

# “Financial Performance Analysis of Janata Bank Limited”



(This report is submitted to the Department of Business Administration of Daffodil International University as a partial fulfillment of the requirement for the degree of Masters of Business Administration)

## **Submitted To:**

**Professor Dr. Mostafa Kamal**

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## **Prepared by:**

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ID: 211-14-290

Department of Business Administration  
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**14 June 2022**

## Letter of Transmittal

14 June 2022

**Professor Dr. Mostafa Kamal**

Professor

Department of Business Administration

Daffodil International University

**Subject: Submission of the Internship Report on “Financial Performance Analysis of Janata Bank Limited.”**

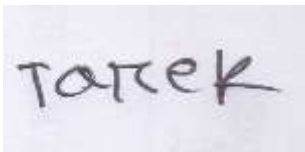
Dear Sir,

To inform you that I have finished the internship report on "Financial Performance Analysis of Janata Bank Limited" that was necessary to finish in order to graduate from the MBA program at the Department of Business Administration, Daffodil International University, please see the attached letter.

The internship program gave me the chance to take part in the financial performance analysis of Janata Bank Limited at the Savar Corporate Branch in Dhaka and to present my results to my employer. I now have a clear idea of what the main goal of the organization is.

I appreciate you allowing me to lead a temporary project and deliver the report, and I thank you for that. I have faith that the report will live up to expectations and serve its purpose.

Sincerely Yours,



.....

Md. Tarek Fakir

ID: 211-14-290

MBA (Major in Finance)

Batch- 58

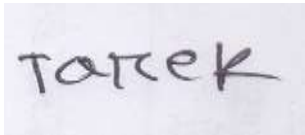
Department of Business Administration

Daffodil International University

## Student's Declaration

This is Md. Tarek Fakir, and I now state that the internship report, "Financial Performance Analysis of Janata Bank Limited," was specifically created by me following the completion of two months of work at Janata Bank Limited's Savar corporate Branch in Dhaka.

I further affirm that this report was written solely to satisfy my academic obligation and not for any other reason. It may not be used in the corporation's opposition's interests.



.....

**Md Tarek Fakir**

ID: 211-14-290

MBA (Major in Finance)

Batch- 58

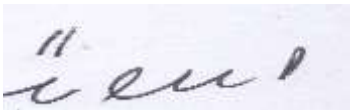
Department of Business Administration

Daffodil International University

## Supervisor's Certificate

This is a certification that the internship report on "Financial Performance Analysis of Janata Bank Limited" submitted for the award of the degree of Masters of Business Administration (MBA) with major in Finance, Daffodil International University, contains original work completed by Md. Tarek Fakir (ID: 211-14-290) under my supervision. No portion of the internship report has ever before been submitted for a degree, certificate, title, or other type of acknowledgment.

I recommend this report for submission of the Department of Business Administration, Daffodil International University.



.....  
**Professor Dr. Mostafa Kamal**

Professor

Department of Business Administration

Daffodil International University

## Acknowledgements

First and foremost, I want to express my gratitude to Almighty Allah, the All-Knowing and All-Powerful, for giving me the ability to successfully complete both my internship report and the internship itself.

I would like to express my sincere gratitude and appreciation to Dr. Mostafa Kamal, Professor, Department of Business Administration, Daffodil International University, who served as my internship advisor.

It gives me great pleasure to thank the manager, principal officer, and other Janata Bank Limited personnel of the Savar Corporate Branch in Dhaka.

My sincere appreciation goes out to the senior officer at the Savar Corporate Branch in Dhaka who gave me the most assistance in writing my report.

Last but not least, I would want to thank everyone who works at Janata Bank Limited's Savar corporate branch in Dhaka. They made nature beautiful and serene so that I could understand the task. Without their assistance and collaboration, this study most likely wouldn't have been published.

## Executive Summary

This study examines Janata Bank Limited's financial performance. This report is an internship project on "Janata Bank Limited's Financial Performance Analysis." to finish the academic assignment. The primary goals of this research are to understand the roles played by Janata Bank Limited's financial activities, to pinpoint some issues with those activities, and to offer potential solutions.

This report provides a detailed picture of Janata Bank Limited's financial operations and performance. The Janata Bank Limited's financial ratio is good, but some of the sectors are not because the growth and rising ratio are quite sluggish. On the other hand, the ratio is excellent because they are always cutting.

The report's first chapter's introduction focuses on the study's background, vision, mission, goals, and other relevant information. The report's second chapter was devoted to a review of the literature. The methodological section of the report was its third chapter. The report's fourth chapter examined financial statement analysis. The report's conclusions and recommendations are presented in the fifth chapter. The report's sixth chapter was devoted to conclusions and suggestions. Finally reached conclusion.

My overall experience was quite interesting, and I am confident that my internship with Janata Bank Limited would be highly beneficial to me in developing my future professional career.

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# Chapter 1

# Introduction

## 1.1 Introduction

Financial statements for banks present an unexpected scientific issue in comparison to framing and administration organizations. Accordingly, the investigation of a bank's budget reports requires an individual methodology that perceives a bank to some degree special dangers. Banks take stores from savers, paying enthusiasm on a portion of these records. As a standout amongst the most very efficient managing an account business on the planet, financial specialists have some dimension of confirmation in the soundness of the saving money framework. Therefore, financial specialists can focus a large portion of their endeavors on how a bank will perform in various monetary situations. In this task, I am endeavoring to give help to the financial specialists, by demonstrating to them the execution of two banks hidden similar capacities.

## 1.2 Background Of The Study

Financial statement analysis is a technique used by an organization that has been dragged in, such as speculators, loan chiefs, and the board, to evaluate the firm's past, present, and future conditions and performance. The most typical kind of financial inspection is a proportion investigation. It provides a broad assessment of the operating environment and performance of the association. It displays the current relationships between transactions and each pay justification account. It illustrates the combination of factors that contribute to pay and the combination of sources of cash, whether through short-term or long-term debt or value subsidizing. A financial expert creates two different types of correlations using the money-related proportions. Money-related percentage analysis is a broad topic that is covered in all commonly available corporate fund course books. It is also a common source of inspiration at meetings of venture clubs. It is frequently used to condense the information in a company's financial summary in order to estimate its financial health.

## 1.3 Origin Of The Study

After completing the course, the MBA student from Daffodil International University is supposed to participate in the internship program to acquire involvement on the practical application of hypothetical material. I completed this report while I was working at Janata Bank Ltd. on a temporary basis to meet the need for the course under the supervision of Professor Dr. Mostafa

Kamal. The topic was selected under the competent guidance of the administration. "Financial Performance Analysis of Janata Bank Limited" is the title of the report. It evaluates basic leadership for economic activity as well. Business partners try to imagine how to obtain a broad business outline from an analysis of productivity, liquidity, resources, executives, and dissolvability ratio.

## 1.4 Scope Of The Study

The research provides a wealth of information regarding Janata Bank Limited's financial performance. I examined financial statements of Janata Bank Limited and many other items from this report as I worked with the yearly reports of Janata Bank Limited. It is made up of my observations and experiences I had while working as an intern. This report includes the company's financial situation as well as several parts of ratio analysis.

## 1.5 Objectives Of Study

### Broad Objective

- To have a broad idea of different activities of Janata Bank Limited.
- To get a general thought regarding the money related execution of Janata Bank Limited.
- To relate the hypothetical learning to the first monetary information of Janata Bank Limited.

### Specific Objectives

The specific objectives for which the bank is established are as follows:

- To find out the present performance of the bank and predate the near future.
- To gather knowledge about 4 types of ratios.
- To evaluate the financial performance of Janata Bank Limited.
- To find out some problem on financial performance analysis of Janata bank limited.
- To provide some recommendation on the basis of findings

## 1.6 Methodology

### Research Design

The information in the report is instructive. Information collecting is essential for setting up this report. The information was acquired from both mandatory and discretionary sources. The information was obtained by the association from Janata Bank Limited's Corporate Division.

### Data Collection Method

This study was created using data that was gathered from both primary and secondary sources.

## 1.7 Sources of Data

The investigation inputs were gathered from two sources:

- Primary Information
- Secondary Information

### Sources of Primary Information:

- Face confronting discussion with the individual officers and customers.
- Practical work understanding from the various branch of the concerned officers.
- Collect ratios from the Audit department through personal interview.
- Guidelines and recommendations from all the senior representatives responsible for Janata Bank Ltd.

### Sources of Secondary Information:

- Annual Reports of Janata Bank Limited.
- Online data from the JBL website.
- Working papers
- Office files
- Several articles related on financial analysis
- Selected Books

## **Data Analysis Method:**

To analyze the primary and secondary data, both qualitative and quantitative research are undertaken. Microsoft Word and Microsoft Excel are used to show the data in this report.

## **1.8 Limitations**

It was an uncommon open entryway for me to work in Janata Bank compelled as an Intern and make a give insight about its budgetary execution yet there were plainly a couple of imprisonments while making this report. These are according to the accompanying:

The bank agents are so clamoring all the time that they couldn't help me a great deal to disentangle the information.

As I have done this kind of report out of nowhere and the subject is to a great degree bewildering that is the reason it was difficult to form the report essentially.

"Time limitation" is another issue for which numerous parts of Janata Bank Limited are dropped from this report.

There are different data the bank officer didn't give because of security and other corporate commitments.

As I am a newcomer, there is an absence of past involvement in this worry. What's more, numerous down to earth matters have been composed of my own perception that may fluctuate from individual to individual.

# **CHAPTER 2**

## **Organization Overview**

## **2.1 Background of Janata Bank Limited**

The largest commercial bank in Bangladesh, Janata Bank, was established in 1972 as part of the Bangladesh Bank (Nationalization) arrangement (Presidency Order of 1972). Following the establishment of Bangladesh on December 16th, 1971, the recently established Janata Bank was created to encourage widespread saving and inspired extraordinary government departments to serve as nationalized business banks throughout the country. With 912 branches, including 4 overseas branches in the United Arab Emirates, it becomes the largest business bank in the country as a result of the expansion of responsibilities and prudent execution within a few years. It has connections with 1202 external journalists all over the world.

## **2.2 Vision of Janata Bank Limited**

The goal is to become Bangladesh's most financially successful and significant business bank and the leading bank in South Asia.

## **2.3 Mission of Janata Bank Limited**

By following a steady growth plan, providing top-notch financial products, providing top-notch customer care through a qualified management team, and guaranteeing solid corporate governance throughout the entire banking network, Janata Bank Limited hopes to become a successful commercial bank.

## 2.4 Janata Bank at a Glance

FEATURES	VALUES
Name	Janata Bank Limited
Genesis	Janata Bank biggest business bank in Bangladesh was built up under Bangladesh Bank (Nationalization) arrange 1972 (Presidency Order of 1972). After the introduction of Bangladesh on sixteenth December 1971, recently shaped Janata Bank for mass saving money motivated exceptional offices from the administration to fill in as nationalized business bank everywhere throughout the nation. With the expansion of obligations and by prudence of execution inside a couple of years, it turns into the biggest business bank of the nation with 912 branches including 4 abroad branches at the United Arab Emirates. It is connected with 1202 outside journals
Registered Address	Janata Bhaban, 110, Motijheel Commercial Area Dhaka - 1000, Bangladesh
Legal Status	Public Limited Company
Chairman	Luna Shamsuddoha
CEO & Managing Director	Md. Abdus Salam Azad (F.F.)
Company Secretary	Hussain Yeahyea Chowdhury
Date of Incorporation	21 May 2007
Authorized Capital	BDT 30,000 Million
Paid up Capital	BDT 23,140 Million
Face value per share	BDT 100 per share
Shareholding Pattern	100% Share owned by the Government of Bangladesh
Number of Employees	11,876 (As on 16.09.2018)
Banking license obtained from	31 May 2007
Phone	+88 02-9560000, 9566020, 9556245-49, 9565041-45, 9560027-30
Fax	88-02-9554460, 9553329, 9552078
SWIFT	JANBBDDH
Website	<a href="http://www.jb.com">www.jb.com</a> .
E-mail	<a href="mailto:md@janatabank-bd.c">md@janatabank-bd.c</a>



## 2.5 Core Values of Janata Bank Limited:

**For Customers:** to become the most considerate bank in each of our business's regions by providing the kindest and most efficient administration.

**For Employees:** Through ensuring the prosperity of the staff members.

**For Shareholders:** By generating steady benefit, they can ensure a fair return on their investment.

**For Community:** By requiring strict adherence to national strategies and goals, we may fulfill our role as a socially responsible corporate substance.

**CHAPTER 3**

**FINANCIAL PERFORMANCE THEORETICAL REVIEW**

**OF JANATA BANK LIMITED**

### 3.1 Ratio Analysis

Financial ratios are crucial indicators of the efficiency and financial health of an institution. To examine designs and balance the organization's finances with those of other firms, financial proportions might be used. Extent analysis is the calculation and comparison of extents derived from data in an association's financial reports. Ordinarily, financial proportions are given as a between two parties or as a number of times every quarter.

The most often utilized tool for financial assessment is the ratio analysis. It is depicted as the effective use of scope to comprehend the spending rundowns in order to determine a firm's quality and shortcomings, as well as its historical execution and current financial situation. With the aid of scope, the analysis's conclusion may be reached after taking into account a number of factors, including the project's operational effectiveness, financial viability, and benefit. By providing important information, extent examination supports firm examination in the middle. An assessment by a cover firm reveals relative position. It provides important information on the relationship between the effectiveness of various workplaces.

- Liquidity Ratios
- Leverage Ratios
- Profitability Ratios
- Activity Ratios

### 3.2 Liquidity Ratios

Liquidity ratios a company's capacity to meet its present commitments. These include:

#### **Current Ratio:**

Current Ratio = Current Assets / Current Liabilities

This amount illustrates how much the anticipated benefits that would be converted to exchange out the not-too-distant future are anchored by the current liabilities. Cash, attractive securities, accounts receivables, and inventories are frequently combined as current assets. Records payable, temporary notes payable, current advances of entire deal commitment, accumulated charges, and other accumulated costs are all examples of current liabilities. Since they are the benefits utilized to fund routine spending and cover advancing costs, current assets are essential to associations.

### **Net working Capital:**

Net Working Capital = Current Assets – Current Liabilities

a measure of a company's effectiveness and short-term financial success. Positive operating capital implies that the organization can pay its urgent obligations. Negative working capital indicates that a company is currently unable to cover its existing obligations with its current assets (cash, records of offers and stock). The term "net working capital" or the "working capital extent" are frequently used.

### **3.3 Leverage Ratios**

Use extents are used to evaluate a company's capacity to fulfill all of its cash-related obligations by combining points of interest, commitment, esteem, and interest sections. Utilize extents to gauge the extent of supplier protection for overall deal savings. Utilization is influenced by a variety of factors, including the degree of certification openness, the style of working remuneration, and the price of medications. Examiners should be careful to distinguish between associations from various organizations when it comes to cash-related use. For instance, organizations in the cash-handling sector typically employ high use as protection to ensure that their points of interest are viably collateralized. These consist of:

#### **Time Interest Earned:**

**TIE Ratio = EBIT / Interest Charges**

The interest inclusion percentage shows us how profitably an organization can cover the interest charges associated with the commitment they have at the outset. The amount is intended to capture the percentage of energy due as a component of an association's salary before interest and liabilities (EBIT). This measure evaluates the maximum amount of functional compensation that can rot before the business becomes unable to pay its yearly interest costs.

## **Debt Ratio:**

$$\text{Debt Ratio} = \text{Total Debt} / \text{Total Assets}$$

The commitment extent, also known as the overall commitment to signify assets, reflects the scope of the benefits provided by the credit managers. the proportion of a group's overall assets that are being paid for using newly acquired resources. The magnitude of the commitment is determined by dividing total assets by total liabilities, both long-term and short-term. The association uses more resources and accepts more risk at increasing levels of extent. The financial record of an organization lists its assets and liabilities.

## **Debt to Equity Ratio:**

$$\text{Debt to Equity Ratio} = \text{Total debt} / \text{Total Equity}$$

The most well-known usage ratio, called the obligation to value ratio, provides information on the extent of use (or obligations accepted) of investor funds that an organization has. The math below should make it clear that the lower the number, the less usage a company is making. The level of a person's (or an organization's) resources that are financed by obligation versus value is indicated by the obligation to value proportion. It is a typical percentage of an organization's long-term appropriateness and, together with the current percentage, a percentage of its liquidity, or its ability to pay its bills.

Therefore, obligation to value estimations typically only incorporate long-term responsibilities rather than all of an organization's liabilities. A high obligation to value ratio suggests that the business has been forced to use debt financing and should therefore be aware of this financing.

## **3.4 Profitability Ratios:**

Productivity is the net outcome of different procedures and decisions. This portion of the discussions about the unmistakable extents of corporate advantage and financial execution. These extents, much like the operational execution extents, give customers a fair cognizance of how well the association utilized its advantages in making advantage and financial specialist regard. The whole deal profit of an association is fundamental for both the survivability of the association and also the preferred standpoint gotten by financial specialists. It is these extents that can give information into them to a great degree indispensable "advantage". Profit extents show the merged

effects of liquidity, an asset the officials and commitment on work results. These extents break down the advantage made by the firm and complexity these figures and the degree of the firm, the points of interest used by the firm or its element of offers.

### **Net Interest Margin**

**Net Interest Margin = (Interest Income – Interest Expense) / Total Assets.**

The gap between interest expenses and interest income is referred to as the net interest margin. In contrast to most other businesses, interest generates the majority of a bank's revenue and costs. Since customer deposits provide the majority of the bank's operating capital, interest expenditure represents a significant portion of their total operating costs. The majority of a bank's income comes from collecting loan interest.

### **Return on Assets:**

Return on Assets (ROA) = Profit after Taxation / Total assets

An association's efficiency is measured by its return on assets (ROA), which is expressed as a percentage of benefit over the course of a financial year divided by total assets. This is a fundamental criterion for organizations deciding whether to start a new project. Beginning with the assumption that if an association starts a project and wants to get a landing on it, ROA is the entry they would receive, this extent is established. Fundamentally, the endeavor should be acknowledged if ROA exceeds the rate at which the association gets.

### **Return on Equity (ROE):**

Return on Total Equity = Profit after taxation / Total Equity

Profit for Equity calculates the percentage of Net Income derived from the total dollar value of all assets. It is the foundational aspect of the "Truth" range. This will allow us to calculate the value of the offers made by the speculators. This measure highlights an organization's profitability by separating its net gain from the value accorded to it by regular investors.

### 3.5 Activity Ratios

Movement proportions are also known as compelling proportions on occasion. Action proportions are concerned with the efficiency with which the organization manages its benefits. The relationship between the size of offers and the interest in different resources, such as inventories, receivables, settled resources, etc., is demonstrated by these ratios.

#### **Total Asset Turnover:**

Total Asset Turnover = Total Sales / Total Assets

The interest inclusion percentage demonstrates how profitably a company can pay the interest costs connected to the initial commitment. The sum is meant to reflect the proportion of energy that is owed as a component of an association's salary before interest and liabilities (EBIT). This metric assesses the maximum functional compensation that can deteriorate before the company is unable to cover its annual interest expenses.

# **Chapter 4**

## **Ratio Analysis**



## 4.1 current Ratio

Year	2020	2019	2018	2017
Current Assets	449,513.26	438,995.27	347,316.66	430,681.68
Current Liabilities	547,763.32	484,193.41	447,563.06	413,955.97
Current Ratio	<b>0.82</b>	<b>0.91</b>	<b>0.78</b>	<b>1.04</b>

**Table 1: Different Year Current Ratio**



Figure 1: Different year Current ratio

The current ratio for the years 2017, 2018, 2019, and 2020 is 1.04, 0.78, 0.91, and 0.82, respectively. In comparison to the conventional ratio of 2:1, this ratio is declining, showing low momentary liquidity efficacy while holding insufficient current resources means inefficient asset usage.

## 4.2 Net Working capital

Year	2020	2019	2018	2017
Current Assets	449,513.26	438,995.27	347,316.66	430,681.68
Current Liabilities	547,763.32	484,193.41	447,563.06	413,955.97
<b>Net Working capital</b>	<b>-98,250.06</b>	<b>-45,198.14</b>	<b>-100,246.40</b>	<b>16,725.71</b>

**Table 2: Different Year Net Working Capital**

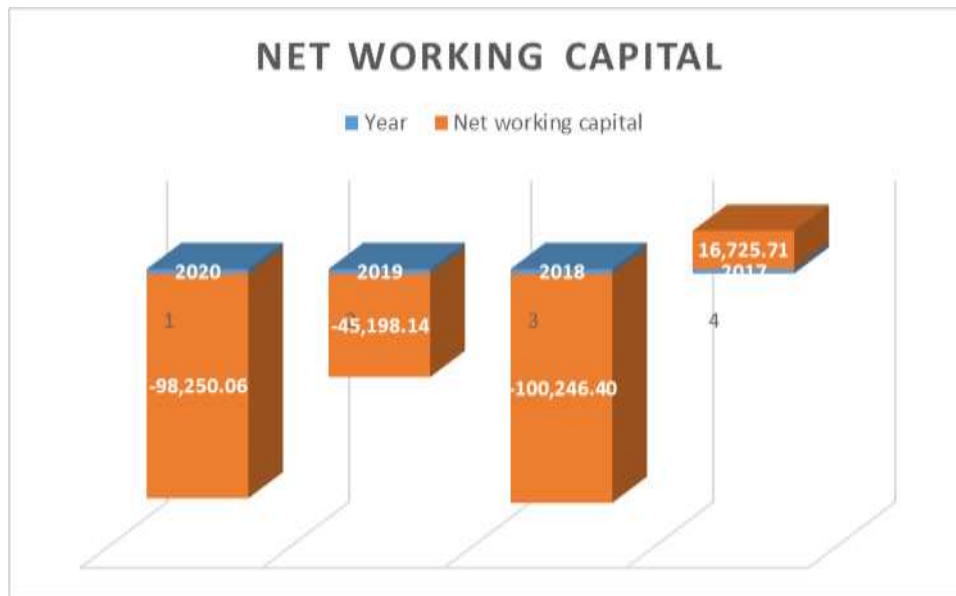


Figure 2: Different year Net Working capital

This Table shows that negative net working capital that means it drives incremental cash flow and thus a higher valuation for a perpetually growing business

### 4.3 Time Interest Earned

Year	2020	2019	2018	2017
EBIT	10,496.36	7,739.09	10,491.68	4,210.05
Interest Charges	30,653.43	28,826.54	26,972.08	27,093.67
TIE Ratio	0.34	0.27	0.39	0.16

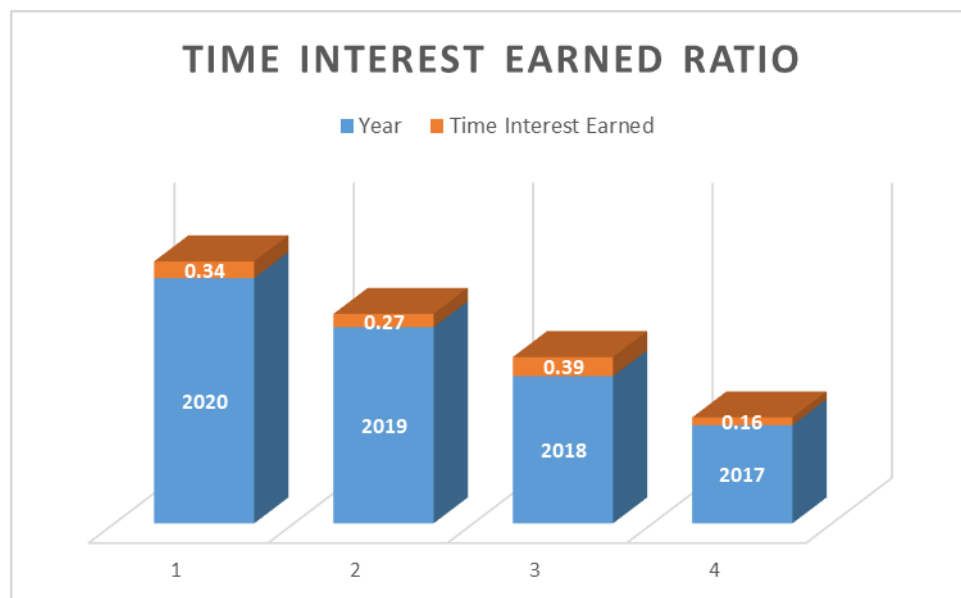


Figure 3: Different year time interest earned

This table shows time interest ratio 0.34,0.27,0.39 and 0.16 for the year 2020,2019 and 2018 and 2017 respectively. That's means this company considered a much higher risk for bankruptcy or default.

From an investor or creditor's perspective, an organization that has a times interest earned ratio **greater than 2.5** is considered an acceptable risk

## 4.4 Debt Ratio

Year	2020	2019	2018	2017
Debt	993007	846563	812868	771546
Total Assets	1044553	896782	867395	805988
Debt Ratio	0.951	0.941	0.937	0.957

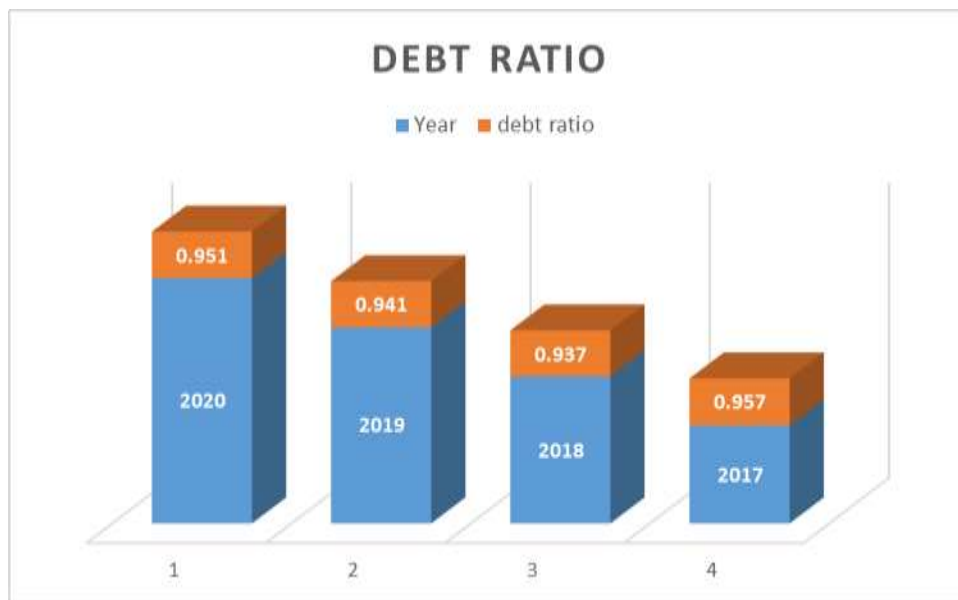


Figure 4: Different year debt ratio

From a pure risk perspective, debt ratios of **0.4 or lower** are considered better, while a debt ratio of 0.6 or higher makes it more difficult to borrow money.

Here we see all the year debt are higher than ideal ratio that's mean this organization makes more difficult to borrow money.

## 4.5 Debt to Equity Ratio

Year	2020	2019	2018	2017
Debt	993007	846563	812868	597865
Total Equity	51,545	50,219	54526	51363
Debt to Equity Ratio	19.26	16.85	14.90	11.64

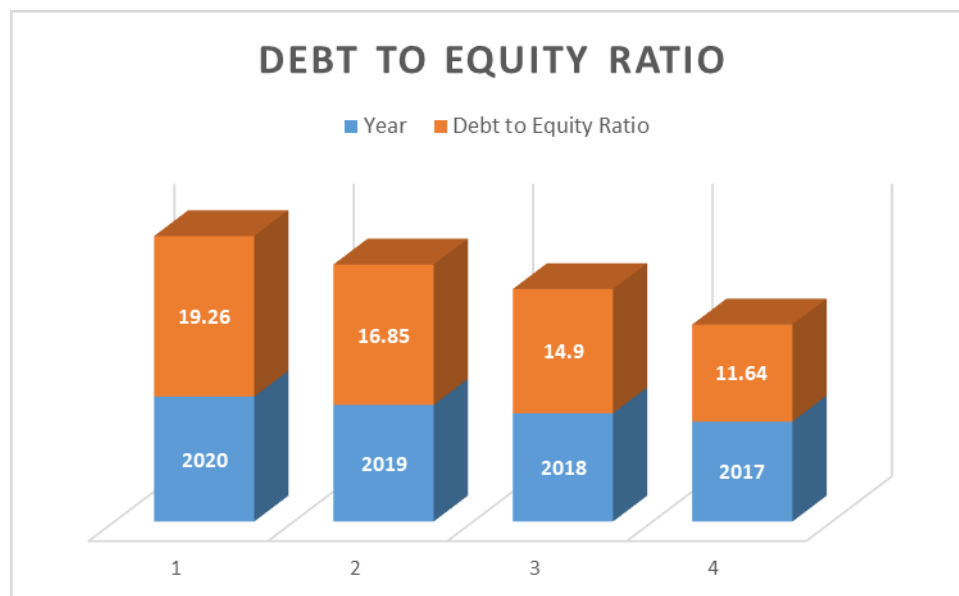


Figure 5: different year debt to equity ratio

A ratio of roughly 2 or 2.5 is considered good, but anything higher than that is considered unfavorable. A ratio between 5 and 7 enters the “high” zone.

This table shows higher debt to equity ratio.

## 4.6 Net Interest Margin

Year	2020	2019	2018	2017
Interest income	3233	3339	3453	32,04
Interest expense	3066	2882	2697	27093
Total Assets	104455	89678	86739	805988
<b>Net Interest Margin</b>	<b>0.159</b>	<b>0.509</b>	<b>0.871</b>	<b>0.006</b>

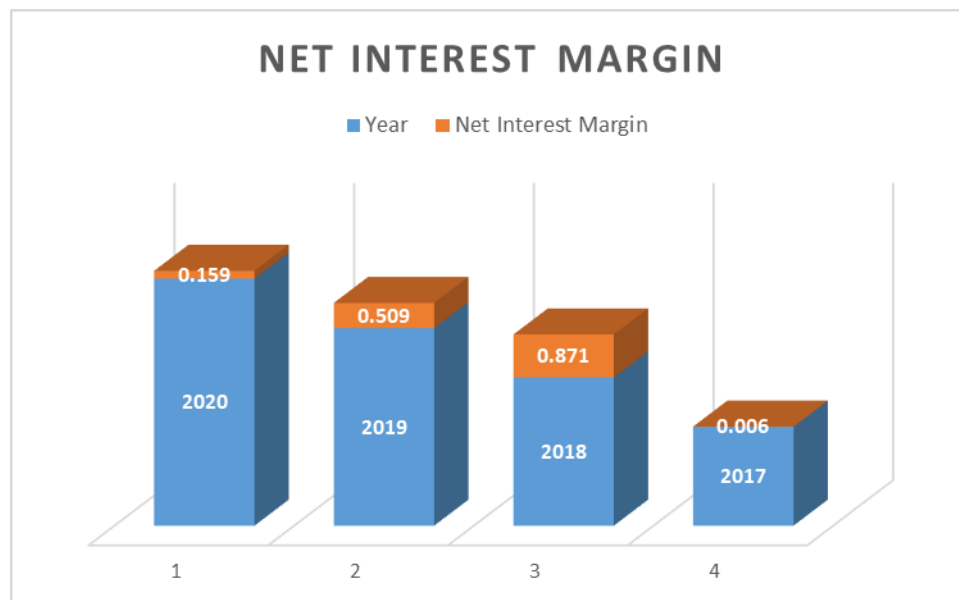


Figure 6: Different year Net interest margin

This table shows positive net interest margin.

A higher NIM would increase the profitability of the lender. NIM is a significant indicator of financial stability of a lender

## 4.7 Return on Assets

Year	2020	2019	2018	2017
Profit after Tax	186	181	180	2686
Total assets	104455	89678	86739	80598
Return on Assets	0.17	0.20	0.20	0.003

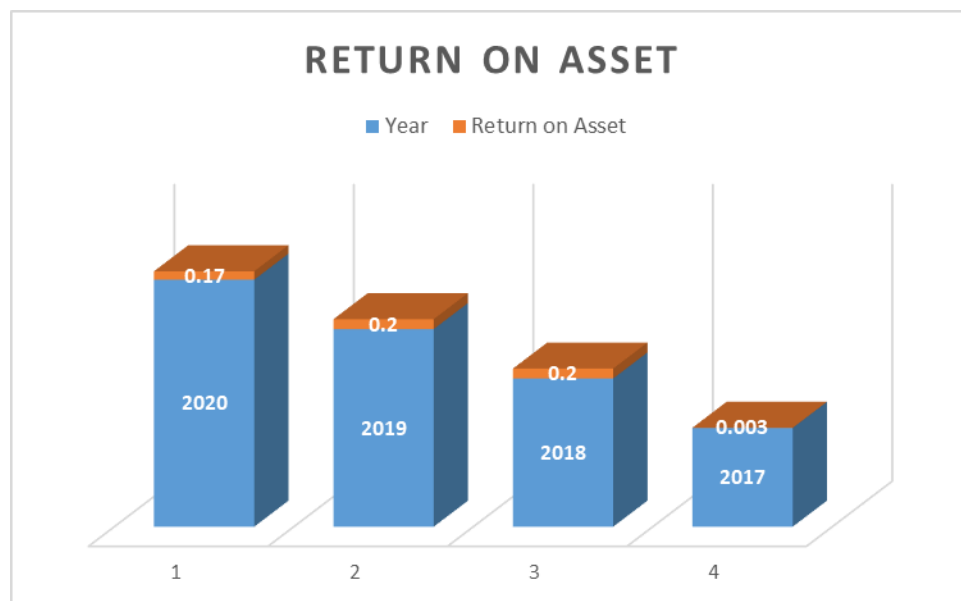


Figure 7: different year return on asset

This table shows 17% in 2020 and 20% for both year 2019,2018 that means 2019 and 2018 considered the great position

An ROA of 5% or better is typically considered good, while 20% or better is considered great.

## 4.8 Return on Equity (ROE)

Year	2020	2019	2018	2017
Profit after tax	186	181	180	2686
Total Equity	5154	5021	5452	51363
Return on Equity	3.61%	3.60%	3.30%	0.28%

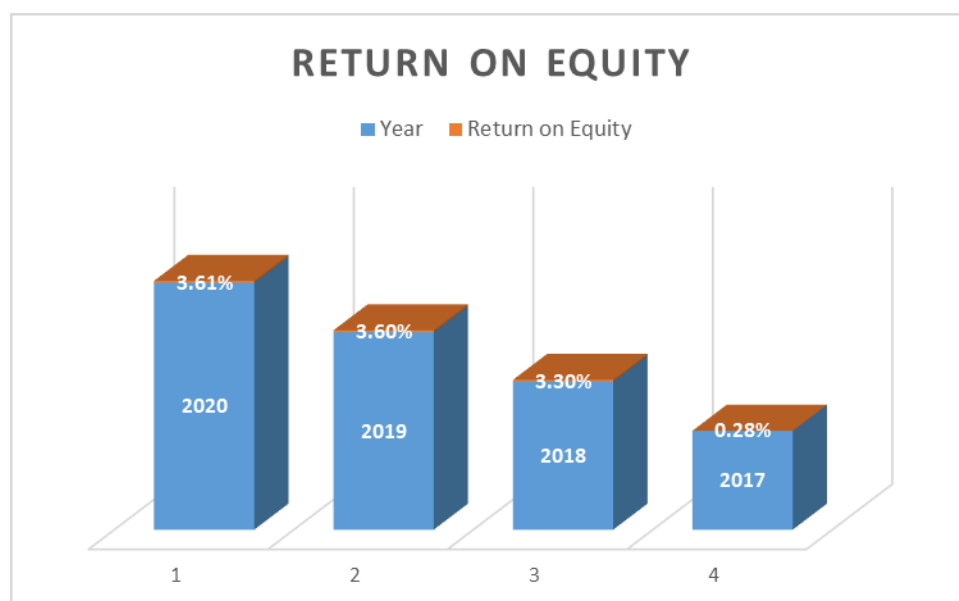


Figure 08: different year return on equity

This table shows all the years ROE are below then 15-20% that means this company's position are bad.

Generally, a return on equity of **15-20%** is considered good.



#### 4.9 Total Asset Turnover

Year	2020	2019	2018	2017
Total revenue	54,923.63	49,958.85	50,704.84	52,471.97
Total assets	1,043,311.18	895,387.08	866,046.48	805988
Total Asset Turnover	0.053	0.056	0.059	0.065



Figure 09: different year total asset turnover

This table shows very poor turnover ratio.

While a firm in the utilities industry is more likely to aim for an asset turnover ratio that's between 0.25 and 0.5, a retail company may view an asset turnover ratio of 2.5 or more to be good.

# **Chapter 5**

## **Findings And Recommendation**

## 5.1 Findings

Analysis of the financial statements of Janata Bank Limited and found some findings

- Current Ratio in 2020 was (0.82:1) which was lower than in 2019 (0.91:1) and higher than 2018 (0.78:1) 2017 was (1.04:1) which is better than other year.
- The liquidity position of Janata Bank isn't up to standard
- Leverage proportions show the high hazard related with the organization's by and large use proportions, measures the level of assets given by the banks. The extent of an association's aggregate resources is being financed with a high level of obtained reserves.
- Profitability proportions of Janata Bank Limited are up to the stamp
- In Debt-to-Equity Ratio consistently diminishing over the most recent three years.
- Earnings per Share and Operating income of Janata Bank is likewise great

## 5.2 Recommendation

Some recommendations based on the financial performance of JBL are given below:

- Before giving a long-haul credit, a bank ought to think about that whether a bank has the long-haul store or not. Something else, the bank will without a doubt confront the liquidity issue.
- After giving the advance to the clients, a broker ought to likewise play out specific obligations to the clients to diminish the awful obligation issue. Like-observing, managing and follow up the advance that is taken by the clients.
- Bangladesh Bank ought to force the standard of consistency for a wide range of plans. Along these lines, clients can choose from where they will get benefit dependent on the administration quality and hierarchical condition.
- Director's obstruction in the event of giving credit ought to decrease in light of the fact that along these lines hazard may increment and awful obligation may likewise increment.
- "Employee Recruitment Process"- ought to be done in a faring procedure so suitable and skilled workers are chosen through the enlistment procedure and increment the profitability and nature of the administration
- JBL should establish a separate loan recovery division because if they do, the number of their classified loans will decrease.
- JBL needs to offer a competitive interest rate to keep customers from moving their accounts to another bank.
- Analysis and proper review should help to lower the amount of non-performing loans.
- Since JBL is a company that offers services, it should launch fresh, innovative offerings to meet consumer demand. It is necessary to create a few powerful motivational programs.

# Chapter 6

## Conclusion

## 6.1 Conclusion:

During this period of challenging financial conditions, Janata Bank Limited (JBL) is setting new standards in the area of managing money. The bank had been transformed into an open constrained organization as a key component of the administration's long-term money-related transformation and modernization plan. JBL gathers the resources necessary to maintain stability in its core operational areas. The treasury managing is being strengthened to support exchanges requiring increasingly complex products and services for larger institutional and corporate customers. JBL remains the nation's leading player in the foreign trade and currency market, improving productivity through careful estimating and appraisal of risk and rate of profitability. Despite the fact that it has a wide range of systems and client confidence, it has a few problems that lower its pay.

Janata Bank Limited always made an effort to perform well financially. In comparison to the managing an account sector, their budgetary execution is quite appealing. Despite making an effort to succeed in some ways, Janata Bank Limited occasionally runs into financial difficulties. Some of the issues with declining patterns of gainfulness and dissolvability, a lack of workers, a lack of modern, innovative offices, and other similar problems periodically surfaced due to the financial slump, moderation and change in loan costs, a booming capital market, an expansion of the currency market, etc. The bank is currently working to rectify the situation to the best of its ability while combating all of these problems and competing with other Banks. We believe that if this continues, Janata Bank Limited will expand much more in the future.

from a purely practical standpoint I can state with confidence that I have utilized my temporary position at the bank to its fullest since the very first day. Additionally, my dad has certainly benefited from the entry-level job program that is a requirement for my MBA school while considering my career. I did a respectable job of organizing the examination report with pertinent information.

## Reference

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