



Daffodil
International
University

"CREDIT RISK MANAGEMENT OF JANATA BANK LIMITED DHAMRAI BRANCH"

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Batch: 49th, MBA Program

Major in Finance

Date of submission:-



***CREDIT RISK MANAGEMENT OF JANATA BANK
LIMITED DHAMRAI BRANCH”***



Letter of Transmittal

14 April 2019

Assistant Professor & Associate Head of MBA
Daffodil International University

Sub: Submission of Internship report on “Credit Risk Management” of Janata Bank Limited.

Sir,

I, hereby, submit you working report on “**Credit Risk Management” of Janata Bank Limited**” which has been prepared as a fulfillment of the need for the degree MBA. I try to put in all my education that was gathered through the period of my graduation in order to finish this report. However, all the internship and report completion period was a learning experience for me. The report might fail to notice any important condition. I hope that you would disregard my report mistakes considering my limitation.

Hence, I would be wondering if you go through my report and give your assessment to my work considering my limitation.

Sincerely yours

.....

Sadia Afrin

Id No: 181-14 - 054

Department of Business Administration



Declaration

I do hereby declare that the internship report on “**Credit Risk Management of Janata Bank Limited**” is a presentation of my main work. Contributions of others are included, every effort is made to indicate this clearly, with due reference to the literature, and acknowledgement of joint research and discussions. The work was done under the guidance of my sir, Faculty of Business and Economics, Daffodil International University.

It is also mentioned that this report has not been submitted for any other degree/diploma.

Sadia Afrin

Id No: 181-14 - 054



Certificate of Approval

This is to certify that Sadia Afrin, ID NO: 181-14 - 054. Major in Finance, Masters of Business Administration (Regular successfully achieved his internship course under my supervision.

His internship report on “**Credit Risk Management of Janata Bank Limited** “is accepted.

I wish his total success in future life.

Dr. Md. Abdur Rouf
Assistant Professor & Associate Head of MBA
Department Of Business Administration
Daffodil International University



Acknowledgement

First of all, I would like to express my deep gratitude to Allah for gratefully preparing this Internship course.

It was a great pleasure to made internship report on the various situation by **Janata Bank Limited**. I would like to thank to honorable Supervisor Dr. Md. Abdur Rouf, Business Administration Department, Daffodil International University, for help me to prepare this report. I would also like to express my appreciation to him for support and help and helpful feedback.

I am also grateful to the team of **Janata Bank Limited** for offering me the Internship under their Bank. My special thanks to, **Md Habibur Rahman Sarker** (Branch Manager), **Md Juwel Ahammed** (marketing executive), **Shah Jalal Mia** (Associate Manager) and many more.

Finally, I would like to thank all those people who have shared their opinion about my work, provided me with necessary information, Data, criticized me, and congratulated me. This acknowledgment is not enough to tell them how profound the impact of their opinion is on this Internship report, how indebted I am to them. I express my heartiest gratitude to all of them.

This report is not free from limitations. There might still be some minor or major mistakes such as typing errors despite my care. I apologize for all.



Executive Summary

Banking service in Bangladesh is defined as a highly competitive and much regulated area. With a good number of banks already in service and a few more in the under process, the market is becoming increasing day by the day.

it is necessary to know why I completed my internship program and presented a summary of the public of Janata Bank Limited.

Here I tried to show on the banks history of JBL, its mission and vision, major section and department, business unit, major products & services and financial statement.

After Janata Bank Limited's "Credit Risk Management", I finally got some results from customer satisfaction analysis. Then I give some recommendations to conclude my report.



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Chapter-01

Introduction



1.1 Introduction:

CRM is one of the acceptable parameters to maximize the adjusted rate of a bank's risk, while maintaining credit risk exposure. The purpose of credit payment is to maintain credit risk exposure in the correct and acceptable parameters. For this, banks need to manage personal credits, not just the entire portfolio. Take a new customer's credit record thoroughly to manage credit risk management. Use the first sale to start relationships and build customers' limitations.

1.2 Background of the report:

"Janata Bank Limited's CRM System: An Analysis on Dhamrai Branch" has been prepared as a supplement to the international report of the approved MBA program of the Department of Business Administration of the Daffodil International University.

1.3 Objective of the report

Specific objective

- To learn the practices of credit system of the Janata Bank Limited, Dhamrai Branch.
- To mention the recovery process performed by the bank, Dhamrai Branch.
- To identify the effectiveness of the bank in the uses of available service.
- To clearly show the legal system flowed by the Branch in terms of credit recovery.



1.4 Area of the study

It is like 1203 foreign delegates from around the world. Everything comes under credit risk management theory. Finally, I decided to critically evaluate the risk management risk, the bank companies worked in 1991 and the main results and recommendations in the guidelines

1.5 Methodology of the study

To, conduct this study the following methodology was implemented:

Collection of data:

In this study both primary & secondary data were collected.

I. Primary area:

- Personal review
- job in many section of the bank.
- Contact with other officer of bank.

ii. Secondary area:

- * Previous Report of Janata Bank Limited
- * Books, articles & journal, Information from the website.



1.1.2 Collection of data:

As, the, data which I collected from both sources, were segregated, for fulfilling the purpose of this report.

1.1.3 Processing of data:

As, I, have collected data, these were further processed, to fulfill the purpose of this study.

1.1.4 Presentation of data:

After the report was included in the reporting company, the data collected and pending was processed. So, to prepare this report for the following reasons:

- Interview method
- Observation method
- Desk study method

1.6 Limitations of the Report

There are some issues and limitations to prepare this report for preparing a report:

The main obstacle of research was the lack of information, which was necessary for research

- Information about security inability is not available to me by security and other corporate responsible workers.
- Bank employees are very busy; They cannot give enough time
- Due to time constraints, the current report did not discuss many aspects.
- The bank employees were so much busy, so they could not spend enough time for me.



- Information fails to provide all the information, is not organized
- Legal action related information was not available.

1.7 History of JBL.

Janata Bank is the big commercial bank in Bangladesh. 13th board chairman (chairman) 13th board member. The director represents both public and private departments. Chief Executive Officer who is a prominent with section 10 (10) of 37 (30) section. Corporate Head Office located in Motijheel, Dhaka. It has 916 branches, 450 branches and 466 branches in rural areas. In September 2012, it has more than 15,000 employees, total authorized capital 200 crore taka and 100 crore taka paid up capital

1.8 Mission of JBL

To uses of financial assets from within and abroad to contribute to Agriculture sector, commercial & of the country and to play a important role in the maker of capital market

1.9 Vision of JBL.

By taking credit and trade together for profit and sustainable growth, being a progressive and socially responsible financial institution, the Bank will be pleased to serve the country.



1.10 Services of Janata Bank Ltd.

A. Telegraphic Transfer.

B. Mail Transfer

The Bank provides the following Interest facilities:

a. Three types of Deposits.

1. Current Deposit

2. Savings Deposit

3. Short Term Deposit

b. FDR Accounts Status

1.11 International Banking

The bank has achieved a great business reputation in terms of increasing exports and import of the country, especially in the direction of international trade. The bank has made money through the framework. It is a pioneer in promotion behind credit letters in the RMG (Ready Made Garments) sector.

1.12 Export Finance

Janata Bank Limited provides various types of assistance to exporters to increase the country's exports. Some of these are: - Interest rates payable for pre-invoicing and post-invoice payments, export guarantees and bonding facilities.

The concept of both interest and non-interest categories under the back-to-back bond warehouse facility, Opportunity to establish export-oriented industries 100% Foreign investment and public export promotion funds joint venture against computer software export and data entry processing.



1.13 Principle Activities of Janata Bank

Deposits:

31 January 2014 According to the Janata Bank estimation, the total amount of 316124589.53 crore was approved for December 31, 2014 upto 385170551.66 crore. This is more than the 2014 Reserve Bank of India compared to 2014.

1.14 Investment:

Investment of Janata bank is increasing year by year. So we can see customers are interested to Janata Bank Ltd for getting higher return.

Portfolio related investment is discuss in below:

SL#	Particulars	2018(Tk.)	%	2017(Tk.)	%
1		108982298.39	89.19	70383615.59	91.05
2	Debentures	404932.8	0.33	349959.68	0.45
3	Corporate Bonds	1196236.56	.98	927419.35	1.20
4	Shares	11577782.26	9.48	5618736.56	7.27
5	Others	24045.7	0.02	24045.70	0.03
Total		122185295.7	100	77303776.88	100



SWOT Analysis

1.14.1 Strength of Janata Bank

- **Company Reputation:** Janata Bank has already make a positive goodwill in the banking industry of the BD. It is one of the main government sectors of Bangladesh.
- **Many branches:** There are 916 branches to provide services to Janata Bank.
- **Corporate culture:** Janata Bank has a nice corporate culture, This culture is a great motivation factor in bank sector people.
- **Many products and services:** Janata Bank provides many product and service .

1.14.2 Weakness of Janata Bank

- The main office relies heavily on decision-making.
- Upgraded website absence.
- Less salary packages
- Low advertisement
- low computerized

1.14.3 Opportunities of Janata Bank

- **Product line expansion:** Janata Bank will expand its product line durable competitive advantage
- **Initiation of more branches:** Although there are 916 branches to provide service to the Janata Bank customers, they will have to open branches where people need banking facilities.
- **Special corporate projects are being started:** Janata Bank can launch special corporate plans for corporate customers or employees who earn more money than serviceholders.



1.14.4 Threats of Janata Bank

- To maintain financial markets, the default risk of all conditions of the loan should be reduced. Because the default risk is directed towards bankruptcy.
- Employee motivation threats of low compensation packages from low level middle employees.
- Number of commercial / foreign and private banks
- Customer awareness of price and service



Part-02

Concept of CRM



2.1 Definition of Credit:

The purpose of credit management is to manage the advance and effective management of loans with the highest and non-performance of the highest points and performance assets. Credit Management is a dynamic field where the long-term plans of different sector funds and the need to maximize return to the investment fund to reduce the risk.

2.2 Factors of Credit

- Risk
- Time

- Rate
- Security

- Operating cost

- Legal factor

- Inflation
- Charge

2.3 Credit Risk Management

- Committee recommended by the relevant department through the relevant department.
- Exposures guaranteed to manage credit risk are parallel to the upper margin. These exposures are regularly monitored and additional margins are called as necessary.



- For the banks and financial institutions, the risk of the Bangladesh Bank is 1.00 crores and the risk of more debt becomes risky

2.5 Types of CRM

- Credit default risk - The risk of the borrower's risk of losses is entirely the possibility of paying its debt obligations or the borrower more than 90 days to credit obligations. Default risk can affect all credit-sensitive transactions, including debt, securities and derivatives.
- Danger risk - The risks associated with any single exposure or exposure are likely to cause significant damages to the main activities of a bank at risk. It may be the name of the singular density or the size of the industry

3.6 Goal of Credit Risk Management

Janata Bank has many objectives for credit risk:

- Providing guidelines for lending.
- Quick response to people wants.
- minimize the amount of lending.
- Reduce the amount of work from top level management.
- Hand over the management of management to top level management.
- Check operation balance and balance.



2.8 Credit Classification

Financial institutions will need to establish procedures and controls for the implementation of the approved policies, instead of according to the proposed guidelines. Financial Institutions for International Accounting Standard 39 require separate credit arrangements as well as to evaluate supervision on credit portfolios and credit portfolios. Financial institutions, therefore, have to establish credentials and financially enforceable certificates. And its total estimate value is particularly important for a criminal credit before closing parallel. As a guarantee given to credit support, financial institutions should be established for the time being.

2.9 Classified Loans

Bank financial institutions, public welfare and public welfare public management and performance, nowadays commercial banks are not the only ones. Every year Janata Bank distributes thousands of dollars to individuals, institutions, etc. However, the amount of this distributed fund can not be sufficiently restored. Banks classify this loan

- Identify a problem for the category. These types of symptoms include, but are not limited to:
- For a specific date or past, both the capital interest or the capital or the pre-mature loan or for both reasons.
- Client Financial condition deterioration from client's latest financial statements.
- Parallel coverage shortage, especially if parallel decisions are an important issue.

Loan Classification Systems

Length of overdue	States of classification	Rate of provision
All loans except Agricultural loan		Annual provision



Less than 2 year	Unclassified	2%
Loans overdue for 1 year but less than 3 years	Substandard	12%
Loan overdue for 4 year but less than 5 years	Doubtful	60%
Loans overdue for 6 years or more	Bad /loss	100%
agricultural loan: Loans not overdue for 6 years or more	Classified, Substandard, Doubtful	6%
Loan overdue for 6 years or more	Bad/loss	100%

This notification was classified on the basis of credit and credit based on advance credit. The process continued until 1995. Bangladesh Bank published a circular (BCD circular # 20/1994) in 1995. The circular headline was "Revised Rule for Classification and Loan and Progress Regulations", which was implemented from 1 January 1995.



Particulars	Position as on		Change (%)
Total Loans and Advances	285,777.65	305,389.58	(6.42)
Less: Total provision for Loans and Advances	22,791.78	34,092.05	(34.46)
Net Loans and Advances classified Loans	263,485.87	271,827.53	(2.9)
Substandard	7,076.52	5958.26	(45.39)
	4,256.11	8,086.13	(46.84)
Bad/Loss	20,396.23	32,762.3	(35.59)
Total classified Loans Advances	31,796.86	56201	(40.29)
Substandard	2.46%	4.74%	(1.77)
Doubtful	1.40%	2.85%	(1.14)
Bad/Loss	7.14%	10.93%	(7.4)
Total	17.12%	17.72%	(5.31)
Net Classified Loans	37,766.86	67,201.69	(40.29)



Net classified Loans as % of Total Loans	12.12%	13.42%	(6.30)
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Sector wise Advances are shown below:

Credit banks constitute 50% of the assets and this portfolio is the most important objective of the bank, which classifies 8.44%.

BL	DS	SS	SMA	Standard	Total
10861.00	1128.00	2047.00	1649.00	150674.00	166359.00
6.53%	0.68%	1.23%	0.99%	90.57%	100%

2.10 Recovery of Loan

There are many programs taken by the bank. They are next talks.

- Programs for Loan Recovery

When Janata Bank approves the loan and progress of its customers, they clearly say the pattern of reinstatement in the loan agreement clearly. But some credit holders do not give their credit in



the specified time. Nationalization and private sector commercial banks have failed to overcome the problems of public debt due to public sector banks, banks should take special loan recovery programs. They are:

2.11 Use of Credit Risk Grading

Risk Resting	Grade	Definition
Superior Low Risk	1	The facility is fully protected by cash deposits, a counter guarantee from government bond or a top level international bank.
	2	The debtor's repayment capacity is good. The debtor should have satisfactory excellent liquidity and minimum leverage. The company's risk should consistently show strong returns and cash flow and have a JBL enmeshed track record.
	3	maintain a clear risk of any major or ongoing risks, these loans may not be increasing as a Grade II holder, This asset will not be reserved for acceptable parallel (1 charge overstock / debtor / equipment / property).
Marginal	4	borrower, industry or economic environment due to warrant conditions. If the buffer is damaged, the benefits should be downgraded up to 4, loans are routinely gone, account management is poor, or other unwanted reasons. Based on the Risk Grade Scorecard, the aggregate score



		of 65-74
Special Mention	5	Grade 5 has potential weaknesses in the property, if the financial condition deteriorates (if you have constant loss,
Substandard	6	The financial condition is poor and the suspicion of paying capacity is that if the repayment money is past for 60 -90 days, loans should be reduced from 6, if the customer wants to create a lender group for the purpose of repaying the loan, the operation indicates trading or any index that shakes or Inlet debt loan was discovered.
Doubtful and Ba (Non performing)	7	The complete recovery of principal and interest is unlikely and however, due to special reasons (cases, liquidity methods or non-identifying permanent factors as capital injection, assets are not classified as still executing) losses. Loans for loans above 90 days should be downgraded to 7 and interest income should be withdrawn (indefinite). The provisions of the debt loss should be hampered at approximately an estimated amount of benefits. The combination of provisions must be reviewed in the minimum quarter for all non-editorial loans and the banks should follow the legal options for recovery or for applying security for the rescheduling of suitable loans.



Loss (Non performing)	8	There is no progress in the last phase of progress of 8 guaranteed income (over 180 days in advance) or loss of wind up / liquidation. The expectation of recovery is to wait for dilution or to seek out the expected returns to achieve safety. The continuity of the loan as a bankable asset is essential, and expected losses provide guidance on the timely closure of wrong loans. 35 or fewer scores based on risk grade scorecard
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2.12 Financial Data Analysis:

SME loan of JBL

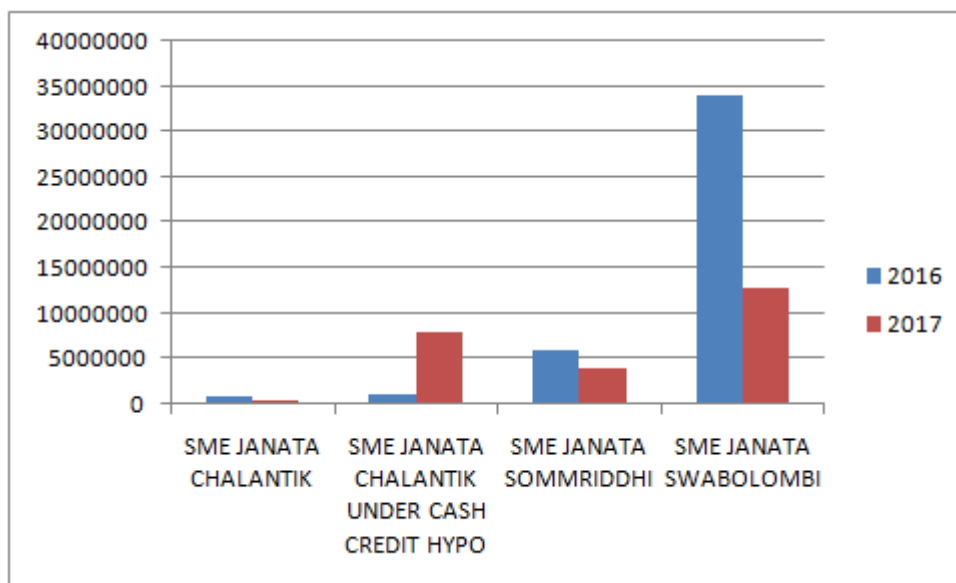




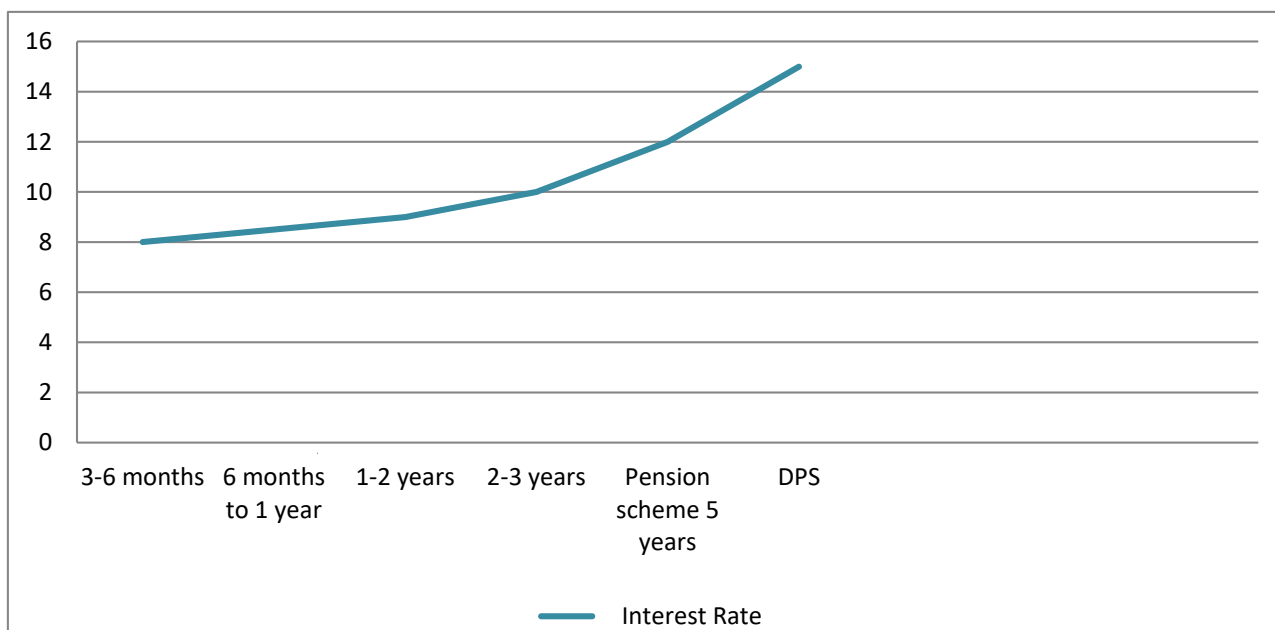
Fig: SME loan of JBL

The remaining 75% will be kept in cash with the bank as parallel (FDR, sanchayet etc.). The item is hypothecated with the bank. After the transaction is submitted to Client Equity Deposit and the formalities of the documentation, it is delivered directly to the seller through Pay Order / Demand Draft.

Deposit Terms:

TIME Periods	Interest Rate(%)
3-6	8
6 months to 1 year	8.5
1-2 years	9
2-3 years	10
Pension scheme 5 years	12
DPS	15

Fig: Deposit terms of interest rate



2.13 Deposit & Deposit Mix of Janata Bank Limited:

90% deposit deposit of the fund has always been termed as the life-blood of the commercial bank by making contract with other assets for the profit of the bank. In 2014, due to uncertainty in economic front, economic performance and significant pressure on others, adverse effects of devastating floods in July-September and others, negative impact of devastating flood in July-September 2013, rising trend interest rate, Janata Bank Limited to increase its customer confidence Was able and collected total deposits. In 2010, 14,454.13 million registrations increased by 38 percent and 31 percent. The bank's total deposit position in 2010 was 10,450.16 million. Good customer competitions are priced competitively for low-cost deposits.

Sector wise Deposit 2018

Particular	Amount (tk)
Current Deposit	31074435.88



Savings Deposit	274210256.66
Fixed Deposit	112216908.00
SND/STD	5436349.38
Skim	147319376.1

Deposit time in this category is deposited in the bank for a specified period. This deposit is known as permanent deposit or term deposit. If the expiration date expires on the purpose of the depositor, the expiration date is valid and it will be able to get it back.

Deposits are deposited in this section with the bank for a specific time. This deposit is known as permanent deposit or term deposit. If the expiration date expires on the purpose of the depositor, the expiration date is valid and it will be able to get it back.

Yearly deposit of JBL

Year	Amount(In Lacs)
2014	411.88
2015	419.02
2016	510.90
2017	604.20
2018	570.26

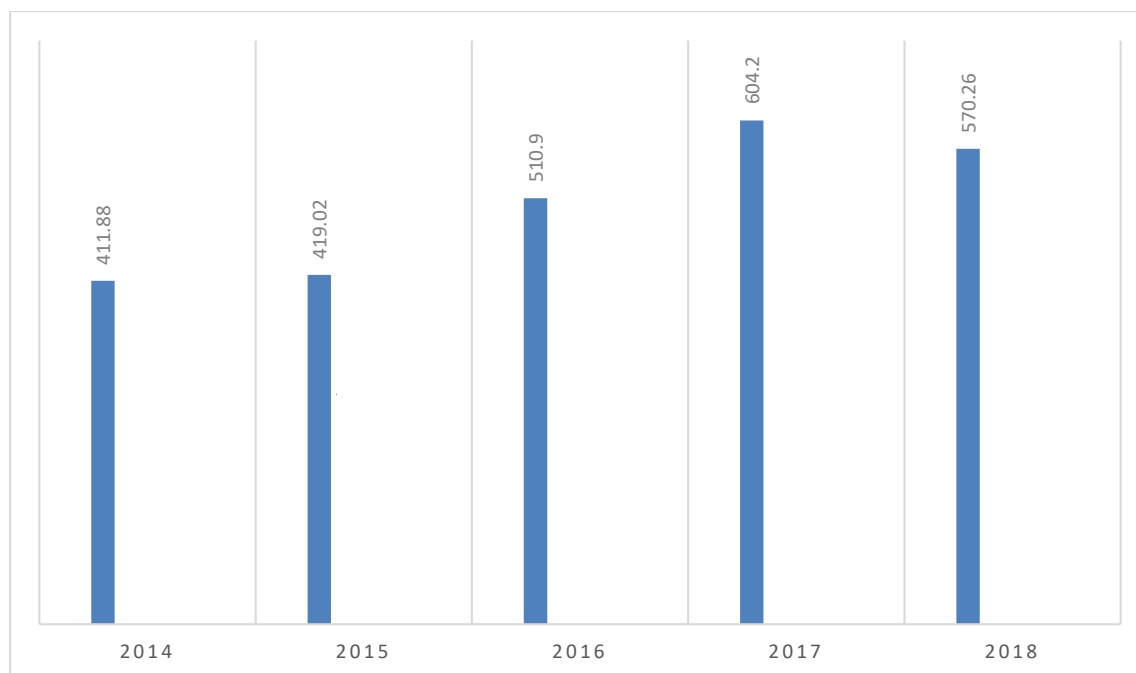


Fig: Yearly Deposit of JBL

Source: Dhamrai Branch

ROI of JBL are in below:

Year	ROI
2014	8.01%
2015	8.01%
2016	8.47%
2017	8.61%
2018	7.19%

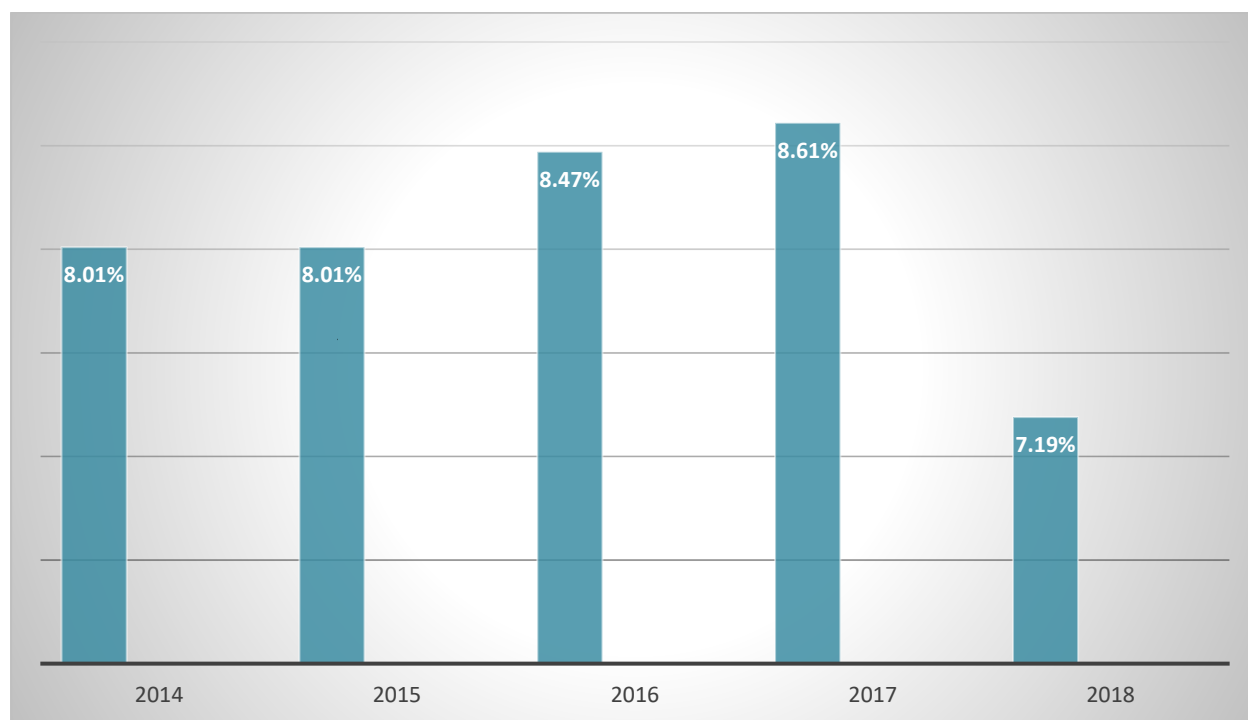


Fig: Returns on investment (ROI)

Year wise Loans & Advance

Year	Total loan and advance(tk)
2014	90025339.58
2015	90757474.65
2016	107977310.25
2017	109519861.30
2018	112212907.20

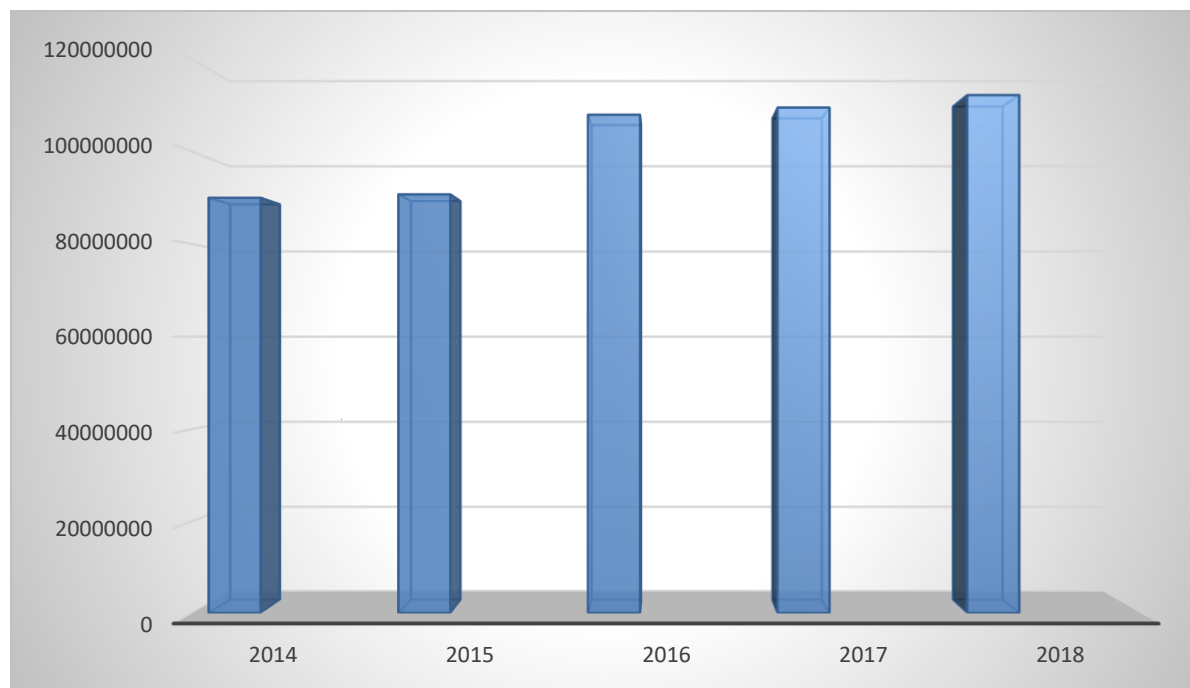
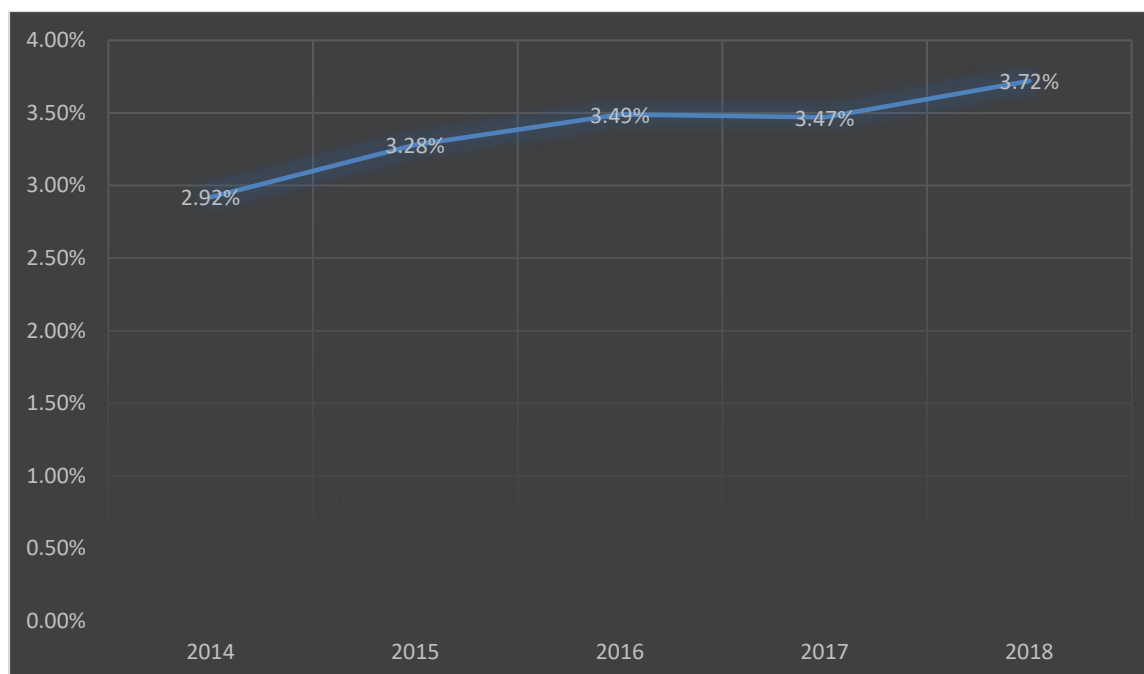


Fig: Year wise Loans & Advance

2.14 Percentage of classified loans against total loans:

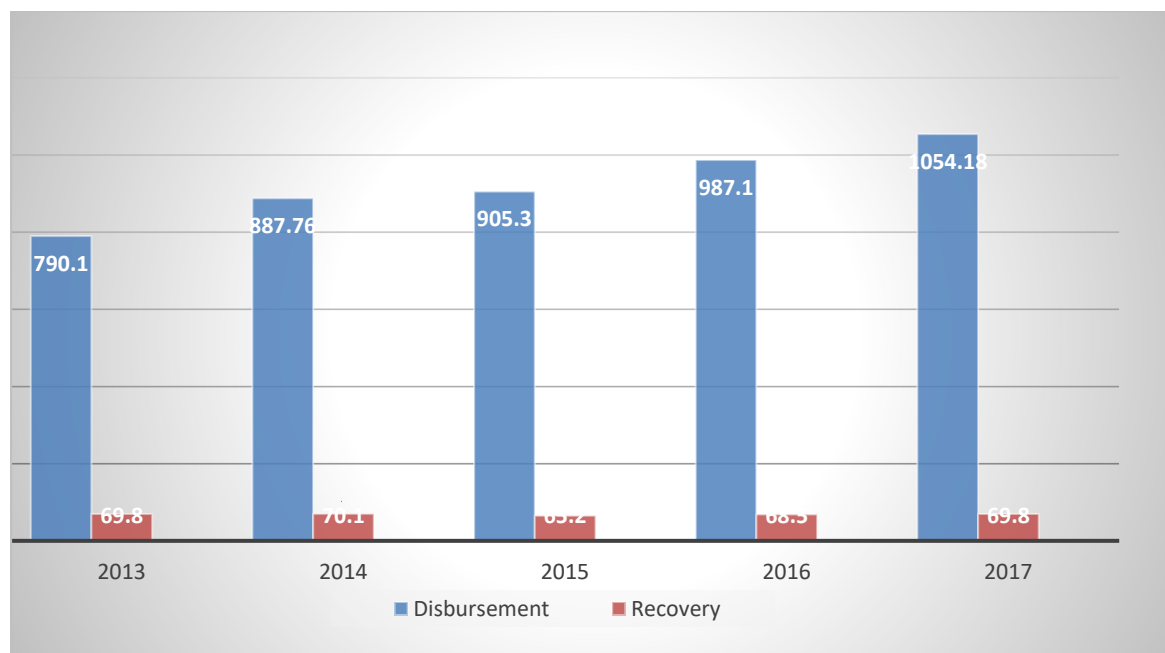
Year	Percentage
2014	2.92%
2015	3.28%
2016	3.49%
2017	3.47%
2018	3.72%



2.15 Analysis of loan disbursement and recovery:

The total outstanding 2014 to 2018 are given below:

Year	Disbursement	Recovery
2014	790.10	69.80
2015	887.76	70.10
2016	905.30	65.20
2017	987.10	68.50
2018	1054.18	69.80



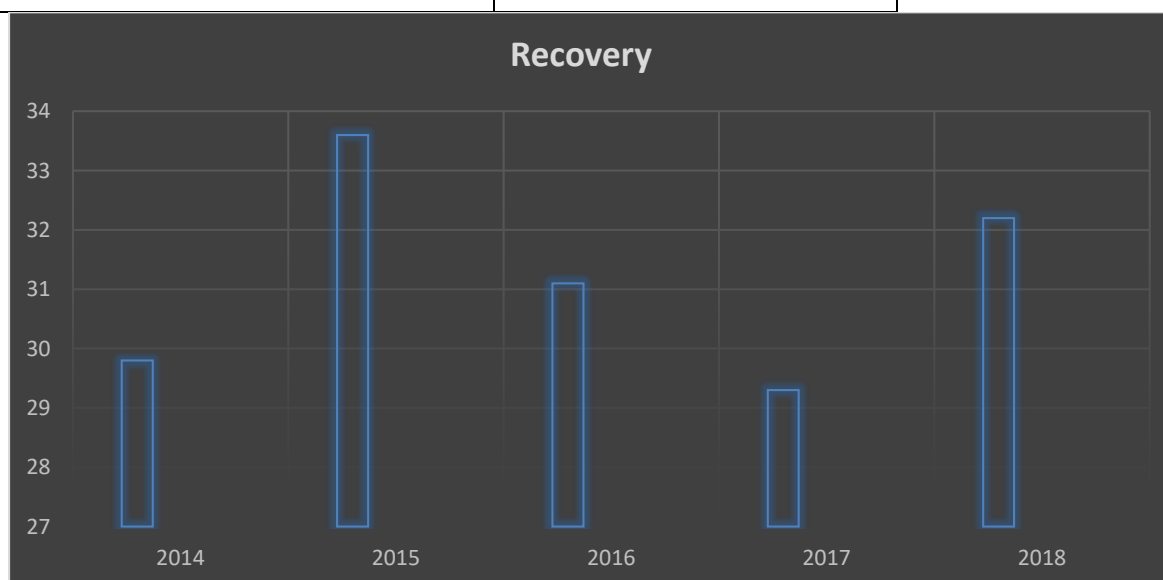
In the above figure, we see that the growing trend of public debt and progress of Janata Bank between 2014 and 2015, which indicates better performance in terms of debt and advancement. Public sector loans and advances 25% to 30% credit sector loans However,

Year	Classified Loan(In Lacs)
2014	29.69
2015	31.86
2016	35.67
2017	36.70
2018	39.17



Loan Recovery (2014- 2018)

Years	Figure in Lacs (tk.)
2014	29.8
2015	33.6
2016	31.1
2017	29.3
2018	32.2



2.16 Process of Credit Risk Management

In the credit risk management system, all credit cycles starting from a credit source starting from

4.1 Credit processing / assessment

4.2 Credit authorization / approval

4.3 Credit documentation



4.4 Credit administration

4.5 Distribution

4.6 Personal credit monitoring and control

4.9 management problems Credit / recovery2.

17. Credit Processing/Appraisal

Cancellations include blacklisted customers applications. This criterion will help students avoid screening of processing and application.

The next step in evaluation where financial institutions verify the customer's ability to meet their obligations. Organizations should establish credit assessment criteria only for creditworthy buyers, which can pay for the reasonably determined source of cash flow on time (Morton Glantz, 2002).

:

2.18 Credit-approval/Sanction

Based on the credit approval process of a financial institution and the decision should be made in writing on the basis of the decision of the person or committee to approve the committee. Board approval authority board should be approved. The authorization authority approves new credits, renews existing credit, and changes previously approved credit terms, all of The need for pure credit practice depends customer's responsibilities are; of credit risk experts who experience high level skills and experience and show the risk of evaluation, approval and management. A responsibility h the proper identification of the members / committee members involved in the clear observation of decision making decisions.

2.19 Credit Documentation

Credit credits, credit approvals, credit approvals, and recognition of damages, foreclosure and security perception of helpless debts. Credit files should be standardized and files are available and maintained with the correct system of cross-indexing for review.. The documentation establishes relationships between financial institutions and lenders and constitutes the basis of



any legal action in the court of law. Companies must ensure that the contractual agreement with their creditors should be confirmed by their legal adviser (LR Chowdhury, 2003).

2.21 Disbursement

Once the credit is approved, the customer's letter and terms should be provided. This letter should be done by a similar customer. The facility delivery process should start only after receiving this letter and it should include, documentation on formalities, co-registration, insurance cover for the organization and investigation of legal expert documents. Financial institutions (L.R. Chowdhury, 2004) will not be released under any circumstances before the pre-delivery conditions and compliance agreement by the concerned authorities.

2.22 Monitoring and Control of Individual Credits

For the protection of financial institutions against possible damages, it is necessary to identify before the advantages of the problem. The correct credit monitoring system will indicate the financial health of the lender, while corrective Examples of such symptoms include unauthorized drawings, arrears of capital and interest and deviation in the operating environment of the borrower. (Morton Glantz, 2002). There should be a system of financial institutions to credit the credit rating of at least once a year. More frequent reviews (eg, at least quarterly) should be done during major changes, problem credits or significant changes in the customer's operating environment.

2.23 Monitoring the Overall Credit Portfolio (Stress Testing)

An important element of sound credit risk management is analyzing and analyzing what the capital can potentially be wrong with separate credit and overall credit portfolio if the conditions of the changes are significantly or in the environment. This analysis should assess the adequacy of provisioning and capital of the organization. Such stress analysis reveals previously identified areas of potential credit risk exposure that can be raised during the crisis (Marton Glantz, 2002). Possible cases of financial institutions include:



Chapter -3

Finding, Recommendations, Conclusion, Reference



3.1 Findings of the Report

Each bank has its own credit processing. Janata Bank Limited is a standard credit process. The purpose of my report to comment on the management of credibility of Janata Bank, I have tried my best to collect information for the report. Based on the information I made during my internship period, I will be able to achieve my goals here.

- We find there to know the practices of credit structure of the Janata Bank.
- The effectiveness of the bank in the utilization of available resources.
- The website of JBL does not contain all required information about loan and advance.

3.2 Recommendations

To improve the risk management culture further, Janata Bank Limited should adopt some of the industry's best practices that are not practiced currently. These are:

- should be developed as a dynamic organization to adapt with the changing circumstances.

3.3 Conclusion

In this case, Janata Bank Limited will have to follow closely by following the way to use the loan progress and borrowing funds. Thus, Janata Bank Limited's credit rating system is a very long process to stop Janet Bank Limited's credit rating. The response of the respective circular of the Bangladesh Bank has been amended from time to time. Janata Bank Limited's overall credit activity is made up of Corporate Credit Department and Credit Administration. Janata Bank Limited's credit management system is less or effective as a recovery status of classified debt.



3.4 References:

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Appendix

As a MBA student belonging to the Department of Business Administration, Major in Finance I take internship program in JBL, Dhamrai Branch. During my internship program I collected some information by negotiating with the related person in the JBL, Dhamrai Branch. For the fulfillment of internship programme, I asked some relevant questions based on following topics at the time of attachment:

- Historical background of JBL
- Objectives of JBL, Dhamrai Branch.
- Interest rate of deposit.
- Major items of loan disbursement.
- Types of loan.
- Advantages of advances.
- Objectives of loan.
- Securing of loans.
- Lending program of JBL, Dhamrai Branch.
- What is loan disbursement?
- Term based loan disbursement.
- Rule of loan disbursement.
- Selection of borrowers.
- Loan disbursement method and various types of application.



- What is loan recovery?
- Position of recovery classified loan.
- Position of recovery unclassified loan.
- Position of recovery of uncollected

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