

INTERNSHIP REPORT

ON

**Financial Performance Analysis and General Banking
Activities Of Jamuna Bank Limited .
(Pragati Sarani Branch)**



JAMUNABANK



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ON
Financial Performance Analysis and General Banking
Activities Of Jamuna Bank Limited .
(Pragati Sarani Branch)

Prepared for:

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LETTER OF TRANSMITTAL

Date: 12th December, 2019

Shakil Ahmad
Senior Lecturer
Department of Business Administration
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Subject: Submission of Internship Report.

Dear Sir,

I am hereby submitting my Internship Report, which is a part of the BBA Program curriculum. It is a great achievement to work under your active supervision.

This report is based on over all banking activities of Jamuna bank Limited. I have got the opportunity to work in Jamuna Bank Limited for twelve weeks, under the supervision of Tahmina Rahman Eva (Senior Executive officer) in Pragati Sarani branch.

This project gave me both academic and practical exposures. First of all I learned about the organizational culture of a prominent bank of the country. Secondly, the project gave me the opportunity to develop a network with the corporate environment.

I shall be highly obliged if you are kind enough to receive this report and provide your valuable judgment. It would be my immense pleasure if you find this report useful and informative to have an apparent perspective on the issue.

Sincerely Yours,



(Rihatul Islam)
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DECLARATION

I hereby declare that the internship report entitled “**General Banking Activities of Jamuna Bank Limited (JBL) – A study on Pragati Sarani Branch**” embodies the result of my own effort after the complete of three month’ work Pragati Sarani Branch of Jamuna Bank Limited. Perused under the supervisor of Shakil Ahmad (Senior Lecturer) Faculty of Business & Entrepreneurship at Daffodil International University.

I further affirm that work reported in this internship is original and is no or any other students for the completion of BBA or other degree have submitted whole of the report.



(Rihatul Islam)

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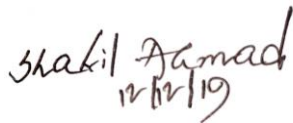
Daffodil International University

CERTIFICATE OF SUPERVISOR

This is the certify that Rihatul Islam, a student of BBA, ID No: 143-11-853 successfully completed his 'Internship report' entitled "**General Banking Activities of Jamuna Bank Limited – A study on Pragati Sarani Branch**" under my supervision as a partial fulfilment for the award of BBA degree.

He has done his job under my supervision and guidance. He has tried his best to do this successfully. I think his program will hold his finer career.

I wish him success and prosperity in life.



Shakil Ahmad
12/12/19

(Shakil Ahmad)

Senior Lecturer

Department of Business Administration

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ACKNOWLEDGEMENT

First of all, I wish to express my thanks to the almighty Allah for giving me the strength to perform my responsibilities as an intern and complete the report within the stipulated time.

I am deeply indebted to my Faculty Supervisor Shakil Ahmad (Senior Lecturer) for whole-hearted supervision during my organizational attachment period. I would like to extend my gratitude to MS Tahmina Rahman Eva , Senior Executive Officer (my organizational supervisor) and my colleague who helped me by providing informative instructions. I am also grateful to all employees –MR. Samir Baran Dey (AVP & Manager Operation Jamuna Bank), MR. Farook Iqbal (SAVP & Head of Branch, Jamuna Bank Limited) for their valuable co-operation, guidance, direction, and continuous support throughout the internship period. I was closely attached with them during my internship tenure. Without them this project would have been very difficult.

I must mention the wonderful working environment and group commitment of this organization that has enabled me to deal with a lot of things. And finally I express my sincere gratitude to all those participated to prepare the report. Most of them were busy employees of Jamuna Bank Limited.

Finally, I would like to acknowledge my deepest gratitude to the honorable supervisor Shakil Ahmad (Senior Lecturer) again who has given me suggestions regarding the writing of the report and to go through the process, which has become an excellent way of understanding the topic of my internship.

EXECUTIVE SUMMARY

Jamuna Bank Ltd is one of the most well known private in our country. It undertakes all type of banking transactions to support the development of trade and commerce in the country. Above all of their service they go through their objectives such as earning and maintaining CAMEL rating strong, establishing relationship banking, introducing fully automated systems, ensuring an adequate rate of return on investment, maintaining adequate liquidity to meet maturity obligations, pursuing an effective system of Management by transparency and accountability at all levels.

As a part of fulfilling their objectives through their customer JBL offers the following accounts: Current Deposits, Savings Bank Deposits, Fixed Deposits, Short Term Deposits, Monthly Term Deposits, Any other deposits as may be approved/ advised by Head Office. In General Banking, Clearing department receives cheques, DD, P.O. etc from depositors attached with a deposit slip.

The branches of the bank operate as independent accounting unit. They submit statement of affairs and other prescribed returns direct to Head Office where these are consolidated in the form of a statement showing assets and liabilities of whole Bank as at the close of business on Thursday and at the last working day of each month.

The system of transactions of the bank is essentially double entry system of book keeping. But for quick and accurate recording as well as for arriving at daily financial position specialized form of double entry system book keeping, named slip system under self balancing method is followed by the bank. The golden principle of debiting or crediting is the same as those of double entry system. In the bank, instead of recording transactions in a journal initially, these are directly recorded and posted in the ledger (computer) separating the debits and credits by slips or voucher system.

Foreign exchange is an important department of Jamuna Bank Limited, which deals with import, export and foreign remittances. It bridges between importers and exporters. This department is playing an important role in enhancing export earnings, which aids economic growth and in turn it helps for the economic development. On the other hand, it also helps to meet those goods and service, which are most demandable and not adequate in our country.

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Chapter One

Introduction

1.1 Origin of the Report

One of the most significant components for industrialization and monetary improvement of a nation is the accessibility of the credit office. The proceeding with emergency of collection of non- performing and default banking credits has risen as the greater part of the genuine limitation in the way of financial improvement of Bangladesh as banking remains the primary mediator vehicles in saddling capital for quickening the development of the gainful areas in Bangladesh without a solid capital market. In any case, giving advances without appropriate examination are much progressively perilous as the contributors are placed into incredible danger of losing their cash and toward the end, the emergency may go past survive. In this way, I think it is essential to accumulate the specialized know-how in regards to the basic investigation of credit endorsement method rehearsed by the Jamuna bank ltd. by setting up this report.

This entry level position report on Jamuna Bank Constrained is set up to satisfy the fractional necessity of the temporary job program as full credit subject of the BBA program of The College.

In Bangladesh today monetary division is one of the most settled zones in the macroeconomic part. Economy and fund is bearer of the nation. So for the parts of financial improvement, banking area must be transformed. During the time spent shaping a decent monetary framework, private banks are withering a significant job contrast with the administration banks in the nation. Therefore I arranged my temporary job report on Jamuna Bank Constrained.

1.2 Objective of the Report

The primary objective of the report is:

- To know about the banking sector of Bangladesh.
- To measure the financial performance of Jamuna Bank Limited.
- To identify the financial problems regarding of Jamuna Bank Limited.
- To provide some recommendations to improve service quality of the Jamuna Bank Limited.
- To be accustom with the management policy or process of JBL in Bangladesh.
- To get an overall idea about the management policy of JBL as well as commercial Bank.

The secondary objectives of the report are as follows:

- To know the operation of commercial banks in Bangladesh.
- To describe the customer service process of JBL Bank Limited.
- To analyze the barriers faced by the banks in Bangladesh.
- To suggest a supportive role in the progress of banking system in financial sector.
- To know about the objectives and planning of JBL.
- To know how the branch are efficiently controlled.
- To find out the sectors in which such types of problem exist.
- To make an opinion on the reports.

1.3 Scope of the Report

This report secured the overall financial arrangement of JBL Bank Constrained and furthermore incorporates the relationship of the clients with the bank just as the principals secured by the bank as a general financial framework

1.4 Sources of Data

Both essential and optional information have been gathered. I have accumulated essential information by close to home meeting of the Officials of JBL. Primarily I have talked about with them verbally. I gathered data from them and the yearly report of Jamuna Bank Restricted that was given by the Neighborhood Office (Dilkusha). I utilized diaries, pamphlets, manuals and a few books on Money and Banking to set up this report.75% information gathered from bank and articles, workshop and 25% are gathered from the books just as the data gave by the focused banks. That is for setting up the report easily and precisely I utilized essential information and auxiliary information.

Primary Sources:

- Direct interviews with relevant personnel.
- Expert's opinion
- Official records of JBL.

Chapter Two

About Jamuna Bank

2.1 About Jamuna Bank

Jamuna Bank Constrained (JBL) is a Financial Organization enlisted under the Organizations Demonstration, 1994 with its administrative center at Chini Shilpa Bhaban, 33 Dilkusha, Dhaka-1000. The Bank began its activity from third June 2001. Jamuna Bank Restricted is a profoundly promoted new age Bank began its activity with an approved capital of Tk.1900.00 million and settled up capital of Tk.390.00 million, as of December 2008 Settled up capital of the Bank raised to Tk.1072.5 million and number of branches raised to 47 (Forty seven).

JBL attempts all kind of banking exchanges to help the advancement of exchange and business in the nation. JBL's administrations are additionally accessible for the business visionaries to set up new pursuits and BMRE for mechanical units. The Bank gives unique accentuation on Fare, Import, Exchange Account, SME Fund, Retail Credit and Money to Ladies Business people.

To give customer base administrations in regard of Worldwide Exchange it has set up wide reporter banking association with neighborhood and outside banks covering significant exchange and monetary focuses at home and abroad.

2.2 Vision

To become a leading banking institution and to play pivotal role in the development of the country.

2.3 Mission

The Bank is committed to satisfying diverse needs of its customers through an collection of products at a competitive price by using appropriate technology and providing timely service so that a sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional work-force.

2.4 Corporate Slogan

Your Partner for Growth

2.5 Management

JBL is administered by significantly capable people. The present Overseeing Executive of the Bank is a forward looking senior specialist having numerous long stretches of understanding and multi control of data amazingly both at home and abroad. He is maintained by an educated and gifted master bunch with extended contribution with reserve and banking. The organization of the bank consistently bases on the understanding and imagining customers' needs and offer game plan thereof. Jamuna Bank Constrained has quite recently achieved huge progression inside a short timeframe of its action. The Bank is starting at now situated as one of the quality pro associations and known for its reputation.

2.6 Objectives

- To obtain and keep up CAMEL rating strong.
- To set up relationship banking and organization quality through headway of Vital Advertising Plan.
- To stay maybe the best bank in Bangladesh to the extent profitability and asset quality.
- To present totally motorized structures through joining of Data Innovation.
- To ensure an adequate pace of quantifiable benefit.
- To keep risk position at a satisfactory range (checking any awry sheet threats)
- To keep up palatable liquidity to meet improvement duties and obligations.
- To keep up a sound advancement of business with needed picture.
- To keep up adequate control structures and straightforwardness in approach.
- To make and hold a quality work control through a convincing HR The board Framework.
- To ensure perfect utilization of each available resource.
- To look for after an effective course of action of the board by ensuring consistence to moral guidelines, straightforwardness and duty at all levels.

2.7 Schemes offered by Jamuna Bank Limited

- Monthly Benefit Scheme
- Monthly Saving Scheme
- Education Saving Scheme
- Marriage Deposit Scheme

- Double Growth Deposit Scheme
- Triple Growth Saving Scheme
- Lakhpoti Deposit Scheme
- kotipati Deposit Scheme
- Millionaire Deposit Scheme

Monthly Savings Scheme (MSS)

Reserve funds is the closest companion in terrible days. Little investment funds can develop a prosperous future. Investment funds can get together any developments. JBL has presented Month to month Investment funds Plan (MSS) that permits saving money on a month to month premise and getting an attractive return upon development. In the event that anybody needs to develop a critical investment funds to complete you're treasured Dream, JBL MSS is the correct arrangement.

Month to month Advantage Plan (MBS)

Jamuna Bank Constrained has presented Month to month Advantage Plan (MBS) for the reasonable people having prepared money and craving to have fixed salary on month to month premise out of it without going for broke of misfortune and without enchasing the chief sum. This plan offers best yield with zero hazard. Everybody can design your month to month consumption with the specific month to month salary under the plan.

Twofold/Triple Development Store Plan

For individuals who have income as of now and need to get it multiplied/significantly increased rapidly JBL has presented Twofold/Triple Development Store Plan that ideas to make twofold/triple cash inside 6(six) years and 9.5 (nine and a half) years separately coming about a high pace of premium.

Marriage Store Plan

Marriage of youngsters, particularly little girl involves incredible worry to the guardians. Marriage of kids includes cost of impressive sum. Reasonable guardians attempt for continuous structure of store according to their ability to meet the marital cost of their kids exceptionally little girls. Guardians get alleviation and can have genuine feelings of serenity

on the off chance that they can mastermind the important reserve for marriage of their kids, regardless of whether they endure or not till the marriage event.

It tends to be an incredible assistance to the guardians if there is any extent of store of an unobtrusive mount according to their money related limit, which forests extremely quick at high pace of enthusiasm yielding a sizeable sum on development.

With this end in see JBL has presented Marriage Store Plan, which offers you a chance to develop your valued finance by month to month store of sequential, sum at your moderate limit.

Training Reserve funds Plan

Training is an essential need of each resident. Each parent needs to grant appropriate instruction to their youngsters. Instruction is the pre-requisite for socio-economic advancement of the nation. Up 'til now, there is no game plan of free instruction to the residents from the administration level. Accordingly, there ought to be pre-arrangement of store to guarantee higher instructions the kids. Generally advanced education might be ruined because of progress of financial condition, salary of the guardians at the future time when advanced education will be required. The present advanced education is turning out to be terminated step by step. Guardians can get alleviation and can have significant serenity in the event that they can orchestrate the vital store for advanced education of their kids. All things considered, JBI, has presented 'Training Investment funds Plan' which offers you a chance to develop your esteemed reserve' by month to month store of limited quantity it at your moderate limit or starting single amount store to yield attractive sum on a future date to meet the instructive costs. Under this Plan you have the distinctive appealing alternatives to profit the future advantage for example withdrawal of the aggregate sum amassed in singular amount or pulling back month to month advantage to meet instructive cost keeping pass on chief sum unblemished or to pull back both head and collected benefit month to month for a specific period.

Lakhpati Store Plan

To turn into a lakhpati is a fantasy to a large portion of the individuals of Bangladesh particularly to the lower and lower white collar class pay gathering. They experience their desires and needs are tremendous in nature in our little range of life. To meet our store and needs we need right arrangement. Remembering the above JBL has presented "Lakhopati Plan" which has adaptability report of development and regularly scheduled payment according to moderate limit.

2.8 My job

Nature of the Job

I have been designated in the records office in the Dilkusha branch. In the whole time of temporary job my activity was to do all sort of works that lead by the records office. Just as the exchange of general financial division of jamuna bank is partitioned in to four mind-sets and they are 1.Transfer 2.Clearing 3.Cash 4 Bookkeeping opening .The activity of the records office is to sifting through the online voucher and furthermore the auto voucher and handcrafted voucher.

My duties are... ..

Record Opening

Check/Platinum card Order

Check/Platinum card Conveyance

Check/Platinum card Issue

Check/Platinum card Blocking

Customer Record Explanation

Examining of various archives

Customer information passage or alter

Equalization enquiry

Posting the arrival check

Applying charge and other finding

Working on the web data

Actuating portable SMS administration alongside Financial balance

Record Opening

Individuals needs ledger for various reason. A few people need individual record, somebody needs unique. Every single record has diverse reason. For the most part there are four sorts of record.

Investment funds Store (Sparing Record)

Current Store (Current Record)

Term Store (Fixed Store)

Transient Store (Momentary Fixed Store)

Extraordinary Store Annuity Plan 3/5/10 years (DPS)

(Store Plan)

Check/Platinum card Demand

Investment funds and current record holders need check book and Charge card too. Since those record holders store and pull back their cash every now and again. Without check book or charge card they can't pull back their cash. So sensibly those record holders need check book or platinum card for their exchange, for business and individual reason. At the point when they open their record there is a different structure for check book order and plastic. Record holders need to round out those structure for their record initiation. Through financial programming (Ababil) I give section check and platinum card order.

Check/Platinum card Conveyance

Subsequent to giving check and charge card order clients need to sit tight for their check book and platinum card. After check and charge card demand regularly it takes couple of working days to conveyance check book and platinum card to particular clients. After that clients need to gather their check book and platinum card from our branch.

Check/Plastic Issue

At the point when clients go to our premises for gathering their check book or plastic, they have to sign it in various register books. After that I gave their check book or charge card and offer it to them. In the wake of giving check book and charge card they can utilize them whenever when they wish. Be that as it may, for check book it must be in the middle of banking exchange hour, which is 9am to 4pm.

Customer Record Articulation

A few clients request their ledger explanation. As per their interest I gave financial balance explanation to our clients. Bank applies BDT 115 charge for ledger proclamation just for articulation of over a half year.

Examining of various Reports

At the point when I open a record, I have to gather various archives from clients. Ex-National ID Card, Visa, driving Permit, Official Declaration and so on. So I have to check those reports for banking reason. In the wake of filtering those archives I print it and return the first duplicate to the clients.

Customer information passage or alter

In the record opening structure clients compose the subtleties as indicated by what is requesting. Subsequent to filling the structure I have to check it. After that I have to section those information in PC through financial programming. In the financial programming there are least two (2) pages that I have to round out. In this product I can likewise alter the information whenever required.

Parity enquiry

A few clients need to realize their record balance. As indicated by their interest I gave ledger equalization to our applicable clients.

Posting the arrival check

At the point when a client's check returned I used to posting that check by the client's name. Like, here and there for lacking equalization, check returns. For this I needed to posting the check by its giving date, name, check number, etc.

Applying charge and other finding

For account explanation over a half year or for check book, I used to apply charge. Like for account articulation it was TK 115 (counting Tank) and for check book, per leaf is TK 3.45 (counting Tank).

Working on the web data

At whatever point customers from various branch come to know their parity or to get their record explanation. . As per their interest I gave financial balance articulation or parity to the clients

Enacting versatile SMS administration alongside Financial balance

Essentially clients having current record for the most part needs to get the notices of their record parity, for example, when they or others stores to their record or any withdrawal. For current record, it happens couple of times in a day. So for enquiry or affirmation they need to come a few times. For this to get free from this irritating errand they solicitation to enact this administration.

Chapter: 3

General Banking

3. 1 General Banking:

Everyday exchange of banking framework is the fundamental activity and is commonly executed by general financial part. It needs to fulfill the clients need for money and to get venture from them. It has different activities and that incorporates opening new records, advances client's cash starting with one spot then onto the next through giving bank draft, pay request, underwriting, internal and outward check clearing. It is otherwise called Retail Banking. In

JBL, Corporate Branch, divisions under general financial area are:

- 1) Deposit segment
- 2) Account Opening segment
- 3) Credit segment
- 4) Remittance segment
- 5) Accounts segment
- 6) Clearing segment
- 7) Other Customer Service segment

Underwriting:

Underwriting is a fundamental piece of everyday work in Bank. A check requires assortments of underwriting like-

- Branch Name
- Account Number
- Signature Verification and so forth.

Grass (General):

For the most part, it is permitted to the dealers for business advancement and monetary exercises. Normally these credits are given against various work requests and supply orders. The motivation behind advance ought to be explicit. Hazard component in such financing is more than some other method of financing. The work/supply request must be given/designated to the contactor by an administration division, company/self-sufficient body against apportioned and accessible store. The validity of the work/supply request must be confirmed to the most ideal fulfillment of the chief. Testament of accessibility of store for

installment of bill under the concerned work/supply request and how he achieved the assignment ought to be appended with the credit proposition of SOD (General).

Bank Guarantee:

Issuance of Bank Guarantee for the benefit of customer is a typical financial help rendered by business bank. Assurances are communicated pledge to remunerate any money related misfortune looked by the recipient of the assurance. It might continue when the gathering named in the assurance, on whose record the assurance is given, neglects to play out the agreement. It all things considered, an unexpected or foreseen monetary obligation yet charges enthusiasm on it as like as different credits and advances. With regards to the regularly expanding business need of its customers Bank may require to give ensure against installment, in the state of offer bond, execution bond and speculation bank ensure. Regularly JBL issues ensure for a period not surpassing one year at various level of edge and security decided based on broker client relationship and the idea of risk embraced.

Chapter: 4

Performance Analysis of JBL

Though Ratio

4.1 CURRENT RATIO

This extent is dictated by apportioning the hard and fast current assets of an association by its outright present liabilities. It shows how any association like JBL meets its present liabilities through its present assets.

Current Ratio = Current Assets / Current Liabilities

Current Ratio = Current Assets / Current Liabilities Year		2018	2017	2016
Current Assets / Current Liabilities		122,522,618,228 / 33,810,147,947	81,351,624,698 / 32,714,309,586	62,662,217,525 / 17,874,258,349
Result		3.62	2.48	3.50

CURRENT RATIO

As demonstrated by result the present extent of JBL was 3.62 in 2018, 2.48 in 2017 and 3.50 in 2016. In 2018 the present extent was 3.62 which mean JBL had 3.62 taka of streams assets against 1 taka of passing commitment or hazard. It suggests JBL had the ability to deal with its present liabilities with its present assets. In 2017 the present extent was 2.48 which was a little than 2018 which infers in 2017 JBL put less in transitory assets. On the other hand, in 2016 the present extent was 3.50 which mean JBL enthusiasm for current assets was lower than 2018 yet higher than 2017. Believe it or not, the higher the present extent is better for the establishment since this higher extent thwarts getting default.

LONG-TERM DEBT TO EQUITY RATIO

Long stretch commitment to esteem extent is one of the financial impact extents which are used in banking divisions to know the association between the long stretch commitment and worth. The extent is controlled by taking the foundation's long stretch commitment and parceling it by the hard and fast estimation of its worth.

Long-term Debt to Equity Ratio = Long-term Debt / Total Equity

term Debt to Equity Ratio = Long-term Debt / Total Equity Year	2018	2017	2016
Long-term Debt / Total Equity	86,139,549,448 / 6,716,371,892	53,068,002,282 / 5,605,366,865	44,545,342,790/ 4,748,134,199
Result	12.82	9.46	9.38

Long Term DEBT TO EQUITY RATIO

This proportion quantifies JBL's long haul wellsprings of store. Here from this figures it is seen that a large portion of the JBL's long haul wellsprings of reserve get through the long haul risk. In 2018 this influence proportion was 12.82 which mean JBL long haul subsidizes originate from investors' stores as opposed to the investors 'value. Then again, in 2017 and 2016 the Long-term Debt to Equity Ratio was individually 9.03 and 9.73 which was under 2018.

Total DEBT TO EQUITY RATIO

It is one of the banking budgetary influence which is determined by partitioning itsall out liabilities by investors' value. It primarily demonstrates the extent of value and obligation that a bank is utilizing to back its benefits.

Total Debt to Equity Ratio = Total Debt / Total Equity

Year	2018	2017	2016
Total Debt / Total Equity	125,069,742,305 / 7,716,361,782/	85,668,225,068 / 5,405,455,675/	62,409,602,358 / 4,284,127,099/
Result	16.20	15.84	14.56

Total DEBT TO EQUITY RATIO

Like all others bank JBL's a large portion of the store are gathered from stores. In year 2018, 2017 and 2016 the proportion was 16.20, 15.84 and 14.56 thus. The outcome shows that in 2018, 2017 and 2016 JBL financed a large portion of its benefits through the obligation which implies through stores. Subsequently, the bank is doing admirably by expanding its stores over years like 2018 and 2017. This higher result has expanded the hazard as well as has expanded the benefit of the bank.

Total DEBT TO TOTAL ASSET RATIO

All out obligation to add up to resource proportion quantifies a bank's monetary hazard. It decides the amount of the bank's benefits have been financed by the obligation. It is determined by all out obligation partitioning by the foundation's absolute resources.

Total Debt to Total Asset Ratio = Total Debt / Total Asset

Year	2018	2017	2016
Total Debt / Total Asset	125,069,742,305/ 128,752,214,247/	85,668,225,068/ 88,382,871,843/	62,409,602,358 / 64,974,663,387/
Result	97.13%	96.92%	96.05%

Total DEBT TO TOTAL ASSET RATIO

Practically the entirety of the JBL's advantages are financed by its obligation. It works by taking the stores from the general and put it in various divisions. From the year 2016 to 2018 the proportions were 97.13%, 96.92% and 96.05% which are practically same. The higher proportion may build more hazard in such a case that JBL defaults in any venture than the contributors will likewise default.

PROFITABILITY RATIOS

Productivity Ratios measure the general income execution of an establishment and its effectiveness in using resources, liabilities and value.

Net Profit Margin = Net Profit after Taxation / Net interest Income

Net Profit Margin = Net Profit after Taxation / Net interest Income	2018	2017	2016
Year			
Net Profit after Taxation / Net interest Income	2,081,455,325/ 3,745,160,138/	922,797,980/ 2,571,046,670/	744,732,570/ 2,108,327,966/
Result	55.57%	35.89%	35.32%

NET PROFIT MARGIN

Net Profit Margin is a proportion of gainfulness which is determined by partitioning the net benefit after tax assessment by incomes or net intrigue pay. It gauges the amount JBL's is really winning from all its takas of income.

NET PROFIT MARGIN

The more noteworthy the result the better the JBL's presentation is. In 2018 the outcome was 56.88% that implies in 100 taka of net intrigue salary JBL's net benefit was 56.88 taka. Then again, in 2017 and 2016 the net benefit was taka 35.65 and 38.07 against 100 taka of net intrigue. Between the years in 2018 the bank had an attractive overall revenue in rates and oppositely in 2016 JBL net revenue was superior to the year 2017.

RETURN ON EQUITY

Profit for value quantifies a bank's productivity which computes how much net benefit that bank may creates with the cash that investors have contributed as value.

Return on Equity = Net Profit after Taxation / Equity

Year	2018	2017	2016
Net Profit after Taxation / Equity	2,381,435,325 7,716,971,792	932,897,890 4,905,966,765	764,745,570 4,084,743,099
Result	30.85%	22.97%	18.72%

RETURN ON EQUITY

ROE is exceptionally prominent proportion toward the investors of any bank. In the wake of doing the examination from JBL's budget summaries its shows those in years 2018, 2017, and 2016 the arrival from 100 taka contributed by the investors was individually 30.85, 22.97 and 18.72. It is to be recalled that in the event of ROE The higher the rate the higher is the benefit for the bank just as for investors.

4.2 MARKET VALUE RATIOS:

Market esteem proportions relate the detectable market esteems like the stock cost with the book esteems acquired from the company's budget summaries.

PRICE EARNINGS RATIO

Value income proportion shows how much a financial specialist is eager to pay per taka of revealed benefit. It is determined by partitioning the stock value per share by the profit per share (EPS).

Price Earnings Ratio = Stock Price per Share / Earnings per Share (EPS)

Year	2018	2017	2016
Stock Price Per Share /Earnings Per Share (EPS)	236.90 6.50	42.84 3.41	633 44.71
Result	36.44	12.56	14.15

PRICE EARNINGS RATIO

This proportion result shows the JBL's higher development possibilities. As per the JBL's P/E proportion in year 2018 and speculator needs to contribute 36.44 occasions for 1-taka benefit. In the year 2017 the P/E proportion was lower which was 12.56 occasions that implies it had a poor development rate. Then again, the year 2016 had a superior P/E proportion than the year 2013 which was 14.15 occasions.

4.3 OTHER IMPORTANT RATIOS FOR BANKS

There are a few proportions which show that the bank's dissolvability and long haul execution.

LOAN TO ASSET RATIO

It is determined by separating the measure of credits by the measure of absolute resources at a bank. Advance to

Asset Ratio = Total Loans/Total Asset

Year	2018	2017	2016
Total Loans / Total Assets	95,360,400,350 126,786,324,488	65,682,245,045 93,583,876,781	47,346,128,000 70,984,668,548
Result	75.21%	70.18%	66.69%

Loan to Asset Ratio

In year 2016, 2017 and 2018 JBL's advance to add up to resource proportion was individually 66.69%, 70.18%, and 75.21%. The higher the proportion the more hazard the bank has. These higher advances to resources proportions imply that the bank has 66.69%, 70.18%, and 75.21% of credit and advance in the advantages some portion of fiscal reports of 2016, 2017 and 2018. As bank's primary business is enthusiasm acquiring so the bigger rates of this proportion carries more income to the bank. Notwithstanding, 2018 caused more income than different years, yet with that high measure of income it likewise brought higher hazard for the bank moreover.

CHAPTER: FIVE

FINDINGS, RECOMMENDATION

& CONCLUSION

5.1 Findings:

5.1.1 Findings of Performance Analysis:

- Current Ratio is above average. It means that company has a good ability to repay its liability by asset (multiple times).
- Debt to equity ratio is very high. It means that bank is depending on debt money and low owners' equity, which is so risky for the bank.
- From the table we see that earning per share was better in 2016, but gradually down after 2016.

5.1.2 Findings Of General Banking:

- Jamuna Bank Limited does not have adequate modern communication equipment.
- In Jamuna Bank Limited frequent counseling programs are not available for the employees.
- Training facilities is not sufficient especially for the lower and mid-level officer.
- All important documents of the Jamuna Ltd are not protected from fire in storage.
- Sometimes the director influences the audit report so clients did not get any information about the accurate positions of Jamuna Bank Ltd.
- Clearing BACH time is limited and it's creating customer dissatisfaction. Jamunabank introduced centralized BACH clearing and all branches are not able to place all the cheque in given BACH time.

5.2 Recommendation:

5.2.1: Recommendation (Financial Performance Analysis):

- Bank should maintain proper debt to asset ratio. So that the value of the bank increases.
- Operating and Financial cost need to be controlled for producing more profit as well as more earning per share.
- Financing policy of JBL should be improved.

5.2.2: Recommendation (General Banking):

- Management should pay little attention to modern communication equipment as well as security system, because now a day's communication and security is big concern.
- Frequent counseling programs have to available for employees, IFC also introduce some counseling program for Jamuna Bank employees.
- Need more training facilities especially for the lower and mid-level officer and give more attention to the existing guards, messenger that can be improve their behavior which is very important.
- Immediately Fire and Safety system need to be update. All papers should be kept in scan copy for fire protection; IT division should more cooperative with Admin, because major security concern for Admin is IT.
- Audit report should not be negotiable and there should no influence from any director.
- Need more time to place all Clearing BACH cheque to meet customer emergency. Also Bangladesh Bank should extend time for place all Clearing BACH cheque to satisfy all scheduled bank customer.

5.3 Conclusion

As an affiliation the Jamuna Bank Limited has earned the reputation of top monetary action in Bangladesh. The affiliation is essentially progressively sorted out appeared differently in relation to some other bank working neighborhood or outside in Bangladesh. It is steady in mission for business progression and improvement. It has a reputation for being an associate of customer advancement. With a larger piece of qualified and experienced human resource, Jamuna Bank Limited can abuse any open entryway in the money related fragment. It is pioneer in displaying various new things and organizations in the monetary region of the country. Likewise, in the overall banking part, it is unmatched with some different banks because of its wide spread branch sorting out idea the country. This report endeavors to comprehend most by far of the pointers of issues and characteristics of Jamuna Bank Limited as a considerable on-screen character in the engaged money related piece of Bangladesh. A genuine persevering test is going on at present in this part and that is the explanation Jamuna Bank Limited needs to work out with different estimations like – thing expanding, grandstand gauging, proactive activities endeavored by Jamuna Bank Limited and some proposition to discard the troubles that exist.

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