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report
1977



Janata Bank

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ANNUAL REPORT



Janata Bank, Head office: 1, Dilkusha Commercial Area, Dacca-2 Bangladesh
P.O.Box. 468 Telex. 840 Cable: Janatabank

JANATA BANK

Head Office
Dacca



October, 9, 1978.

The Secretary,
Ministry of Finance,
Government of the People's
Republic of Bangladesh
Dacca.

Dear Sir,

Annual Report 1977

In terms of Sub-section (5) of Section 24 of Bangladesh Banks (Nationalisation) Order, 1972 we have the pleasure in presenting the Annual Report of the Bank together with the Profit and Loss Account and Audited Balance Sheet for the year 1977.

Yours faithfully,

A handwritten signature in dark ink, consisting of a stylized 'S' followed by a horizontal line.

(A. N. M. Sulaiman Chaudhury)
Chairman of the Board
&
Managing Director

Board of Directors

Mr. A.N.M. Sulaiman Chaudhury	<i>Chairman</i>
Mr. Aminul Haque Chowdhury	<i>Director</i>
Mr. Mahbubar Rahman	<i>Director</i>
Mr. M. Masihur Rahman	<i>Director</i>
Mr. Chowdhury Tanbeer Ahmed Siddiky	<i>Director</i>
Mr. M. Monowarul Islam	<i>Director</i>
Mr. Alamgir M.A. Kabir	<i>Director</i>

Managing Director

Mr. A. N. M. Sulaiman Chaudhury

General Managers

Mr. Aziz Ahmed

Mr. Md. Afzal-ur-Rahman

Chief Executive for UAE

Mr. S. A. Kabir

Deputy General Managers

Mr. M. Waiz

Mr. M. Haider Chowdhury

Mr. Qamrul Huda

Mr. A. K. M. Ghaffar

Assistant General Managers

Mr. Rezaul Karim, Abu Dhabi

Mr. Badrul Huda

Mr. A. I. M. Iftikar Rahman

Mr. Sujaur Raschid

Mr. Syed Atiqullah

Mr. K. A. Mazid

Mr. Asfaque Uddin Chowdhury

Mr. Mohd. Nurullah

Mr. M. Hayatur Rahman

Mr. M. Bazlul Baree

Mr. Serajul Islam

Mr. S. A. Shakoor

Mr. A. A. M. Asaduzzman

Mr. Fazlul Baree Chowdhury

Mr. M. A. Wahab

Mr. R. A. Howladar

Mr. Shamsuddin Ahmed

Mr. Md. Rezaul Karim

ANNUAL REPORT—1977

✓(+7.5%), Aush rice (+3%)
and raw jute

There was notable improvement in the performance of the Bangladesh economy during 1977. The output in the agricultural sector rose reflecting largely increases in production of Aman rice ✓(+15%) during the year. Industrial production also recorded remarkable increase mainly due to larger provision for raw materials and spares made in the country's import policy, better labour discipline and improvement in management of the industrial concerns. In the external front, there was substantial increase in export earnings of the country.

2. Janata Bank played an important role in facilitating the productive activities of the economy as also in extending banking facilities to the rural areas. As in the past, the Bank maintained its lead specially in deposit mobilisation and credit operations.

3. During the year the Bank made significant progress in all areas of operation. Traditional services were expanded not only to meet the growing needs of customers but also to attract new clientele. Highlights of the Bank's operations during the year are:

4. The capital structure remained unchanged during the year—the Authorised Capital at Tk. 5 crores and Paid-up capital at Tk. 3 crores.

5. The Reserve Fund was raised to Tk. 5 crores as on December 31, 1977 as against Tk. 4.50 crores as on December 31, 1976.

6. With the growing operations of the Bank in the rural sector, a Rural Credit Reserve Fund was created during the year. It was felt that creation of this Reserve Fund would provide additional hedge against risks associated with operations in the rural sector. A sum of Tk. 50 lacs was transferred to this newly created Fund.

7. The net profit as on December 1977 was Tk. 11.51 crores against Tk. 11.10 crores as on December 31, 1976. The increase in Net Profit over that of the previous year was 3.70%. The profit was appropriated as follows :

(a) Provision for Taxation	Tk. 8,20,63,451
(b) Transferred to Reserve Fund	Tk. 50,00,000
(c) Transferred to Rural Credit Fund	Tk. 50,00,000
(d) Balance of Profit transferred to Govt. in terms of Article 25 of Bangladesh Banks (Nationalisation) order, 1972.	<u>Tk. 2,30,04,000</u>
	Total : Tk. 11,50,67,451 ✓

8. The size of investment portfolio increased to Tk. 80.42 crores indicating an increase of 26.28% as compared to the previous year.

DEPOSITS

9. The Bank was able to make steady progress in increasing its deposits. There was an increase of over 14% in deposits bringing the total deposits to Tk. 481.12 crores as against Tk. 421.58 crores in 1976.

ADVANCES

10. The Bank maintained its positive lending policy during the year. With the shift in emphasis from security-oriented to production-oriented banking, Janata Bank actively participated in new areas of business, such as paddy husking, fish net making, beef fattening, pisciculture and purchase of milch cow and rickshaws for landless labourers. Within the framework of the guidelines laid down by Bangladesh Bank, Janata Bank continued to extend liberal credit facilities to productive and priority sectors. The advances at the end of the year 1977 increased by 97.06 crores to Tk. 453.22 crores as against the outstanding level of Tk. 356.16 crores as on 31st December, 1976. The increase over the year was 27.25%.

11. Outstanding advances of Janata Bank to certain important sectors (in Bangladesh) as on 31-12-77 were:

(i) Jute Trade	Tk. 41.84 crores.
(ii) Jute Industry	Tk. 37.62 crores.
(iii) Tanneries	Tk. 14.96 crores.
(iv) Textile (Trade & Industry)	Tk. 35.10 crores.
(v) Transport	Tk. 8.58 crores.
(vi) Iron & Steel	Tk. 10.46 crores.
(vii) Tea (Trade & Industry)	Tk. 2.91 crores.
(viii) Small Loan	Tk. 8.51 crores.
(ix) Rural Credit	Tk. 11.89 crores.

12. An amount of Tk. 34.41 crores, representing borrowings by the Bank from the Industrial Development Bank of India is included in the total advances. This amount was lent to different public sector corporations against Government guarantee.

JUTE TRADE AND JUTE INDUSTRY

13. Jute is the major cash crop of the country. Total credit provided by all commercial banks to jute trade amounted to Tk. 191.52 crores as on 31-12-77. Our Bank's share amounted to Tk. 41.84 crores.

14. There are 78 jute mills in the country. The bank provided working capital of Tk. 37.62 crores to 21 jute mills.

TANNERIES

15. Bangladesh has a wide market for the export of hides and skins. Our Bank has provided Tk. 14.96 crores.

COTTON TEXTILE (INDUSTRY AND TRADE)

16. Cotton Textile is a growing industry of the country. Our Bank provided Tk. 35.10 crores to 17 textile mills for meeting their working capital requirements.

TRANSPORT

17. Transportation plays an important role in the development of trade and commerce. Keeping in view the need for transportation throughout the country the Bank continued extending credit to this priority sector. Our advances to this sector rose to Tk. 8.58 crores as on 31-12-77 as against Tk. 7.51 crores as on 31-12-76.

IRON AND STEEL

18. Our Bank provided credit of Tk. 10.46 crores to this sector.

TEA TRADE AND INDUSTRY

19. Tea is a traditional export commodity of Bangladesh. Total credit extended to this sector by our bank as on 31-12-77 was Tk. 2.91 crores.

SMALL LOANS

20. During the year under review the Bank provided credit to 12,395 small traders and self-employed persons. This brought the cumulative total of such loanees to 32,186 at the end of 1977. Small loans disbursed during the year stood at Tk. 8.51 crores as against Tk. 6.08 crores in 1976. This sector continued to receive special attention.

RURAL CREDIT

21. With a view to enlarging the flow of institutional credit for boosting up agricultural production as also to meet the genuine credit needs of the rural population, the Government took a number of measures including ^a launching of Tk. 100 crores Special Agricultural Credit Programme in February 1977.

22. The Bank provided credit for production of crop under the Tk. 100 crores Special Agricultural Credit Programme and for other economic activities in the rural areas under special projects. The special projects were sponsored by the Bank on its own as also in collaboration with local/foreign agencies. Total credit in this sector stood at Tk. 11.89 crores as on 31-12-77 as against Tk. 4.33 crores at the end of the preceding year. Thus credit in this sector increased by 174.60% during the year.

FOOD PROCUREMENT AND JUTE PURCHASE

23. The Bank continued to act as Agents of the Government in their food procurement and Jute purchase schemes through its existing branches and by opening special booths in areas where no banking facility was available. The services rendered by the Bank in this field contributed to the success of the schemes.

FOREIGN TRADE

24. During the period under review our Bank opened letters of credit for Tk. 285.78 crores as against Tk. 224.52 crores during the preceding year, showing an increase of about 27.28% over the period. At the same time, our Bank handled export bills amounting to Tk. 168.21 crores during the year under review as compared to Tk. 179.61 crores in the preceding year.

FOREIGN INWARD REMITTANCE

25. During the year, the Bank successfully handled foreign inward remittances including those under Wage Earners' Scheme for a larger number of clients.

OVERSEAS OPERATION

26. In the earlier part of 1977 the Bank's branches in UAE faced some difficulties arising out of the operations of Abu Dhabi Branch during the year 1976. The difficulties were overcome with the assistance and support of the Government of Bangladesh, Bangladesh Bank, Government of the UAE and the UAE Currency Board.

27. The number of foreign branches remained unchanged at five—all in the United Arab Emirates. The operation of these branches considerably improved during the year.

FOREIGN CORRESPONDENT

28. Total number of correspondent banks stood at 385 as on 31-12-77 in 63 countries as against 338 as on 31-12-76. Special attention was given in 1977 to expand our relationship in the Middle East to facilitate remittance from Bangladeshi nationals working there.

BRANCH EXPANSION

29. During 1977 the Bank opened 130 branches within the country, most of them in rural areas. This brought the total number of branches of the Bank to 507 as on 31-12-77 against 377 at the end of the preceding year.

TRAINING FACILITIES

30. The need for setting up a Training Institute of the Bank for improving the training facilities for its officers and staff has been receiving attention for sometime. A full-fledged Training Institute of the Bank was set up in Dacca in July, 1977. The Institute is running regular courses for junior officers and other staff. Besides, short courses are also being arranged at important regional offices. As in the past, the Bank continues to avail of the training facilities provided by Bangladesh Institute of Bank Management, Institute of Business Administration (Dacca University) and other training institute at national level. Arrangements have also been made to send a number of officers abroad for training.

STAFF

31. The total number of employees stood at 7,553 as on 31-12-77 as against 6,140 in 1976 indicating an increase of 1,413 employees over the year. During the year, the Bank recruited a number of Agricultural Graduates, Financial Analysts, Engineers and Economists to facilitate operations in special sectors.

32. The relationship between the management and the personnel at all levels continued to be cordial. The Board places on record its thanks and appreciation of the dedicated work of the employees which is the main contributing factor for the quality of the Bank's services and its growth.

33. In conclusion, the Board of Directors takes this opportunity to thank the Government of Bangladesh, Bangladesh Bank and the UAE Currency Board for their continued support and guidance.

Dated : DACCA
The 9th October, 1978

For and on behalf of the
Board of Directors
A.N.M. SULAIMAN CHAUDHURY
Chairman

KEY INDICATORS : JANATA BANK

(Taka in Million)

	1972	1973	1974	1975	1976	1977	% of increase over the pre- ceding year
DEPOSITS	1576.9	2285.6	2580.5	2921.1	4215.8	4811.2	14.12
ADVANCES	1132.0	1564.4	2092.4	2563.0	3561.6	4532.2	27.25
INVESTMENTS	204.1	472.2	537.4	534.5	636.8	804.2	26.28
PROFIT	10.6	46.6	44.9	94.3	111.0	115.1	3.70

BRANCHES

	1972	1973	1974	1975	1976	1977
BANGLADESH	260	284	308	321	372	502
OVERSEAS	1	2	4	1	5	5
	<u>261</u>	<u>286</u>	<u>312</u>	<u>322</u>	<u>377</u>	<u>507</u>

AUDITORS' REPORT

We have examined the annexed Balance Sheet of Janata Bank as at 31st December, 1977 together with the Profit and Loss Account of the Bank for the year ended on that date in which are incorporated the certified returns of all the branches and, subject to our separate report to the Ministry of Finance, Government of the People's Republic of Bangladesh, report that:

- (a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and these have been found to be satisfactory.
- (b) In our opinion, proper books of accounts as required by law, have been kept by the Bank so far as it appears from the examination of the books and proper returns adequate for the purpose of audit have been received from all the branches of the Bank.
- (c) The transactions of the Bank which have come to our notice have been within the powers of the Bank.
- (d) In our opinion and according to the best of our information and explanations given to us and as shown by the books of the Bank:
 - (i) The annexed Balance Sheet and Profit and Loss Account have been drawn up in conformity with the law
 - (ii) The Profit and Loss Account shows a true balance of Profit for the period covered by such account
 - (iii) Such Balance Sheet exhibits a true and correct view of the state of affairs of the Bank.

HOWLADER YUNUS & Co.,
Chartered Accountants

S. F. AHMED & Co.,
Chartered Accountants

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

31st December, 1976			31st December, 1977	
Taka	Taka		Taka	Taka
	5,00,00,000	AUTHORISED CAPITAL	5,00,00,000	
3,00,00,000		ISSUED, SUBSCRIBED AND PAID-UP CAPITAL		3,00,00,000
		[as per Article 5(1) of Bangladesh Banks (Nationalisation) Order, 1972 (President's Order No. 26 of 1972)]		
4,50,00,000		RESERVE FUND AND OTHER RESERVES		5,00,00,000
		DEPOSITS AND OTHER ACCOUNTS		
	216,16 58,933	Fixed Deposits	238,16,57,962	
	66,50,82,678	Savings Bank Deposits	85,40,60,733	
421,57,69,809	138,90,28,198	Current Accounts, Contingency Accounts etc.	157,55,05,503	481,12,24,198
		BORROWINGS FROM OTHER BANKING COMPANIES, AGENTS ETC.		
		(i) In Bangladesh:		
	4,42,74,000	(a) From Bangladesh Bank	43,46,00,000	
	11,82,89,769	(b) From other Banks	12,56,00,000	
50,78,06,832	34,52,43,063	(ii) Outside Bangladesh	90,91,91,088	146,93,91,088
PARTICULARS OF ABOVE:				
Secured : In Bangladesh				
		(i) Counter Finance Facilities obtained from Bangladesh Bank against advances made to Public Sector	33,10,00,000	
	71,00,000			
		(ii) Bills Re-discounting facilities obtained from Bangladesh Bank against advances made to Public Sector	8,20,00,000	
	3,71,74,000			
		(iii) Counter Finance Facilities obtained from Bangladesh Bank against advances under Small Loans made to Private Sector	2,16,00,000	
			43,46,00,000	
	4,42,74,000			
	11,82,89,769	(iv) Unsecured :		
	34,52,43,063	(a) In Bangladesh	12,56,00,000	
	46,35,32,832	(b) Outside Bangladesh	90,91,91,088	
			103,47,91,088	
479,85,76,641		Carried Over		636,06,15,286

31ST DECEMBER 1977

PROPERTY AND ASSETS

31st December, 1976		31st December, 1977	
Taka	Taka	Taka	Taka
CASH			
44,43,89,110		In hand and with Bangladesh Bank and Sonali Bank (including Foreign Currency Notes).	54,42,49,321
BALANCES WITH OTHER BANKS			
		(i) In Bangladesh	
3,83,74,839	3,83,74,839	(ii) Outside Bangladesh	5,65,05,353
1,00,00,000		MONEY AT CALL AND SHORT NOTICE	10,87,01,600
INVESTMENTS AT COST OR MARKET VALUE WHICHEVER IS LOWER:			
		(i) Securities of former Pakistan and West Pakistan Governments and other Trustees Securities including Treasury Bills of the former Pakistan and West Pakistan Governments	1,92,28,452
	1,93,53,452	(ii) Securities of former East Pakistan Government and other Trustees Securities including Treasury Bills of former East Pakistan Government	15,49,670
	44,50,00,000	(iii) Securities of Bangladesh Government and other Trustees Securities including Treasury Bills of Bangladesh Government	53,00,00,000
	1,53,38,388	(iv) Shares of Joint Stock Companies and others	1,69,65,475
	15,33,03,000	(v) Debentures	23 28,03,000
63,68,06,910	22,62,400	(vi) Prize Bonds	36,85,570
112,95,70,859		Carried Over	151,36,88,441

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

31st December, 1976		31st December, 1977	
Taka	Taka	Taka	Taka
479,85,76,641			636,06,15,286
Nil			Nil
		Brought Forward	
		BILLS PAYABLE	
		BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA	
	9,87,31,933	(i) Payable in Bangladesh	8,41,93,453
58,07,67,470	48,20,35,537	(ii) Payable outside Bangladesh	45,13,34,246
			53,55,27,699
18,59,82,298		OTHER LIABILITIES	15,52,52,588
		2,17,88,788 (i) Adjusting Account	4,35,48,607
		— (ii) Rural Credit Fund	50,00,000
		16,41,93,510 (iii) Others	10,67,03,981
		ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA	
285,55,05,387		104,64,67,056 (i) Letter of Guarantee	100,10,51,768
		180,90,38,331 (ii) Letter of Credit	194,17,27,744
			294,27,79,512
842,08,31,796		Carried Over	999,41,75,085

31ST DECEMBER 1977

PROPERTY AND ASSETS

31st December, 1976		31st December, 1977	
Taka	Taka	Taka	Taka
112,95,70,859			151,36,88,441
		Brought Forward	
		ADVANCES (Other than bad and doubtful debts for which provision has been made to the satisfaction of the Auditors)	
		(1) Loans, Cash Credit, Overdrafts etc.	
		(A) In Bangladesh :	
	175,91,70,758	(i) To Clients	114,71,29,051
	3,59,86,532	(ii) To Public Sector against which Counter Finance Facilities have been obtained from Bangladesh Bank	83,62,89,000
		(iii) To Public Sector against which bills Re-discounting facilities have been obtained from Bangladesh Bank	12 08,24,000
	56,94,12,000	(iv) To Public Sector against which no Counter Finance have been obtained from Bangladesh Bank	119,24,54,000
	<u>86,89,29,300</u>	(B) Outside Bangladesh	<u>97,86,84,956</u>
	323,34,98,590		427,53,81,007
		(2) Bills Discounted and Purchased :	
		(a) Payable in	
		1,56,05,819 Bangladesh	1,53,82,327
		(b) Payable outside	
356,15,74,836	32,80,76,246	31,24,70,427 Bangladesh	24,14,58,068
			25,68,40,395
			453,22,21,402
		Particulars of Advances :	
	310,97,06,255	(i) Debts considered good in respect of which the Bank is fully secured.	371,90,35,691
	34,84,88,528	(ii) Debts considered good for which the Bank holds no other security than the Debtors' personal security.	60,50,98,496
	10,33,80,053	(iii) Debts considered good secured by the personal liabilities of one or more parties in addition to the personal security of the Debtors.	20,80,87,215
	Nil	(iv) Debts considered doubtful or bad not provided for.	Nil
	<u>356,15,74,836</u>		<u>453,22,21,402</u>
469,11,45,695		Carried Over	604,59,09,843

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

31st December, 1976		31st December, 1977	
Taka	Taka	Taka	Taka
842,08,31,796			999,41,75,085
	Brought Forward		
11,10,01,128	PROFIT AND LOSS ACCOUNT		
	Profit for the year	11,50,67,451	
	Less :		
	Provision for		
11,04,05,128	Taxation	8,20,63,451	
—	Transferred to Reserve Fund	50,00,000	
—	Transferred to Rural Credit Fund	50,00,000	
11,10,01,128	Amount credited to Govt. under Section 25 of Bangladesh Banks (Nationalisation) Order, 1972	2,30,04,000	11,50,67,451
842,08,31,796	Carried Over		999,41,75,085

31ST DECEMBER 1977

PROPERTY AND ASSETS

31st December, 1976				31st December, 1977
Taka	Taka			Taka
469,11,45,695		Brought Forward		604,59,09,843
	6,33,785	(v) Debts due by Director or Officers of the Bank or any of them either severally or jointly with any other persons.	10,65,138	
	43,095	(vi) Debts due by Companies or Firms in which the Directors of the Bank are interested as Directors, Partners or Managing Agents or in case of Private Companies as members.	Nil	
	7,28,780	(vii) Maximum total amount of Advances, including Temporary Advances made at any time during the year to Directors or Managers or Officers of the Bank or any of them either severally or jointly with any other persons.	16,24,471	
	68,515	(viii) Maximum total amount of Advances including Temporary Advances granted during the year to the Companies or Firms in which the Directors of the Bank are interested as Directors, Partners or Managing Agents or in the case of Private Companies, as members.	68,515	
	Nil	(ix) Due from Banking Companies.	Nil	
		BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		
	9,87,31,933	(i) Payable in Bangladesh	8,41,93,453	
58,07,67,470	48,20,35,537	(ii) Payable outside Bangladesh	45,13,34,246	53,55,27,699
		CONSTITUENTS' LIABILITIES FOR ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATION AS PER CONTRA		
285,55,05,387		104,64,67,056 (i) Letter of Guarantee	100,10,51,768	
		180,90,38,331 (ii) Letter of Credit	194,17,27,744	
812,74,18,552		Carried Over		952,42,17,054

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

31st December, 1976		31st December, 1977	
Taka	Taka	Taka	Taka
842,08,31,796			999,41,75,085
	Brought Forward		
	CONTINGENT LIABILITIES		
	(i) Money for which the Bank is contingently liable :		
	(a) Contingent Liability in respect of Guarantee given favouring :		
82,96,62,778	(i) Government	82,25,01,254	
16,13,22,614	(ii) Bank and other Financial Institutions, and	13,04,38,012	
5,54,81,664	(iii) Others	4,81,12,502	
<u>104,64,67,056</u>		<u>100,10,51,768</u>	
59,27,01,858	(ii) Liability on account of outstading forward Exchange Contracts	51,45,35,689	
	TOTAL		
842,08,31,796			999,41,75,085

S. A. SHAKOOR
Assistant General Manager

M. HAIDER CHOWDHURY
Deputy General Manager

MD. AFZAL-UR-RAHMAN
General Manager

PROPERTY AND ASSETS

31st December, 1976		31st December, 1977	
Taka	Taka	Taka	Taka
812,74,18,552			952,42,17,054
		Brought Forward	
		PREMISES	
	44,35,575	Balance as per last Balance Sheet	82,18,673
	39,06,783	Additions during the year	4,48,000
	<u>83,42,358</u>		<u>86,66,673</u>
	Nil	Less : Disposal during the year	1,00,000
	<u>83,42,358</u>		<u>85,66,673</u>
82,18,673	1,23,685	Less : Depreciation for the year	1,21,216
			84,45,457
		FURNITURE AND FIXTURE	
	1,43,72,040	Balance as per last Balance Sheet	2,06,69,010
	99,45,508	Additions less sale during the year	1,46,23,156
	<u>2,43,17,548</u>		<u>3,52,92,166</u>
2,06,69,010	36,48,538	Less : Depreciation for the year	53,69,182
			2,99,22,984
		OTHER ASSETS INCLUDING SILVER	
	95,837	(i) Stamps	1,17,306
	1,51,01,543	(ii) Stationery	1,85,89,341
	1,18,16,749	(iii) Income accrued on Investments	1,54,86,601
	1,54,78,355	(iv) Advance Deposits and Advance Rent	1,43,53,921
	2,69,77,958	(v) Suspense Account (Note-1)	2,09,20,333
	2,18,159	(vi) Tripura Modern Bank	2,29,559
	5,24,17,402	(vii) Demonetised Notes	5,15,84,613
	88,77,026	(viii) General Blocked Account	88,22,050
	4,11,39,470	(ix) Branch Adjustment	5,19,31,934
26,45,25,561	9,24,03,062	(x) Other Accounts (Note-2)	24,95,53,932
			43,15,89,590
		NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS	
Nil			Nil
842,08,31,796		TOTAL	999,41,75,085

Note—1 & 2 : Last year's figures have been rearranged to conform to this year's presentation

Signed in terms of our report of even date annexed

A.N.M. SULAIMAN CHAUDHURY
Managing Director & Chairman
AMINUL HAQUE CHOWDHURY
M. MAHBUBAR RAHMAN
M. MONOWARUL ISLAM
M. MASIHUR RAHMAN
CHOWDHURY TANBEER AHMED
SIDDIKY
ALAMGIR M. A. KABIR

Director
Director
Director
Director

Director
Director

HOWLADAR YUNUS & CO.,
Chartered Accountants

S. F. AHMED & CO.,
Chartered Accountants

Dated : Dacca, April 26, 1978.

EXPENDITURE

7.64

MD. AFZAL-UR-RAHMAN
General Manager

YEAR ENDED 31ST DECEMBER 1977

INCOME : (Less Provision made during the period for bad and doubtful debts and other usual or necessary provision)

1976 Taka		1977 Taka
53,52,62,038	Interest and Discount	69,44,71,422
11,14,27,851	Commission, Exchange & Brokerage.	9,67,30,284
9,12,418	Rents	13,42,666
Nil	Income from Non-Banking Assets and Profits from Sale of or Dealing with such Assets	Nil
99,69,297	Other Receipts including Income of Computer Bureau	90,95,906
65,75,71,604	TOTAL	80,16,40,278

Signed in terms of our report of even date annexed

A.N.M. SULAIMAN CHAUDHURY
Managing Director & Chairman
 AMINUL HAQUE CHOWDHURY *Director*
 M. MAHBUBAR RAHMAN *Director*
 M. MONOWARUL ISLAM *Director*
 M. MASIHUR RAHMAN *Director*
 CHOWDHURY TANBEER AHMED
 SIDDIKY *Director*
 ALAMGIR M. A. KABIR *Director*

HOWLADER YUNUS & CO.,
Chartered Accountants

S. F. AHMED & CO..
Chartered Accountants

Dated : Dacca, April 26, 1978

LIST OF BRANCHES

(Total 507 including 5 Overseas Branches)

Corporate Branch attached with Head Office

1. Motijheel Branch Dacca

① DACCA REGION—A (Total Branches—37)

2. B. I. D. C Dacca
3. B. R. T. C Dacca
4. D. I. T. Dacca
5. English Road Dacca
6. Employment Exchange Dacca
7. Farashganj Dacca
8. Gandaria Dacca
9. Gulshan Market Dacca
10. Hotel Intercontinental Dacca
11. Islampur Dacca
12. I. W. T. A. Terminal Dacca
13. Kamalapur Bazar Dacca
14. Kaliakoir Bazar Dacca
15. Kohinoor Spining Mills Corp. Dacca
16. Luxmi Bazar Dacca
17. Magh Bazar Dacca
18. Mitford Road Dacca
19. Mohakhali Dacca
20. Mouchak Market Dacca
21. Mugdapara Dacca
22. New Air Port Road Dacca
23. Nawabpur Road Dacca
24. Narinda Dacca
25. Nayarhat Dacca
26. Opp G. P. O., (B.B. Avenue) Dacca
27. Purana Paltan Dacca
28. 57, Purana Paltan Dacca
29. Raza Chamber Dacca
30. Rajarbagh Police Line Dacca
31. Sadarghat Dacca
32. Santinagar Dacca
33. Tejgaon Dacca
34. Tipu Sultan Road Dacca
35. Topkhana Road Dacca
36. Tongi Dacca
37. Thatari Bazar Dacca
38. Victoria Park Dacca

DACCA REGION—B (Total Branches—36) ②

39. Armanitola Dacca
40. Abul Hasanat Road Dacca
41. Alu Bazar Dacca
42. Bangshal Road Dacca
43. Bangla Motors Dacca
44. Chawk Bazar Dacca
45. Champatali Dacca
46. Dacca College Gate Dacca
47. Dacca Medical College Dacca
48. Dhamrai Dacca
49. Dhanmondi Dacca
50. Elephant Road Dacca
51. Gazipur Dacca
52. Green Road Dacca
53. Imamganj Dacca
54. Jurain Dacca
55. Mirpur Dacca
56. Mirpur Section 10 Dacca
57. Mohammadpur Dacca
58. Mokim Katra Dacca
59. Manikganj Dacca
60. Mouchak Br. (Scout Camp) Dacca
61. Nazimuddin Road Dacca
62. New Market Dacca
63. Nowabganj Dacca
64. Posta Dacca
65. Postogola Dacca
66. Ramna Dacca
67. Rayer Bazar Dacca
68. Satmasjid Road Dacca
69. Sailpur Hat Dacca
70. Sher-e-Bangla Nagar Dacca
71. Savar Dacca
72. University Campus Dacca
73. WASA Dacca
74. WAPDA Dacca

Corporate Branch attached with Chittagong Area Office

75. Laldighi East Chittagong

3

CHITTAGONG REGION—A
(Total Branches 26)

76.	Amir market ✓	Chittagong
77.	Asadganj ✓	Chittagong
78.	Baluchara ✓	Chittagong
79.	Cantonment ✓	Chittagong
80.	Chaktai ✓	Chittagong
81.	Chawk Bazar ✓	Chittagong
82.	Chowdhury Hat ✓	Chittagong
83.	Dost Building ✓	Chittagong
84.	Fatehpur ✓	Chittagong
85.	Fatick Chari ✓	Chittagong
86.	Gohira ✓	Chittagong
87.	Hat Hazari ✓	Chittagong
88.	Jubilee Road ✓	Chittagong
89.	Kathaltali (Rangamati) Chittagong H. Tracts	
90.	Khatunganj ✓	Chittagong
91.	Khagrachari Chittagong Hill Tracts	
92.	Korbaniganj ✓	Chittagong
93.	Langado Chittagong Hill Tracts	
94.	Municipality ✓	Chittagong
95.	Nazirhat ✓	Chittagong
96.	New Market (Ctg) ✓	Chittagong
97.	Poravita ✓	Chittagong
98.	Pahartali ✓	Chittagong
99.	Reazudin Bazar ✓	Chittagong
100.	Sadarghat Road ✓	Chittagong
101.	WASA ✓	Chittagong

Panchdisha

4

CHITTAGONG REGION—B
(Total Branches 26)

102.	Barabkunda ✓	Chittagong
103.	Burirchar ✓	Chittagong
104.	Chakaria ✓	Chittagong
105.	Cox's Bazar ✓	Chittagong
106.	Chowmohony, Ramu ✓	Chittagong
107.	Colonel Hat ✓	Chittagong
108.	Dewan Hat ✓	Chittagong
109.	Dohazari ✓	Chittagong
110.	EIC House ✓	Chittagong
111.	Feringhee Bazar ✓	Chittagong
112.	Kalurghat ✓	Chittagong
113.	Kumira ✓	Chittagong
114.	Kutubdia ✓	Chittagong
115.	Kaptai Chittagong Hill Tracts	
116.	Karerhat ✓	Chittagong
117.	Katghor ✓	Chittagong

118.	Mirsarai ✓	Chittagong
119.	Naikkomchari Chittagong Hill Tracts	
120.	Patenga Road ✓	Chittagong
121.	Patiya ✓	Chittagong
122.	Pomara ✓	Chittagong
123.	Port (Republic Rd.) ✓	Chittagong
124.	Rupkania ✓	Chittagong
125.	Sheikh Mujib Road. ✓	Chittagong
126.	Sitakunda ✓	Chittagong
127.	Strand Road ✓	Chittagong

Kadamtali

5

MYMENSINGH REGION
(Total Branches—26)

128.	Aramnagar Bazar	Mymensingh
129.	Balijuri Bazar	Mymensingh
130.	Bakshiganj	Mymensingh
131.	Charpara	Mymensingh
132.	Dewanganj	Mymensingh
133.	Gouripur Academy Centre	Mymensingh
134.	Haluaghat	Mymensingh
135.	Hamidpur	Mymensingh
136.	Islampur	Mymensingh
137.	Itna	Mymensingh
138.	Jamalpur	Mymensingh
139.	Jaria Janjail	Mymensingh
140.	Jhenaighati	Mymensingh
141.	Kathiadi	Mymensingh
142.	Kishoreganj	Mymensingh
143.	Kuliarchar	Mymensingh
144.	Mohanganj	Mymensingh
145.	Mymensingh	Mymensingh
146.	Madhupur	Tangail
147.	Mitamain	Mymensingh
148.	Nandina	Mymensingh
149.	Netrokona	Mymensingh
150.	Nutan Bazar	Mymensingh
151.	Sararchar	Mymensingh
152.	Tangail	Tangail
153.	Tarakanda	Mymensingh

6

NARAYANGANJ REGION
(Total Branches—35)

154.	Baidyer Bazar	Dacca
155.	Bangabandhu Road, Narayanganj,	Dacca
156.	Betka	Dacca
157.	Bandar Narayanganj,	Dacca
158.	Bancharampur	Comilla

159.	Batakandi	Comilla
160.	Brahmandi	Dacca
161.	B. K. Road	Narayanganj, Dacca
162.	Dredger Organisation	Narayanganj, Dac.
163.	Deobhog	Dacca
164.	Fatullah	Dacca
165.	Ghorasal	Dacca
166.	Goodnail	Dacca
167.	Gopaldi Bazar	Dacca
168.	Hasnabad Bazar	Dacca
169.	Hatirdia	Dacca
170.	Kamalaghat	Dacca
171.	Munshiganj	Dacca
172.	Murapara	Dacca
173.	Madanganj	Dacca
174.	Nabiganj	Dacca
175.	Narshingdi	Dacca
176.	Netaiganj	Dacca
177.	Polash	Dacca
178.	Pagla Bazar	Dacca
179.	Ramchandrapur	Comilla
180.	Ramkrishnapur	Comilla
181.	Shibpur	Dacca
182.	Shekherchar	Dacca
183.	Syed Ali Chamber	Dacca
184.	Sona Mia Market	Dacca
185.	Shyampur	Dacca
186.	Sharulia	Dacca
187.	Tan Bazar	Dacca
188.	Tongi Bari	Dacca

FARIDPUR REGION
(Total Branches 16)

189.	Arpara (Salika)	Jessore
190.	Baliakandi	Faridpur
191.	Bhagyakul	Dacca
192.	Benodepur	Jessore
193.	Charmuguria	Faridpur
194.	Faridpur	Faridpur
195.	Harikumaria	Faridpur
196.	Khan Khanapur	Faridpur
197.	Kotalipara	Faridpur
198.	Langalbandha	Jessore
199.	Magura	Jessore
200.	Madaripur Puran Bazar	Faridpur
201.	Mohammadpur	Faridpur
202.	Rajbari	Faridpur
203.	Station Road, Faridpur	Faridpur
204.	Shariatpur	Faridpur

COMILLA REGION
(Total Branches 37)

205.	Burichang	Comilla
206.	Chaumuhani	Noakhali
207.	Chandpur	Comilla
208.	Chandpur Co-op.	Comilla
209.	Chagalnaiya Bazar	Noakhali
210.	Comilla (Main)	Comilla
211.	Chandina	Comilla
212.	Comilla Co-op.	Comilla
213.	Companiganj	Comilla
214.	Dagon Bhuiyan	Noakhali
215.	Damudya	Noakhali
216.	Daudkandi	Comilla
217.	Dharmapur	Comilla
218.	Feni	Noakhali
219.	Faridganj	Comilla
220.	Fulgazi	Noakhali
221.	Gouripur Bazar	Comilla
222.	Gunabati	Comilla
223.	Godown Quarter	Noakhali
224.	Ghandamati Bazar	Comilla
225.	Hajiganj	Comilla
226.	Jafarganj	Comilla
227.	Kachua	Comilla
228.	Khilpara	Noakhali
229.	Kalipur Bazar	Comilla
230.	Laksham	Comilla
231.	Luxmipur Bazar	Noakhali
232.	Maizdi Court	Noakhali
233.	Motiganj	Noakhali
234.	Nutun Bazar, Chandpur	Comilla
235.	Nalghar Bazar	Comilla
236.	Old Munshir Hat	Noakhali
237.	Raipura	Noakhali
238.	Rajapur	Noakhali
239.	Ramganj	Noakhali
240.	Shasangacha	Comilla
241.	Sonapur	Noakhali

BRAHMANBARIA REGION
(Total Branches 19)

242.	Akhaura	Comilla
243.	Ashuganj	Comilla
244.	Aruail	Comilla
245.	Bahubal	Sylhet
246.	Brahmanbaria	Comilla
247.	Brahmanbaria Co-op.	Comilla



248. Bhairab Bazar	Mymensingh
249. Bangal para	Mymensingh
250. Charchartala	Comilla
251. Habiganj	Sylhet
252. Kuti	Comilla
253. Lakhai	Sylhet
254. Madhabpur	Sylhet
255. Mantala	Sylhet
256. Nabinagar	Comilla
257. Noyapara	Sylhet
258. Quasba	Comilla
259. Shaji Bazar	Sylhet
260. Sarail Co-opt.	Comilla

SYLHET REGION
(Total Branches 29)

(10)

261. Akatona	Sylhet
262. Beani Bazar	Sylhet
263. Bhadeswar	Sylhet
264. Bhanugach	Sylhet
265. Biswanath	Sylhet
266. Barafechi Bazar	Sylhet
267. Chattak	Sylhet
268. Dera	Sylhet
269. Dhaka Dakshin	Sylhet
270. Fenchuganj	Sylhet
271. Goplar Bazar	Sylhet
272. Jagannathpur	Sylhet
273. Jawa Bazar	Sylhet
274. Juri	Sylhet
275. Kumna	Sylhet
276. Kazir Bazar	Sylhet
277. Moulvi Bazar	Sylhet
278. Markuli	Sylhet
279. Manmukh	Sylhet
280. Nabiganj	Sylhet
281. Naya Bandar Br.	Sylhet
282. Raniganj Bazar	Sylhet
283. Sherpur Natun Bazar	Sylhet
284. Sreemangal	Sylhet
285. Sunamganj	Sylhet
286. Sylhet	Sylhet
287. Station Road	Sylhet
288. Tajpur	Sylhet
289. Zinda Bazar	Sylhet

KHULNA REGION
(Total Branches 21)

(11)

290. Bagerhat	Khulna
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291. Chalna Port	Khulna
292. Daulatpur	Khulna
293. Gopalganj	Faridpur
294. Helatala Road	Khulna
295. Haji Mohsin Road	Khulna
296. Khalishpur	Khulna
297. K.D.A.	Khulna
298. K.D. Ghosh Road	Khulna
299. Khan Jahan Ali Road	Khulna
300. Koilahat	Khulna
301. Lokhpur	Khulna
302. Mirerdanga	Khulna
303. Noor Nagar	Khulna
304. P.C. College (Bagerhat)	Khulna
305. Rampal	Khulna
306. Rail Road, Bagerhat	Khulna
307. Rajghat	Jessore
308. Rupsa	Khulna
309. Sarankhola	Khulna
310. Teligati (Engineering college)	Khulna

JESSORE REGION
(Total Branches 34)

(12)

311. Allar Dargah	Jessore
312. Assasuni	Khulna
313. Bordia	Jessore
314. Bamundi	Kushtia
315. Bakra	Jessore
316. Chuadanga	Kushtia
317. Chandi Charan Road	Kushtia
318. Chatiantala	Jessore
319. Darshana	Kushtia
320. Datta Nagar	Kushtia
321. Harinakunda	Jessore
322. H.M.M. Road, Jessore	Jessore
323. Hasada	Kushtia
324. Jhenaidah	Jessore
325. Jhikargacha	Jessore
326. Kaliganj	Khulna
327. Keshabpur	Jessore
328. Kushtia	Kushtia
329. Lohagara	Jessore
330. Meherpur	Kushtia
331. Manirampur	Jessore
332. M.K. Road, Jessore	Jessore
333. Maiz Para	Jessore
334. Narail	Jessore
335. Noapara	Jessore

336.	Nakole	Jessore
337.	Naldi	Jessore
338.	Nohata	Jessore
339.	Patkelghata	Khulna
340.	Sailkupa	Jessore
341.	Satkhira	Khulna
342.	Shyam Nagar	Khulna
343.	Sherkandi	Kushtia
344.	Sat Baria	Kushtia

BARISAL REGION
(Total Branches 20)

345.	Alekanda	Barisal
346.	Barguna	Patuakhali
347.	Bhederganj	Faridpur
348.	Bhojeshwar	Barisal
349.	Bhola	Barisal
350.	Burhanuddin	Barisal
351.	Bazar Road, Barisal	Barisal
352.	Chowk Bazar, Barisal	Barisal
353.	Charfessan	Barisal
354.	Jhalakati	Barisal
355.	Kalkini	Faridpur
356.	Kowri Khara	Barisal
357.	Kalashkati	Barisal
358.	Mirzaku	Barisal
359.	Pater Hat	Barisal
360.	Patuakhali.	Patuakhali
361.	Pirojpur	Barisal
362.	Padrishibpur	Barisal
363.	Sadar Road, Barisal	Barisal
364.	Torki	Barisal

RAJSHAHI REGION
(Total Branches 39)

365.	Arani	Rajshahi
366.	Adina	Rajshahi
367.	Baneswar	Rajshahi
368.	Bhawaniganj	Rajshahi
369.	Basudebpur	Rajshahi
370.	Bildahar	Rajshahi
371.	Chapai Nawabganj	Rajshahi
372.	Chowbaria	Rajshahi
373.	Durgapur	Rajshahi
374.	Daukandi	Rajshahi
375.	Dhanidah	Rajshahi
376.	Dighapatia	Rajshahi

377.	Godagari	Rajshahi
378.	Haragram	Rajshahi
379.	Harian	Rajshahi
380.	Huzrapur	Rajshahi
381.	Jhalmalia	Rajshahi
382.	Kansat	Rajshahi
383.	Kalam	Rajshahi
384.	Kachi Kata	Rajshahi
385.	Malanchi	Rajshahi
386.	Mohanpur	Rajshahi
387.	Madhnagar	Rajshahi
388.	Mohanganj	Rajshahi
389.	Moukhara	Rajshahi
390.	Nachole	Rajshahi
391.	Natore Academy	Rajshahi
392.	Natore	Rajshahi
393.	Nowdapara	Rajshahi
394.	Nithpur	Rajshahi
395.	Premtali	Rajshahi
396.	Patuapara	Rajshahi
397.	Rohanpur	Rajshahi
398.	Rani Bazar, Rajshahi	Rajshahi
399.	Ranihati	Rajshahi
400.	Shaheb Bazar, Rajshahi	Rajshahi
401.	Sonail	Rajshahi
402.	Shatra	Rajshahi
403.	Tahirpur	Rajshahi

RANGPUR REGION
(Total Branches 26)

404.	Alamnagar	Rangpur
405.	Bhurangamari	Rangpur
406.	Buri mari	Rangpur
407.	Bhagda Buri	Rangpur
408.	Chorai Khola	Rangpur
409.	Domar	Rangpur
410.	Debiganj	Dinajpur
411.	Gangachara	Rangpur
412.	Haragacna	Rangpur
413.	Hatibandha	Rangpur
414.	Jaldhaka	Rangpur
415.	Kaliganj	Rangpur
416.	Kaunia	Rangpur
417.	Kurigram	Rangpur
418.	Kakina	Rangpur
419.	Lalmonirhat	Rangpur
420.	Municipality Market (R.Pur)	Rangpur
421.	Nilphamari	Rangpur

422.	Paglapir Bazar	Rangpur
423.	Rangpur	Rangpur
424.	Ramna	Rangpur
425.	Raiganj	Rangpur
426.	Ramganj	Rangpur
427.	Saidpur	Rangpur
428.	Shampur	Rangpur
429.	Sathi Bari	Rangpur

DINAJPUR REGION
(Total Branches—16)

(16)

430.	Atwari	Dinajpur
431.	Bahadur Bazar	Dinajpur
432.	Charkai	Dinajpur
433.	Chirir Bandar	Dinajpur
434.	Dinajpur	Dinajpur
435.	Lahirihat	Dinajpur
436.	Manmathpur	Dinajpur
437.	Mangalpur	Dinajpur
438.	Mohanpur	Dinajpur
439.	Parbatipur	Dinajpur
440.	Pulhat	Dinajpur
441.	Ranishankail	Dinajpur
442.	Ruhia	Dinajpur
443.	Raniganj	Dinajpur
444.	Sadarpur	Dinajpur
445.	Thakurgaon	Dinajpur

BOGRA REGION
(Total Branches 30)

(30)

446.	Adamdighi	Bogra
447.	Agradigun	Rajshahi
448.	Bamon Danga Bandar	Rangpur
449.	Bogra	Bogra
450.	Balighata.	Bogra
451.	Balihar	Rajshahi
452.	Chandaikona	Bogra
453.	Chandanbaisha	Bogra
454.	Chandi Bazar	Bogra
455.	Damurhat	Rajshahi
456.	Gaibandha	Rangpur
457.	Gaibandha Co-opt.	Rangpur
458.	Golapbagh	Rangpur
459.	Hat Luxmipur	Rangpur
460.	Joypurhat	Bogra
461.	Kunda gram	Bogra
462.	Manda	Rajshahi
463.	Matherganj	Mymensingh
464.	Mangal Bari	Rajshahi

465.	Naogaon	Rajshahi
466.	Nazirpur	Rajshahi
467.	Niamatpur	Rajshahi
468.	Pathakata	Rajshahi
469.	Rukindipur	Rajshahi
470.	Rural Development Acadmy	Bogra
471.	Santahar	Bogra
472.	Saptapadi Bazar	Bogra
473.	Sarashatipur	Rajshahi
474.	Tilakpur	Bogra
475.	Tulshighat	Rangpur

PABNA REGION
(Total Branches 27)

(27)

476.	BSIC Industrial Estate	Pabna
477.	Baghabari Ghat	Pabna
478.	Dhangara	Pabna
479.	Dayarampur	Pabna
480.	Enayetpur	Pabna
481.	Gurudaspur	Rajshahi
482.	Ishurdi	Pabna
483.	Kashinathpur	Pabna
484.	Kaijurihat	Pabna
485.	Khokni	Pabna
486.	Masimpur	Pabna
487.	Municipality	Pabna
488.	Noorpur	Pabna
489.	Pabna	Pabna
490.	Pakshi	Pabna
491.	Pabna Bazar, Pabna	Pabna
492.	Randuni Bari	Pabna
493.	Ruppur	Pabna
494.	Rajapur Bazar	Rajshahi
495.	Salonga	Pabna
496.	Serajganj	Pabna
497.	Shahjadpur	Pabna
498.	Sohagpur	Pabna
499.	Sugarcane Research Institute	Pabna
500.	Tamai	Pabna
501.	Tebunia	Pabna
502.	Tarash	Pabna

OVERSEAS BRANCHES

1. Janata Bank.
Lulu Street,
Ahmed Khalifa-Al-Yusuf Bldg,
P. O. Box No. 2630
Abu Dhabi, U. A. E.

2. Janata Bank,
Claridge Hotel Building,
Fish Square,
P. O. Box No. 3342,
Deira Dubai,
U. A. E.

3. Janata Bank,
Al-Sulaiman Building
Al-Aroba Road,
P. O. Box No. 5303
Sharjah, U. A. E.

4. Janata Bank,
H. H. Sheikh Humaid Bin Rashid
Al-Nuami Building,
Cornesh Road, P. O. Box 500,
Ajman, U. A. E.

5. Janata Bank,
Oman Road,
Al-Nakheel,
P. O. Box No. 790
Ras-Al-Khaimah,
U. A. E.

**LIST OF NEW BRANCHES OPENED AFTER
31-12-77 (From 1-1-78 to 30-9-78)**

1. Dhakeswari Road	Dacca
2. Bangalpara	Mymensingh
3. Shahebganj	Rajshahi
4. Station Road, Natore	Rajshahi
5. Payerkhola	Comilla
6. Khamarpara	Jessore
7. Medical College	Barisal

8. Saj-Barkhila	Mymensingh
9. Seemakhali	Jessore
10. Sultanpur Bazar	Khulna
11. Port Road	Barisal
12. Nutan Bazar	Barisal
13. A. K. Fazlul Huq Road	Comilla
14. Tajermorh	Rajshahi
15. Kazir Morh	Rajshahi
16. Fuldighi	Bogra
17. Shyamoli	Dacca
18. New Airport Road	Dacca
19. Kachukhet	Dacca
20. Bayezid Bostami Road	Chittagong
21. Shibganj	Bogra
22. Shantahar Road	Bogra
23. Dudmukha Bazar	Noakhali
24. Atua	Pabna
25. Abdulpur Junction	Rajshahi
26. Roozevelt Jetty	Khulna
27. Sheikhpara Bazar	Khulna
28. Barkal	Chittagong Hill Tracts
29. Khulna Cantonment	Khulna
30. Chowdhurani	Rangpur
31. Salimpur Bazar	Chittagong
32. Lalbagh Bazar	Rangpur
33. Guptakhali	Chittagong
34. Rupsha	Khulna
35. Bara Bazar	Mymensingh
36. Fulbaria	Dacca
37. Captain Bazar	Dacca
38. Banani	Dacca
39. Mullickpur	Rajshahi
40. Gallamari	Khulna

385 Agents and Correspondents
in all over the world.

NUMBER OF BRANCHES OF JANATA BANK IN DIFFERENT DISTRICTS OF BANGLADESH

