

An Internship Report ON Financial Performance Analysis Of Janata Bank Limited



SUPERVISED BY:

Sayed Farrukh Ahmed
Assistant Professor
Department of Business Administration
Daffodil International University, Bangladesh

PREPARED BY:

Md. Riaz Mahmud
ID No. 163-14-2254
MBA Major in Accounting
Department of Business Administration
Daffodil International University, Bangladesh

Date of Submission:

Letter of Transmittal

May 2018

To

The Supervisor
Daffodil International University
Dhaka

Subject: Submission of Internship Report.

Dear Sir,

I am really happy to submit my position report on the “Financial Performance Analysis of Janata Bank restricted.” I actually have gathered what I concede to be the foremost complete data on the market. This report gave American state the prospect to possess a quick information regarding the monetary Performance Analysis of Janata Bank restricted. It’s an excellent action to figure beneath your active direction, care and steering.

I tried my best to include all the knowledge that I actually have collected throughout the position amount. I want the report would fulfill your expectation and customary. i need to mention here that, I’m extraordinarily grateful to you for your valuable direction, tireless effort and continuous attention in getting ready this report.

I, sincerely hope that you just are happy with this report. If you've got any question, i will be able to be happy to answer that. I hope and pray that you just would be gracious enough to accord approval to the present report.

Yours Sincerely,

Md. Riaz Mahmud
ID: 163-14-2254
MBA (Major in Accounting)
Batch 45th
Daffodil International University Bangladesh.

DECLARATION

I am ***Md. Riaz Mahmud*** the student of MBA bearing ***ID: 163-14-2254*** major in Accounting from DIU, Bangladesh would like to solemnly declare here that an internship report on ***“Financial Performance Analysis of “Janata Bank Limited”*** has been authentically prepared by me. While preparing this internship report, I didn’t breach any copyright act intentionally. I am further declaring that, I didn’t submit this report anywhere for awarding any degree, diploma or certificate.

Name: Md. Riaz Mahmud

ID: 163-14-2254

MBA (Major in Accounting)

Batch 45th

DIU, Bangladesh

CERTIFICATE



This is to attest that an internship report on “**Financial Performance Analysis Of Janata Bank Limited**” for incomplete achievement of the degree of MBA major in Accounting from the DIU Bangladesh perform by **Md. Riaz Mahmud, ID NO# 163-14-2254** under my supervision. Under my guidance and supervision this paper is being perform successfully.

Sayed Farrukh Ahmed
Asst. Professor
Department of Business Administration
DIU, Bangladesh

Acknowledgement

As a student of Master in Business Program, billet is one in all the foremost necessary partial necessities of the whole courses Master in Business program. During this regard I'd wish to convey all the teachers DIU helps me to end my courses.

This is a precis of my recent study on “Financial Performance Analysis of Janata Bank Limited” as a locality of the billet program. At the start I would like to recollect almighty God for giving me the chance, strength to try to this work swimmingly & blessings for our success.

I would wish to convey my honorable teacher Sayed Farrukh Ahmed, DIU, Depart. Of Business Administration, for serving to me to organize the report. I'll stay indebted to him for the precious suggestions and therefore the time he has given in oversight my work on report.

Lastly, I sincere feeling to any or all the rattling individuals of DIU (my teacher, my classmates and others) for supports and understanding. It might be not possible while not their facilitate.

Name: Md. Riaz Mahmud

ID: 163-14-2254

MBA (Major in Accounting)

Batch 45th

DIU Bangladesh.

Executive Summary

The report is originated in results of my place that I even have done, as a demand of MBA program. This report is completed supported my 3 months place in Janata Bank restricted.

During my lodge in the workplace as associate captive I ne'er felt imprecise and ambiguous. The setting of the Janata Bank Ltd. is well and friendly. The staff's square measure specialized in their individual fields. Every of them works on their own and there id supervised from the highest management. The motivation of the workers, I feel comes from the terribly sense of responsibility.

The Janata Bank restricted is one in all the leading public Banks operational in Asian nation. All the aspects of Credit and Risk Management of JBL Like; rules, rules activities, approval processes of loan, credit operation dept. and conjointly credit assortment dept., numerous product diversity and their facilities and recovery method of various sorts of loan etc. are connected to the current report.

However, I've done millions of monetary calculations, determined their monetary reports & from my operating expertise I conjointly gathered data concerning their body method of managing completely different problems. Once making ready the full report, I had some findings relating to the monetary Performance Analysis of Janata Bank restricted. As associate mortal I'll have created several mistakes in those findings, however no matter I felt from my purpose of read, I solely seen those. Supported those findings, I suggested some points which can facilitate the bank to get rid of their several shortcomings.

Lastly in Chapter 4, I have given findings, Recommendations, Conclusion, and Bibliography.

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Chapter One

Introduction

1.1 Introduction

This is one of the biggest commercial banks of Bangladesh. It's a state owned bank that was made just after liberation. In fact it was a merger of two banks namely United Bank Limited and Union Bank Limited. Janata Bank Limited welcomes you to explore the world of progressive Banking in our country. It is a state recognized bank and is catering the necessity of the mass business people. It was corporatized on November 2007. Janata Bank was produced with a new idea of purposeful banking sub serving the growing and diversified financial needs of planned economic improvement of Bangladesh.

Janata Bank Limited, one of the state owned commercial banks in our country, has an authorized funds of Tk. 20 billion, paid up funds of Tk.11 billion, reserve of Tk.17.2 billion. The Bank has a total asset of Tk. 50.8 billion as on December 2012. Immediately after the emergence of Bangladesh in 1971, the erstwhile United Bank Limited and Union Bank Limited were renamed as Janata Bank On November, 2007 the bank has been corporatized and renamed as Janata Bank Limited.

The goal of the bank is to actively participate in the socio- economic improvement of the nation by operating a commercially sound banking organization, providing credit to viable borrowers, efficiently delivered and competitively priced, simultaneously protecting depositors' funds and providing a satisfactory return on equity to the owners.

1.2 Origin of the Report:

The internship program is a mandatory requirement for the students who wish to be a M.B.A graduate. In the internship program, I was attached to host organization name JBL. This report prepared on my practical experience on the day to day banking activities, theoretical experience and under close supervision of my internal support as well as my official supervisor

1.3 Objectives of the Report

The main objective of the report will be to present the financial performance analysis of Janata Bank Limited with fulfilling the requirement of MBA program. However, the objective behind this study is something broader. Objectives of the report are summarized in the following manner-

- ❖ To present an overview of JBL.
- ❖ To analyze the financial performances of JBL of different years.
- ❖ To provide recommendations based on the findings of the study.

1.4 Scope of the Report

The study gives a lot of knowledge about financial performances of Janata Bank Limited. As I was working with the annual reports of Janata Bank Limited, I analyzed financial statements of Janata Bank Limited and many things from this report. It consists of my observations and on the job experiences during the internship period. This report incorporates the financial status and different aspects of ratio analysis of the company.

1.5 Methodology of the Report

From my study life I have learned many way in research process. So in this study I had the opportunity to unite my educational knowledge in practical field. This report data I collected from many sources. Such as Internet, JBL website, Newsletters etc.

Sources of data

Secondary sources:

- Annual Report of JBL (2012-2016).
- Reported disclosed by Bangladesh Bank.
- Collected many data from Internet.
- JBL official website and Newsletters are major sources for collected data.

1.6 Limitations of the Report

In make this report I face some challenge and limitations have been encountered which are given below:

1. The main constraint of the study is lake of current information, topical to the study.
2. That was very hard to collect information from Janata Bank Limited on the pretext of the undiscovered of the info.
3. Lack of experience in internship report writing.

Chapter Two

Profile of Janata Bank Limited

2.1 Profile of Janata Bank Limited

Janata Bank largest commercial bank in the Bangladesh, was established under Bangladesh Bank (Nationalization) order 1972 (Presidency Order of 1972). By taking over branches of former United Bank Limited and Union Bank Limited, were two private banks performing class banking over the country. After the birth of Bangladesh on 16th December, 1971, newly formed Janata Bank for mass banking got special facilities from the government to work as nationalized commercial bank all over the country. With the increase of responsibilities and by virtue of performance within a few years, it becomes the largest commercial bank of the country with 908 branches including 4 overseas branches at United Arab Emirates. It is linked with 1202 foreign correspondents all over the world.

Name of the Company:	Janata Bank Limited
Legal Form:	A public limited company
Registered Office:	Janata Bhaban, 110, Motijheel Commercial Area, Dhaka-1000, Bangladesh.
SWIFT Code:	JANB BD DH
E-Mail:	md@janatabank-bd.com
Webpage:	www.janatabank-bd.com
Credit rating agency	Alpha Credit rating Limited
Chairman	Shaikh Md.Wahid-uz Zaman
Number of branch	908
Number of employee	14151

2.2 Vision of Janata Bank Limited:

The Vision is to become the effective largest commercial bank in Bangladesh to support socio economic development of the country and to be a leading bank in South Asia.

2.3 Mission of Janata Bank Limited:

The Mission of Janata Bank Limited will 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 and ensuring good corporate governance in every step of banking network.

2.4 Objectives of Janata Bank Limited:

The objectives for which the bank is established are as follows

- To carry on, transact, undertake and conduct the business of banking in all branches.
- To receive, borrow or to raise money on deposit, loan or otherwise upon such terms as the company may approve.
- To carry on the business of discounting and dealing in exchange of specie and securities and all kinds of mercantile banking.
- To provide for safe-deposit vaults and the safe custody of valuables of all kinds.
- To carry on business as financiers, promoters, capitalists, financial and monetary agents, concessionaires and brokers.
- To act as agents for sale and purchase of any stock, shares or securities or for any other momentary or mercantile transaction.
- To establish and open offices and branches to carry on all or any of the business abroad and within the country provided prior permission is obtained from Bangladesh bank.
- To ensure optimum utilization of all available resources.
- To remain one of the best banks in Bangladesh in terms of profitability and asset quality

2.5 The Board of Directors:

Name	Position
Mr. Shaikh Md. Wahid-uz-Zaman	Chairman
Mr. Md. EmdadulHoque	Director
Mr. Nagibul Islam Dipu	Director
Dr. R M Debnath	Director
Mr. Syed Bazlul Karim, B.P.M.	Director
Prof. Mohammed Moinuddin	Director
Mr. Md. Abu Naser	Director
Mrs. Sangita Ahmed	Director
Dr. Nitai Chandra Nag	Director
Mr. A.K.M Kamrul Islam, FCA	Director
Mr. Md. Mahabubur Rahman Hiron	Director
Mr. Md. Abdus Salam	CEO& Managing Director

2.7 Branch Location All Over Bangladesh



Number of Branches

Local Office	01
Corporate- 1 Branch	21
Corporate- 2 Branch	72
Overseas Branch	05
Grade- 1 Branch	202
Grade- 2 Branch	229
Grade- 3 Branch	268
Grade- 4 Branch	109
Total Branches :	908

2.8 Core Values of Janata Bank Limited

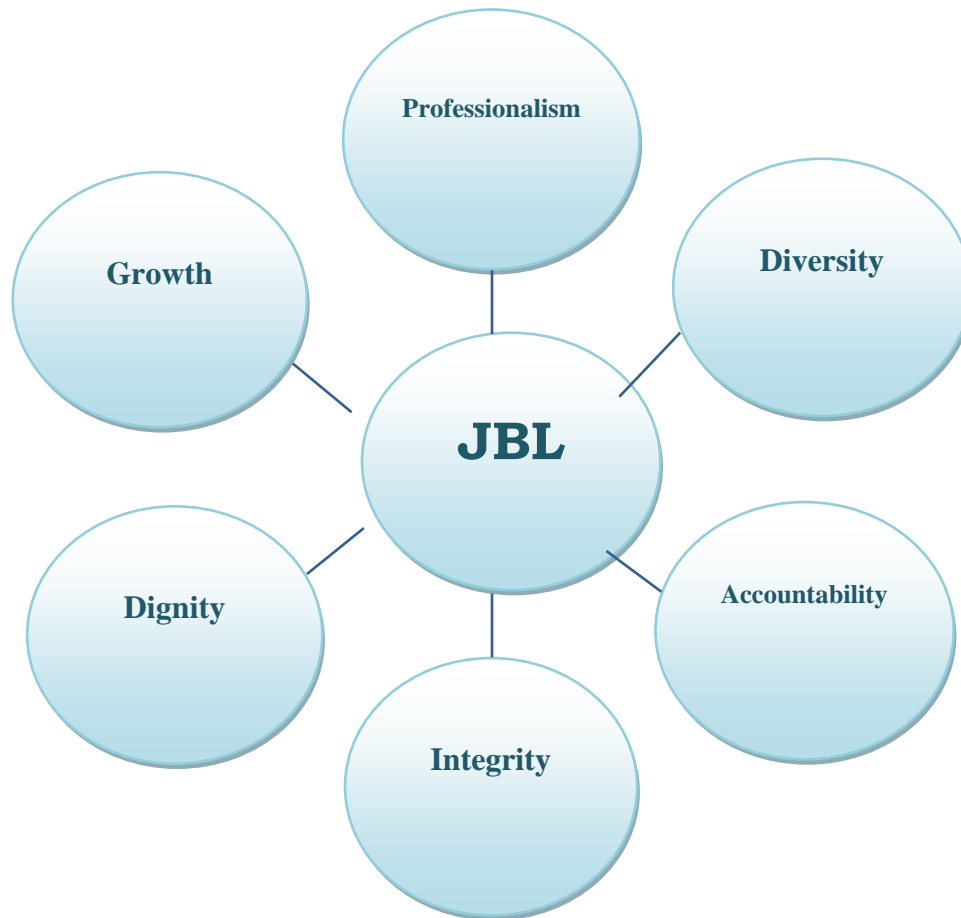
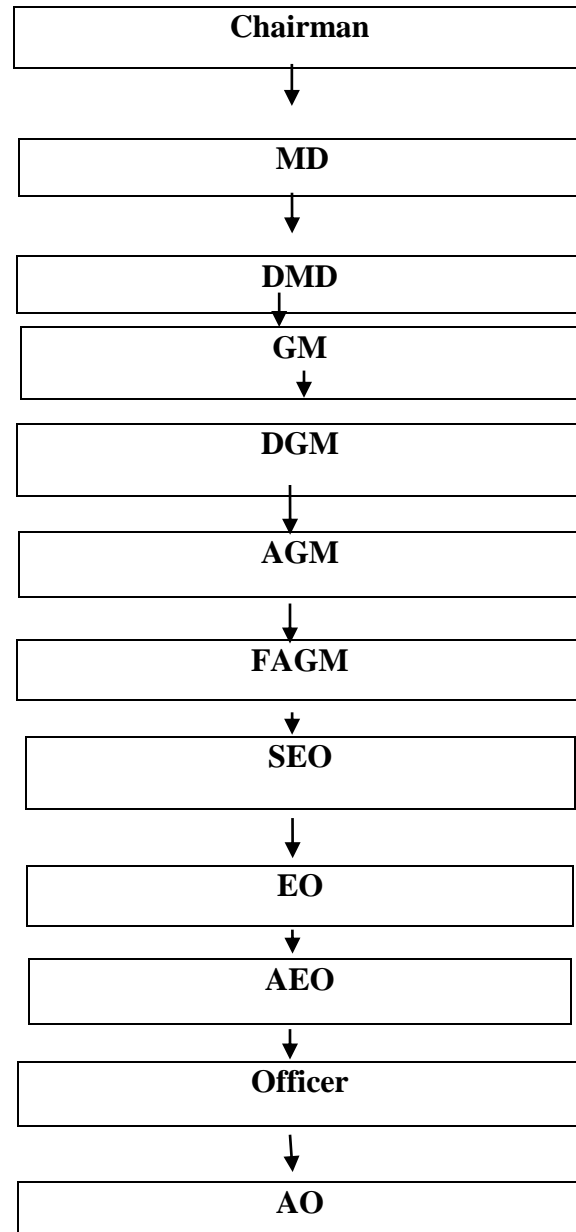


FIG – 1: JANATA BANK LIMITED

2.9 Structure of Janata Bank Limited



Chapter Three

Financial Performance Analysis Of Janata Bank Limited

3. Ratio Analysis of Janata Bank Limited

The objective of this report is evaluating Janata Bank Limited's financial performance. So that here discuss recent year's financial ratio of Janata Bank Ltd.

3.1 Ratio Analysis:

A tool used by analysts which utilizes the relationship between accounting figures and their trends over time to establish values and evaluate risks. Ratio analysis provide analyst with useful information understand about developing insights into the economic characteristics of different industries and of different firms in the same economic additional ,different over time in a single firm or between firms due to operation ,financing and investing decision made by management as well as external economic factor are often highlighted by common-side statement.

3.2 Assumption of Ratio Analysis:

The most common mode in which financial statement data are summarized is the ratio form. Motivations for examining data in ratio form include:

- ❖ To control for the effect of size differences across the bank overtime.
- ❖ To make the data better satisfy the assumptions underlying statistical tools.
- ❖ To probe a theory in which a ratio is the variable of interest.
- ❖ To exploit an observed empirical regularity between a financial ratio and the estimation of variable of interest.

3.3 Purpose and Use of Ratio Analysis:

In the world of business the importance of ratio analysis is very important. A primary advantage of ratios is that they can be used to compare the risk and return relationships of firms of different sizes. Ratios can also provide a profile of a firm, its economic characteristics and competitive strategies, and its unique operating, financial, and investment characteristics. In addition ratios are very informative for both the insiders and outsiders of the firm.

Ratio analysis of Janata Bank Limited from 2012 to 2016

Liquidity Ratios:

A class of financial metrics that is used to determine a company's ability to pay off its short-terms debts obligations. Generally, the higher the value of the ratio, the larger the margin of safety that the company possesses to cover short-term debts.

(A) Current Ratio:

The **current ratio** is a liquidity **ratio** that measures a company's ability to pay short-term and long-term obligations. To gauge this ability, the **current ratio** considers the **current** total assets of a company (both liquid and illiquid) relative to that company's **current** total liabilities.

Formula:

$$\text{Current ratio} = \frac{\text{Current Asset}}{\text{Current Liabilities}}$$

Calculation:

Year	Current Asset (Tk.)	Current Liability (Tk.)	Result
2016	363,355.65	344,879.45	1.05:1
2015	345,385.28	335,978.55	1.02:1
2014	314,186.57	305,702.37	1.31:1
2013	285,730.35	275,583.57	1.04:1
2012	227,309.88	219,102.82	1.02:1

Source: Annual Reports of different years

Graphical Presentation

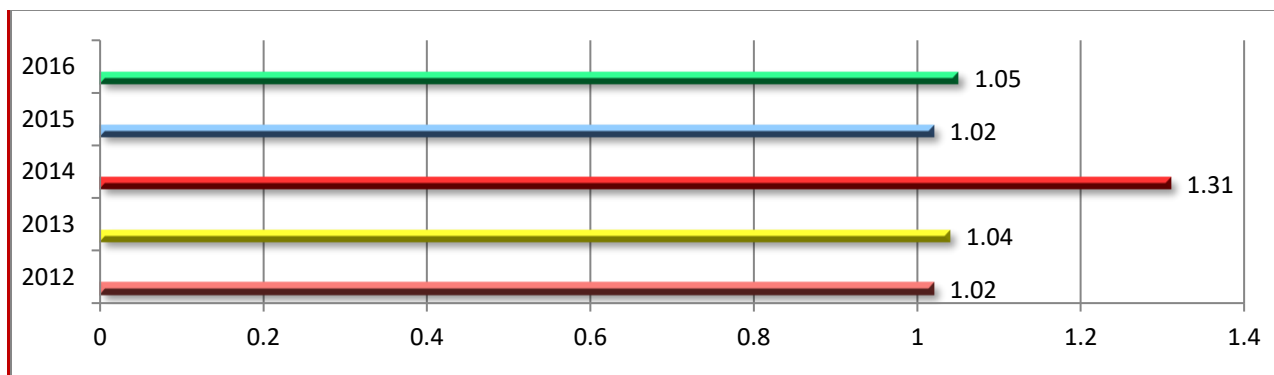


Figure 3.1 Current Ratio

Analysis:

The current ratio helps investors and creditors understand the liquidity of a company and how easily that company will be able to pay off its current liabilities. This ratio expresses a firm's current debt in terms of current assets.

The Current ratio shows fluctuating results over the years. Over this five years period, the value of this ratio ranged from 1.02 to 1.04, which demonstrated a small amount of down. Out of these four years, year 2014 shows the best performance and year 2015 shows the worst performance. The main reason of fall in this ratio is due to reduction of current asset and also Increase in current liabilities than 2014.

(B) Quick Ratio:

The quick ratio is a measure of how well a company can meet its short-term financial liabilities. Also known as the acid-test ratio.

Formula:

$$\frac{\text{Cash} + \text{Marketable Securities} + A / R}{\text{Current Liabilities}}$$

Calculation:

Taka in million

Year	Current Asset (Tk.)	Current Liability (Tk.)	Result
2016	363,355.65	344,879.45	1.05:1
2015	345,385.28	335,978.55	1.02:1
2014	314,186.57	305,702.37	1.31:1
2013	285,730.35	275,583.57	1.04:1
2012	227,309.88	219,102.82	1.02:1

Source:

Annual Reports of different years

Graphical Presentation

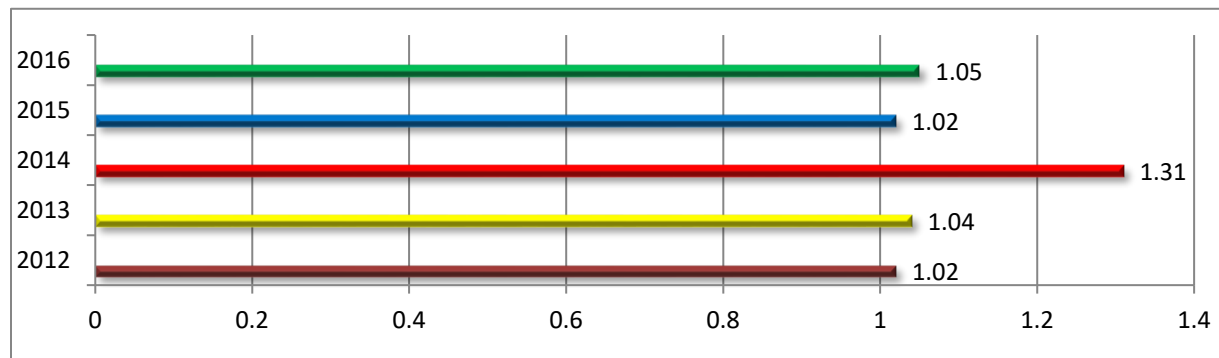


Figure 3.1 Quick Ratio

Analysis:

The acid test ratio measures the liquidity of a company by showing its ability to pay off its current liabilities with quick assets. If a firm has enough quick assets to cover its total current liabilities, the firm will be able to pay off its obligations without having to sell off any long-term or capital asset.

The quick ratio shows increasing results up to 2014 but on the next it falls. Over this four years period, the value of this ratio ranged from 1.02 to 1.05, which demonstrated a large amount of down comparing to 2014. Out of these four years, year 2014 shows the best performance and year 2015 shows the worst performance. The main reason of fall in this ratio is due to reduction of current asset and also decrease in current liabilities.

(C) Cash Ratio:

Indicates a conservative view of liquidity such as when a company has pledged its receivables and its inventory, or the analyst suspect's severe liquidity problems with inventory and receivables.

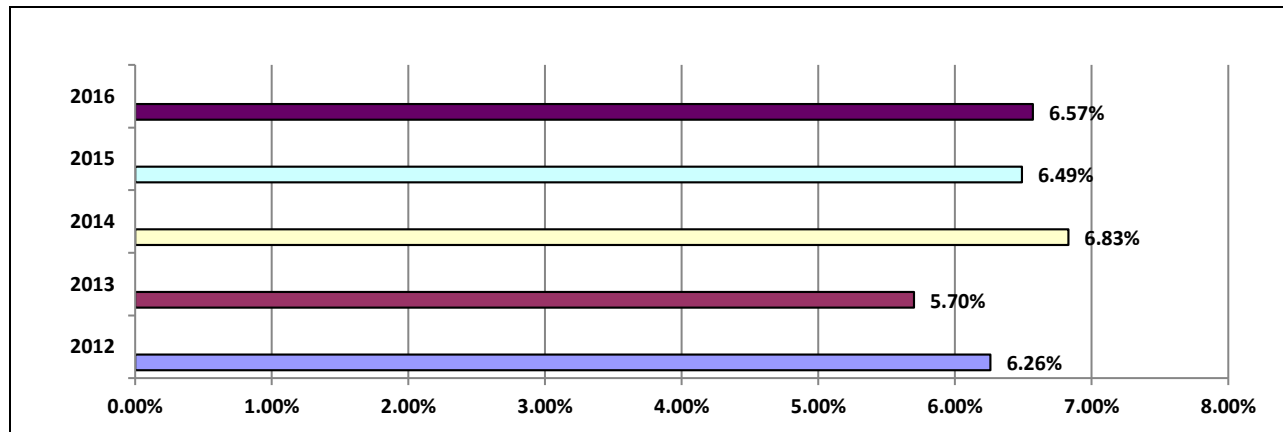
Formula

$$\frac{\text{Cash Equivalents} + \text{Marketable Securities}}{\text{Current Liabilities}}$$

Calculation:

Year	2012	2013	2014	2015	2016
Janata Bank Ltd.	6.26%	5.70%	6.83%	6.49%	6.57%

Graphical Presentation



Analysis:

The cash ratio is determined by a percentage of total demand and time liabilities. Time Liabilities refer to the liabilities which the commercial banks are liable to pay to the customers after a certain period mutually agreed upon, and demand liabilities are such deposits of the customers which are payable on demand.

The Cash ratio shows fluctuating results over the years. Over this five years period, the value of this ratio ranged from 5.70 to 6.83, which demonstrated amount of upward comparing to 2014. Out of these five years, year 2014 shows the best performance and year 2013 shows the worst performance. The main reason of fall in this ratio is due to reduction of liquid assets and increase the shareholders' equity.

(D) Statutory liquidity ratio (SLR):

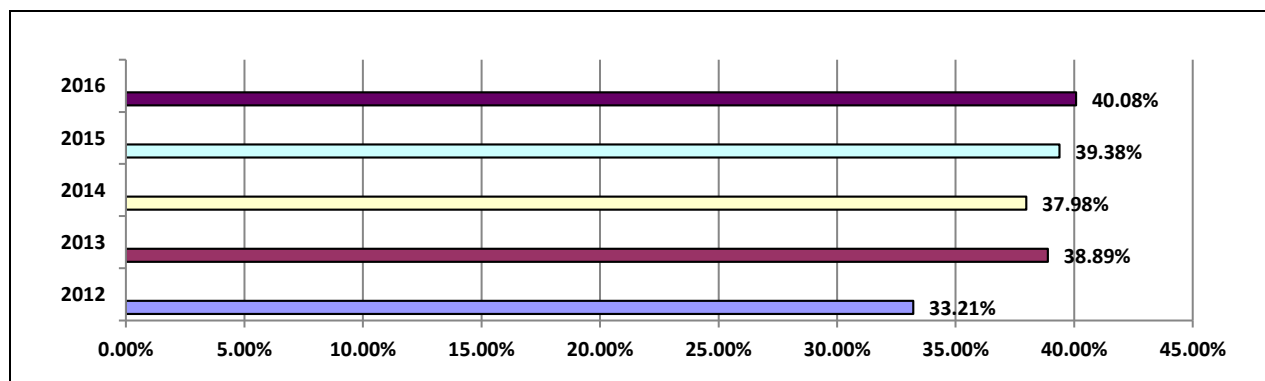
SLR is mean statutory liquidity ratio. SLR has a formula to find out of the ratio of SLR. It is discerned by a percentage. Percentage of liabilities and demands. In this ways have a time, this time period to pay the liabilities. And banks are responsible to pay the buyer after certain time period, and demand liabilities are such saving of the buyers which are chargeable on demand. By example there are no payable for 6 month fixed deposit but this time period for after 6 months. By example of need liability is a deposit maintained in saving and current account. In that case it is payable on demand through a withdrawal by cheque.

Formula:

$$\frac{\text{Liquid Assets}}{\text{Shareholders' equity}} \times 100$$

Year	2012	2013	2014	2015	2016
Janata Bank Ltd.	33.21%	38.89%	37.98%	39.38%	40.08%

Graphical Presentation



Analysis:

The SLR shows fluctuating results over the years. Over this 5 years' time period, the value of this ratio ranged from 33.21 to 39.38, which demonstrated amount of upward comparing to 2014. Out of these five years, year 2016 shows the best performance and year 2012 shows the worst performance. The main reason of fall in this ratio is due to reduction of liquid assets and increase the shareholders' equity.

Profitability Ratio:

(A) Return on Asset (%):

Return on Assets (ROA) is an indicator of how profitable a company is relative to its total assets. ROA gives an idea as to how efficient management is at using its assets to generate earnings. Calculated by dividing a company's annual earnings by its total assets, ROA is displayed as a percentage.

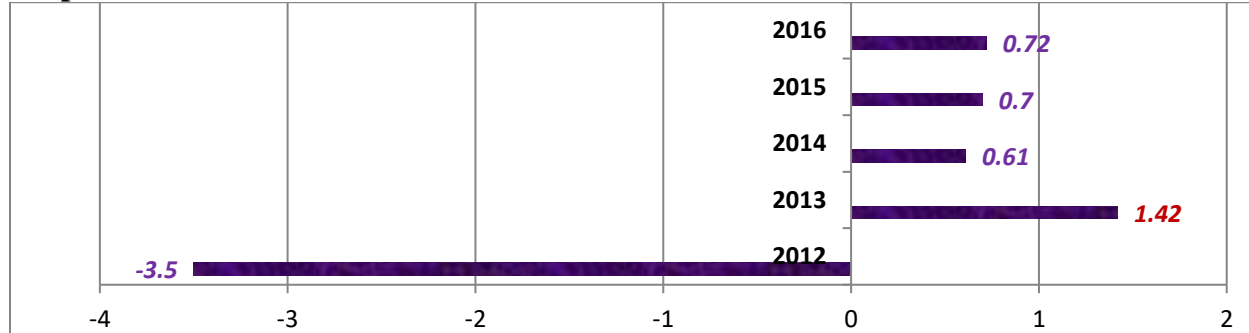
Formula:

$$\frac{\text{Net income}}{\text{Total Assets}} \times 100$$

Calculation:

Year	2012	2013	2014	2015	2016
Janata Bank Ltd.	(3.50%)	1.42%	0.61%	0.70%	0.72%

Graphical Presentation



Analysis:

The return on assets ratio measures how effectively a company can earn a return on its investment in assets. In other words, ROA shows how efficiently a company can convert the money used to purchase assets into net income or profits.

The ROA shows fluctuating results over the years. Over this five years period, the value of this ratio ranged from (3.50) to 1.42. Out of these five years, year 2013 shows the best performance and year 2012 shows the worst performance. The main reason in 2012 of fall in this ratio is due to reduction of Net Income.

(B) Gross Profit Ratio:

Gross profit ratio (GP ratio) is a profitability ratio that shows the relationship between gross profit and total net sales revenue. It is a popular tool to evaluate the operational performance of the business. The ratio is computed by dividing the gross profit figure by net sales.

Formula

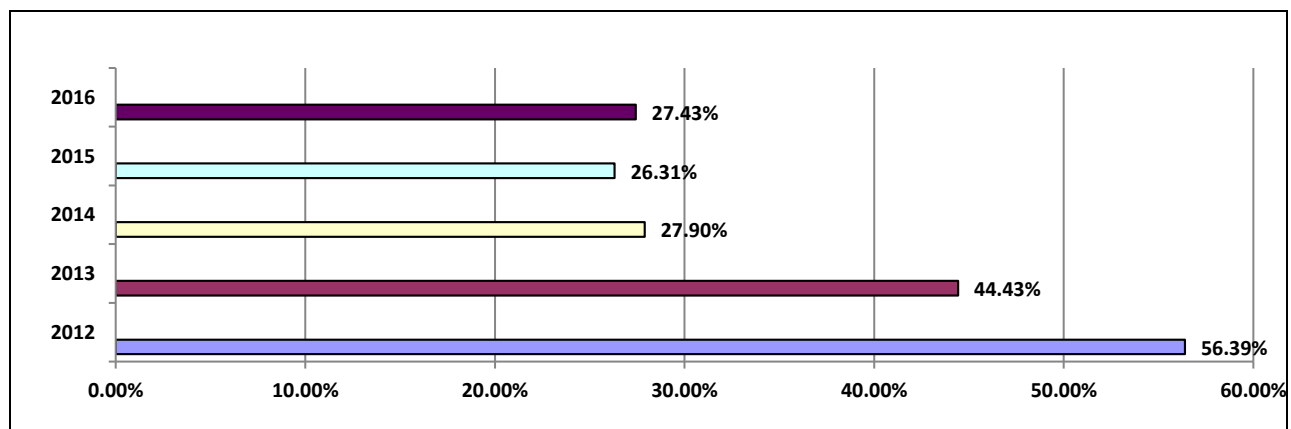
$$\frac{\text{Gross Profit}}{\text{Net Sales}}$$

Calculation:

Year	2012	2013	2014	2015	2016
Janata Bank Ltd.	56.39%	44.43%	27.90%	26.31%	27.43%

Figure 3.5 Gross profit ratio

Graphical Presentation



Analysis:

The gross profit margin of Janata Bank of limited is higher during the study period which indicates favorable cost of services provided and markup policies and the ability of management to develop total revenue.

The graph of Janata Bank of limited shows an increasing trend for the year 2015 to 2011. The ratio gradually becomes higher in 2011 and 2012 because of an increase in revenue more than an increase in costs.

(C) Return on Equity:

Return on equity (ROE) is the amount of net income returned as a percentage of shareholders equity. Return on equity measures a corporation's profitability by revealing how much profit a company generates with the money shareholders have invested.

Formula

$$\frac{\text{Net Income} *}{\text{Equity}}$$

Calculation:

Year	2012	2013	2014	2015	2016
Janata Bank Ltd.	(49.74) %	30.09%	9.66%	11.44%	12.34%

Graphical Presentation

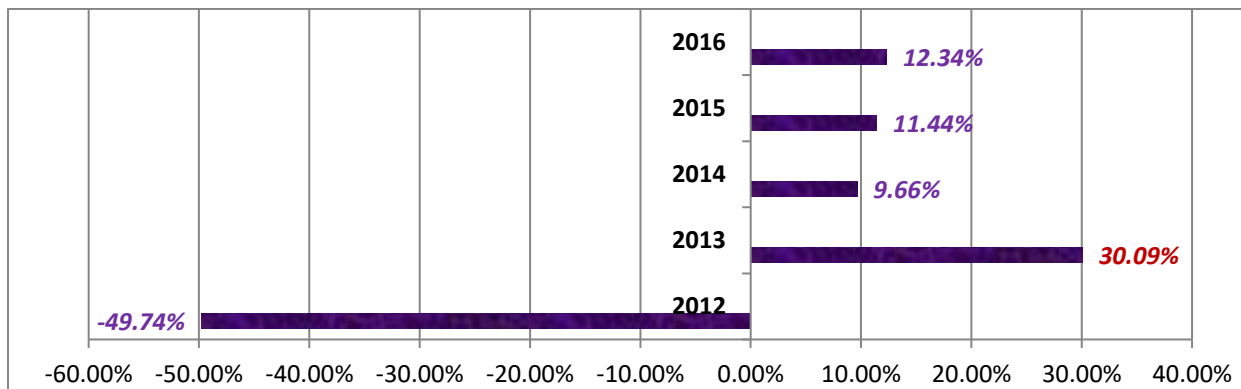


Figure 3.16 Return on Equity

Analysis:

The lower ratio indicates the performance of the bank also decline and not in good position.

The graph exhibits that the ratio of Janata Bank Limited is increase for the year 2011 since there is no profit or loss. In 2012 the graph shows a negative ratio because the bank incurs loss after tax. The ratio becomes higher in 2013 as the company becomes able to make profit after tax. The ratio becomes again lower in 2014 as the net profit decreases and shareholders' equity increases.

(D) Return on Capital Employed:

Return on capital employed (ROCE) is a financial ratio that measures a company's profitability and the efficiency with which its capital is employed. ROCE is calculated as: $ROCE = \text{Earnings before Interest and Tax (EBIT)} / \text{Capital Employed}$.

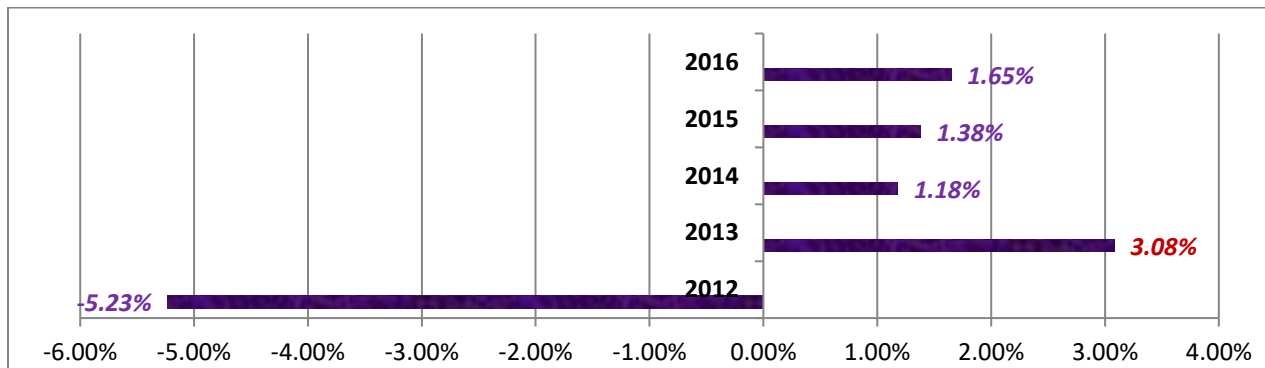
Formula:

$$\frac{\text{Net Operating Profit}}{\text{Total Assets}-\text{Current Liabilities}}$$

Calculation:

Year	2012	2013	2014	2015	2016
Janata Bank Ltd.	(5.23) %	3.08%	1.18%	1.38%	1.65%

Graphical Presentation



Analysis:

The return on capital employed ratio of the Janata Bank Limited is lower which is indicative of poor earning in terms of capital employed. So, Janata Bank Limited is not in better position.

The graph that the ratio of Janata Bank Limited is negative for the year 2012 because of the failure of the company to earn profit after tax. In 2013 the graph shows a higher ratio as the company becomes able to earn profit after tax. The graph shows a decreasing trend for the year 2014 and 2015 because of an increase in total capital employed more than an increase in net profit after tax.

(E) Operating Ratio:

In finance, the Operating ratio is a company’s operating expenses as a percentage of revenue. This financial ratio is most commonly used for industries which require a large percentage of revenues to maintain operations, such as railroads.

Formula:

$$\frac{\text{Operating expenses}}{\text{Net sales}} \times 100$$

Calculation:

Year	2012	2013	2014	2015	2016
Janata Bank Ltd.	56.39%	44.43%	27.90%	26.31%	27.23%

Graphical Presentation

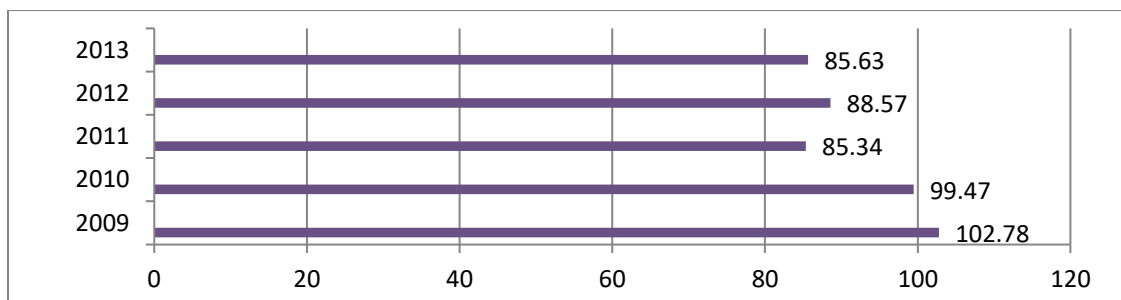


Figure 3.10 Operating Ratio

Analysis:

As in 2016, operating ratio of Janata Bank Limited is lower than previous year so the bank is in better position.

The graph of Janata Bank of limited shows an increasing trend for the year 2016 to 2012. The ratio gradually becomes higher in 2011 and 2012 because of an increase in revenue more than an increase in costs. In 2015 the ratio becomes lower because of an increase in revenue more than an increase in cost and operating expenses

Chapter Six

Findings, Recommendation & Conclusion

6.1 Findings of the Report:

Findings regarding various aspects of financial statement analysis of Super Star are presented below:

- Current Ratio in 2016 was 1.05:1 which was lower than 2014 (1.31:1) and 2013 (1.04:1).
- Quick Ratio in 2016 was 1.05:1 which was lower than 2014 (1.31:1) and 2013 (1.05:1).
- Cash ratio in 2016 was 6.01% which was lower than 2014 (6.83%) but higher than 2013 (5.60).
- Statutory liquidity ratio (SLR) was upward in 2012 but it lower than 2016 and 2013.
- EPS is downward than 2013 and 2011 in 2016 but it higher than 2014.
- Gross Profit Ratio in 2016 was 27.23% which is lower than 2011 (57.74%) and 2012 (56.39).
- Janata Bank Limited has a downward trend in Return on Asset ratio in 2015.
- Operating profit ratio in 2016 was 27.23% which is lower than 2011 (57.74%) and 2012 (56.39).

6.2 Recommendations:

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

- Continuous monitoring of the customer should be conducted so that loan cannot be classified.
- The bank should emphasis more on loan diversification like loans on different promising sectors and newly invented thrust sectors in the economy.
- Political intervention should be avoided while approving and sanctioning loan.
- Every day the business environment is changing and so the risk. So the bank should be developed as a dynamic organization to adapt with the changing circumstances.
- All the loan documentations have to done honestly. The bank should concentrate more on proper documentation of all types of loans to make the department trustworthy & healthy.
- The documents supporting the security against the loan have to be verified properly by the bank before sanctioning the loan.
- An Early Alert Account system should be introduced to have adequate monitoring, supervision or close attention by management
- There should be a Recovery Unit to manage directly the account with sustained deterioration. To encourage Recovery Unit, incentive program may also be introduced
- Janata Bank Ltd. should provide short-term scheme like Micro credit for poor people.
- It may be a fair deal if the high-risk borrowers and the low risk borrowers should not have to pay the same interest rate. Interest rate could be arranged according to the sum they borrow
- JBL should built separate loan recovery division if it happen then their classified loan amount will reduce.
- JBL should give the competitive interest rate, so that the clients are not shifting their accounts to other bank
- The amount of non-performing loan should be reduced by analysis proper evaluation.

References

- ❖ Different Types of Voucher of JBL.
- ❖ Half Yearly Report of Janata Bank Ltd.
- ❖ Several Booklets from Janata Bank Ltd.
- ❖ Several Newsletters from Janata Bank Ltd.
- ❖ Website of Janata Bank Ltd, Website: www.janatabankbd.com