Internship Report

On

"Retail Loan Analysis of Jamuna Bank PLC."

Supervised by:

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Major: Accounting

Program: BBA

Department of Business Administration

Faculty of Business & Entrepreneurship

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Date of Submission:

LETTER OF TRANSMITTAL

Professor Dr. Mohammad Rokibul Kabir
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

I am pleased to submit my internship report titled "**Retail Loan Analysis at Jamuna Bank PLC**" as a part of the requirements for the completion of the Bachelor of Business Administration (BBA) program.

This report reflects my experience and learnings during my internship at **Jamuna Bank PLC**, where, I had the opportunity to gain hands-on experience in **Retail Loan Analysis.** The report focuses on analyzing the retail loan policies and their relevance to the organization's operations.

Despite the time constraints and resource limitations, I made an effort to produce an exceptional and thorough report. Working on the internship report under your supervision, also as an intern under Md. Shamsur Rahaman (FAVP), Md. Aktarujjaman Aktar (AO) and Sarmin Salehin (AO), is a pleasure for me. I've done my best to add more context to this report. I hope the report meets your expectations, and I would be happy to clarify or discuss any questions you may have. Thank you for your guidance and support throughout the internship period.

মোছাঃ সোহানা তানজিম.

(Mosammoth Shohana Tanzim)
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CERTIFICATE OF APPROVAL

This is to certify that the internship report titled **"Retail Loan Analysis at Jamuna Bank PLC"** has been prepared by **Mosammoth Shohana Tanzim**, a student of Bachelor of Business Administration (BBA) at Daffodil International University, bearing **ID:203-11-6606**, as a partial fulfillment of the requirements for the degree.

This report has been carried out under my supervision and is an original work completed by the student during the internship program at **Jamuna Bank PLC.** I hereby approve this report and recommend its submission for final evaluation.

(Dr. Mohammad Rokibul Kabir)
Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

ACKNOWLEDGMENT

First of all, I would like to thank my Almighty Allah for granting me the strength and fortitude to complete my internship report. I am grateful to those people who helped me in completing the report. I would like to express my sincere gratitude to my supervisor, Dr. Mohammad Rokibul Kabir sir for his inspiration, guidance, valuable suggestions, sympathetic advice and enthusiastic encouragement throughout my work.

I would also like to extend my heartfelt thanks to **Jamuna Bank PLC** for providing me the opportunity to intern at their company. The professional exposure and knowledge I gained during my time at **Jamuna Bank PLC**. I have been integral to my personal and professional growth.

In addition, I am grateful to all the entire team at Jamuna Bank PLC, particularly those at the Dinajpur Branch, for generously sharing their practical wisdom and expertise in the realm of banking. My learning experience has been significantly improved by their teamwork, patience, and willingness to share knowledge.

Finally, I want to express my gratitude to my friends and family for their continuous love and support throughout my internship experience and studies.

EXECUTIVE SUMMARY

Large financial measures, strategies for debt risk management and operation with attention Protocol, this internship report provides a thorough evaluation of Jamuna Bank PLC's loan Exhibition. Overwatching -Objective is to consider the bank's loan portfolio, Pinpoint areas Possible recommendations for strength and weakness and increase are proposed. Provision for both trends, classified and unpopular loans in classified loans Liabilities, non-executive loans, loan detachment relationship, return on equity, return on assets and the debt capacity are some important elements involved in research. This economic matrix provides valuable insight into the bank's liquidity, profitability, risk Management practices and utilization positions were observed over a period of five years.

In addition, the report checks the bank's procedures for loan approval, surveillance Tantra and recovery strategies. It underlines the importance of using a customer -focused Approach you, maintain a diverse loan portfolio and implement strong debt risk Management practice to ensure the bank's financial flexibility and continuous viability. Based on analysis, many important findings and recommendations have been outlined Bolster Jamuna Bank PLC's loan development. To reduce the risk effectively, the following Recommendations include improvement of debt risk evaluation techniques, streamlining of monitoring and recovery procedures, improve consumer commitment programs and diversity in debt Portfolio.

According to this report, this report is a valuable resource for many types of stakeholders, such as banks Management, regulatory, investors and scholars. By offering insights into Jamuna Bank PLC's loan performance and actionable strategies for sustainable growth and success, it aims to facilitate informed decision-making and contribute to the bank's long-term prosperity.

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CHAPTER 1: INTRODUCTION

1.1: Introduction

Bangladesh's banking industry is mainly growing to develop the services that provide and Upgrade operating efficiency. The purpose of this progress is to upgrade the total bank Execution by increasing customer access and purpose. To remain competitive, the banks have Improvement by presenting modern concepts, products and services in response to growing Customer demand.

In this dynamic environment, understanding and bank operations have become basic for people who manage their daily financial conditions. Globalization and fast the development of modern technology changes the banking industry worldwide, needs Nonstop converts to Bangladesh's large banking. Domestic and both to succeed in the international market, private commercial banks should give great importance Polish skills by creating learned representatives who can reduce the risk.

Bangladesh's economy has an important challenge to carry out loans within a significant challenge Banking industry. Through financial reporting, loan performance analysis and management Basic to show openness.

This analysis reveals the banks' capacity to find out unfavorable conditions and results. Affected by both factors outside and inside. Due to the bank's very competitive nature Industry, a plan to plan a plan to get a competitive advantage can represent a representation Possibility of both public and private banks.

However, the chili for debt results emphasizes where important is an important effective loan Is leadership. To solve this problem, many Bangladesh banks have established specialties. Division including Loan Performance Management Unit (CPMU) for direct loan Execution and management mandate.

1.2: Background of the Study

As a basic component of the Bachelor of Business Administration (BBA) program Daffodil International University (DIU), students need to participate in internship Renowned business institutes and later prepares a comprehensive report reflecting His practical experience. In accordance with this educational requirement is the current study Focused on evaluating debt management practices from Jamuna Bank Limited, a leading Private commercial banks working in the dynamic banking sector in Bangladesh.

Borrowers provide loans and pick up deposits from customers are two main Bank responsibility. Banks play an important role in the development path of a country, Economic contribution Development. Jamuna Bank PLC stands out in this aspect, plays an important role in Bangladesh Economic landscape.

Jamuna Bank PLC actively contributes to economic development through rational resources Allocation and loan provisions. Operation involves obtaining and distributing funds Different sectors, as the country's economy is increased and its national resources are being exploited for permanent development.

The purpose of this study is to evaluate the loan’s performance to Jamuna Bank PLC with a specific focus Whether debt operations meet satisfactory standards. Consider bank loan Performance is necessary to understand its efficiency in contributing to financial Progress of Bangladesh.

1.3: Statement of The Problem

Banking of retail, especially retail loan services, has become an important source of income Commercial banks like Jamuna Bank Limited. With increasing competition, change customer Expectations and developing government requirements, it is constantly necessary for banks Evaluate and improve their detail loan. Although Jamuna has a wide range of banks Retail debt products, long processing time, strict documentation challenges Requirements and market competition can affect customer satisfaction and debt portfolio Development.

Thus, the problem lies in identifying how effective Jamuna Bank manages the retail trade. Operations, what challenges facing in this process, and what can be improved Increase the quality of service, increase debt payment and reduce the standard risk.

1.4: Objectives of the study

The Main objective of the study is to evaluate the Loan Management of Jamuna Bank PLC. The specific objectives are as follows:

- To explain the loan procedures of Jamuna Bank PLC.
- To evaluate the loan performance of Jamuna Bank PLC.

CHAPTER 2: ORGANIZATIONAL OVERVIEW

2.1: Overview of the Company

Jamuna Bank Limited (JBL) is one of the most respected private commercial banks Bangladesh is dedicated to offering a wide range of modern and innovative banking services. Since its establishment in 2001, the bank has worked to establish itself as a reliable financial partner. For individuals, companies and institutions.

Jamuna Bank provides services in all major sectors for banking including retail banking, SMB -financing, corporate bank, Islamic bank, foreign trade and transfer Services and Digital Bank. Bank serves its customers through growing networks More than 150 branches, underscores and agent bank sales are located in Urban. And rural areas of Bangladesh.

JBL invests continuously in technology to develop a strong digital platform, Lets customers now services such as Internet Bank, Mobile Banking and Online Fund transfer. This reflects the bank's obligation to ensure easily, quickly and safely financially Services for digitally developed finances.

In addition to offering traditional banking products, Jamuna is a strong focus on the bank Business Administration, Risk Management, Customer Service Quality, Innovation and Social responsibility. These powers have distributed JBL financially and socially. Responsible institution.

In addition, the Jamuna Bank is recognized for its contribution to the economy. By promoting entrepreneurship through SMB financing and providing easy access to credit Facilities for a wide range of customers.

2.2: Mission, Vision and Core Values of The Company

Mission:

At Jamuna Bank, our mission is to meet the diverse needs of our customers by offering a range of products at competitive prices, using cutting-edge technology, and delivering timely services. We aim to ensure sustainable growth, reasonable returns, and a contribution to our country's development, all while fostering a motivated and professional workforce.

Vision:

The vision of Jamuna Bank is to become a leading, innovative, and trusted financial institution both in Bangladesh and internationally, recognized for excellence in customer service, financial performance, and social commitment.

Core Values:

- **Honesty:** We always tell the truth and do what's right.
- **Respect:** We treat everyone equally and kindly.
- **Fairness:** We make just and equal decisions.
- **Teamwork:** We work together to achieve success.
- **Politeness:** We speak and act with care and kindness.
- **Dedication:** We do our best and keep our promises.
- **Great Service:** We try to give the best service to our customers.
- **Innovation:** We like new ideas and smart thinking.
- **Passion:** We enjoy our work and do it with energy.
- **Ethics:** We are always honest and responsible in business.

These principles guide the bank's policies, decision-making, and daily operations, helping it grow as a responsible and forward-looking financial institution.

2.3: History and Current Operations of The Company

History:

Jamuna Bank Limited was incorporated on April 3, 2001, as a public limited company under the Companies Act, 1994, and formally commenced operations on June 3, 2001.

The bank was founded by a group of prominent industrialists and entrepreneurs with a vision to create a strong, customer-oriented financial institution that would contribute to the development of the banking sector and the national economy. Over the years, Jamuna Bank has grown steadily by offering quality financial services and maintaining high levels of corporate governance.

The bank is listed on both the Dhaka Stock Exchange (DSE) and the Chittagong Stock Exchange (CSE), reflecting its growth and commitment to transparency.

Current Operations:

Jamuna Bank Limited (JBL) is a third-generation private commercial bank in Bangladesh, offering a comprehensive range of financial services through both conventional and Islamic banking branches. The bank operates with a strong commitment to innovation, customer satisfaction, and sustainable growth. As of 2024, JBL has established a significant presence across the country with:

- **169 Branches**
- **360 ATMs & CRMs**
- **114 Sub-Branches**
- **56 Agent Banking Outlets**

These facilities enable JBL to provide accessible banking services to a diverse clientele nationwide.

Core Operations:

- Retail banking (savings, current accounts, personal loans, credit cards)
- Corporate banking (term loans, working capital, trade finance)
- SME banking (tailored SME products and advisory)
- Islamic banking (Shariah-compliant financial solutions)
- International banking (remittances, import-export financing)
- Treasury operations (liquidity management, forex, investment in government securities)

Digital & Alternative Channels:

- Internet and mobile banking for 24/7 service access
- ATM and CRM services for cash withdrawals and deposits
- Agent banking to serve remote and rural populations

Specialized Services:

- Payroll banking services for organizations
- Various card offerings: debit, credit, and prepaid with value-added benefits
- Corporate Social Responsibility (CSR) through Jamuna Bank Foundation, including education and healthcare support

These operations demonstrate Jamuna Bank’s commitment to inclusive banking, customer satisfaction, and economic development through diversified and modern financial services.

CHAPTER 3: INTERNSHIP RULE AND RESPONSIBILITIES

3.1: Rule and Responsibilities

During my internship at **Jamuna Bank PLC**, I worked in the **Retail Banking Division**, mainly in the **Retail Loan Analysis** section. My job was to help collect, check, and review documents for different types of loans like personal loans, home loans, auto loans, and credit card loans. I supported the team with loan preparing, customer service, and office tasks. I made a difference to advanced officers by checking client documents, entering loan information into the framework, and clarifying the loan handle to customers. I also observed how the bank staff works with clients and how different teams work together to provide way better benefits. This experience made a difference for me to understand how a bank truly works and moved forward my communication, collaboration, and problem-solving abilities.

My key responsibilities included:

- **Document Handling:** Collected and checked documents for personal, home, auto, and credit card loans.
- **Loan Screening:** Reviewed income, employment info, and CIB reports to assist in loan approval.
- **Customer Assistance:** Helped clients understand loan requirements and complete applications.
- **Data Entry:** Input customer and loan details into the core banking system.
- **KYC Compliance:** Verified identity documents to meet legal and banking regulations.
- **Loan Repayment Monitoring:** Tracked repayment schedules and reported any irregularities.
- **Training Participation:** Attended training on loan policies, risk management, and service standards.

In workflow while developing hands-on experience in banking operations. also gave me hands-on knowledge of banking operations and helped me improve my communication, teamwork, and problem-solving skills.

3.2: Rationale of the Roles and Responsibilities

Retail loans bring in a huge part of the bank's income, so handling loans rapidly and serving clients well is vital to remain competitive.

- I helped to reduce the charges of full -time officers by helping with the document control and Information section.
- This made a difference between advanced preparations and progress customers. Satisfaction.
- No doubt the loan application was completed and was taken after the bank Rules and Bangladesh Bank's instructions, I supported the approval of smooth and prevention.
- There was a difference from interacting with customers and answering their questions to build their faith and experience in a better way.
- My work supported both customer service and back-office tasks, fittings Well within the operation of the bank.

Overall, my proportion made a difference that the bank acts productively to the customers, while he later takes it. All necessary approaches.

3.3: Examples of Projects and Tasks Completed

Document Verification: Checked loan documents like salary slips, bank statements, tax papers, and property documents for secured loans**.**

- **Document verification:** Checking loan documents such as paycheck, bank statement, Tax papers and property documents for safe loans.
- **Customer assistance**: explained the terms of loan, EMI calculation and document requirements Customers.
- **Loan application processing:** Help to prepare loan files and full forms, Including CIB report.
- **Database Administration:** Update and maintained customer loan records in the bank System.
- **KYC and Compliance:** Accepted Customer -ID documents to ensure all matches the requirements were met.
- **Reporting**: A weekly report on loan status, approval and payout Review.
- **Customer meetings:** Customer profiling, meetings were seen to know about risk assessment, And debt discussion.
- **Follow -up:** Contacted customers to collect missing documents and expedite the application Treatment.
- **Training session:** participated in workshops on credit policy, risk rating and recovery Processes.
- **Credit risk support:** Review of credit history and income documents to assess the opportunity to pay back.
- **Debt monitoring:** helped and followed in tracked refund programs and flags OVER DATED ACCOUNTS.
- **Team Coordination:** Worked with loan officials and credit teams to ensure smoothly Approval process.
- **Customer response:** Reaction collected to improve service quality and customers' improvement Satisfaction.
- **Administrative help:** Handle file organization, scan and preparation.
- **Data analysis:** Help to review loan data to identify patterns and risks.

- **Product Knowledge:** Summarized loan product features to help in advising and marketing.
- **Process Improvement:** Suggested ideas to reduce delays and improve workflow efficiency.
- **Digital Banking Support:** Helped customers with online loan applications and solved basic issues.
- **Compliance Documentation:** Ensured all loan files met internal policies and audit standards.
- **Relationship Management:** Supported client follow-ups and helped maintain good customer relations.

CHAPTER 4: KEY LEARNING AND EXPERIENCES

4.1: JBL Retail Loan Products

- Auto Loan
- Any Purpose Loan
- Salary Loan
- Education Loan
- Personal Loan
- Overseas Job Loan

1. **Auto Loan**: Financing for purchasing brand-new or reconditioned personal vehicles; offered to salaried and professional individuals with regular income.
2. **Any Purpose Loan:** Loan against security for various lawful personal uses such as home renovation, flat purchase, or other financial needs.
3. **Salary Loan:** Loan facility for salaried individuals where repayment is secured by a lien on salary or service benefits; can be used for any legal purpose.
4. **Education Loan:** Designed to support students with expenses related to tuition, living costs, visa processing, and education consultancy fees.
5. **Personal Loan**: Unsecured loan offered to professionals and self-employed individuals for any lawful purpose; based on income stability and repayment capacity.
6. **Overseas Job Loan**: Loan provided for expenses related to securing overseas employment, such as travel costs, training, and visa processing.

4.2: Jamuna Bank PLC – Loan Policy

Jamuna Bank PLC's loan policy is designed to support national economic growth by offering financial assistance to various sectors, including trade, commerce, and industry. The policy promotes inclusive financing, helping both individuals and businesses grow.

- **Customer First:**
  The bank looks at each borrower's real needs, not just their collateral. It supports both individuals and businesses equally.
- **Different Types of Loans:**
  The bank gives loans to many sectors like trade, industry, and services. This helps spread risk and grow the economy.
- **Flexible Loan Terms:**
  It offers short, medium, and long-term loans, depending on what the borrower needs.
- **Adjustable Interest Rates:**
  Interest rates and terms can change based on the borrower's situation and the quality of the loan proposal.

Jamuna Bank's loan policy is friendly, flexible, and focused on helping people and businesses grow while supporting the country's development.

4.3: Loan Risk and Its Management

Loan risk means the chance that a borrower may not repay their loan on time or at all. This can lead to financial loss for the bank. It can happen when individuals, companies, or other borrowers fail to meet their payment obligations.

To handle this risk, **Jamuna Bank PLC** follows a strong and careful loan risk management process. This includes:

- Checking borrowers' income, CIB reports, and financial background.
- Asking for collateral-like property or insurance when needed.
- Using clear policies approved by the Board of Directors.
- Dividing tasks among different teams to reduce errors.
- Monitoring loan repayments regularly.
- Adjusting interest rates based on the borrower's risk level.

Jamuna Bank works carefully to reduce loan risks and make sure loans are given responsibly, helping both the bank and its customers stay financially safe.

4.4: Corporate Loan Approval and Recovery Process

Corporate loans are important financial resources that businesses use to fund operations, expand, and meet different financial needs. These loans are primarily for companies, supporting economic growth. Businesses often seek loans for expansion, such as opening new branches or investing in technology. Lenders require companies to show they can repay the loan.

There are several types of corporate loans. Term loans are fixed loans repaid over a set time, usually with lower interest rates for long-term investments. Revolving credit facilities allow businesses to borrow, repay, and borrow again as needed, which helps with cash flow management.

While corporate loans provide necessary funding, excessive borrowing can lead to financial issues and even bankruptcy. Careful management and consideration of financial health are essential when seeking a loan, allowing businesses to make informed decisions for long-term success.

Corporate Loan Approval Process:

1. **Loan Application:** The borrower fills out a form and submits it with required documents to the bank.
2. **Initial Check:** The relationship officer reviews the documents. If okay, the process continues. If not, it's rejected.
3. **Business Visit:** The bank visits the borrower's business to learn more. A short report is prepared.
4. **Head Office Review:**
   The head office checks everything and decides whether to continue.
5. **CIB Report Check:** The bank sends a request to Bangladesh Bank for a CIB report:
   If the report is good → the process goes on.
      i. If not → the loan is rejected.
6. **Final Proposal:** A formal loan proposal is made and signed by the borrower.
7. **Loan Approval:** Head office gives final approval and sends official documents to the branch.
8. **Loan Disbursement:** The loan money is given to the borrower. The bank updates its records and starts monitoring repayment.

Loan Recovery Process:

I. **Repayment Reminder:** If a borrower misses a scheduled payment, Jamuna Bank immediately issues a formal notice. This notice requests full repayment of the outstanding loan within a specified deadline.

II. **Mortgage Alert:** If the borrower fails to respond or repay within the given timeframe, the bank sends a second notice. This warns the borrower that the bank will begin the **mutation process**—a legal step to claim ownership of the mortgaged asset.

Legal Action:

If the borrower still does not repay, Jamuna Bank initiates legal action under the **Money Loan Court Act 2003**. This allows the bank to recover the loan through the judicial system.

4.5: Rationale of Roles and Responsibilities

During my internship, I worked in the Retail Banking and Credit Operations Unit at Jamuna Bank Limited and was particularly passionate about promoting regular operational drills. My center tasks involved preparing loan paperwork, adhering to payback schedules, and conducting Know Your Customer (KYC) verifications. These tasks were fundamental to ensuring administrative compliance and mitigating operational risks within the bank's credit operations.

In addition, I was responsible for answering different service-related questions and assisting the Client Service Work range with account registration methods. This consideration made a difference to make strides in client onboarding ability, abbreviating planning times, and elevating the general client experience. These responsibilities as a whole fit the bank's primary objectives of operational excellence, procedural rightness, and client satisfaction.

4.6: Connection with Academia

As part of my internship with Jamuna Bank Limited, I was able to add my educational knowledge of accounting with practical functions in a professional banking environment. I worked with financial documents, reviewed customer income details and helped maintain accurate debt and repayment registers. This responsibility allowed me to apply principles such as documentation accuracy, financial analysis and audit preparedness - all are the most important areas of my accounting course. The trainee gave me the actual world insight on how accounting practices support decisions and compliance in the financial sector.

4.7: Examples of Growth

During the internship, I helped organize loan documents such as ID cards and income certificates, which made me detect how important the accuracy of banking is. I updated the repayment record in Excel, learning to be careful about the date and follow -up.

At the reception, I helped customers by explaining the forms and answering basic questions, which improved my communication and patience. These everyday actions made me more responsible and gave me a better understanding of how the bank runs.

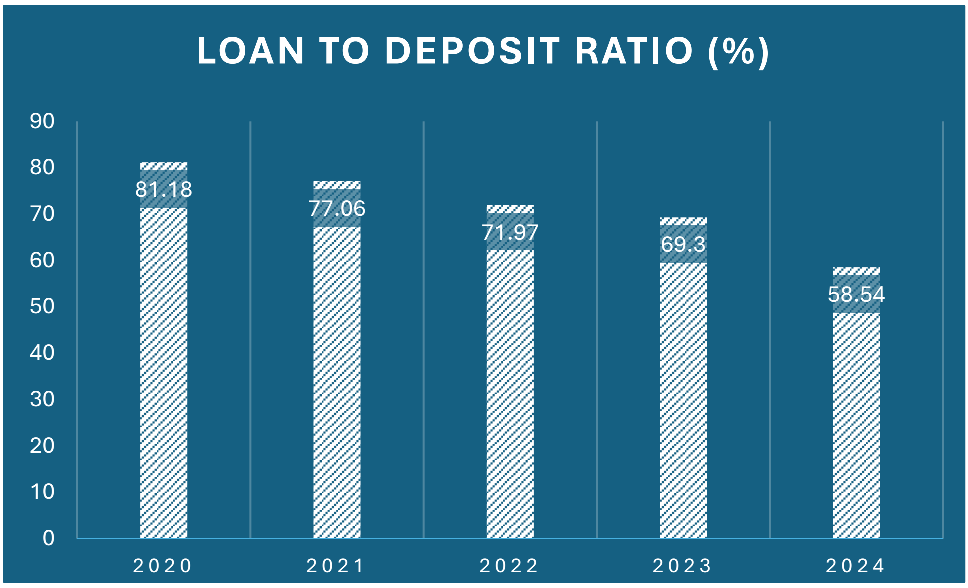
CHAPTER 5: CRITIQUE AND REFLECTIONS

5.1: Loan Deposit Ratio

Loan Deposit Ratio measures the extent of a bank's loans to its total deposits. It shows us how effectively A bank is utilizing its deposits to produce loans. A balanced LDR ensures ideal liquidity management and productivity while keeping up financial steadiness.

This ratio shows what percentage of deposits has been lent out as loans.

Year	Loan to Deposit Ratio (%)
2020	81.18
2021	77.06
2022	71.97
2023	69.30
2024	58.54



Interpretation:

Jamuna Banks Loan to Deposit Ratio has declined consistently over the five years, falling from 81.18% in 2020 to 58.54% in 2024. As we see, this downward trend demonstrates a more preservationist lending methodology, possibly due to rising non-performing loans and tighter risk controls. A lower LDR means the bank is using a smaller portion of its deposits for loans, which moves forward liquidity but may reduce earning potential if lending movement slows. It reflects a move toward security and financial stability amid expanded credit risk.

Loan Deposit Ratio (LDR) Calculation:

$$LDR = \frac{\text{Total Deposits}}{\text{Total Loans (Advances)}} \quad 100\%$$

Here: **Total Loans** = The total amount of loans given by the bank, **Total Deposits** = The total customer deposits held by the bank.

2024 (as of Dec 31, 2024, consolidated)

- Loans = Tk 190,127.41 million
- Deposits = Tk 310,406.19 million
- LDR = (190,127.41 ÷ 310,406.19) × 100%
  =61.25%

2025 (as of Jun 30, 2025, consolidated; unaudited)

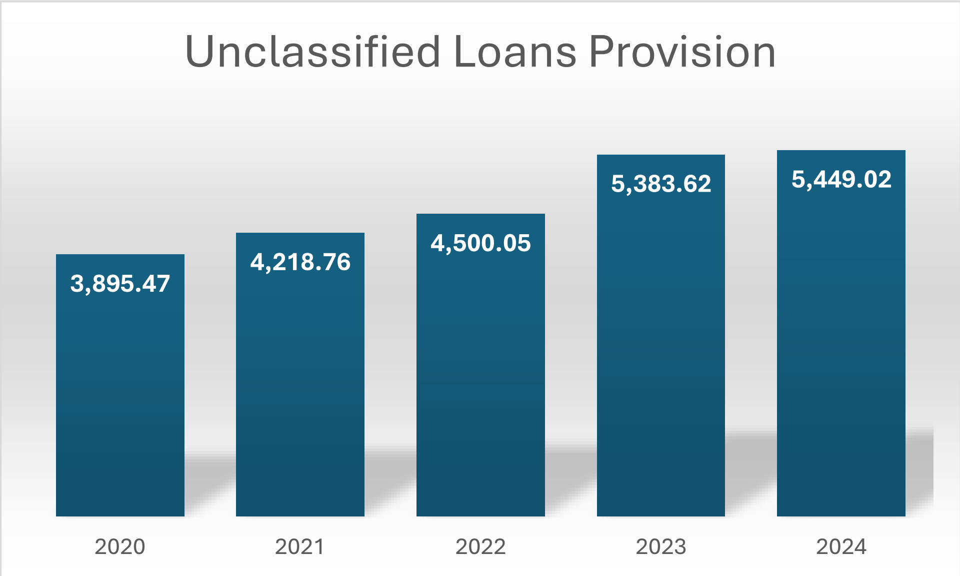
- Loans = Tk 169,777.44 million
- Deposits = Tk 334,863.16 million
- LDR = (169,777.44 ÷ 334,863.16) × 100%
  =50.70%

Jamuna Bank's LDR dropped from 61.25% in 2024 to 50.70% in mid-2025, reflecting lower lending and higher deposit growth, indicating a more conservative, liquidity-focused approach.

5.2: Provision for Unclassified Loans

The Provision for Unclassified Loans is the amount of money banks allocate for loans that are stable and considered low-risk for repayment issues. This rule helps protect the bank from sudden money losses and makes sure it manages risks wisely.

Year	Unclassified Loans Provision
2020	3,895.47
2021	4,218.76
2022	4,500.05
2023	5,383.62
2024	5,449.02



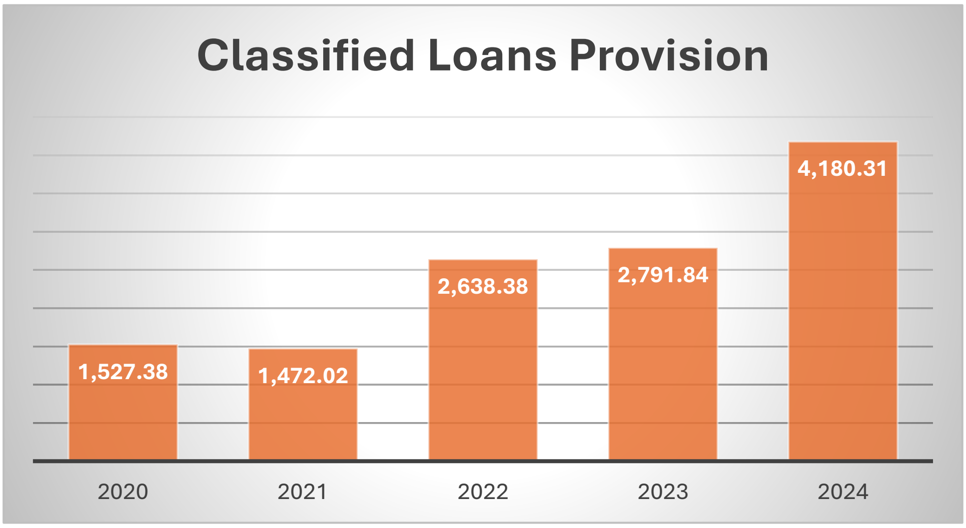
Interpretation:

Over the last five the provision for unclassified loans has steadily increased. This indicates Jamuna Bank's cautious and forward-looking approach, maintaining reserves for standard-performing loans. The rising trend suggests the bank is preparing for potential future risks, even with loans that haven't started to fail yet. It shows good ways of handling risks to keep finances steady.

5.3: Provision for Classified Loans

Provision for Classified Loans is the amount banks set aside to cover potential losses from credits that have shown signs of default or are overdue. This provision reflects the increased risk related with these loans and guarantees the bank remains financially secure.

Year	Classified Loans Provision
2020	1,527.38
2021	1,472.02
2022	2,638.38
2023	2,791.84
2024	4,180.31



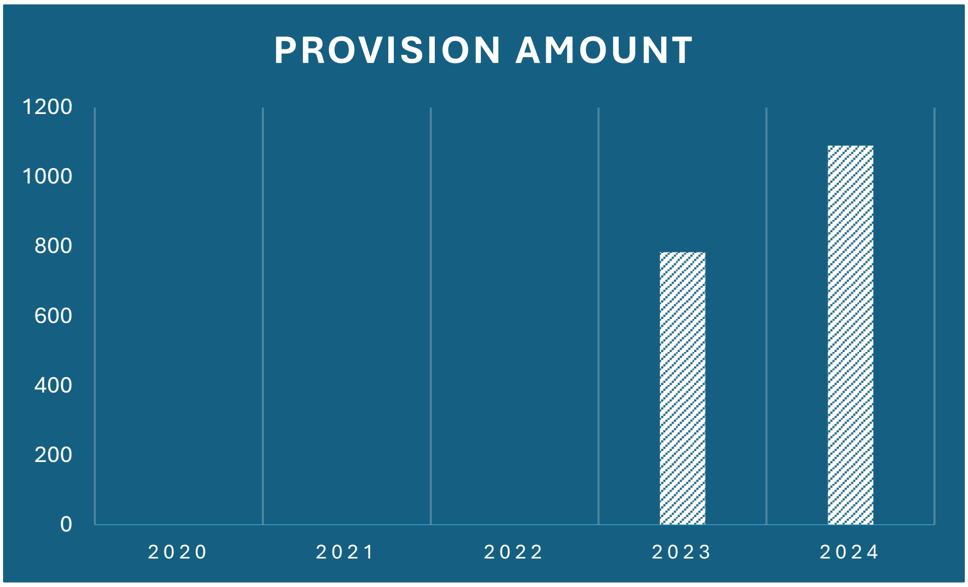
Interpretation:

Over the provision for classified loans has expanded significantly over the past three a long time, especially in 2024. This upward trend recommends a developing volume of non-performing or high-risk loans, requiring the bank to set aside more funds to cover potential losses. The big increase in 2024 (over BDT 4,000 crore) might be because of poor loan quality, stricter classification rules, or financial pressure on borrowers. While this affects profitability, it also reflects a prudent, risk-averse stance in compliance with regulatory standards.

5.4: Provision for Contingent Liabilities

Provision for Contingent Liabilities is the amount set aside by banks to cover potential losses from uncertain future commitments, such as guarantees or legal claims. This makes sure the bank is prepared for any surprise money problems that might come up.

Year	Provision Amount
2020	Not Available
2021	Not Available
2022	Not Available
2023	783.63
2024	1,090.87



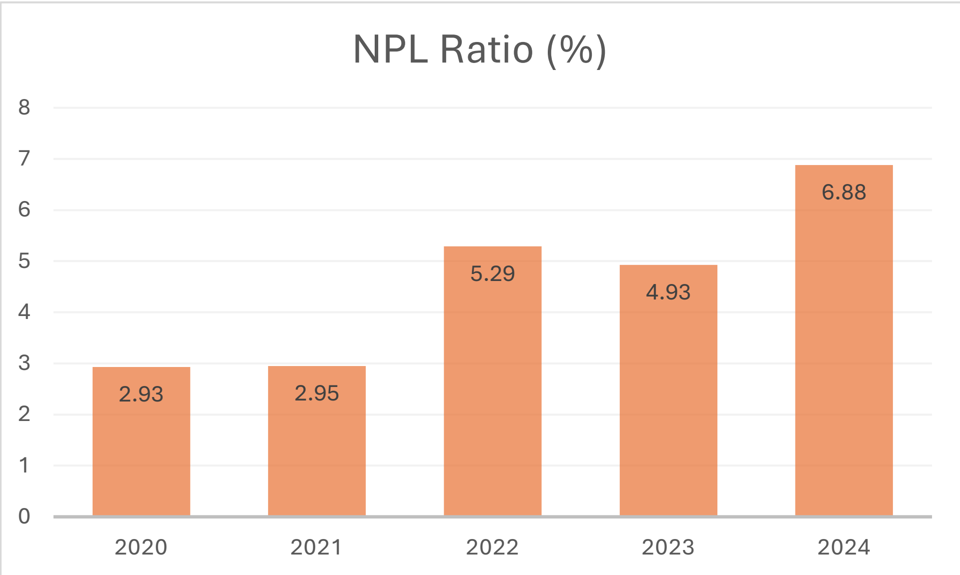
Interpretation:

The provision for contingent liabilities has expanded altogether from BDT 783.63 crore in 2023 to BDT 1,090.87 crore in 2024. This sharp rise recommends that Jamuna Bank has a higher exposure to off-balance sheet dangers such as guarantees, acceptances, or pending legal/contractual commitments. Raising funds in this area shows that the bank is being careful about possible future costs, which helps improve its financial security. It also follows smart risk management and obeys the rules.

5.5: Non-Performing Loans

Non-Performing Loans are loans on which the borrower has failed to make interest or principal payments for a specified period, typically 90 days or more. These loans are considered at high risk of default and require banks to set aside provisions to cover potential losses, making a difference maintain financial stability

Year	NPL Ratio (%)
2020	2.93
2021	2.95
2022	5.29
2023	4.93
2024	6.88



Interpretation:

The NPL ratio is going up a lot, going from 2. 93% in 2020 to a high of 6. 88% The big jumps in 2022 and 2024 show that the quality of loans is getting worse, probably because of economic problems, people not being able to pay back their loans, or stricter rules on how loans are categorized. A high NPL ratio means there is more risk of not getting paid back on loans. This can cause the bank to set aside more money for bad loans, make less profit, and face more rules from regulators. This trend shows that Jamuna Bank needs to improve how it manages credit risk and collects debts to stay financially stable.

5.6: Critical Evaluation

My internship in Jamuna Bank Limited offered valuable insight into retail banking and credit business; However, there were remarkable limits. The tasks assigned were largely repetitive and administrative, which focused a lot of data introduction and document verification, which banned my ability to participate in more analytical or strategic tasks. This limited explosion disturbed the bank's ability to fully understand the bank's decision -making processes. In addition, communication between the departments was sometimes fragmented, which caused disabilities and delays affecting the workflow. While the workouts were assistants, the overall practice experience could be improved by providing a trainee more meaningful responsibility and clear integration into team projects.

5.7: Key Challenges Faced

During my internship at Jamuna Bank, I gained a basic understanding of retail loan processing, including client assessment, paperwork, and compliance.
This experience enhanced my understanding of credit operations and developed my analytical and communication skills.

- **Document Handling:** Ensuring loan papers were complete and accurate was sometimes difficult.
- **Deadline Management**: Tracking repayment dates required close attention.
- **Customer Interaction:** Dealing with confused or impatient customers tested my communication skills.
- **Banking Knowledge:** Learning terms and procedures took time to understand.
- **Multitasking:** Managing paperwork, data entry, and customer service at once was challenging but helpful.

5.7.1: Learning from Challenges

- I learned the importance of being careful with papers, especially when documents They were missing or unclear.
- I got better in the management of keeping an eye on the dates of refund and finishing tasks. In time.
- I improved my communication by working with different customers, even when they Were upset or confused.
- I became more confident in bank terms and understood how real bank procedures Work.
- I learned to handle stress by balancing various tasks such as data introduction, customer Service, and document control.

5.8: Overall Reflection

My trainee gave me a practical experience that the textbooks could not teach. Managing real loan files and customer questions helped me understand the importance of accuracy and patience in banking.

I faced challenges such as dealing with many tasks and completing the deadline, which taught me to keep me organized and focused.

Experience improved self -confidence and communication ability, and showed me that it really likes to work in a busy banking environment.

This internship was better prepared for future jobs by giving me a clear picture of professional work.

5.9: Summary of finding

- **Credit Risk Increased:** More loans are not being paid back, so the bank needs to keep extra money aside.
- **Lending Became Safer:** The bank gave out fewer loans compared to deposits, which means it has more money available.
- **Profit Update:** The bank's total profit stayed about the same, but the profit for shareholders improved a lot in 2024.

5.10: Recommendation

Check the loan approval and string to reduce poor loans and maintain a strategic distance from damage. Be aware of safely lending to continuously develop profits. Use bank resources carefully to increase profits, keep sufficient savings to remain strong between fast time and build trust with customers by increasing the safety of the market for long -term success.

CHAPTER 6: CONCLUSION & POLICY IMPLICATIONS

My internship in Jamuna Bank PLC revealed challenges in Bangladesh's banking system, such as slow document processing and limited customer assistance. Compared to international banks, more streamlined and efficient practices are needed.

This experience gave me ideas to improve these areas, focusing on better organization and clear communication with customers. This has inspired me to help modernize and strengthen the Bangladesh bank sector.

6.1: Proposed Measures for Enhancing Bank Operations

- **Connecting Theory to Practice:**
  The internship helped me apply academic concepts like loan processing and credit evaluation in real banking scenarios, deepening my understanding.
- **Contributing to Organizational Efficiency:**
  By managing loan documents and repayment records, I supported the smooth operation of the credit department, aiding risk management and customer satisfaction.
- **Understanding Industry Demands:**
  The experience emphasized the need for strong communication and patience when serving diverse customers in banking.
- **Valuable Lessons Learned:**
  I realized the importance of accuracy, time management, and multitasking in daily banking operations.
- **Skill Growth:**
  Overcoming challenges such as juggling multiple tasks and mastering banking terms enhanced my problem-solving and adaptability.
- **Navigating Challenges:**
  Managing various responsibilities and complex procedures was demanding but essential for my development.
- **Building Professional Relationships:**
  Engaging with bank staff provided insight into workplace culture, teamwork, and leadership.
- **Future Recommendations and Goals:**
  I suggest future interns focus on technical and soft skills like communication and time management. I plan to deepen my knowledge of banking products, risk analysis, and customer relations to advance my career.

6.2: Conclusion

The in-depth analysis of Jamuna Bank PLC's financial ratios and performance measurements offer profitable bits of knowledge into the bank's operational proficiency, risk management practices, and financial standing over the past five years.

All through the surveyed period, Jamuna Bank PLC has demonstrated flexibility and adaptability in exploring different financial challenges and market dynamics. The bank's strategic emphasis on customer-centricity, diverse product offerings, and prudent risk management has contributed to its sustained development and profitability.

Despite experiencing fluctuations in certain financial indicators, such as the Debt Equity ratio and Non-Performing Loans, Jamuna Bank PLC has consistently pursued efforts to optimize its Capital structure, move forward with resource quality, and maintain strong liquidity and solvency positions.

Moreover, the bank's commitment to corporate administration, transparency, and administrative Compliance underscores its devotion to maintaining moral guidelines and cultivating belief among partners. Looking ahead, Jamuna Bank PLC should continue prioritizing strategic activities pointed at invigorating its risk management system, improving operational effectiveness, and capitalizing on developing opportunities in the management of the banking sector. By keeping up a balanced approach to development and risk, the bank can position itself for economic victory and value creation in the midst of the energetic and competitive banking scene.

In general, the discoveries from this analysis emphasize Jamuna Bank PLC's strength, strategic agility, and commitment to conveying value to its clients, shareholders, and the broader community. As the banking industry advances, Jamuna Bank PLC remains well-positioned to seize rising trends and challenges, driving continued growth and innovation for a long time ahead.

6.3: Reference:

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