

annual
report

1979



Janata Bank

3018

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

May 28, 1980.

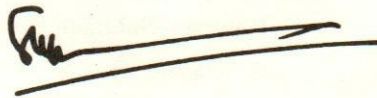
The Secretary,
Banking & Investment Division,
Ministry of Finance,
Government of the People's
Republic of Bangladesh,
Dacca.

Dear Sir,

Annual Report—1979

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 1979.

Yours faithfully,



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

Board of Directors

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

Secretary

Mr. S. B. Zaman

Auditors

Rahman Rahman Huq & Co.

A. Qasem & Co.

Managing Director

Mr. A.N.M. Sulaiman Chaudhury

General Managers

Mr. Aziz Ahmed
Mr. Md. Afzal-ur-Rahman

Chief Executive for UAE Branches

Mr. M. A. Beg

Deputy General Managers

1. Mr. Mustafa Waiz
2. Mr. M. Haider Chowdhury
3. Mr. Qamrul Huda
4. Mr. A.K.M. Ghaffar
5. Mr. Sujaur Raschid
6. Mr. M. Hayatur Rahman
7. Mr. Ashfaq-U-Chowdhury
8. Mr. S.A. Shakoor
9. Mr. Sirajul Islam
10. Mr. Mohd. Nurullah

Director, Research & Statistics

Mr. Md. Taheruddin

Director, Public Relations

Mr. S.A.B.M. Atiqullah

Assistant General Managers

1. Mr. Badrul Huda
2. Mr. A.I.M. Iftekhhar Rahman
3. Mr. Bazlul Baree
4. Mr. A.A.M. Asaduzzaman
5. Mr. Fazlul Baree Chowdhury
6. Mr. R.A. Howlader
7. Mr. Shamsuddin Ahmed
8. Mr. M. A. Wahhab
9. Mr. Mohd. Rezaul Karim
10. Mr. Munir Ahmed Chowdhury
11. Mr. Kabir Ahmed
12. Mr. S. R. Bhuiyan
13. Mr. K. M. Murshed
14. Mr. Ruhul Amin
15. Mr. A. F. M. Rafiqul Qadir
16. Mr. S. B. Zaman
17. Mr. M. A. Rashid
18. Mr. Anowar Ahmed
19. Mr. Mosharraf Hossain
20. Mr. Azizur Rahman
21. Mr. Sajidul Haque
22. Mr. Golam Mostafa
23. Mr. Mashiur Rahman

ABBREVIATIONS

- B A D C — Bangladesh Agricultural Development Corporation
I R D P — Integrated Rural Development Programme
DANIDA — Danish International Development Agency
FAO — Food And Agriculture Organisation
I D A — International Development Association
USAID — United States Agency for International Development
BSCIC — Bangladesh Small And Cottage Industries Corporation

UNIT

- 1 Crore=10 millions
10 Lacs=1 million

KEY INDICATORS : JANATA BANK

(Taka in Million)

	1972	1973	1974	1975	1976	1977	1978	1979	% of increase over the pre- ceding year
DEPOSITS	1576.9	2335.5	2580.5	2921.1	4215.8	4811.2	5424.8	6628.6	22.0.
ADVANCES	1132.0	1564.4	2092.4	2563.0	3561.6	4532.2	5436.7	6768.7	24.5.
INVESTMENTS	204.1	472.2	537.4	534.5	636.8	804.2	914.1	1200.6	31.3.
PROFIT	10.6	46.6	44.9	94.3	111.0	115.1	75.0	96.5	28.6.

BRANCHES

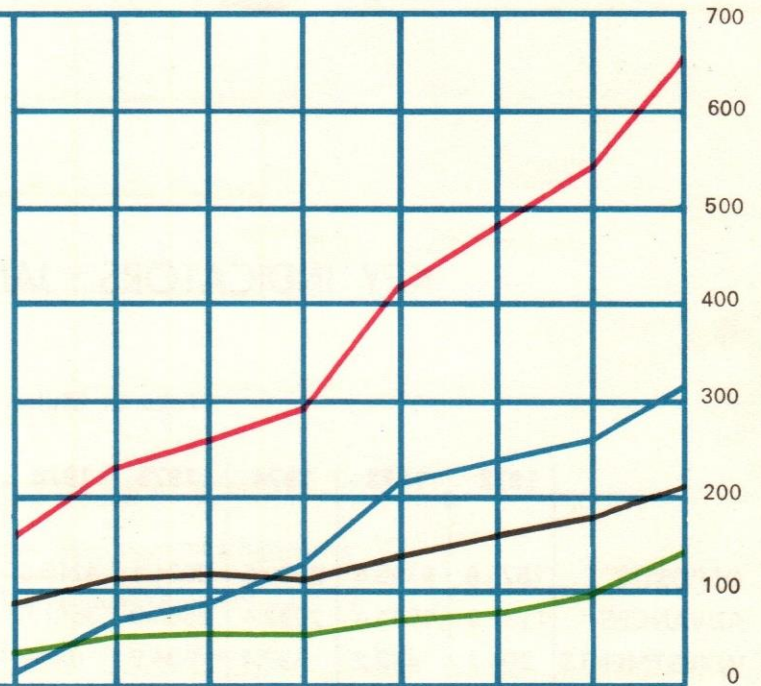
	1972	1973	1974	1975	1976	1977	1978	1979
BANGLADESH	260	284	308	321	372	502	629	716
OVERSEAS	1	2	4	1	5	5	5	5
TOTAL	261	286	312	322	377	507	634	721

JANATA BANK'S DEPOSITS AND ADVANCES

(TAKA IN CRORES)

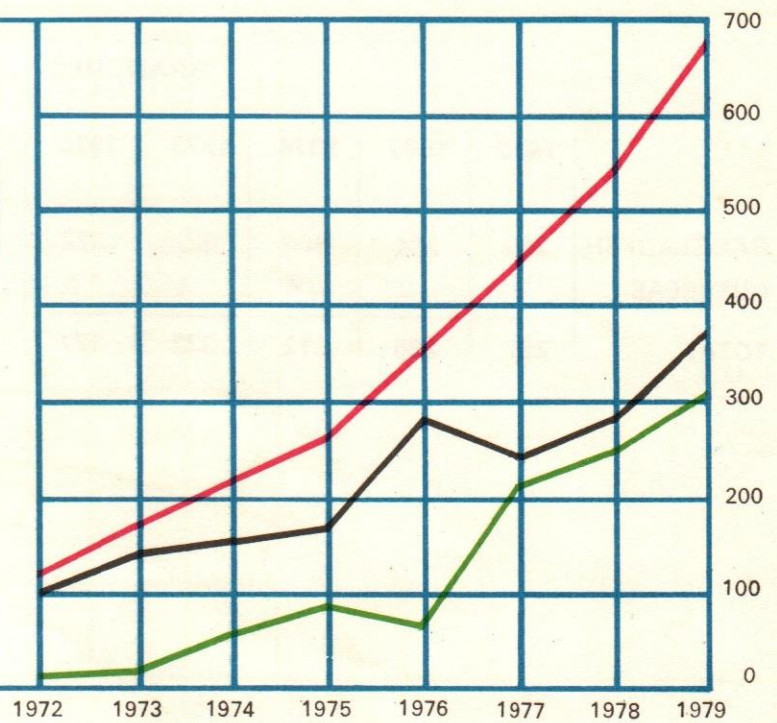
DEPOSITS

FIXED
SAVINGS
CURRENT
TOTAL



ADVANCES

PUBLIC
PRIVATE
TOTAL



JANATA BANK'S INVESTMENTS & BRANCHES

(TAKA IN CRORES)

INVESTMENTS



BRANCHES



ANNUAL REPORT—1979

OVERALL PERFORMANCE OF THE ECONOMY

The Gross Domestic Product (GDP) of Bangladesh is estimated to have increased by 4% in fiscal year 1979 as against 7.9% in the preceding year. The deceleration in growth rate was due to unsatisfactory performance of the agricultural sector which was adversely affected by unfavourable weather conditions. Agricultural production recorded a small increase of 1.3% during fiscal year 1979 reflecting mainly decline of 2% in rice production. Performance of the industrial sector, on the other hand, was better than expected, with total output increasing by 8.7% during the year as against the targeted growth rate of 7.2%. Price situation in the country came under considerable pressure during the year, reflecting largely substantial expansion in liquidity in the economy, set-back in agricultural sector and sharp increase in prices of imported commodities. The cost of living index for middle class people at Dacca City (1969-70 = 100) increased by 14% during fiscal year 1979 as compared to 12% in the preceding year.

INCREASE IN BANKING FACILITIES

2. There was substantial expansion in branch net-work during 1979. The number of branches of nationalised commercial banks increased from 2,886 at the end of December, 1978 to 3,309 at the end of December, 1979, indicating an increase of 15% during the year. Most of the branches were opened in the rural and semi-urban areas.

BANK'S PERFORMANCE

3. Janata Bank continued its progress in all spheres during the year 1979. There was remarkable growth in deposits, investments and advances to the productive and priority sectors.

SHARE CAPITAL

4. The authorised capital and paid-up capital of the Bank remained unchanged at Tk. 5.00 crores and Tk. 3.00 crores respectively.

RESERVE FUND

5. The Reserve Fund was raised to Tk. 7.19 crores as on 31st December, 1979, as against Tk. 6.05 crores as on 31st December, 1978, indicating an increase of Tk. 1.14 crores. Out of Tk. 1.14 crores, Tk. 1.10 crores was transferred from the profit of 1979 and the remaining Tk. 0.04 crore was on account of appreciation in taka value of Reserve held abroad at the end of December, 1979.

RURAL CREDIT FUND

6. The Rural Credit Fund was raised to Tk. 110 lacs as on 31st December, 1979, as compared to Tk. 60 lacs as on 31.12.78. The Rural Credit Fund was created to provide additional hedge against risks associated with operations in the rural sector.

PROFIT

7. During 1979, the Bank earned a net profit of Tk. 9.65 crores as against Tk. 7.50 crores in the preceding year. Although total expenditure was higher in 1979, mainly on account of increase in administrative expenses as compared to the preceding year, the net profit increased largely reflecting remarkable improvement in the earnings of the Bank during the year.

The net profit was appropriated as under :

Provision for Taxation	Tk. 5,98,93,521
Transfer to Reserve Fund	Tk. 1,10,00,000
Transfer to Rural Credit Fund	Tk. 50,00,000
Amount paid to the Government in terms of Section 25 of Bangladesh Banks (Nationalisation) Order, 1972	Tk. 2,00,00,000
Transfer to Benevolent Fund	Tk. 5,95,683
	Tk. 9,64,89,204

INVESTMENT

8. The size of investment portfolio increased from Tk. 91.41 crores at the end

of December, 1978, to Tk. 120.06 crores at the end of December, 1979, indicating an increase of about 31% during the year. The increases in investments were mostly in approved securities.

DEPOSITS

9. Deposits of the Bank increased to Tk. 662.86 crores at the end of 1979 as against Tk. 542.48 crores at the end of 1978, indicating an increase of about 22% during the year.

ADVANCES

10. The Bank continued to extend credit facilities to the productive sectors within the framework of the guidelines laid down by Bangladesh Bank. Total advances of the Bank increased from Tk. 543.67 crores as on 31st December, 1978 to Tk. 676.87 crores as on 31st December, 1979. The increase over the year was 24%.

OUTSTANDING ADVANCES

11. Outstanding advances of the Bank to important sectors (in Bangladesh) as on 31st December, 1979, were :—

	(Taka in crores)
i) Jute Trade	Tk. 64.37
ii) Jute Industry	Tk. 58.15
iii) Tanneries	Tk. 28.72
iv) Textile (Trade & Industry)	Tk. 33.29
v) Transport	Tk. 12.94
vi) Iron and Steel	Tk. 21.00
vii) Tea	Tk. 4.35
viii) Sugar	Tk. 11.51
ix) House Building	Tk. 10.58
x) Small Loan	Tk. 14.86
xi) Rural Credit	Tk. 20.47

IDBI LOAN

12. An amount of Tk. 32.47 crores representing borrowings from the Industrial Development Bank of India is included in the total advances of the Bank. This amount was re-lent to different public sector corporations against Government Guarantee.

JUTE TRADE AND JUTE INDUSTRY

13. Raw Jute and Jute Goods are the major exportable items of the country. The Bank's advances to this sector continued to be substantial. The outstanding advances as on 31-12-79 stood at Tk. 122.52 crores, of which Tk. 64.37 crores was to Jute Trade and Tk. 58.15 crores to 21 Jute Mills. The total outstanding advance to this sector was Tk. 105.06 crores at the end of 1978.

TANNERIES

14. Bangladesh has a wide market for export of hides and skins. The Bank continued its credit facilities to this sector. The outstanding advances to the Tanneries stood at Tk. 28.72 crores at the end of 1979, as against Tk. 24.66 crores at the end of 1978.

COTTON TEXTILE

15. Cotton Textile is a growing industry of the country. The outstanding advances to this sector, including 17 Textile Mills at the end of 1979, stood at Tk. 33.29 crores as against Tk. 36.80 crores at the end of the preceding year.

TRANSPORT

16. The Bank continued to extend credit to this priority sector. Janata Bank's advances to this sector stood at Tk. 12.94 crores as on 31-12-79, as compared to Tk. 10.47 crores as on 31-12-78.

IRON AND STEEL

17. The outstanding advances to Iron and Steel sector stood at Tk. 21.00 crores at the end of 1979 as against Tk. 14.96 crores at the end of the preceding year.

TEA TRADE AND INDUSTRY

18. Tea is a traditional export commodity of the country. The Bank's outstanding advances to this sector amounted to Tk. 4.35 crores at the end of December, 1979, as compared to Tk. 3.51 crores at the end of December, 1978.

SUGAR INDUSTRY

19. At the end of December, 1979, the outstanding advances of the Bank to Sugar Industry stood at Tk. 11.51 crores as against Tk. 5.51 crores at the end of 1978.

HOUSE BUILDING ADVANCES

20. For easing the shortage of housing, commercial banks in the country started extending credit to this sector as a priority area since 1977. The outstanding house building advances of the Bank stood at Tk. 10.58 crores at the end of 1979. Apart from this, the Bank provided debenture loan of Tk. 3.20 crores to the House Building Finance Corporation during the year.

SMALL LOANS

21. During the year under report, the Bank provided liberal credit to the small traders and self-employed persons. Outstanding loans under this scheme stood at Tk. 14.86 crores to 12,155 loanees at the end of December, 1979.

RURAL CREDIT

22. 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 Tk. 100 crores Special Agricultural Credit Programme launched since February, 1977. The Bank continued to provide credit under this programme and for other economic activities in the rural areas under special projects. The special projects include financing small farmers and landless labourers and financing installation of shallow tubewells. These projects were sponsored by the Bank of its own as also in collaboration with local/foreign agencies like BADC, IRDP, DANIDA, FAO, IDA and US AID. Total credit of Janata Bank in the rural sector stood at Tk. 20.47 crores as on 31st December, 1979 as compared to Tk. 16.45 crores at the end of the preceding year.

FINANCING RURAL ELECTRIFICATION

23. Janata Bank actively participated in the programme undertaken by the Government for providing small loans for electric connection at houses, business establishments, etc. in rural areas where electricity was available. Total loans sanctioned under the scheme upto 31st December, 1979, was Tk. 3.50 lac to 347 clients.

SMALL SCALE INDUSTRY

24. During 1978 the Bank established a special department known as Small Scale industries (SSI) Department to improve its services to the small industries sector. This Department is processing projects evolved on its own and also in collaboration with BSCIC. Credit for such projects is provided from Bank's own resources and under IDA Credit.

Loans sanctioned during the year amounted to Tk. 209.94 lacs for 282 projects under Small and Cottage Industries Scheme. Of these, loans totalling Tk. 72.55 lacs were for 262 projects, each loan not exceeding Tk. 1 lac and the balance of Tk. 137.39 lacs was for 20 units in loans above Tk. 1 lac each.

FOOD PROCUREMENT AND JUTE PURCHASE

25. The Bank continued to act as agent of the Government in their food procurement and jute purchase schemes through its existing branch net-work and by opening special booths in areas where no banking facility was available. The services rendered by the Bank contributed to the success of the schemes.

FOREIGN TRADE

26. During 1979 the Bank handled export business of Tk. 294.11 crores as against Tk. 186.84 crores in the preceding year.

27. Total import business handled by the Bank during 1979 amounted to Tk. 635.99 crores as against Tk. 453.36 crores in the preceding year.

FOREIGN INWARD REMITTANCE

28. Foreign Inward Remittances, including those under Wage Earners' Scheme, increased substantially during 1979.

OVERSEAS OPERATIONS

29. The number of overseas branches of the Bank remained unchanged at five-all in UAE. The operations of these branches showed further improvement during the year.

FOREIGN CORRESPONDENT

30. Total number of foreign correspondent banks increased from 419 in 67 countries at the end of December, 1978, to 463 covering 68 countries at the end of 31st December, 1979. Special attention was given to expand our relationship in the Middle East to facilitate remittances by Bangladeshi nationals working there.

BRANCH EXPANSION

31. During 1979 the Bank opened 87 branches in the country raising the number of branches in Bangladesh to 716 as against 629 at the end of 1978. Most of the new branches were opened in rural areas. Total number of branches of the Bank stood at 721 as on 31.12.79 as against 634 at the end of the preceding year.

TRAINING FACILITIES

32. The activities of the Bank's Training Institute continued to expand. The Institute held 20 courses in which 685 bank personnel participated. As in the past, the Bank continued to avail of the training facilities provided by Bangladesh Institute of Bank Management, Institute of Business Administration (Dacca University), Bangladesh Management Development Centre and other training Institutes in the country. During the year, some Officers of the Bank also received training abroad with international agencies and foreign banks.

RESEARCH AND STATISTICS DIVISION

33. Research and Statistics Division set up in 1978, has been mainly preparing reviews and studies on topics of general economic interest and those of operational interest of the Bank.

PERSONNEL MANAGEMENT

34. The total number of employees stood at 11,795 as on 31st December, 1979 as against 10,099 at the end of the preceding year. Relationship between the management and the personnel continued to be cordial.

ACKNOWLEDGEMENT

35. The Board of Directors takes this opportunity to thank the Government of Bangladesh, Bangladesh Bank, UAE Government and UAE Currency Board for their continued support and guidance. The Board also places on record its thanks and appreciation for the dedicated work of the employees, which is the main contributing factor for the quality of the Bank's services and its growth.

Dated, Dacca
The 28th May, 1980

For and on behalf of the
Board of Directors
A.N.M. Sulaiman Chaudhury
CHAIRMAN

AUDITORS' REPORT

We have examined the annexed Balance Sheet of Janata Bank as at 31st December, 1979 and Profit and Loss Account for the year ended on that date in which are incorporated the returns submitted and certified by the Managers of other offices and branches and 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 as far it appears from the examination of the books and proper returns adequate for the purpose of audit have not been received from some of 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) Subject to our separate report to the Ministry of Finance, Government of the People's Republic of Bangladesh, such Balance Sheet exhibits a true and correct view of the state of affairs of the Bank at 31st December, 1979 and Profit and Loss Account shows a true balance of Profit for the year ended on that date.

RAHMAN RAHMAN HUQ & CO.
Chartered Accountants

A. QASEM & CO.
Chartered Accountants

Dacca, 25th April, 1980.

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

31st December, 1978				
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 the Bangladesh Banks (Nationalisation) Order, 1972 (President's Order No. 26 of 1972)]		
6,05,00,000		RESERVE FUND & OTHER RESERVES		7,18,89,644
		(Including Tk. 67,86,298 of U.A.E. Branches)		
		DEPOSITS AND OTHER ACCOUNTS		
	248,49,71,355	Fixed Deposits	309,42,84,977	
	112,16,22,874	Savings Bank Deposits	142,54,79,676	
542,48,02,025	181,82,07,796	Current Accounts, Contingency Accounts etc.	210,88,37,368	662,86,02,021
		BORROWINGS FROM OTHER BANKING COMPANIES, AGENTS ETC (Note-2)		
		In Bangladesh :		
	72,02,00,000	(a) From Bangladesh Bank	121,33,92,000	
	22,60,00,000	(b) From other Banks	14,00,00,000	
177,50,56,502	82,88,56,502	Outside Bangladesh	114,27,18,046	249,61,10,046
		BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		
	8,13,48,064	Payable in Bangladesh	6,27,87,382	
45,29,29,908	37,15,81,844	Payable outside Bangladesh	41,15,80,625	47,43,68,007
774,32,88,435		Carried Over		970,09,69,718

31ST DECEMBER 1979

PROPERTY AND ASSETS

31st December, 1978				
Taka	Taka		Taka	Taka
65,14,60,832		CASH		78,46,37,139
		In hand and with Bangladesh Bank, Sonali Bank and UAE Currency Board (including Foreign Currency Notes).		
		BALANCES WITH OTHER BANKS		
9,35,80,923	9,35,80,923	In Bangladesh		
		Outside Bangladesh	21,12,02,228	21,12,02,228
5,91,00,000		MONEY AT CALL AND SHORT NOTICE		19,99,14,896
		INVESTMENTS (At cost)		
	1 92,28,452	(i) Securities of former Pakistan and West Pakistan Governments	1,85,35,452	
	15,49,670	(ii) Securities of former East Pakistan Government	13,50,170	
	54,00,00,000	(iii) Securities of Bangladesh Government and other Trustees Securities including Treasury Bills of Bangladesh Government	69,00,00,000	
	1,70,76,275	(iv) Shares of Joint Stock Companies and others	1,81,48,681	
	33,09,03,000	(v) Debentures	46,92,50,968	
91,40,84,157	53,26,760	(vi) Prize Bonds	33,65,385	120,06,50,656
171,82,25,912		Carried Over		239,64,04,919

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

31st December, 1978					
Taka	Taka			Taka	Taka
774,32,88,435		Brought Forward			970,09,69,718
22,97,57,417		OTHER LIABILITIES (Note-3)			32,02,03,531
		ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA (Note - 4)			442,53,73,194
327,50,63,260		PROFIT AND LOSS ACCOUNT			
		Balance brought forward from previous year		—	
	7,50,26,952	Add : Profit for the year		9,64,89,204	
	7,50,26,952			9,64,89,204	
		Less : Appropriations			
	4,52,81,832	Provision for Taxa- tion	5,98,93,521		
	41,03,346	Transferred to Reserve Fund	1,10,00,000		
	63,96,654	Transferred to UAE Branches Reserve Fund	—		
	10,00,000	Transferred to Rural Credit Fund	50,00,000		
	2,45,120	Transferred to Bene- volent Fund	5,95,683		
		Amount Credited to Govt. under Section 25 of Bangladesh Banks (Nationalisa- tion) Order, 1972	2,00,00,000	9,64,89,204	
	7,50,26,952	1,80,00,000			—
1,124,81,09,112		Carried Over			1,444,65,46,443

31ST DECEMBER 1979

PROPERTY AND ASSETS

31st December, 1978 Taka	1978 Taka	Brought Forward	Taka	Taka
171,82,25,912				239,64,04,919
		ADVANCES : (Other than bad and doubtful debts for which provision has been made to the satisfaction of the Auditors) (Note-1)		
		Loans, Cash Credit, Overdrafts etc.		
		A) In Bangladesh :		
	161,13,06,125	(i) To Clients	220,39,47,541	
	97,84,53,522	(ii) To Public Sector against which Counter Finance facilities obtained from Bangladesh Bank	112,30,97,000	
	7,49,04,000	(iii) To Public Sector against which bills re-discounting facilities obtained from Bangladesh Bank	—	
	147,38,03,478	(iv) To Public Sector against which no Counter Finance facilities obtained from Bangladesh Bank	193,65,16,096	
	97,86,39,538	B) Outside Bangladesh	100,53,73,972	
	511,71,06,663		626,89,34,609	
		Bills Discounted and Purchased		
	2,15,89,644	a) Payable in Bangladesh 3,67,66,509		
543,67,74,978	29,80,78,671	b) Payable outside Bangladesh 46,29,92,846	49,97,59,355	676,86,93,964
		BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		
	8,13,48,064	Payable in Bangladesh	6,27,87,382	
45,29,29,908	37,15,81,844	Payable outside Bangladesh	41,15,80,625	47,43,68,007
		CONSTITUENTS' LIABILITIES FOR ACCEPTANCES, ENDORSEMENTS & OTHER OBLIGATIONS AS PER CONTRA		
				442,53,73,194
327,50,63,260				
1,088,29,94,058		Carried Over		1,406,48,40,084

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

31st December, 1978

Taka
1,124,81,09,112

Brought Forward

Taka
1,444,65,46,443

1,124,81,09,112

1,444,65,46,443

MD. RUHUL AMIN
Assistant General Manager

S. A. SHAKOOR
Deputy General Manager

MD. AFZAL-UR RAHMAN
General Manager

Signed in terms of our report of even date annexed.

RAHMAN RAHMAN HUQ & CO.
Chartered Accountants

A. QASEM & CO.
Chartered Accountants

Dacca, 25th April, 1980

31ST DECEMBER 1979

PROPERTY AND ASSETS

31st December, 1978 Taka	Taka	Brought Forward	Taka	Taka
1,088,29,94,058				1,406,48,40,084
		PREMISES		
	84,45,457	Written down value at 1-1-1979	81,09,615	
	—	Additions during the year	1,04,926	
	84,45,457		82,14,541	
	2,17,050	Less : Disposal during the year	—	
81,09,615	82,28,407	Less : Depreciation for the year	82,14,541	80,69,020
	1,18,792		1,45,521	
		FURNITURE AND FIXTURES		
	2,99,22,984	Written down value at 1-1-79	4,32,38,355	
	2,18,75,077	Additions less sales during the year	1,38,65,571	
4,32,38,355	5,17,98,061	Less : Depreciation for the year	5,71,03,926	4,77,95,674
	85,59,706		93,08,252	
		OTHER ASSETS		
	1,62,783	Stamps	1,55,171	
	2,27,46,332	Stationery	3,08,22,001	
	2,50,28,696	Income accrued on Investments	2,18,40,768	
	1,42,23,261	Advance Deposits and Advance Rent	1,61,45,274	
	1,74,66,626	Suspense	2,51,91,660	
	2,31,125	Tripura Modern Bank	2,64,454	
	3,66,73,173	Demonetised Notes	3,44,31,357	
31,37,67,084	1,39,21,677	General Blocked Account	1,91,83,721	
	18,33,13,411	Other Accounts	17,78,07,259	32,58,41,665
				—
1,124,81,09,112				1,444,65,46,443

A.N.M. SULAIMAN CHAUDHURY
Managing Director & Chairman

M. MONOWARUL ISLAM
Director

ALAMGIR M. A. KABIR
Director

PROFIT AND LOSS ACCOUNT FOR THE

EXPENDITURE

1978 Taka		Taka
29,25,27,860	Interest paid on Deposits, Borrowings, etc. (Note-6)	37,50,99,450
9,82,20,220	Salaries, Allowances and Provident Fund (including Tk. 54,356/- to Managing Director).	14,85,50,035
6,196	Director's Fees and Allowances	5,200
2,63,49,344	Rent, Taxes, Insurance, Lighting, etc.	3,21,27,813
37,82,877	Law Charges	12,28,383
67,89,469	Postage, Telegram, Telephone & Stamps (Note-6)	74,56,098
89,100	Auditor's Fees	92,700
1,21,47,493	Depreciation on (including Computer) and repairs to Banking Company's Property	1,42,93,720
1,51,63,687	Stationery, Printing & Advertisement	1,75,65,083
228	Loss from sale of or Dealing with Non-Banking Assets	29,381
3,79,02,078	Computer Bureau (excluding Computer Depreciation) and other expenditure	3,22,91,045
7,50,26,952	Net Profit carried to Balance Sheet	9,64,89,204
56,80,05,504		72,52,28,112

MD. RUHUL AMIN
Assistant General Manager

S. A. SHAKOOR
Deputy General Manager

MD. AFZAL-UR RAHMAN
General Manager

Signed in terms of our report of even date annexed.

RAHMAN RAHMAN HUQ & CO
Chartered Accountants

A. QASEM & CO
Chartered Accountants.

Dacca, 25th April, 1980

YEAR ENDED 31ST DECEMBER 1979

INCOME

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

1978 Taka		Taka
48,25,98,131	Interest and Discount	60,37,89,552
7,38,47,838	Commission, Exchange & Brokerage	10,46,45,956
16,83,975	Rents	40,01,756
—	Net Profit on sale of investments, Gold and Silver, Land, premises and other assets	7,500
—	Income from Non-Banking Assets and profits from sale of or dealing with such Assets	—
98,75,560	Other Receipts including Income of Computer Bureau	1,27,83,348
56,80,05,504		72,52,28,112

A.N.M. SULAIMAN CHAUDHURY
Managing Director & Chairman
M. MONOWARUL ISLAM *Director*
ALAMGIR M.A. KABIR *Director*

NOTES TO ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER, 1979

1. PARTICULARS OF ADVANCES

(i)	Debts considered good in respect of which the Bank is fully secured	552,53,03,096
(ii)	Debts considered good for which the Bank holds no other security than the Debtors' personal security	79,78,67,582
(iii)	Debts considered good secured by the personal liabilities of one or more parties in addition to the personal security of the Debtors	44,55,23,286
(vi)	Debts considered doubtful or bad not provided for	—
		<u>676,86,93,964</u>
(v)	Debts due by Director or Officers of the Bank or any of them, either severally or jointly with any other persons.	22,95,381
(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.	—
(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 person	63,51,651
(viii)	Maximum total amount of Advances, including Temporary Advances granted during the year to the Companies or Firm in which the Directors of the Bank are interested as Directors, Partners or Managing Agents or in the case of Private Companies, as members.	—
(ix)	Due from Banking Companies	—

2. PARTICULARS OF BORROWINGS FROM BANKING COMPANIES, AGENTS ETC.

Secured

In Bangladesh

(i)	Counter Finance facilities obtained from Bangladesh Bank against advances made to Public Sector	103,68,92,000
(ii)	Bills Re-discounting facilities obtained from Bangladesh Bank against advances made to Public and Private Sector	8,20,00,000
(iii)	Counter Finance facilities obtained from Bangladesh Bank against advances under small Loans made to Private Sector and 100 crore Agricultural Credit Scheme	9,45,00,000
		<u>121,33,92,000</u>

Unsecured

In Bangladesh	14,00,00,000		
Outside Bangladesh	114,27,18,046	128,27,18,046	249,61,10,046

3. OTHER LIABILITIES	
Adjusting Account	7,21,42,209
Rural Credit Fund	1,10,00,000
Others	12,87,52,205
Branch Adjustments	10,83,09,117
	<u>32,02,03,531</u>
4. ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA :	
Letter of Guarantee	124,51,60,656
Letter of Credit	318,02,12,538
	<u>442,53,73,194</u>
5. CONTINGENT LIABILITIES	
(i) Claims against the Bank not acknowledged as debts	—
(ii) Money for which the Bank is contingently liable in respect of Guarantees given favouring :	
Government	105,80,09,636
Bank and other Financial Institution	9,43,29,682
Others	9,28,21,338
	<u>124,51,60,656</u>
(iii) Liability on account of outstanding forward Exchange Contracts	89,56,10,588
6. LAST YEAR'S FIGURES HAVE BEEN RE-ARRANGED TO CONFORM TO CURRENT YEAR'S PRESENTATION.	

District-wise/Region-wise number of Branches in Bangladesh

Sl. No.	District	Area/Region	No. of Branches
1.	Barisal	Barisal	24
2.	Bogra	Bogra	16
3.	Chittagong	Area Office 1	
		Chittagong-A 27	
		Chittagong-B 30	58
4.	Chittagong Hill Tracts	Chittagong Hill Tracts	13
5.	Comilla	Comilla 44	
		B. Baria 15	59
6.	Dacca	Corporate branch 1	
		Dacca—A 20	
		Dacca-B 22	
		Dacca-C 21	
		Dacca-D 23	
		Narayanganj 26	
		Narsinghdi 14	127
7.	Dinajpur	Dinajpur	22
8.	Faridpur	Faridpur	18
9.	Jamalpur	Jamalpur	14
10.	Jessore	Jessore	39
11.	Khulna	Khulna	39
12.	Kushtia	Kushtia	16
13.	Mymensingh	Mymensingh	25
14.	Noakhali	Noakhali	22
15.	Pabna	Pabna	41
16.	Patuakhali	Patuakhali	3
17.	Rajshahi	Rajshahi 37	
		Natore 19	
		Naogaon 19	75
18.	Rangpur	Rangpur 27	
		Gaibandha 13	40
19.	Sylhet	Sylhet 25	
		Moulvi Bazar 24	49
20.	Tangail	Tangail	16
			716

LIST OF BRANCHES / 1979

(Total 721 including 5 Overseas Branches)

BARISAL REGION (Dist-Barisal) (Total Branches-24)

1. Alkenda (Bangla Bazar)
2. Ali Nagar
3. Barisal Medical College
4. Bazar Road
5. Bhola
6. Burhanuddin
7. Charfession
8. Chowk Bazar
9. Jhalakati
10. Kakardha
11. Kalashkati
12. Khayerhat
13. Kowri Khara
14. Langutia
15. Mirzakalu
16. Munshirhat
17. Nabagram
18. Nutan Bazar
19. Padrishipur
20. Patarhat
21. Perojpur
22. Port Road
23. Sadar Road
24. Torki

BOGRA REGION (Dist-Bogra) (Total Branches-16)

25. Adamdighi
26. Balighata
27. Bogra
28. Chandaikona
29. Chandanbaisha
30. Chandi Bazar
31. Fuldighi
32. Joypurhat
33. Kundagram
34. Rukindipur
33. Rural Development Academy

36. Santahar
37. Santahar Road
38. Saptapadi Bazar
39. Shibganj
40. Tilakpur

Corporate Branch attached with Chittagong Area Office. (Dist-Chittagong)

41. Laldighi East

CHITTAGONG REGION—A (District-Chittagong) (Total Branches-27)

42. Amir Market
43. Asadganj
44. Aturar Depot
45. Baluchara
46. Bayazid Bostami Road
47. Cantonment
48. Chaktai
49. Chawk Bazar
50. Chowdhuri Hat
51. Dost Building
52. Fatehpur
53. Fatickchari
54. Gohira
55. Hat Hazari
56. Jubilee Road
57. Khatunganj
58. Korbaniganj
59. Municipality
60. Nazirhat
61. New Market
62. Pahartali
63. Panchliash
64. Poravita
65. Reazuddin Bazar
66. Sadarghat Road
67. Sarkerhat
68. WASA

CHITTAGONG REGION-B (Dist-Chittagong) (Total Branches-30)

69. Barabkunda
70. Bomanghat
71. Burishchar
72. Chakaria
73. Chowmohani
74. Colonel Hat
75. Cox's Bazar
76. Dewan Hat
77. Dohazari
78. EIC House
79. Feringee Bazar
80. Guptakhali
81. Illishia
82. Kadamtali
83. Kalurghat
84. Karerhat
85. Katghar
86. Kumira
87. Kutubdia
88. Mirsarai
89. Patenga Road
90. Patiya
91. Pekua
92. Pomara
93. Port (Republic Road)
94. Rupkania
95. Salimpur
96. Sk. Mujub Road
97. Sitakunda
98. Strand Road

CHITTAGONG HILL TRACTS REGION (Dist-Chittagong Hill Tracts) (Total Branches-13)

99. Baischari
100. Bandarban
101. Baraichari

102. Barkal
103. Boal Khali
104. Kaptai
105. Kataltali
106. Khagrachari
107. Lama
108. Langadu
109. Mainimukh
110. Naikkomchari
111. Panchari

COMILLA REGION
(Dist-Comilla)
(Total Branches-44)

112. Alkora
113. A. K. Fazlul Huq Road
114. Baigra
115. Bancharampur
116. Batakandi
117. Bulain
118. Burichang
119. Chandina
120. Chandiya Bazar
121. Chandpur
122. Chandpur- Co-operative
123. Changarchar
124. Comilla (Main')
125. Comilla Co-operative
126. Companiganj
127. Daudkandi
128. Dharmapur
129. Dulalpur
130. Fakir Bazar
131. Faridganj
132. Gandamoti Bazar
133. Gouripur Bazar
134. Gunabati
135. Hajiganj
136. Jafarganj
137. Kachua
138. Kalipur Bazar
139. Kamalla
140. Laksham
141. Mohanpur Bazar
142. Nalghar Bazar
143. Nutan Bazar Chandpur
144. Palakhal
145. Payerkhola
146. Ramchandrapur
147. Ramkrishnapur
148. Satbaria

149. Sashidal Bazar
150. Shasangacha
151. Shuchipara
152. Sundalpur
153. Telikona
154. Ujanchar
155. Mohanpur

BRAHMANBARIA REGION
(Dist-Comilla)
(Total Branches-15)

156. Akhaura
157. Aruail
158. Ashuganj
159. Brahmanbaria
160. Brahmanbaria Co-op'.
161. Bayek
162. Charchartala
163. Chunta
164. Kuti
165. Mogra Bazar
166. Nabinagar
167. Paniswar
168. Quasba
169. Sarail Co-op.
160. Suhilpur

**Corporate Branch attached
with Head Office
(District-Dacca)**

171. Motijheel (Main)

DACCA REGION-A
(District-Dacca)
(Total Branches-20)

172. Alu Bazar
173. B.I.D.C.
174. B.R.T.C.
175. Captain Bazar
176. Foreign Exchange
177. Fulbaria
178. Fulbaria Bazar, Savar
179. Jurain
180. Kamalapur
181. Mugdapara
182. Nawabpur
183. Opp. G.P.O. (B.B. Avenue)

184. Purana Paltan
185. Rajarbagh
186. Ramna
187. Thatari Bazar
188. Topkhana Road
189. WAPDA
190. WASA
191. 48, Motijheel

DACCA REGION—B
(District-Dacca)
(Total Branches-22)

192. Abul Hasanat Road
193. Armanitola
194. Bangshal Road
195. Champatali
196. Chowk Bazar
197. English Road
198. Farashganj
199. Gandaria
200. Imamganj
201. Islampur
202. I.W.T.A
203. Laxmi Bazar
204. Mitford Road
205. Mokimkatra
206. Narinda
207. Nawabgonj
208. Nazimuddin Road
209. Postagola
210. Postha
211. Sadarghat
212. Tipusultan Road
213. Victoria Park

DACCA REGION—C
(District-Dacca)
(Total Branches-21)

214. Dacca College Gate
215. Dacca Medical College
216. Dhakeswari
217. Dhamrai
218. Dhanmondi
219. Elephant Road
220. Green Road
221. Kohinoor Spinning Mills
222. Manikganj
223. Mohammadpur
224. Mouchak Market
225. Nayar Hat

226. New Market
227. Rayer Bazar
228. Satmasjid Road
229. Savar
230. Sher-e-Bangla Nagar
231. Shyamoli
232. South Jamshahat
233. Taraghat
234. University Campus

DACCA REGION—D
(District—Dacca)
(Total Branches-23)

235. Airport Road
236. Banani Road No. 1
237. Bangla Motor
238. Dakhinkhan
239. D. I. T.
240. Employment Exchange
241. Ghazipur
242. Gulshan Circle-II
243. Hotel Inter-Continental
244. Kachukhet
245. Kaliakoir
246. Magh Bazar
247. Mohakhali
248. Mouchak Scout Camp
249. Mirpur
250. Mirpur Section-10
251. New Airport
252. Purabari Bazar
253. Sailpurhat
254. Santinagar
255. Tejgaon
256. Tongi
257. Uttar Khan

NARAYANGANJ REGION
(District—Dacca)
(Total Branches-26)

258. Abdullahpur
259. Bandar
260. Baidyer Bazar
261. Bangabandhu Road
262. Betka
263. Bhaggyakul
264. B. K. Road
265. Deobhog

266. Dredger Organisation
267. Fatulla
268. Goodnail
269. Kamalaghat
270. Kanchpur
271. Langal Banda
272. Madanganj
273. Masdair Bazar
274. Munshiganj
275. Netaiganj
276. Nabiganj
277. Pagla Bazar
278. Saralia
279. Shampur
280. Sona Miah Market
281. Syed Ali Chamber
282. Tan Bazar
283. Tongi Bari

NARSHINGDI REGION
(District—Dacca)
(Total Branches-14)

284. Atas Ali Bazar
285. Bashgari Bazar
286. Brahmondi
287. Gohorasal
288. Gopaldi Bazar
289. Joshar Bazar
290. Hasnabad Bazar
291. Hatirdia
292. Murapara
293. Narshingdi
294. Palash
295. Shekherchar
296. Shibpur
297. Srirampur Bazar

DINAJPUR REGION
(Dist-Dinajpur)
(Total Branches-22)

298. Atwari
299. Bahadur Bazar
300. Balarampur
301. Borobandar
302. Charkai
303. Chirir Bandar
304. Debiganj

305. Dinajpur
306. Fulbaria
307. Lahirihat
308. Mangalpur
309. Manmathpur
310. Mohanpur
311. Narabari
312. Panchbari
313. Parbatipur
314. Pulhat
315. Raniganj
316. Ranishankhail
317. Ruhea
318. Sadarpur
319. Thakurgaon

FARIDPUR REGION
(District-Faridpur)
(Total Branches-18)

320. Baliakandi
321. Bhadergani
322. Bhojeswar
323. Charmuguria
324. Damodia
325. Faridpur
326. Gopalgonj
327. Harikumaria
328. Kalkini
329. Kasherhat
330. Khankhanapur
331. Kotalipara
332. Madaripur Pura Bazar
333. Mustafapur
334. Narua
335. Rajbari
336. Sariatpur
337. Station Road

JAMALPUR REGION
(District-Jamalpur)
(Total Branches-14)

338. Aramnagar Bazar
339. Bakshiganj Bazar
340. Balijuri Bazar
341. Chandrakona
342. Dewanganj Bazar
343. Dhanua Kamalpur.
344. Fulbaria

345. Gunaritola
346. Islampur
347. Jamalpur
348. Jhenaigati
349. Nandina
350. Narayan Khola
351. Saz-Barkhila

JESSORE REGION
(District-Jessore')
(Total Branches-39)

352. Arpara
353. Bakra
354. Bardia
355. Bhabanipur Bazar
356. Bishaikhali Bazar
357. Benodepur
358. Chanchra
359. Charpara Bazar
360. Chatiantala
361. Gangarampur
362. Harinakunda
363. Hat Fazilpur
364. H.M.M. Road
365. Jhenaidah
366. Jhikargacha
367. Joradah
368. Katlagari Bazar
369. Keshabpur
370. Khamarpara
371. Langalbandha
372. Lohagara
373. M.K. Road
374. Magura
375. Maizpara
376. Manirampur
377. Mohakhal
378. Mohammadpur
379. Nakole
380. Naldi
381. Narail
382. Navaran Bazar
383. Noapara
384. Nohata
385. Puratan Quasba
386. Rajapur
387. Rajghat
388. Sailkupa
389. Satrujitpur
390. Shimakhali

KHULNA REGION
(District-Khulna)
(Total Branches-39)

391. Agardari
392. Assasuni
393. Bagerhat
394. Bakal
395. Bashtala Bazar
396. Brammorajpur
396. Chalna
398. Daulatpur
399. Engineering College (Taligati)
400. Failahat
401. Gollamari
402. Haji Mohsin Road
403. Helatala Road
404. Kaliganj
405. Khalishpur
406. Khan Jahan Ali Road
407. K.D.A.
408. K.D. Ghosh Road
409. Khulna Cantonment
410. Lokhpur
411. Mirerdanga
412. Mirzapur Bazar
413. Noor Nagar
414. Patkelghata
315. P.C. College
416. Pollerhat
417. Puratan Satkhira
418. Putikhali
419. Rail Road, Bagerhat
420. Rampal
421. Roose Velt Jetty
422. Rupsa
423. Rupsa East
424. Sarankhola
425. Satkhira
426. Sanergati Bazar
427. Shaikhpara Bazar
428. Shyamnagar
429. Sultanpur Bazar

KUSHTIA REGION
(Dist-Kushtia)
(Total Branches-16)

430. Allar Dargah
431. Bamundi
432. Bugulat
433. Chandi Charan Road

434. Chuadanga
435. Dangmarka
436. Darshana
437. Dattanagar
438. Hashada
439. Jadu Bajra
440. Kapasdanga
441. Kushtia
442. Meherpur
443. Ramchandra Roy Street
444. Satbaria
445. Sherkandi Bazar

MYMENSINGH REGION
(Dist.-Mymensingh)
(Total Branches-25)

446. Bhagalpara
447. Bara Bazar
448. Bhairab Bazar
449. Cantonment
450. Charpara
451. Ghagra Bazar
452. Gouripur Academy Centre
453. Haluaghat
454. Itna
455. Jaria Janjail
456. Kathiadi
457. Katkhal
458. Kishoreganj
459. Kuliarchar
450. Lakshmipur
461. Manik Khali
462. Mitamain
463. Mohanganj
464. Munshirhat
465. Mymensingh
466. Netrokona
467. Nutan Bazar
468. Sararchar
469. Tarakanda
470. Teligati

NOAKHALI REGION
(Dist.-Noakhali)
(Total Branches-22)

471. Bhatra Bazar
472. Chagal Naiya Bazar
473. Chowmohani

474. Dagon Dhuiyan
475. Dudmukha
476. EID Goan Amin Bazar
477. Feni
478. Feni Industrial Estate
479. Fulgazi Bazar
480. Godown Quarter
481. Khilpara
482. Laxmipur
483. Maizdee Court
484. Motiganj
485. Muhuriganj
486. Old Munshirhat
487. Peshkarhat
488. Raipura
489. Rajapur
490. Ramganj
491. Rasulganj Bazar
492. Sonapur

PABNA REGION
(Dist-Pabna)
(Total Branches-41)

493. Atua
494. Ajugara
495. Bagbate
496. Baghabari Ghat
497. BSIC Industrial Estate
498. Binshurahat
499. Dhamaich
500. Dhangara
501. Dharaillhat
502. Dhukuria
503. Dobila
504. Enayetpur
505. Gourigra
506. Ishurdi
507. Kaijurihat
508. Kashinathpur
509. Khokni
510. Laxmipur
511. Masimpur
512. Masundia
513. Noorpur
514. Pabna
515. Pabna Bazar
516. Pabna Municipality
517. Paksey
518. Randuni Bari
519. Ruppur

520. Salonga
521. Serajganj
522. Shahjadpur
523. Sohagpur
524. Sugar Cane Research Institute
525. Tamai
526. Tarash
527. Tebunia
528. Dulai
529. Saikhola
530. Chatmuher
531. Daulatpur
532. Hatikumur
533. Bonbaria

PATUAKHALI REGION
(District-Patuakhali)
(Total Branches-3)

534. Barguna
535. Jaina Kati
536. Patuakhali

RAJSHAHI REGION
(District-Rajshahi)
(Total Branches-37)

537. Adina
538. Arani
539. Baneswar
540. Basudevpur
541. Bhawaniganj
542. Chapai Nawabganj
543. Chatra
544. Chowbaria
545. Daokandi
546. Deopara
547. Dhainagar
548. Durgapur
549. Ghoramara Ladies Branch
550. Godagari
551. Haragram
552. Harian
553. Hatem Khan
554. Hatgangopara
555. Huzrapur
556. Jhalmalia
557. Kansat
558. Lalitnagar

559. Mallikpur
560. Mohanganj
561. Mohanpur
562. Nachole
563. Nishchintpur
564. Nithpur
565. Nowdapara
566. Premtali
567. Rajabarihat
568. Rajshahi (Main)
569. Rani Bazar
570. Ranihati
571. Rohanpur
572. Tahirpur
573. Tilna

NATORE REGION
(District-Rajshahi)
(Total Branches-19)

574. Abdulpur Junction
575. Basudebpur
576. Bildahar
577. Dayarampur
578. Dhanidah
579. Dighapatia
580. Gurudasapur
581. Jonail
582. Kachikata
583. Kalam
584. Madhnagar
585. Malanchi
586. Moukhara
587. Natore Academy
588. Natore (Main)
589. Patuapara
590. Rajapur Bazar
591. Salampur
592. Station Bazar

NAOGAON REGION
(District-Rajshahi)
(Total Branches-19)

593. Agradigun
594. Balihar
595. Bandhaikhara

- 596. Demurhat
- 597. Gobarchapahat
- 598. Goganpur
- 599. Hapania
- 600. Kazirmorh
- 601. Madhail
- 602. Manda
- 603. Mangal Bari
- 604. Naogaon
- 605. Nazipur
- 606. Niamatpur
- 607. Patakata
- 608. Sarashatipur
- 609. Shahebganj
- 610. Shibpur
- 611. Tajermorh

RANGPUR REGION
(District-Rangpur)
(Total Branches-27)

- 612. Alamnagar
- 613. Baura
- 614. Bhogdaburi
- 615. Bhotmari
- 616. Burimari
- 617. Chorai Khola
- 618. Chowdhurani
- 619. Domar
- 620. Durgapur Bazar
- 621. Gangachara
- 622. Haragach
- 623. Hatibandha
- 624. Jaldhaka
- 625. Kaimari
- 626. Kakina
- 627. Kaliganj
- 628. Kaunia
- 629. Lalbagh Bazar
- 630. Mathergonj
- 631. Municipality Market
- 632. Nilphamari
- 633. Paglapir Bazar
- 634. Ramgonj
- 635. Rangpur
- 636. Saidpur
- 637. Shatibari
- 638. Shyampur

GAIBANDHA REGION
(District-Rangpur)
(Total Branches-13)

- 639. Bamondanga
- 640. Bhurangamari
- 641. Gaibandha Co-op.
- 642. Gaibandha (Main)
- 643. Golapbagh
- 644. Gunaigach
- 645. Hat Laxmipur
- 646. Kurigram
- 647. Lalmonirhat
- 648. Ramna
- 649. Raigonj
- 650. Sovagonj
- 651. Tulshighat

SYLHET REGION
(District-Sylhet)
(Total Branches-25)

- 652. Barafachi Bazar
- 653. Beani Bazar
- 654. Bhadeswar
- 655. Biswanath
- 656. Burunga Bazar
- 657. Chattack
- 658. Dera
- 659. Dhaka Dakshin
- 660. Fenchuganj
- 661. Jagannathpur
- 662. Jawa Bazar
- 663. Kazir Bazar
- 664. Kumna
- 665. Nayabandar
- 666. Pailgaon
- 667. Ranjgonj
- 668. Sadipur
- 669. Sherpur Nutan Bazar
- 670. Station Road
- 671. Sunamganj
- 672. Sylhet (Main)
- 673. Tajpur
- 674. Talikhal
- 675. West Amura
- 676. Zinda Bazar

MOULAVI BAZAR REGION
(District—Sylhet)
(Total Branches-24)

- 677. Akatona
- 678. Bahubal
- 679. Bhanugach
- 680. Bolla Bazar
- 681. Chatiair Bazar
- 682. Dighalbagh
- 683. Goplar Bazar
- 684. Gorarai Bazar
- 685. Habiganj
- 686. Joyfornagar
- 687. Juri
- 688. Lakhai
- 689. Madhabpur
- 690. Mantala
- 691. Manumukh
- 692. Markuli
- 693. Moulavi Bazar
- 694. Nabiganj
- 695. Noyapara
- 696. Putijuri
- 697. Rashidpur
- 698. Rajghat
- 699. Shaji Bazar
- 700. Sreemangal

TANGAIL REGION
(District-Tangail)
(Total Branches-16)

- 701. Bhadra Bazar
- 702. Deopara
- 703. Dhalapara
- 704. Dhopakhal
- 705. Dhigalkandi
- 706. Dighoir
- 707. Durgapur
- 708. Golabari
- 709. Madhupur
- 710. Hamidpur
- 711. Narandia
- 712. Paika
- 713. Rasulpur
- 714. Salla
- 715. Shandhanpur
- 716. Tangail

OVERSEAS BRANCHES

1. Janata Bank
Lulu Street
Ahmed Khalifa-Al-Yusuf Building
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 No. 500
Ajman
U.A.E.
5. Janata Bank
Oman Road
Al-Nakheel
P.O. Box No. 790
Ras-Al-Khaimah
U.A.E.

463 Agents and correspondents
all over the world

NUMBER OF BRANCHES OF JANATA BANK IN DIFFERENT DISTRICTS OF BANGLADESH

