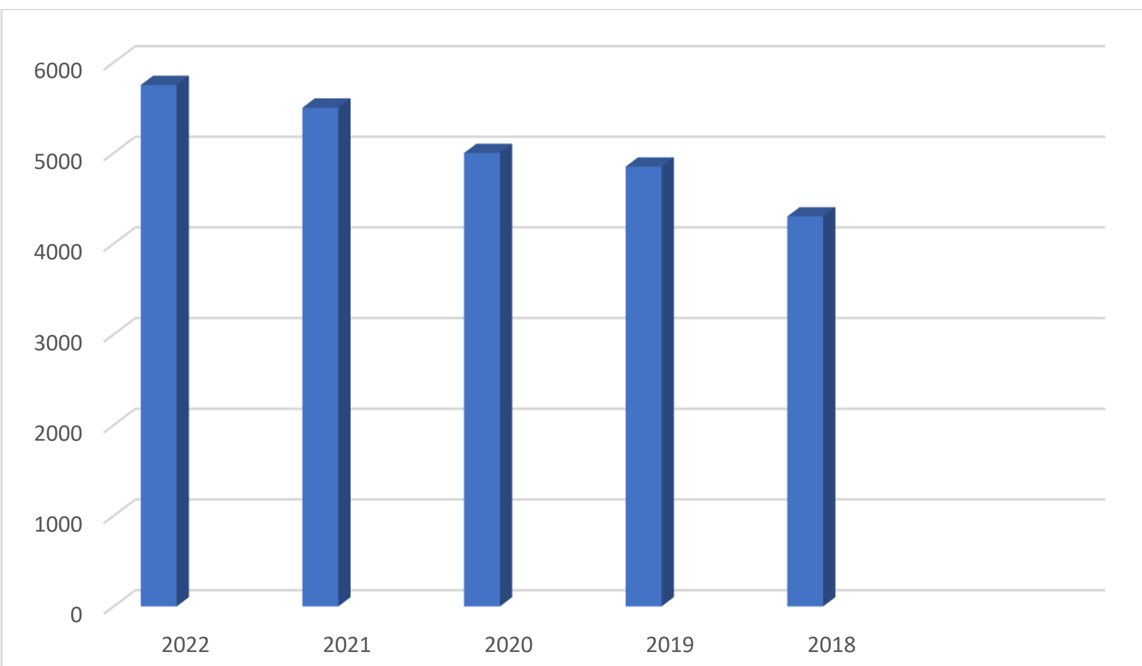
Including (green banking, green finance, green marketing)

(TK in Million)

Year	Amount
2022	5750.00
2021	5500.00
2020	5000.00
2019	4850.00
2018	4300.00

Source: Janata Bank's Annual Report

Including (green banking, green finance, green marketing)



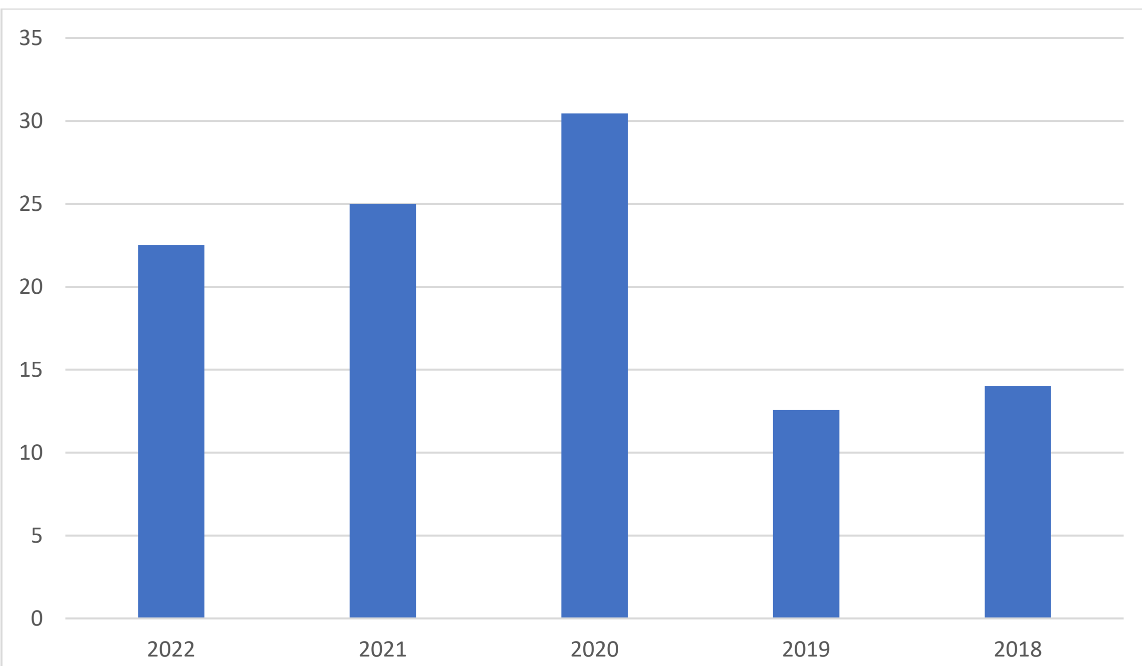
5.2.3 **Janata Bank PLC environment related csr practices in Climate Risk Management from 2018 to 2022 are given below**

(TK in Million)

Year	Amount
2022	22.52
2021	25.00
2020	30.45
2019	12.56
2018	14.00

Source: Janata Bank's Annual Report

environment related csr practices in Climate Risk Management in graph:



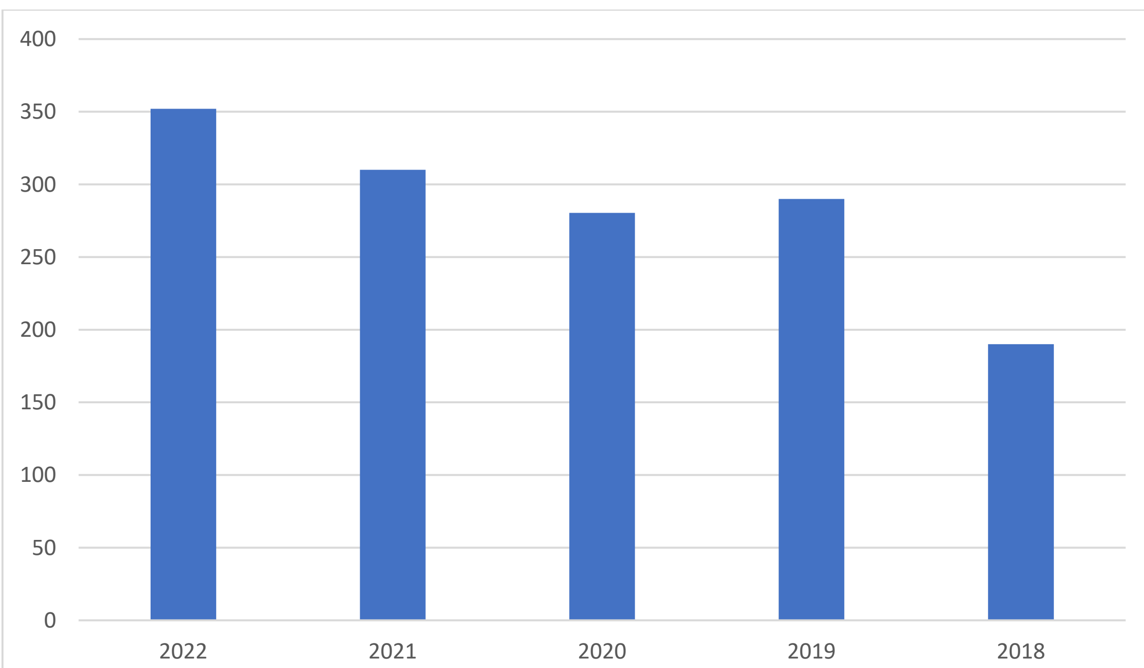
5.2.4 Janata Bank PLC environment related csr practices Online banking from 2018 to 2022 are given below

(TK in Million)

Year	Amount
2022	352.00
2021	310.00
2020	280.45
2019	290.00
2018	190.00

Source: Janata Bank's Annual Report

environment related csr practices Online banking in graph:



5.3 Analysis of Janata Bank PLC'S CSR practice to financial performance in Deposit Volume, credit disbursement, and profit.

There's limited academic research directly connecting CSR practices to deposit volume in banking, particularly for Janata Bank PLC.

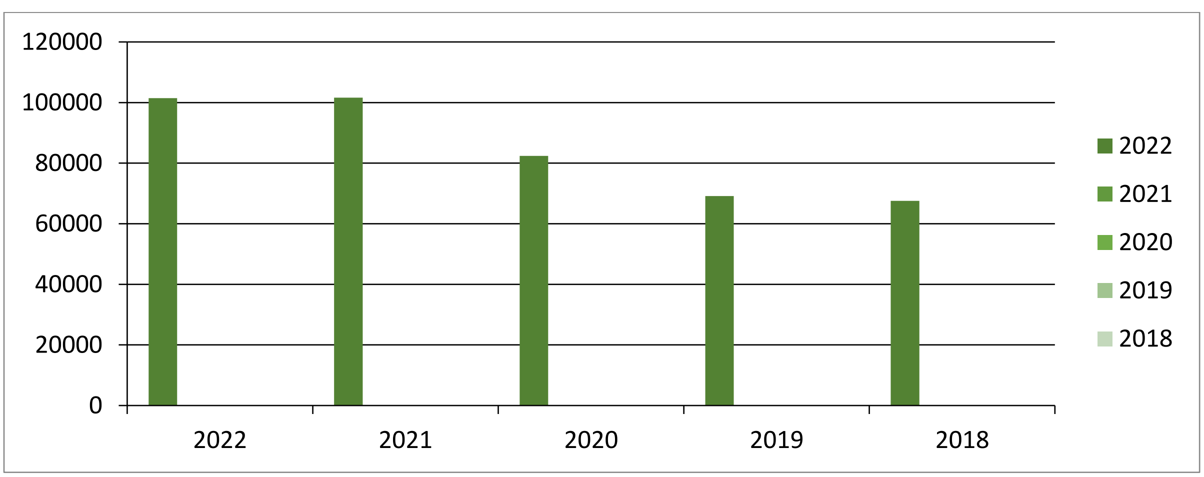
5.3.1 **Janata Bank PLC'S financial performance in Deposit Volume from 2018 to 2022 are given below**:

(Tk in Million)

Year	Amount	In Percentage %
2022	101459	7.83%
2021	101621	8.98%
2020	82401	10.05%
2019	69141	10.03%
2018	67555	10.09%

Source: Janata Bank's Annual Report

5.3.2 Total outstanding Deposit Volume of JBPLC in Graph. (TK in Million)



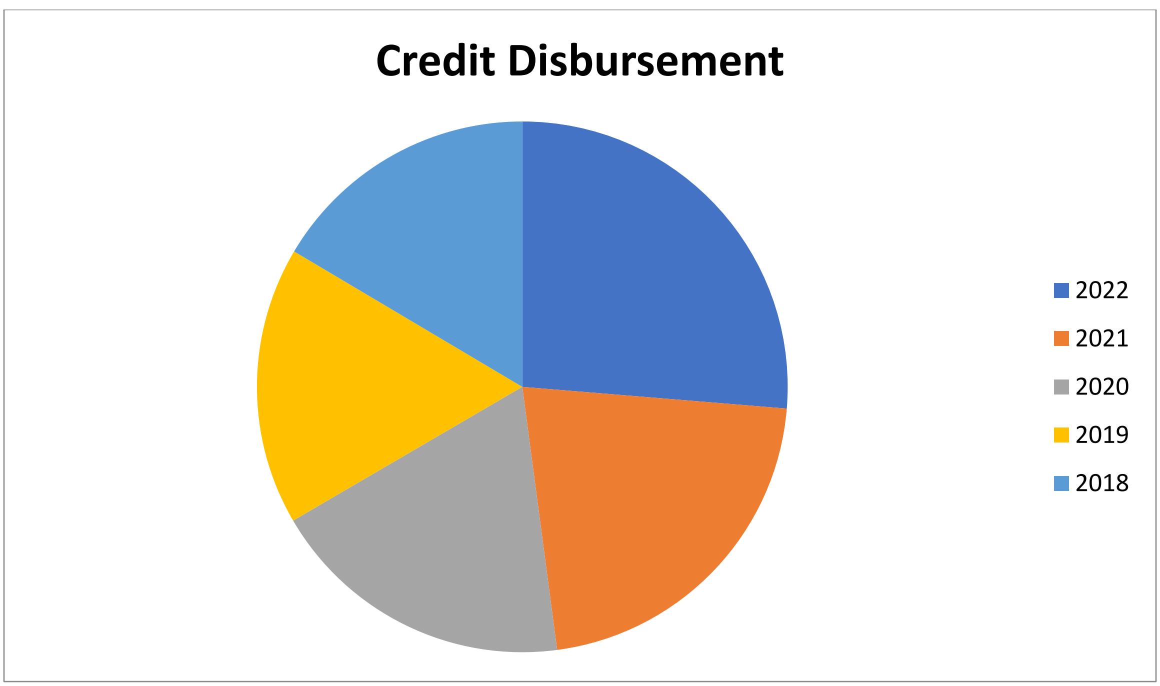
5.3.3 Janata Bank PLC'S financial performance in Credit Disbursement from 2018 to 2022 are given below:

(Tk in Million)

Year	Amount
2022	8,52,087
2021	699,656
2020	605,352
2019	548,473
2018	533,707

Source: Janata Bank's Annual Report

5.3.4 Total outstanding Credit Disbursement of JBPLC in Graph. (TK in Million)



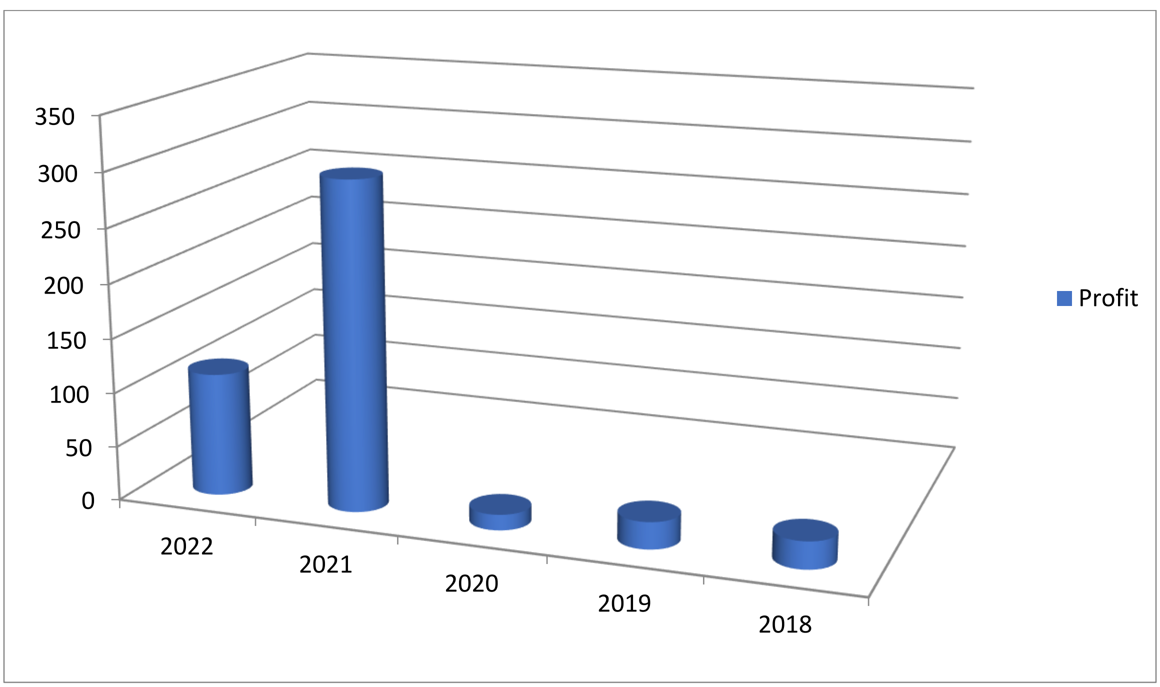
5.3.5 **Janata Bank PLC'S financial performance in Profit from 2018 to 2022 are given below**:

(TK in Million)

Year	Amount
2022	113.34
2021	300.32
2020	14.32
2019	24.64
2018	24.90

Source: Janata Bank's Annual Report

5.3.6 Total outstanding Profit of JBPLC in Graph. (TK in Million)

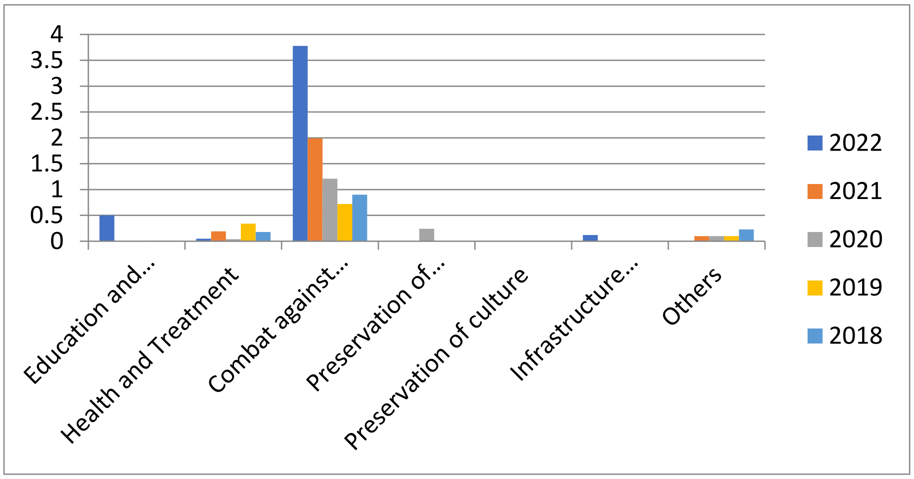


5.3.7 Year and Category wise CSR of JBL from 2018 to 2022 are given below: (BDT in million)

SL	Category	Year				
		2022	2021	2020	2019	2018
1	Education and Research	0.5	0.00	0.00	0.01	0.01
2	Health and Treatment	0.05	0.19	0.04	0.34	0.18
3	Combat against natural calamity	3.78	1.99	1.21	0.72	0.90
4	Preservation of environment	0.00	0.00	0.24	0.00	0.00
5	Preservation of culture	0.00	0.00	0.00	0.00	0.00
6	Infrastructure development	0.12	0.00	0.00	0.00	0.00
7	others	0.00	0.1	0.1	0.1	0.23
	Total	4.45	2.28	1.59	1.17	1.32

Source: Bangladesh Bank CSR Report

5.3.8 Janata Bank PLC CSR Expenditure rate in Education and Research, Health and Treatment, Combat against natural calamity, Preservation of environment, Preservation of culture, Infrastructure development, Others. (in graph)



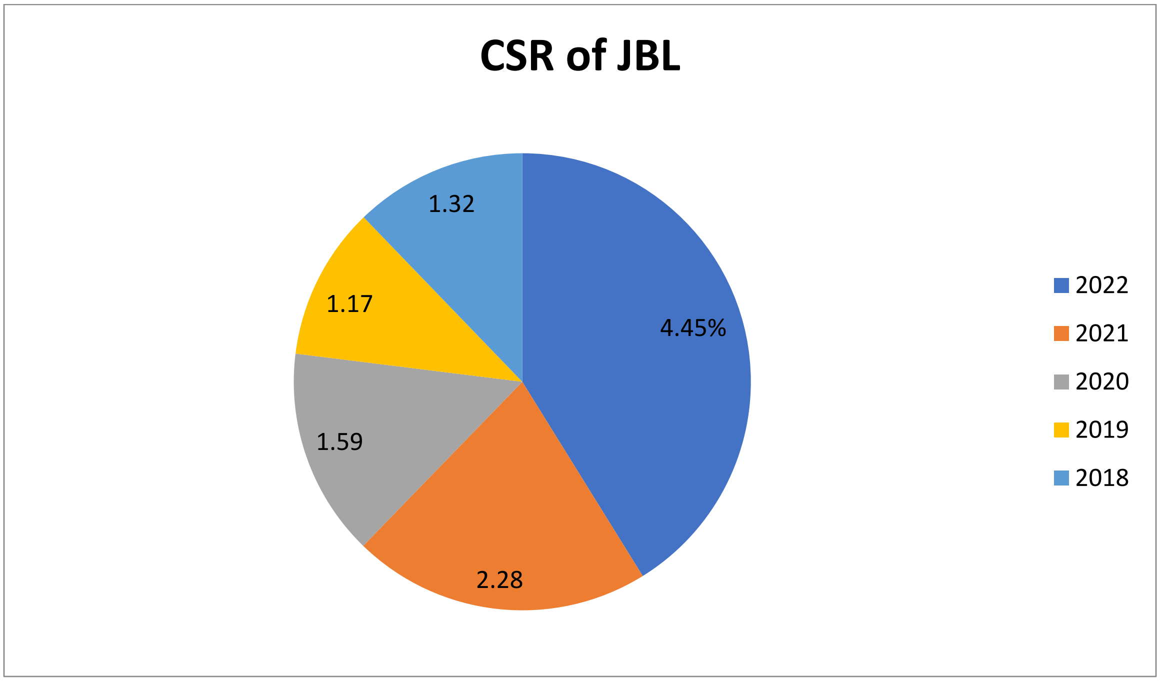
(Tk in Million)

5.3.9 Comparison Of year to year CSR of JBL

Year	CSR (BDT in Million)
2022	**4.45**
2021	**2.28**
2020	**1.59**
2019	**1.17**
2018	**1.32**
Total	**10.81**
Average	**2.162**

Table 1 & 2 show that, from 2018-2022 CSR disbursement of JBL is 4.45,2.28,1.59,1.17,and 1.32 respectively and average 2.162 respectively which indicates that the amount is fluctuating every year, no consistent increment or decrement in the amount.

5.3.10 **Comparison Of Year to year CSR of JBL (BDT in Million) in pie chart.**



5.3.1 **SWOT Analysis**: SWOT analysis is a planning tool used to find out the Strengths, Weaknesses, Opportunities, and Threats of a project or business. Based on a survey of both clients and officers, the SWOT of Janata Bank PLC is shown below:

5.3.2

Strengths:

- **Extensive Branch Network:** Janata Bank has one of the largest branch networks in Bangladesh, reaching a wide customer base across the country, particularly in rural areas.
- **Government Ownership:** Being a state-owned bank, Janata Bank benefits from a degree of stability and trust among some customers due to government backing.
- **Large Customer Base:** The wide branch network translates into a large and diverse customer base, offering potential for growth in various financial products.

Weaknesses:

- **Bureaucracy:** As a government-owned entity, Janata Bank may face bureaucratic hurdles in decision-making and innovation compared to private banks.
- **Outdated Technology:** Janata Bank might not be utilizing the latest technological advancements in banking operations, potentially leading to inefficiencies and hindering online services.
- **Customer Service:** There have been reports of shortcomings in customer service delivery, which could be an area for improvement.

Opportunities:

- **Financial Inclusion:** Janata Bank can leverage its extensive network to promote financial inclusion initiatives, reaching unbanked populations in rural areas.

- **Digitalization:** Investing in modern banking technologies can improve efficiency, attract new customers, and offer a wider range of online services.
- **SME Banking:** Janata Bank can cater to the growing needs of small and medium enterprises (SMEs) by offering tailored financial products and services.

Threats:

- **Competition:** The Bangladeshi banking sector is becoming increasingly competitive, with private banks offering innovative products and superior customer service.
- **Economic Downturn:** An economic slowdown could lead to an increase in non-performing loans (NPLs) for Janata Bank, impacting its profitability.
- **Regulatory Changes:** Stricter regulations or changes in government policies could affect Janata Bank's operations and profitability.

By addressing its weaknesses and capitalizing on its opportunities, Janata Bank can solidify its position in the Bangladeshi banking sector. Investing in technology, improving customer service, and focusing on niche areas like financial inclusion and SME banking can help Janata Bank compete more effectively in the evolving financial landscape.

Chapter 6 Findings, Recommendations & Conclusion

6.1 Findings

Analyzing the Janata bank PLC CSR Practice Corporate Social Responsibility is a company's sense of obligation to handle the social, environmental and economic effect of its business activities responsibly and according to the public expectation. While making this project paper on JBPLC several matters have been gathered which have been summarized and discussed below:

- ❖ Janata Bank participates in various CSR initiatives, contributing to social, economic, and potentially environmental development.
- ❖ Covers a range of social issues: JBL reportedly contributes to education, poverty reduction, healthcare, disaster relief, cultural preservation, and technological advancements.

- ❖ Areas of Focus: Their CSR efforts reportedly cover areas like education, poverty alleviation, healthcare, disaster relief, cultural preservation, and technological advancement.
- ❖ Janata Bank's CSR focus areas like education, poverty reduction, or disaster relief might not have a quantifiable link to immediate profit increase.
- ❖ Research suggests JBL might be neglecting important areas like environmental protection and education in recent years.

- ❖ Janata Bank likely fulfills any mandatory CSR requirements set by the Bangladeshi government.

- ❖ Studies suggest JBL meets the minimum CSR obligations mandated by the government.
- ❖ There seems to be a lack of clear reporting on the impact and scale of JBL's CSR activities.
- ❖ Compared to 2021, Janata Bank's profit in 2022 significantly dropped by 55.5%.

6.2 Recommendations

Janata Bank PLC, being a leading state-owned bank in Bangladesh, has a significant opportunity to contribute to the social and economic well-being of the country through strong CSR practices. Here are some recommendations for the bank to consider:

Expand Financial Inclusion:

- **Microfinance initiatives:** Focus on microloans and financial literacy programs for underbanked populations, particularly in rural areas.
- **Financial products for underserved segments:** Develop products tailored to women entrepreneurs, small businesses, and students.

Deepen Social Impact:

- **Education and Skill Development:** Partner with NGOs or educational institutions to provide financial aid or vocational training programs.
- **Healthcare initiatives:** Support healthcare facilities in underserved areas or offer health insurance products for low-income groups.
- **Environmental Sustainability:** Promote green banking practices like energy-efficient loans or financing for renewable energy projects.

Strengthen Transparency and Measurement:

- **Develop a CSR policy framework:** Clearly outline the bank's CSR goals, focus areas, and implementation strategies.
- **Publish a CSR report:** Regularly disclose the bank's CSR activities and measure their impact on the community.
- **Stakeholder engagement:** Actively involve stakeholders like NGOs and communities in CSR planning and evaluation.

Leveraging Janata Bank's Strengths:

- **Extensive branch network:** Utilize the wide reach of branches for financial literacy programs and outreach initiatives
- **Government partnerships:** Collaborate with government agencies on social development programs and financial inclusion efforts.

6.3Conclusion

In recent times, CSR has become a very important issue in Bangladesh, and it has been considered a major part of business concern in most parts of the world. Among the different industries, the banking industry in Bangladesh has been highly engaged in implementing CSR activities. It is expected that business organizations may contribute to their own growth while contributing to lasting social development by engaging in CSR activities.

The various CSR activities of JBL have gone a long way in reinforcing the linkage of the bank with its society. Community sentiments in people, and organizations in dire needs for help on education, healthcare, sports, and cultural development, are definitely touched by such efforts from JBL. Thus, good CSR practices are beneficial for society also, while being good for the company itself.

Many people in Bangladesh believe that companies focus more on earning money than on helping society. This study shows that businesses can really grow and earn more profit by doing more for the community and the environment through good CSR activities. JBL makes some donations to the community each year, but it is always a very small portion compared to their actual money intake. Recently, they have spent much less in community help, and that might just be because their profits are going down too.

The finding recommends that JBL should invest more in CSR activities that would help the improve its image and earn better profits,, where both the bank and the community can profit from it. Presently, Janata Bank PLC focuses their CSR activties on topics such as education, health, disaster management, environment, and sports. Other topics, however, such as planting trees, providing clean water and supporting old-age homes, among others should not be left behind if the country is to develop further.

Bangladesh Bank may lead the banks in suggesting new priority areas for CSR so as to make these efforts more effective.

Appended Part

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