

# **Internship Report**

**On**

**Performance comparison and future prospect**

**of Janata Bank Limited**

**(Dhanmondi Branch)**



**Date of submission: 07 August 2014**

**An Internship Report**  
**On**  
**Janata Bank Limited**  
**An Analysis on Dhanmondi Branch**

**Submitted To:**

**Sayedul Anam**  
**Senior lecturer**  
**Department of Business Administration**  
**Faculty of Business & Economics**  
**Daffodil International University**

**Submitted By:**

**Sunjida Rahman**  
**ID:103-11-1701**  
**Major: Finance**  
**Program: BBA**



**Date of submission: 07 August 2014**

## Letter of Transmittal

07 August 2014  
Sayedul Anam  
Senior lecturer  
Department of Business Administration  
Faculty of Business & Economics.  
Daffodil International University

Subject: **Submission of Internship Report.**

Sir,

I am highly delighted to submit my internship report on, “**performance comparison and future prospect**” of **JBL Dhanmondi Branch**. I have got the opportunity to work in Janata Bank Limited Dhanmondi Branch for my internship program, which is an essential part of my academic program, and it is a great achievement to work under your active supervision and guidance.

The whole report is prepared based on my academic knowledge from BBA program and also is my experience acquired during internship in Janata Bank Limited Dhanmondi Branch

Finally, I would like to thank for your valuable guidance and care in preparing the report. I shall gratefully respond to any clarification when required. I shall be highly obliged if you are kind enough to give approval to this report.

Sincerely Yours,

.....  
Sunjida Rahman  
ID:103-11-1701  
BBA Program(27<sup>th</sup> Batch)  
Major Finance

## Approval Certificate

This is to certify that the Internship Report on “**performance comparison and future prospect of JBL” Dhanmondi Branch** is prepared by Sunjida Rahman ID: 103-11-1701, Major in Finance, 27<sup>th</sup> Batch.

As a mandatory requirement of Bachelor of Business Administration (BBA) from Daffodil International University. This report is an original work completed under my supervisor.

She is permitted to submit the Internship Report.

-----  
Sayedul Anam  
Senior lecturer  
Department of Business Administration  
Faculty of Business Administration.  
Daffodil International University

## Declaration

Sunjida Rahman is a student of Bachelor of Business Administration (BBA), Daffodil International University, , do hereby that the internship report on “**performance comparison and future prospect of JBL**” **Dhanmondi Branch**. Which main discuss matter is Policies and Procedures of JBL. It is persuade under the supervision of Sayedul Anam (Internship Supervisor).DIU

.....

Sunjida Rahman  
ID: 103-11-1701  
BBA Program (27<sup>th</sup> Batch)  
Major Finance

## Acknowledgement

First I express my heartiest thanks and gratefulness to almighty Allah for His divine blessing makes me possible to complete this project successfully.

I am a grateful and express my profound indebtedness to Sayedul Anam Senior lecturer, Faculty of Business & Economics, Daffodil International University, Dhaka. His endless patience, scholarly guidance, continual encouragement, constant and energetic supervision, constructive criticism and valuable advice at all stage have made it possible to complete this report.

I would like to express my heartiest gratitude to Sayedul Anam, for his kind help to complete my internship. I would like to thank my entire course mate in Daffodil International University, who took part in discussion while completing the course work.

Finally, I must acknowledge with due respect the constant support and patients of my parents

## Executive Summary

This report on Performance comparison and future prospect of Janata Bank Limited, Dhanmondi branch. aims to present the knowledge and experience accumulated from the internship report.

As far as the working experience is concerned during the internship report, it is necessary to mention the departments where I have worked. Because, as an employee I had the opportunity to work in Janata Bank JBL Dhanmondi branch.

The introduction part of the report first of all I've discussed about the introduction , objectives, containing the sources of data I've collected from the basis of my observation while working at different desks and documents provided by JBL Dhanmondi branch.

Secondly, in the organizational part I have provided detailed information about the organizational Profile and the company profile and all of there services, products , strategies.

Thirdly, I have discussed about the “Methodology on the basis of all kind of analysis which I have been provided by Bank and other sources.

Fourthly, I have determined average Performance of JBL, also determined the performance of JBL Dhanmondi branch. And the compare among them. The average Performance of the JBL Dhanmondi branch on the basis of Deposit, Loan & advance almost better than average performance of JBL.but in case of classified loan it is not better than the average performance of JBL.I have also calculated the future project of JBL Dhanmondi branch.

Finally, I have discussed, recommendation and conclusion about the report which will help the to make useful decision and also they must consider the people around the country.

<b>Table of Content</b>		Page No.
Letter of Transmittal		i
Approval Certificate		ii
Declaration		iii
Acknowledgement		iv
Executive Summary		v
<b><u>CHAPTER-1(INTRODUCTION)</u></b>		
1.1	Introduction	01-03
1.2	Objectives	04
1.3	Limitation of the study	04
<b><u>CHAPTER-2(Overview of Janata Bank Limited)</u></b>		
2.1	History of Janata Bank Limited	05
2.2	Vision of Janata Bank Limited	06
2.3	Mission of Janata Bank Limited	06
2.4	Strategies	07
2.5	Nature of Business	07
2.6	Products of Janata Bank Limited:	07
2.7	Deposit Products	08
2.8	E- Services	08
2.9	Credit Product	08



2.10	Classified loan	09
2.11	Loan and advance	09
<b><u>CHAPTER-3 Methodology</u></b>		
3.1	Methodology	10
	Statistical Methods for Calculations	10-11
<b><u>CHAPTER-4 Comparison Dhanmondi Branch to Average Performance of JBL</u></b>		
4.1	Deposit	12
4.2	Foreign Remittance	13
4.3	Loans and Advance	14
4.4	Classified Loan	15
<b><u>CHAPTER-5 Trend Analysis of forecasting of JBL Dhanmondi Branch</u></b>		
5.1	Deposit	16
5.2	Classified Loan	17
5.3	Foreign Remittance	18
5.4	Loan and advance	19
<b><u>CHAPTER-6 Findings , Recommendation, Conclusion</u></b>		
6.1	Findings	20
6.2	Recommendation	21
6.3	Conclusion	22
6.4	Bibliography	23
6.5	Audited Annual Report	24

# CHAPTER-1

## INTRODUCTION

### 1.1 Introduction

Janata Bank Limited established as the immediately after the emergence of Bangladesh in 1971. United Bank Limited and Union Bank Limited were renamed as Janata Bank. On 15th November, 2007 the bank has been corporatized and renamed as Janata Bank Limited & operates through 897 branches including 4 overseas branches at United Arab Emirates. It is linked with 1202 foreign correspondents all over the world.

They are determined to bring back the long forgotten taste of banking services and flavors. It wants to serve each one promptly and with a sense of dedication and dignity. The emergence of Janata Bank Limited in the Government sector was an important event in the Banking arena of Bangladesh. When the nation was in the grip of severe recession, the government took the farsighted decision to allow the private sector to revive the economy of the country. Several dynamic entrepreneurs came forward for establishing a bank with a motto to revitalize the economy of the country.

Janata Bank Limited has its prosperous past, glorious present, prospective future and under processing projects and activities. JBL has been flourishing as one of the largest private sector Bank with the passage of time after facing many stress and strain. The members of the board of directors are creative businessmen and leading industrialists of the country. Many National and inter-National economic activities and for rendering all modern services, JBL, as a financial institution, automated all its branches with computer networks in accordance with the competitive commercial demand of time. Janata Bank Limited has been licensed by the Government of Bangladesh as a Scheduled commercial bank in the nationalized sector in pursuance of the policy of liberalization of banking and financial services and facilities in Bangladesh.

The Bank within a period of 40 years of its operation achieved a remarkable success and met up capital adequacy requirement of Bangladesh Bank. In this direction, we have remained associated with the development of education, healthcare and have sponsored sporting and cultural activities. During times of natural disasters like floods, cyclones, landslides, we have extended our hand to mitigate the sufferings of victims. Besides awarding scholarship to the meritorious children of the employees, the bank has also extended financial support for their education. We aim to provide financial services to meet customer expectations so that customers feel we are always there when they need us, and can refer us to their friends with confidence.

We want to be a preferred bank of choice with a distinctive identity. Janata Bank Limited be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team & ensuring good corporate governance in every step of banking network.

The strategies of the JBL are to strive for customer's best satisfaction and earn their confidence; to manage and operate the Bank in the most effective manner; to identify customers' needs and monitor their perception towards meeting those requirements review and updates policies procedures practices enhanced he ability to extend better services to the customers. Janata Bank

Limited offers services for all banking needs of the customers, which include deposits, making loans & advances, discounting bills, conducting money transfer and foreign Trade transactions and performing other related services such as safe keeping, collections, issuing guarantees, acceptances and letters of credit.

This unit is intended to review and clarify the uses for, and the similarities and differences between, tables, bar graphs, and circle graphs. Often it is difficult to determine the most appropriate way to visually display data. You may wonder whether you should use a table, circle graph or bar graph to display the given data. This section will help you learn how to choose the most appropriate graph, depending on the information you want conveyed.

While each representation has its strong points, each also has limitations. When we are representing data, it is important to determine which form is better. This will depend on what we want readers to be able to see.

- Tables are used to organize exact amounts of data and display information.
- Tables show numerical specifics rather than visual comparisons, and therefore take longer to read and understand.
- Using tables makes it more difficult to examine overall trends or comparisons than using bar and circle graphs.
- Circle graphs are used to compare parts to a whole. They visually represent data in the same proportion as the numerical data in a table.
- Constructing accurate circle graph is difficult particularly when the parts to whole relationships must be calculated and graphed without a computer.
- Bar graphs are used to compare data and show trends. They provide a display that enables the reader to quickly examine these trends visually.
- Bar graphs can be difficult to read accurately. A change in the interval and/or scale may alter the visual perception of data, which may persuade or trick the reader.

A statistical measure that attempts to determine the strength of the relationship between one dependent variable (usually denoted by Y) and a series of other changing variables (known as independent variables).

The two basic types of regression are linear regression and multiple regression. Linear regression uses one independent variable to explain and/or predict the outcome of Y, while multiple regression uses two or more independent variables to predict the outcome. The general form of each type of regression is:

Linear Regression:  $Y = a + bX + u$

Multiple Regression:  $Y = a + b_1X_1 + b_2X_2 + B_3X_3 + \dots + B_tX_t + u$

Where:

Y= the variable that we are trying to predict

X= the variable that we are using to predict Y

a= the intercept

b= the slope

u= the regression residual.

In multiple regression the separate variables are differentiated by using subscripted numbers.

Regression takes a group of random variables, thought to be predicting Y, and tries to find a mathematical relationship between them. This relationship is typically in the form of a straight line (linear regression) that best approximates all the individual data points. Regression is often used to determine how much specific factors such as the price of a commodity, interest rates, particular industries or sectors influence the price movement of an asset.

An aspect of technical analysis that tries to predict the future movement of a stock based on past data. Trend analysis is based on the idea that what has happened in the past gives traders an idea of what will happen in the future.

There are three main types of trends: short-, intermediate- and long-term.

A trend analysis is a method of analysis that allows traders to predict what will happen with a stock in the future. Trend analysis is based on historical data about the stock's performance given the overall trends of the market and particular indicators within the market.

Trend analysis takes into account historical data points for a stock and, controlling for other factors like the general changes in the sector, market conditions, competition for similar stocks, it allows traders to forecast short, intermediate, and long term possibilities for the stock.

By watching the general trends of the markets, a trader may be able to match purchases and sales of particular stocks, maximizing his or her potential for profits. At the same time, it is important to look at historical data in a larger context of conditions for the underlying company to understand if there are factors that may affect a stock's value irrespective of general market conditions or past performance. For example, a trader should look inside the financial conditions of the company, understand the market and technologies, and anticipate competitive pressures on the company within its sector. All of these tools, as well as trend analysis

## **1.2 Objectives**

There are some purposes of preparing the report which helps me to fulfill my thirsty. These are given:

- To compare the performance of Dhanmondi Branch with the Average Performance of JBL
- To find the performance trend of Dhanmondi Branch
- To predict the future performance of Dhanmondi Branch

## **1.3 Limitation of the study**

To prepare a report on the topic like this in a short duration is not easy task. In preparing this report some problems and limitations have encountered which are as follows:

- a) The main constraint of the study was insufficiency of information, which was required for the study. There are various information the bank employee cannot provide due to security and other corporate obligations.
- b) As the data, in most cases, are not in organized way, the bank failed to provide all information.

Due to time limitation, many of the aspects could not be discussed in the present report.

## CHAPTER-2

### Overview of Janata Bank Limited

#### 2.1 History of Janata Bank Limited

Janata Bank Limited established as the immediately after the emergence of Bangladesh in 1971, the erstwhile United Bank Limited and Union Bank Limited were renamed as Janata Bank. On 15<sup>th</sup> November, 2007 the bank has been corporatized and renamed as Janata Bank Limited & operates through 897 branches including 4 overseas branches at United Arab Emirates. It is linked with 1202 foreign correspondents all over the world. From the very inception, it was the firm determination of Janata Bank Limited to play a vital role in the National economy. They are determined to bring back the long forgotten taste of banking services and flavors. It wants to serve each one promptly and with a sense of dedication and dignity. The emergence of Janata Bank Limited in the Government sector was an important event in the Banking arena of Bangladesh. When the nation was in the grip of severe recession, the government took the farsighted decision to allow the private sector to revive the economy of the country. Several dynamic entrepreneurs came forward for establishing a bank with a motto to revitalize the economy of the country. Janata Bank Limited has its prosperous past, glorious present, prospective future and under processing projects and activities. JBL has been flourishing as one of the largest private sector Bank with the passage of time after facing many stress and strain. The members of the board of directors are creative businessmen and leading industrialists of the country. To keep pace with time and in harmony with National and inter-National economic activities and for rendering all modern services, JBL, as a financial institution, automated all its branches with computer networks in accordance with the competitive commercial demand of time. Moreover, considering its forth-coming future, the infrastructure of the Bank has been rearranging. The expectation of all class businessmen, entrepreneurs and general public is much more to JBL.

Janata Bank Limited has been licensed by the Government of Bangladesh as a Scheduled commercial bank in the nationalized sector in pursuance of the policy of liberalization of banking and financial services and facilities in Bangladesh. In view of the above, the Bank within a period of 40 years of its operation achieved a remarkable success and met up capital adequacy requirement of Bangladesh Bank.

Janata Bank Limited is a customer oriented financial institution. It remains dedicated to meet up with the ever growing expectations of the customer because at Janata Bank, customer is always at the center.

Since its inception, the bank was aware of complying with Corporate Social Responsibility. In this direction, we have remained associated with the development of education, healthcare and have sponsored sporting and cultural activities. During times of natural disasters like floods, cyclones, landslides, we have extended our hand to mitigate the sufferings of victims. Besides awarding scholarship to the meritorious children of the employees, the bank has also extended financial support for their education. It also provided financial assistance to the Asiatic Society of Bangladesh at the time of their publication of Banglapedia and observance of 400 years of Dhaka City.

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

We aim to provide financial services to meet customer expectations so that customers feel we are always there when they need us, and can refer us to their friends with confidence. We want to be a preferred bank of choice with a distinctive identity.

To become the effective largest commercial bank in Bangladesh to support socio-economic development of the country & to be a leading bank in Asia.

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

Janata Bank Limited be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team & ensuring good corporate governance in every step of banking network.

## **2.4 Strategies**

The strategies of the JBL are to strive for customer's best satisfaction and earn their confidence; to manage and operate the Bank in the most effective manner; to identify customers' needs and monitor their perception towards meeting those requirements review and updates policies procedures practices enhanced he ability to extend better services to the customers; to train and develop all employees & provide them adequate resources so that the customer's needs are reasonably addressed; to cultivate a Congenial working environment and to diversify portfolio both the retail & wholesale markets (Janata Bank Ltd.)

## **2.5 Nature of Business**

Janata Bank Limited offers services for all banking needs of the customers, which include deposits, making loans & advances, discounting bills, conducting money transfer and foreign Trade transactions and performing other related services such as safe keeping, collections, issuing guarantees, acceptances and letters of credit.

## **2.6 Products of Janata Bank Limited**

### **Retail / Personal Banking:**

- Janata Bank Limited offers all the major banking facilities and services to its customers.
- The Bank with its network spreading throughout the country has a unique feature of plugging back savings from those places and then investing them into different loan portfolios.
- Deposit
- Loan
- Foreign Trade
- Other Services
- SWIFT



- Locker Facility
- Remittance Services

## **2.7 Deposit Products**

- Current Deposit Account
- Short Term Deposit
- Janata Bank Deposit Scheme
- Janata Bank Special Deposit Scheme
- Fixed Deposit
- Janata Bank Monthly Saving Scheme
- Janata Bank Monthly Deposit Project
- Janata Bank Double Benefit Scheme
- Savings Bank Deposit Account `
- Education Deposit Scheme
- Medical Deposit Scheme

## **2.8 E- Service**

- ❖ Speedy Remittance
- ❖ Western Union Money Transfer
- ❖ Internet Banking
- ❖ ATM Banking

## **2.9 Credit Products**

- ❖ Term Loan
- ❖ Trade Finance
- ❖ Import Finance
- ❖ Export Finance

- ❖ SME Financing
- ❖ Micro Credit
- ❖ Agricultural & Rural Credit
- ❖ Customer Credit
- ❖ Home Loan
- ❖ Loan for Merchant Banking
- ❖ Loan Against Transport
- ❖ Loan Against General House Building
- ❖ Loan Against Personal Fund
- ❖ Loan Against Staff House Building

## **2.10 Classified loan**

If any continuous credit is not adjusted/ renewed within expiry date, the loan will be treated as classified/ irregular loan from the next day of the expiry date. Loans are classified which are judge to have a reduced chance of repayment. Classified loan can be three types:

- Substandard
- Doubtful
- Bad/ loss

**Substandard:** If the loan unadjusted for six months or more but less than nine months, the loan will be treated as “substandard”.

**Doubtful:** For nine months and above but less than twelve months the loan will be treated as “doubtful”.

**Bad:** If the period is twelve months or more, the loan will be classified as “bad”. The above time frame is applicable in respect of demand loan also.

## **2.11 Loan and advance**

The main focus of Janata Bank Credit Line/Program is financing business, trade and industrial activities through an effective delivery system. Janata Bank offers credit to almost all sectors of commercial activities having productive purpose. The loan portfolio of the Bank encompasses a wide range of credit programs covering about 200 items. Credit is also offered to 15 (fifteen) thrust sectors, as earmarked by the govt., at a reduced interest rate to develop frontier industries. Credit facilities are offered to individuals, businessmen, small and big business houses, traders, manufactures, corporate bodies, etc.

## CHAPTER-3

### METHODOLOGY

#### 3.1 Methodology

To conduct the study, secondary data were extensively used and primary data, sometimes, were used in selective cases. Basically, secondary data were collected from Annual report of Janata Bank, Periodicals Published by Bangladesh Bank, Office files and documents, Study related books and journals, Web sites and other published sources. The main variables from where bank generate revenue are deposit, loan advance, remittance, NI income, export, import etc. In my report I focus only deposit, loan advance, import, and profit & loss.

#### **Statistical Methods for Calculations**

Data were analyzed on 2 different dimensions.

**Dimension-1:** At first I want to show the comparison between Janata bank Dhanmondi branch and the overall performance in Janata bank. For this comparison, I have used multiple bar diagram. The height of individual bar represents the performance of each branch.

**Dimension-2:** After then I want show the trend of Dhanmondi branch performance of the variable (deposit, loan advance, classified loan and foreign remittance) and then focusing next 5 years where it going on. To calculate this type of analysis regression analysis is on of the best method.

Let us consider that there exists association between x and y. in the scatter diagram for a particular value of x represented in the x- axis, we may consider a large number of observations

along y-axis. We get a regression curve if we draw the x values and the corresponding mean values of y and the relationship is said to be expressed by means of curvilinear regression. If the curve is straight, it is called the line of regression and the regression is said to be linear, otherwise it is called curvilinear.

The line of regression is the straight-line which gives the best fit to the vicariate frequency distribution in the least square sense. If the straight line be so chosen that the sum of square of the deviations parallel to the y-axis is minimum, we get a regression line of y on x and it gives the best estimate of y for any given value of x. On the other hand, if the sum of squares of the deviation parallel to the x-axis is minimum, the regression line of x on y is obtained and it gives the best estimate of x for any given value of y.

Let us suppose that  $(x_i, y_i) i=1, 2, \dots, n$  be a random sample from a vicariate distribution, y is dependent and x is independent variable. Let the regression line of y on x be

$$Y = a + bx$$

Following the principle of least squares method, the estimates of a and b can be obtained as below:

The observation  $y_i$  follows the model

$$y_i = a + bx_i + e$$

Where a is the intercept and b is the slope usually called the regression coefficient of y on x and  $e$ 's are random error components which are independently and normally distributed with 0 mean and variance  $\sigma^2$ .

## CHAPTER-4

### Comparison (Dhanmondi Branch to Average Performance of JBL)

#### 4.1 Deposit

Deposit is the main source of earning revenue for Janata Bank Dhanmondi Branch. In this diagram along X axis we represent time period and along Y axis we plot deposit.

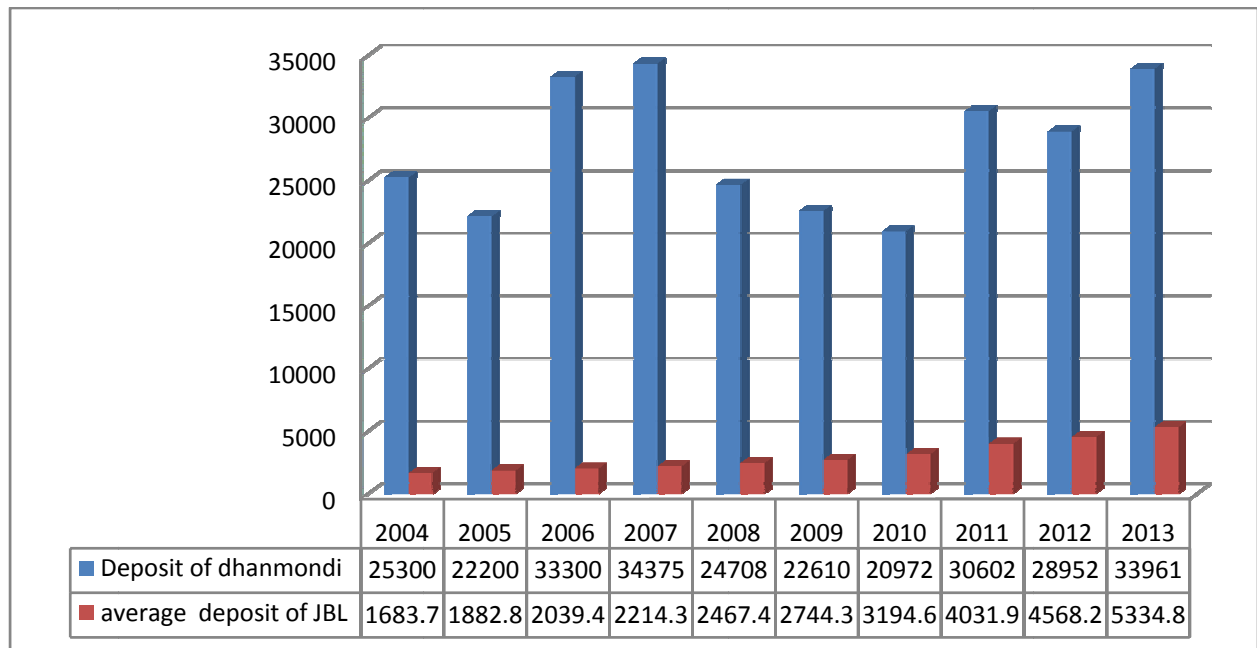


Fig-1

In this diagram shows the performance of Dhanmondi Branch for deposit is comparatively high than the average performance of Janata Bank. The average performance of Janata Bank for deposit is smoothly increasing but Dhanmondi Branch it is rapidly increasing

## 4.2 Foreign Remittance

Foreign remittance is another source of earning revenue for Janata Bank Dhanmondi branch. In this diagram along X axis we represent time period and along Y axis we plot foreign remittance .

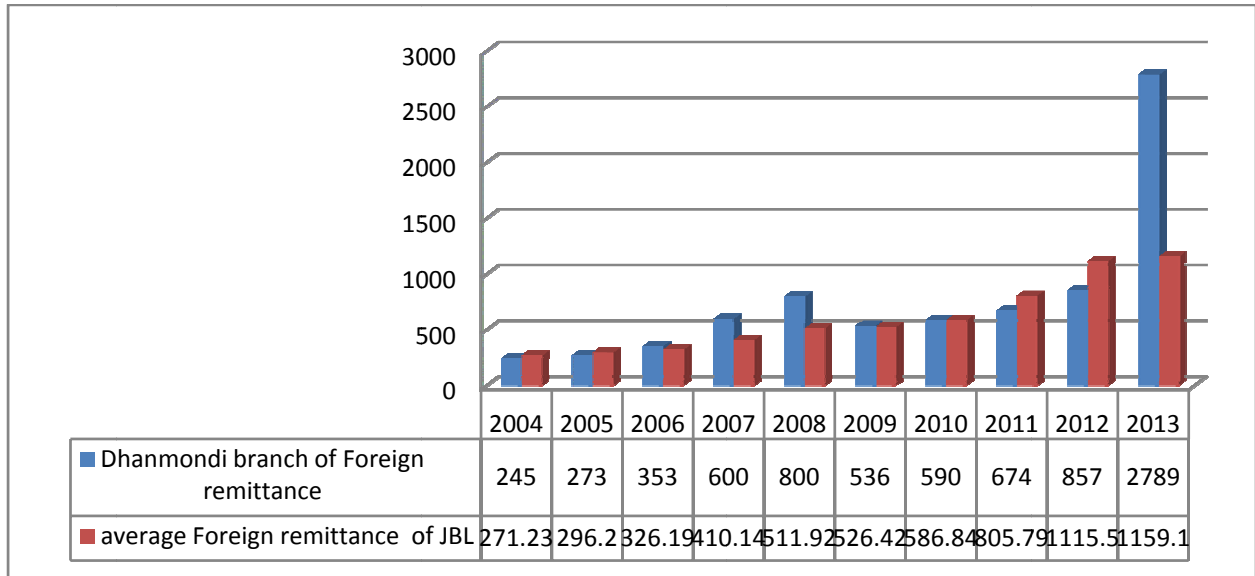


Fig-2

In this diagram shows the performance of Dhanmondi branch for foreign remittance is comparatively lower than the average performance of Janata Bank. The average performance of Janata Bank for foreign remittance is fluctuating & rapidly increasing but Dhanmondi branch it is smoothly increasing & fluctuating.

### 4.3 Loan and Advance

Loan & Advance is the important source of earning revenue for Janata Bank Dhanmondi branch. In this diagram along X axis we represent time period and along Y axis we plot Loan and Advance.

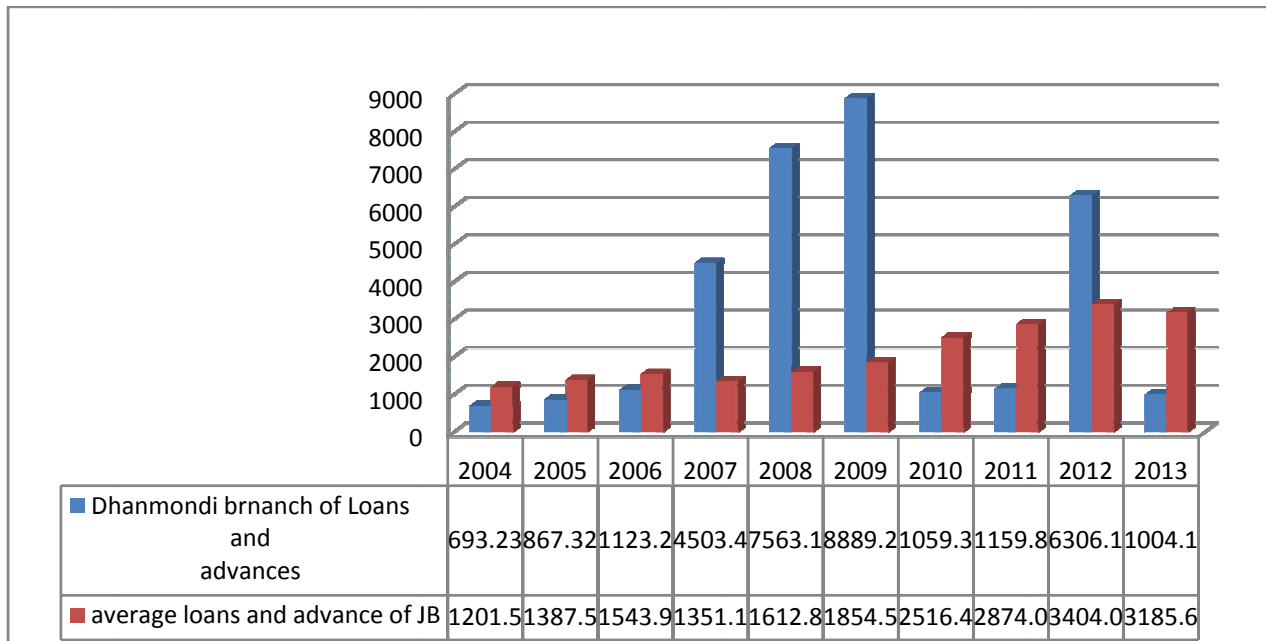


Fig-3

This diagram shows the performance of Dhanmondi branch for Loan and Advance 2004 to 2009 is comparatively high than the average performance of Janata Bank. The performance of Dhanmondi branch for Loan and Advance 2010 to 2013 is comparatively less than the average performance of Janata Bank. The average performance of Janata Bank for Loan and Advance is smoothly increasing.

## 4.4 Classified Loan

Classified loan is the important thing for any Bank. In this diagram along X axis we represent time period and along Y axis we plot classified loan.

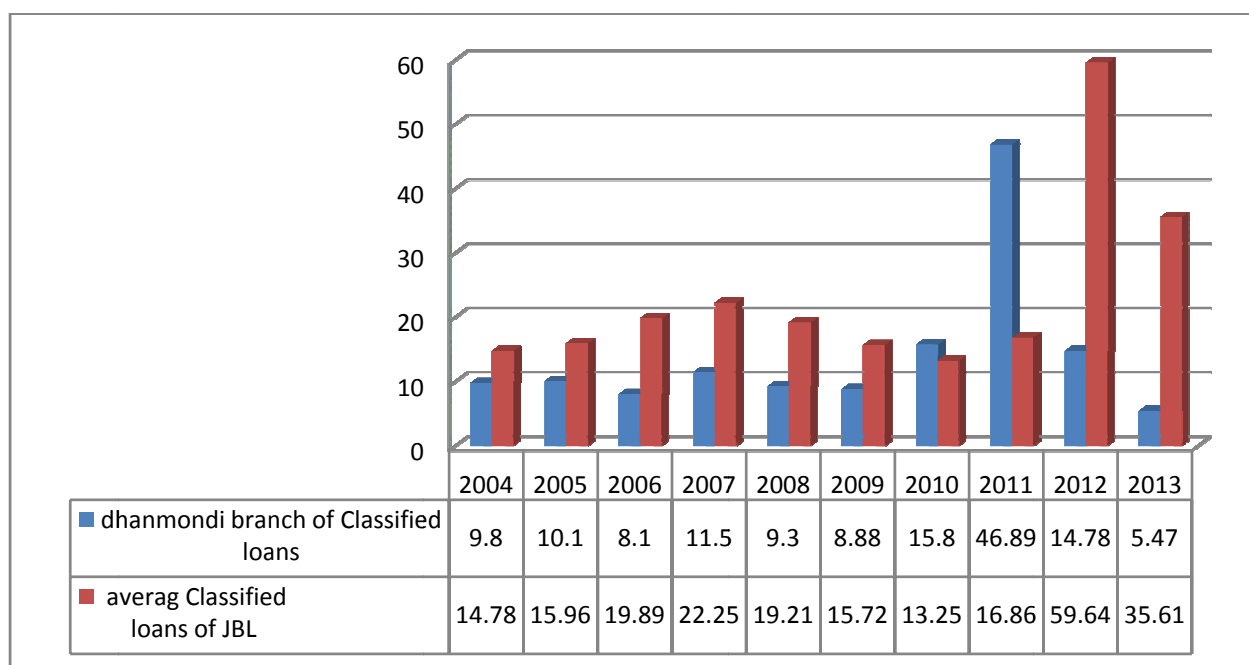


Fig-4

In this diagram shows the performance of Dhanmondi branch and average performance Janata bank for classified loan. Loss is comparatively high of Dhanmondi branch than the average performance of Janata Bank. The average performance of Janata Bank for classified loan is smoothly increasing but Dhanmondi branch it is fluctuating and decies.

Classified loan average banks in Bangladesh the year from 2005 to 2007 . Average banks classified loans are increasing but Janata Bank Limited loans are decreasing. But in the year from 2008 to 2011 Janata Banks Classified Loans are increasing rather than average banks and the year 2011 is the highest increased. The opposite situation is in the year 2012 that average banks



Classified Loans are highest increasing from Janata Bank. In the year 2013 Janata Bank loans in decreasing is like floor level but average banks loans are decreased in a small portion.

## CHAPTER-5

### Trend Analysis of Forecasting of JBL ( Dhanmondi Branch)

#### 5.1 Deposit

Deposit is the main source of earning revenue for Janata Bank Dhanmondi branch. In this diagram along X axis we represent time period and along Y axis we plot deposit.

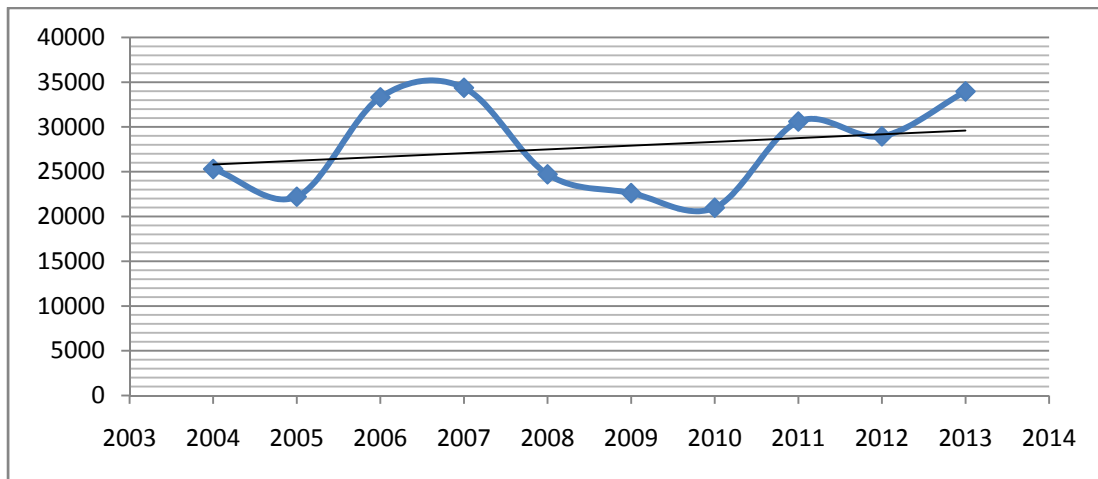


Fig-1

The deposit is continuously increasing with respected to time period. The regression line (usage excel solver software) is  $Y = 959.1 \cdot x + 23903$

When, x represent time period and y represent deposit. Now for next five year the deposit is –

year	Deposit
2014	34453.1
2015	35412.2
2016	36371.3
2017	37330.4
2018	38289.5

**5.2 Classified Loan**

Classified loan is the another source of earning revenue for Janata Bank Dhanmondi branch. In this diagram along X axis we represent time period and along Y axis we plot classified loan .

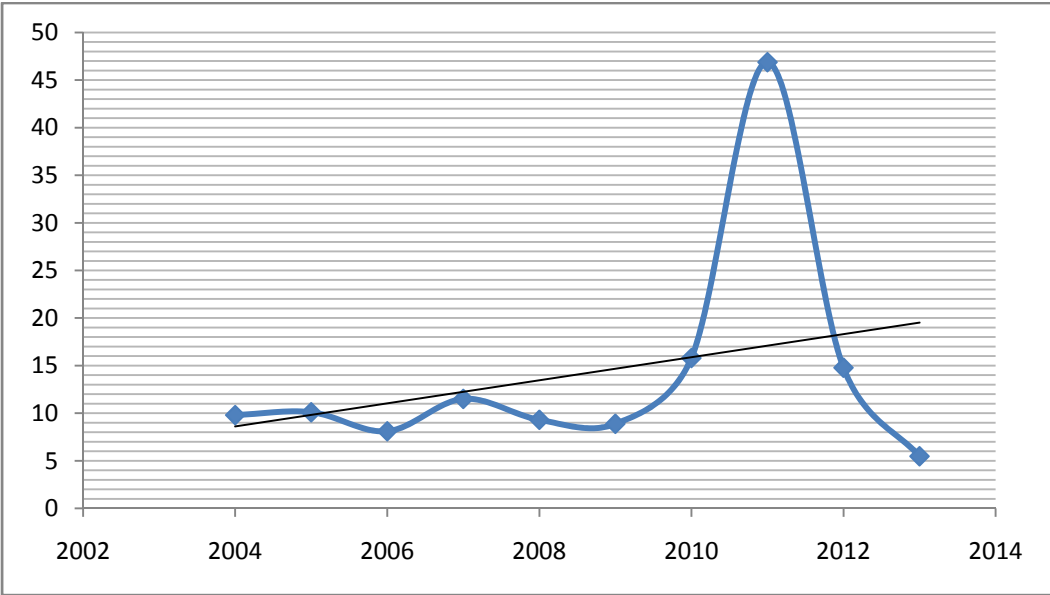


Fig-2

The classified loan is continuously increasing with respected to time period. The regression line (usage excel solver software) is  $Y = 0.965x + 6.6$

When, x represent time period and y represent classified loan . Now for next five year the classified loan is –

year	Classified Loan
2014	17.21
2015	18.18
2016	19.14
2017	20.11
2018	21.07

### 5.3 Foreign Remittance

Foreign remittance is the another source of earning revenue for Janata Bank Dhanmondi branch. In this diagram along X axis we represent time period and along Y axis we plot foreign remittance.

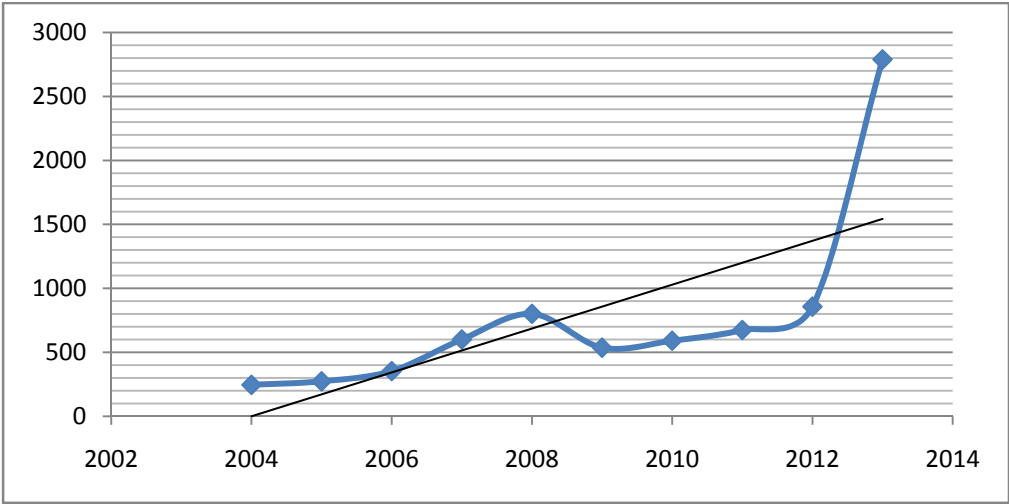


Fig-3

The Foreign remittance is continuously increasing with respected to time period. The regression line (usage excel solver software) is  $Y = 196.7x + 39448$

When, x represent time period and y represent foreign remittance. Now for next five year the foreign remittance is –

year	Foreign remittance
2014	41611.7
2015	41808.4
2016	42005.1
2017	42201.8
2018	42398.5

## 5.4 Loan and Advance

Loan and advance is the another source of earning revenue for Janata Bank Dhanmondi branch. In this diagram along X axis we represent time period and along Y axis we plot loan and advance.

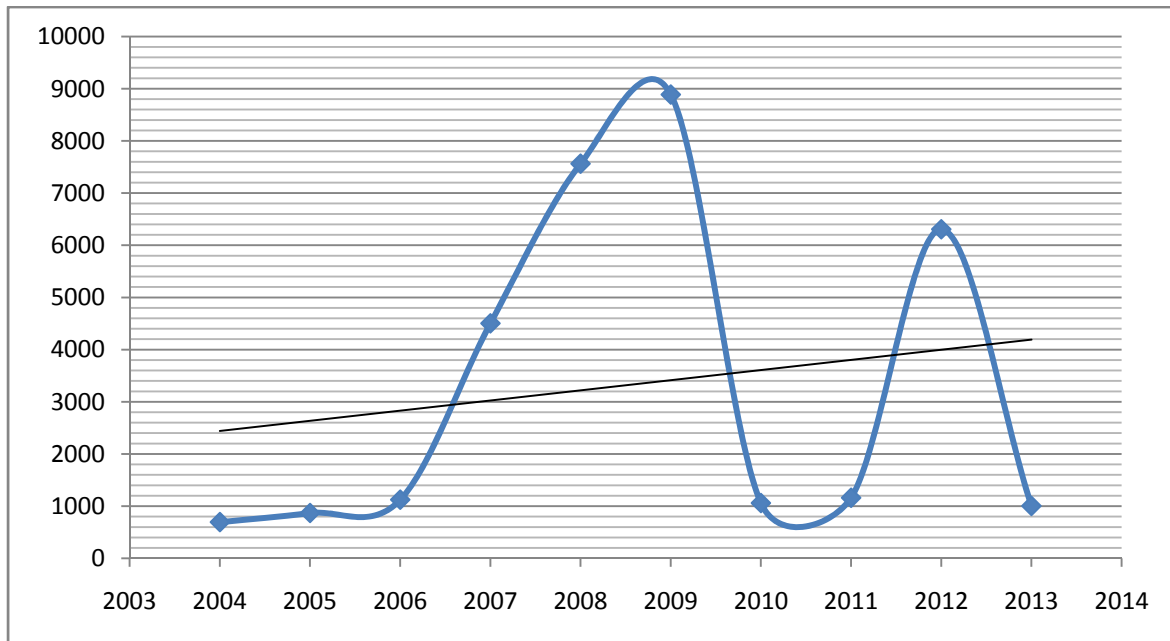


Fig- 4

The loan and advance is continuously increasing with respected to time period. The regression line (usage excel solver software) is  $Y = 48.41x - 3663$

When, x represent time period and y represent loan and advance. Now for next five year the loan and advance is –

year	Loan and advance
2014	-93130.49
2015	-93082.08
2016	-93033.67
2017	-92985.26
2018	-92936.85

## CHAPTER-6

### Findings, Recommendation, Conclusion

#### 6.2 Findings

- **Deposit:** Deposit is the main source of earning revenue for Janata Bank. Dhanmondi branch for deposit is comparatively high than the average performance of Janata Bank. Most of the branch out side of city so there deposit is not as same as Dhaka city's branch that's why average deposit of Janata Bank is lower than Dhanmondi branch. On the other side Dhanmondi branch stand main point of Dhaka city and it is a crowd place here is a good number of School, College, Shopping mall and it is a place of retailer business man who business here daily basis and deposit there money in this bank that's why its transaction is good than other branch.

If this branch is going this situation after 5 years expected performance will 38289.5 Lack.

- **Classified Loan:** Classified loan is another source of earning revenue for Janata Bank..there is a huge number of bank there and also have a tradition that's why most of the customer going there and open LC from there. For that this branch performance is lower.

If this branch is going this situation after 5 years expected performance will 21.07 Lack.

- **Foreign Remittance:** Foreign remittance is the important thing for any Bank. Before 2011 this branch was not able to profit for political reason they give appoint there person who was not for that post. But after 2011 this bank going to profit for some step taken by government policy.

If this branch is going this situation after 5 years expected performance will 42398.5 Lack.

- **Loan & Advance:** Loan & Advance is the important source of earning revenue for Janata Bank. Here is a good number of business man who need money to do business that's why here's loan is higher than other branch. But since 2010 here loan is going slow

because there target was lower than previous year, some government policy and political situation.

If this branch is going this situation after 5 years expected performance will 92936.85 Lack.

## **6.1 Recommendation**

- We can do comparative analyses of another variables (deposit, foreign remittance, noninterest income etc) JBL Dhnmondi branch to average performance of JBL.
- We can do comparative analyses JBL to another bank. But we compare average performance of JBL with performance of JBL Dhanmondi branch.
- For regression model we need at least 14 years data, but we considering only 10 years data. This is not enough for regression model. For the shortage of information we can not collect more data.

I work only four variables (Deposit, Loan & Advance, Classified loan, Foreign remittance) for time limitation, but we can calculate other variables in the regression model.

### **6.3 Conclusion**

Internship is a bridge between theoretical knowledge and practical knowledge. Now that I have completed my Internship, I believe the experience I have gathered working in the official environment will be proven vital for me to go ahead in my professional life. During my internship I have realized how modern Science and Information Technology have been contributing more and more to the development of operational and management process. To serve customers well, companies need to be skillful in many areas faster development of new business strategies, shrinking company formalities, reducing procedure times, improving customer service and increasing and maintaining knowledge for accomplishing all these goals.

As an internee of JBL, I have truly enjoyed my internship from the learning and experience viewpoint. I am confident that this three months internship program at JBL will definitely help me to realize my further carrier in the job market.

The bank is maintaining a well-structured communication from top to bottom level. Each official needs to be valued and treated as a part of the bank and they must have the privilege to devote themselves for the betterment of service of the bank. Janata Bank places utmost importance on, Deposit, Loan & Advance, Classified loan, foreign remittance.

The performance of Dhanmondi Branch for deposit is comparatively high than the average performance of Janata Bank. The average performance of Janata Bank for deposit is smoothly increasing but Dhanmondi Branch it is rapidly increasing. the performance of Dhanmondi branch for foreign remittance is comparatively lower than the average performance of Janata Bank. The average performance of Janata Bank for foreign remittance is fluctuating & rapidly increasing but Dhanmondi branch it is smoothly increasing & fluctuating. the performance of dhanmondi branch for Lone and Advance 2005to 2009 is comparatively high than the average performance of Janata Bank. the performance of Dhanmondi branch for Loan and Advance 2010 to 2013 is comparatively less than the average performance of Janata Bank .The average performance of Janata Bank for Lone and Advance is smoothly increasing .the performance of Dhanmondi branch and average performance Janata bank for classified loan. Loss is comparatively high of Dhanmondi branch than the average performance of Janata Bank. The average performance of Janata Bank for classified loan is smoothly increasing but Dhanmondi

branch it is fluctuating and declines. Classified loan average banks in Bangladesh the year from 2005 to 2007 . average banks Classified loans are increasing but Janata Bank Limited loans are decreasing. But in the year from 2008 to 2011 Janata Banks Classified Loans are increasing rather than average banks and the year 2011 is the highest increased. The opposite situation is in the year 2012 that average banks Classified Loans are highest increasing from Janata Bank. In the year 2013 Janata Bank loans in decreasing is like floor level but average banks loans are decreased in a small portion.

## **BIBLIOGRAPHY**

[01] The Annual Report of Janata Bank Ltd – 2013.

[02] C R Kothari, (2003-2004), Research Methodology, 2nd edition, India, New age international.

[03] Zikmund G William, (2002), Business Research Methodology 7<sup>th</sup> edition, India. Cengage Learning India Ltd.

[04] Mason D. Robert, 1996, Statistical techniques in business & economics, 9<sup>th</sup> edition, America, Published by – Mc Graw Hill Education.

[05] Lind .A dougla, atall- william G. William, Wathen A. Samuel, Statistical techniques in business & economics, 2005, 12<sup>th</sup> edition, United states. Published by- Jeffrey J. sheltstad.

[06] Islam Aminul Analysis of the Performance of Deposit activities of Jumna Bank Limited, Dholaikhal Branch, February -2012

[07] Mia Sobuj, Performance analysis of ACE capital management service Limited, January-2012

[08] Karium Saroware md, Performance Evolution of East Industrial park Ltd, January - 2012

[09] Official Web site of Janata Bank Ltd. [www.janata](http://www.janatabank.com) bank.com



## Some key indicators of JBL from 1972 to 2013

BDT in crore

Year	Deposit	Loans and advances	Classified loans	Import	Export	Foreign remittance	Operating profit	Net profit	Manpower	No. of branches	Authorized capital	Paid up capital
01	02	03	04	05	06	07	08	09	10	11	12	13
1972	157	113	-	198	70	-	1.42	0.66	3408	261	5	1.5
1973	233	156	-	154	77	2	4.66	2.20	4326	286	5	3.0
1974	258	209	-	145	87	4	4.49	2.05	4554	312	5	3.0
1975	292	256	-	131	115	-	9.43	3.50	4793	322	5	3.0
1976	421	356	-	224	179	-	11.10	0.06	6140	377	5	3.0
1977	481	453	-	388	168	-	11.51	3.30	7553	507	5	3.0
1978	542	543	-	453	186	-	7.50	2.98	10099	634	5	3.0
1979	662	677	-	635	294	32	9.65	3.66	11795	721	5	3.0
1980	772	778	-	1158	370	83	9.70	3.76	12512	815	5	3.0
1981	869	889	-	1307	359	132	6.07	0.10	11517	830	5	3.0
1982	994	1167	-	1105	340	206	17.13	3.40	11882	831	5	3.0
1983	1371	1256	-	1321	488	221	19.27	4.66	12161	831	5	3.0
1984	1808	1518	-	2628	510	168	23.09	8.17	12997	838	15	3.0
1985	2028	1699	-	1885	600	166	28.55	5.28	13421	850	15	4.0
1986	2277	1762	-	1511	650	183	27.70	9.35	14605	856	15	4.0
1987	2701	1871	-	1812	740	212	14.92	8.82	15197	865	15	4.0
1988	3172	2272	-	2102	800	221	17.66	5.47	16329	883	15	4.0
1989	3632	2699	-	2923	918	195	5.90	5.90	16829	889	15	4.0
1990	3931	2616	-	3143	1365	243	4.88	4.88	17379	893	800	85.2
1991	4489	2781	-	2066	1220	225	0.15	0.15	18128	895	800	211.0
1992	5062	3080	-	2511	1526	250	0.17	0.17	18277	895	800	259.4
1993	5458	3565	-	2781	1555	357	0.68	0.68	18151	897	800	259.4
1994	6280	3758	-	3182	1819	484	0.25	0.25	17859	895	800	259.4
1995	6656	4196	-	4600	1914	555	1.26	1.26	17620	897	800	259.4
1996	7570	4875	-	3786	2056	732	94.60	1.11	17351	897	800	259.4
1997	8703	5294	-	3694	2296	964	109.70	2.04	17113	897	800	259.4
1998	8848	5732	-	4540	2134	985	135.70	2.75	17451	897	800	259.4
1999	9332	7340	-	4325	2159	746	24.28	1.03	17138	898	800	259.4
2000	10467	8095	2717	4800	3078	955	83.12	1.12	16947	898	800	259.4
2001	12506	9329	2832	5466	3238	1288	40.25	1.12	16692	900	800	259.4
2002	13889	9974	2943	5888	3445	1996	123.98	1.48	16330	870	800	259.4
2003	13859	10146	2264	6047	4286	2138	212.00	2.09	15993	847	800	259.4
2004	15103	10778	1797	7492	5462	2433	231.20	-	15705	847	800	259.4
2005	16889	12446	1424	7291	5839	2657	330.10	-	15321	847	800	259.4
2006	18294	13849	1775	12880	7089	2926	421.30	-	14772	848	800	259.4
2007	19863	12120	1985	8406	7185	3679	496.30	168.10	13860	848	800	259.4
2008	22133	14467	1714	12941	8541	4592	700.30	314.50	13379	849	800	259.4
2009	24617	16635	1403	11852	8865	5619	857.81	298.20	13122	851	2000	500.0
2010	28656	22573	1182	18374	11851	5264	1203.64	490.70	12826	861	2000	500.0
2011	36167	25780	1504	19728	15375	7228	1572.20	444.50	15020	873	2000	812.5
2012	40977	30534	5320	18828	15652	10009	1453.38	(1528.0)	15071	888	2000	1100.0
2013	47854	28575	3177	17667	15325	10398	1212.71	955.14	15485	897	2000	1914.0