

annual
report

1980



Janata Bank

3017

ANNUAL REPORT



Janata Bank, Head Office : 1, Dilkusha Commercial Area, Dacca - 2 Bangladesh
P.O. Box. 468 Telex. 65840 JBD BJ. Cable . Janatabank

JANATA BANK
Head Office
Dacca

December 21, 1981

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

Dear Sir,

Annual Report—1980

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 1980.

Yours faithfully,



(A. H. M. Kamaluddin)
Managing Director

Board of Directors (as on 21-12-81)

Mr. M. K. Anwar	<i>Director</i>
Mr. Mir Mustafizur Rahman	<i>Director</i>
Mr. A. K. M. Mosharraf Hossain	<i>Director</i>
Mr. A. K. M. Zia-Uddin	<i>Director</i>
Dr. Khandaker Mosharraf Hossain	<i>Director</i>
Mr. A. H. M. Kamaluddin	<i>Managing Director</i>

Secretary

Mr. S. B. Zaman

Auditors

Rahman Rahman Huq & Co.

A. Qasem & Co.

(As on 21.12.81)

Managing Director

Mr. A.H.M. Kamaluddin

General Managers

Mr. Md. Afzal-ur-Rahman

Mr. A.K.M. Ghaffar

Mr. Qamrul Huda

Chief Executive for UAE Branches

Mr. M. A. Beg

Deputy General Managers

1. Mr. Mustafa Waiz
2. Mr. S.A.B.M. Atiqullah
3. Mr. Sujaur Raschid
4. Mr. M. Hayatur Rahman
5. Mr. S. A. Shakoor
6. Mr. Serajul Islam
7. Mr. Mohd. Nurullah
8. Mr. Muhammad Taheruddin
9. Mr. Bazlul Baree
10. Mr. A. A. M. Asaduzzaman
11. Mr. Fazlul Baree
12. Mr. R. A. Howlader
13. Mr. Shamsuddin Ahmed
14. Mr. M. A. Wahhab
15. Mr. Rezaul Karim

Assistant General Managers

- | | |
|-------------------------------|-------------------------------------|
| 1. Mr. Badrul Huda | 28. Mr. A.K. Shamsul Azad Chowdhury |
| 2. Mr. A.I.M. Iftekhar Rahman | 29. Mr. Md. Nurul Alam |
| 3. Mr. Munir Ahmed Chowdhury | 30. Mr. Anwar Hossain |
| 4. Mr. Kabir Ahmed | 31. Mr. S.A. Sarker |
| 5. Mr. S.R. Bhuiyan | 32. Mr. A. Momin Chowdhury |
| 6. Mr. K.M. Murshed | 33. Mr. Motiur Rahman |
| 7. Mr. Ruhul Amin | 34. Mr. Md. Sarwaruzzaman Khan |
| 8. Mr. A.F.M. Rafiqul Qadir | 35. Mr. A. Qadir Chowdhury |
| 9. Mr. S.B. Zaman | 36. Mr. Zafar Hamid |
| 10. Mr. M.A. Rashid | 37. Mr. Aga Kohinoor Alam |
| 11. Mr. Anwar Ahmed | 38. Mr. A.B.M. Safiul Alam |
| 12. Mr. Mosharraf Hossain | 39. Mr. Enamul Haq Chowdhury |
| 13. Mr. Azizur Rahman | 40. Mr. Matiur Rahman |
| 14. Mr. Sajid-ul-Haque | 41. Mr. Mustaque Ahmed |
| 15. Mr. Ghulam Mustafa | 42. Mr. Abul Mohsin |
| 16. Mr. Moshir Rahman | 43. Mr. Taslim Ahmed |
| 17. Mr. M.A. Talukder | 44. Mr. Ashrafur Rahman |
| 18. Mr. S.K. Barua | 45. Mr. Abdul Mannan |
| 19. Mr. Shahabuddin Khan | 46. Mr. Golam Nabi |
| 20. Mr. Saifuddin Ahmed | 47. Mr. Shahjahan Kabir |
| 21. Mr. S.R. Barua | 48. Mr. Hedayetullah Bhuiyan |
| 22. Mr. Shamsuddin Ahmed | 49. Mr. M.N. Islam |
| 23. Mr. Md. Helaluddin | 50. Mr. Kabir Hossain |
| 24. Mr. Hafez Ahmad | 51. Mr. Ameeruddin Ahmed |
| 25. Mr. Atiqur Rahman | 52. Mr. Golam Rahman |
| 26. Mr. Md. Nurul Haque | 53. Mr. Kazi Md. Shahjahan |
| 27. Mr. M. Kamaluddin Hyder | |

KEY INDICATORS : JANATA BANK

(Taka in Million)

	1972	1973	1974	1975	1976	1977	1978	1979	1980	% of increase over the pre- ceding year
DEPOSITS	1576.9	2335.5	2580.5	2921.1	4215.8	4811.2	5424.8	6628.6	7726.6	16.56%
ADVANCES	1132.0	1564.4	2092.4	2563.0	3561.6	4532.2	5436.7	6768.7	7786.3	15.03%
INVESTMENTS	204.1	472.2	537.4	534.5	636.8	804.2	914.1	1200.6	1265.9	5.44%
PROFIT	10.6	46.6	44.9	94.3	111.0	115.1	75.0	96.5	97.0	0.50%

BRANCHES

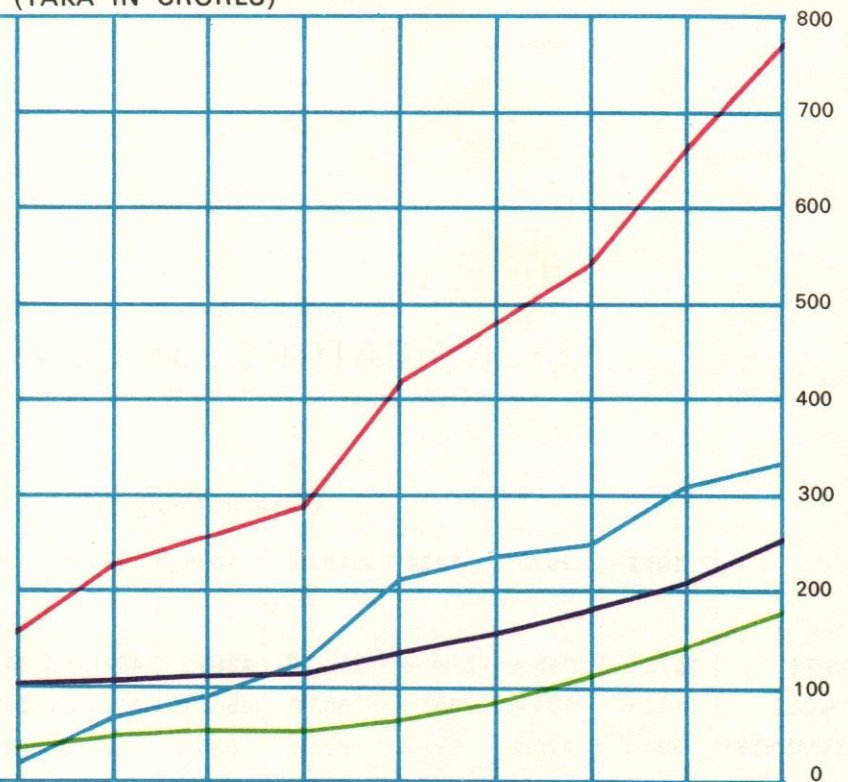
	1972	1973	1974	1975	1976	1977	1978	1979	1980
BANGLADESH	260	284	308	321	372	502	629	716	810
OVERSEAS	1	2	4	1	5	5	5	5	5
TOTAL	261	286	312	322	377	507	634	721	815

JANATA BANK'S DEPOSITS AND ADVANCES

(TAKA IN CRORES)

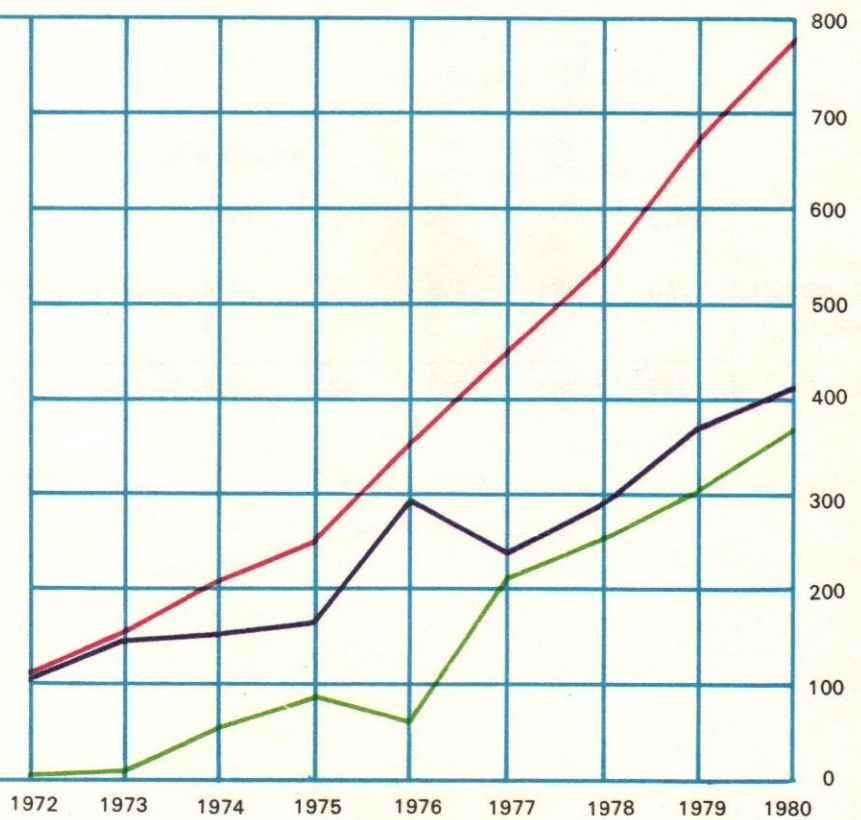
DEPOSITS

- FIXED ■
- SAVINGS ■
- CURRENT ■
- TOTAL ■



ADVANCES

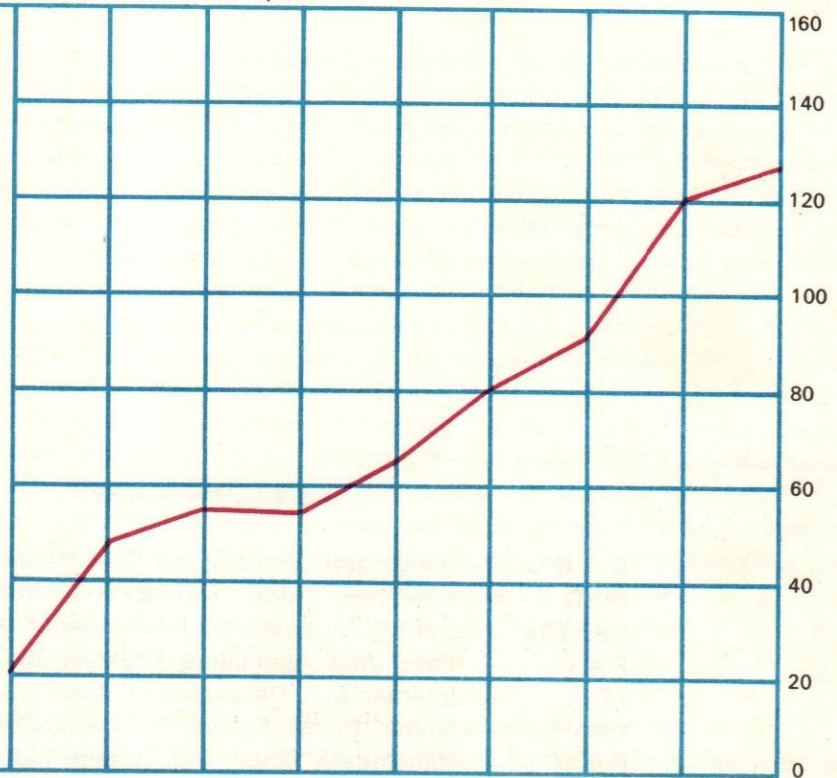
- PUBLIC ■
- PRIVATE ■
- TOTAL ■



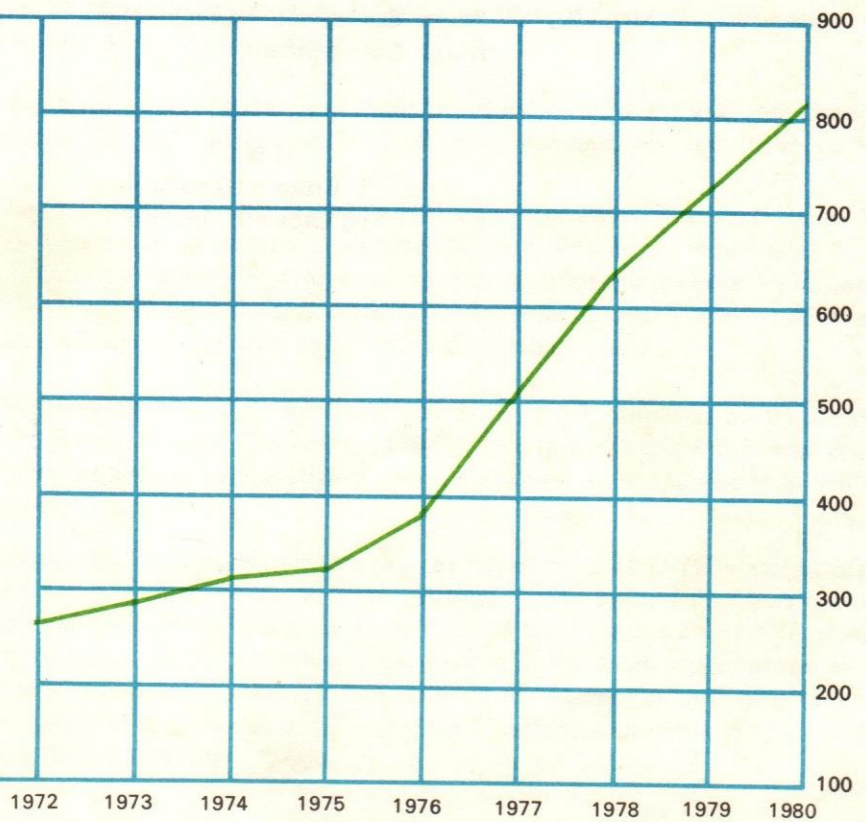
JANATA BANK'S INVESTMENTS AND BRANCHES

(TAKA IN CRORES)

INVESTMENTS



BRANCHES



ABBREVIATIONS

B A D C	—	Bangladesh Agricultural Development Corporation
I R D P	—	Integrated Rural Development Programme
DANIDA	—	Danish International Development Agency
F A O	—	Food And Agriculture Organisation
I D A	—	International Development Association
USAID	—	United States Agency for International Development
BSCIC	—	Bangladesh Small and Cottage Industries Corporation
I D B I	—	Industrial Development Bank of India
ASARRD	—	Asian Survey of Agrarian Reform and Rural Development

UNIT

1 Crore = 10 millions

10 Lacs = 1 million

ANNUAL REPORT—1980

OVERALL PERFORMANCE OF THE ECONOMY

The Gross Domestic Product (GDP) is estimated to have grown by 4.82% in real terms during fiscal year 1980 as against an increase of 4.35% in the preceding year. Growth rate in GDP would have been higher but for relatively modest increase in agricultural production which rose by 1.70% during the year as against the target of 6.90% due mainly to adverse weather conditions, particularly drought. While production of Aman and Aus rice recorded some decline, production of Boro and Wheat registered substantial improvement in fiscal year 1980 as compared to the preceding year. On the other hand, industrial output increased by 4.50% as compared to the increase of 4.47% in the preceding year. The overall price situation in the country continued to remain under pressure due to forces working both at home and abroad. While international prices of a large number of imported commodities namely petroleum, fertilizer, cement, iron, sugar and tin increased significantly, procurement prices of paddy and rice were increased for strengthening price incentive to the farmers and prices of various goods and services provided by Public Sector Corporations were enhanced for improving their financial position. As a result, cost of living index for middle class people in Dacca City (1969-70 = 100) increased from 522 in June, 1979 to 687 in June, 1980, indicating an increase of 12% as against an increase of 14% in the preceding year.

INCREASE IN BANKING FACILITIES

2. There was substantial expansion in branch network during 1980. The number of branches of nationalised commercial banks in the country increased from 3,309 at the end of December, 1979 to 3,751 at the end of 1980, indicating an increase of 13% during the year. A large number of new branches was opened in rural and semi-urban areas.

SHARE CAPITAL

3. The Authorised Capital and Paid-up Capital of the Bank remained unchanged at Tk. 5.00 crores and Tk. 3.00 crores respectively during the year.

RESERVE FUND

4. The Reserve Fund was raised to Tk. 7.74 crores as on 31st December, 1980 from Tk. 7.19 crores as on 31st December, 1979, indicating an increase of Tk. 0.55 crore. Out of this, Tk. 0.50 crore was transferred from the profit of 1980 and the remaining Tk. 0.05 crore was on account of appreciation in taka value of reserves held abroad during the year ended 31st December, 1980.

RURAL CREDIT FUND

5. The Rural Credit Fund was raised from Tk. 1.10 crores as on 31.12.79 to Tk. 1.55 crores on 31st December, 1980. The Rural Credit Fund was created to provide additional hedge against risks associated with operations in the rural sector.

PROFIT

6. During 1980, the Bank earned a pre-tax net profit of Tk. 9.70 crores as against Tk. 9.65 crores in the preceding year. Although total expenditure was higher in 1980 primarily on account of increase in expenditure towards interest payment as compared to that of the preceding year, income of the Bank recorded remarkable improvement mainly in earnings from interest, discount, commission, exchange and brokerage during the year. This primarily reflected the impact of revision in interest rates in October, 1980.

The pre-tax net profit was appropriated as under :-

Provision for Taxation	Tk. 5,93,88,051
Transfer to Reserve Fund	Tk. 50,00,000
Transfer to Rural Credit Fund	Tk. 45,00,000
Amount paid to the Government in terms of section 25 of Bangladesh Banks (Nationalisation) Order, 1972	Tk. 2,81,61,374
	Tk. 9,70,49,425

INVESTMENT

7. The size of investment portfolio increased by 5.43% from Tk. 120.07 crores at the end of 1979 to Tk. 126.59 crores at the end of 1980. Out of the total investment on 31.12.80, Tk. 122.27 crores were in Public Sector and the remaining Tk. 4.32 crores in Private Sector.

DEPOSITS

8. Deposits of the Bank increased from Tk. 662.86 crores on 31.12.79 to Tk. 772.66 crores at the end of December, 1980 indicating an increase of about 17% during the year. Out of total deposits on 31.12.80, Tk. 291.24 crores were from Public Sector and the remaining Tk. 481.42 crores from Private Sector.

OUTSTANDING ADVANCES

9. The Bank continued to extend credit facilities to the productive and priority sectors within the policy-guidelines laid down by Bangladesh Bank. Total outstanding advances of the Bank stood at Tk. 778.63 crores on 31.12.80 as compared to Tk. 676.87 crores at the end of the preceding year, indicating an increase of 15% during 1980. Out of total outstanding advances on 31.12.80 Tk. 392.41 crores were in Public Sector and the remaining Tk. 386.22 crores in Private Sector.

10. Outstanding advances of the Bank to important sectors (in Bangladesh) on 31st December, 1980 were :-

(Taka in crores)	
(i) Jute Trade	Tk. 71.27
(ii) Jute Industry	Tk. 47.39
(iii) Tanneries	Tk. 28.70
(iv) Textile(Trade and Industry)	Tk. 42.59
(v) Transport	Tk. 14.82
(vi) Iron & Steel	Tk. 6.17
(vii) Tea	Tk. 3.34
(viii) Sugar	Tk. 13.55
(ix) House Building	Tk. 12.63
(x) Small Loan	Tk. 16.42
(xi) Rural Credit	Tk. 34.96

IDBI LOAN

11. An amount of Tk.29.58 crores representing outstanding borrowings from Industrial Development Bank of India is included in total advances of the Bank. The amount of Tk.34.19 crores borrowed from IDBI in 1978 was re-lent to different Public Sector Corporations against Government Guarantee.

JUTE TRADE AND JUTE INDUSTRY

12. 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 on 31.12.80 stood at Tk. 118.66 crores of which Tk. 71.27 crores was to the Jute Trade and Tk.47.39 crores to 21 Jute Mills. The total advances outstanding at the end of 1979 was Tk.122.52 crores.

TANNERIES

13. Bangladesh has a wide market for export of hides & skins. The Bank continued its credit facilities to this sector. The outstanding advances to the Tanneries stood at Tk.28.70 crores at the end of 1980 as against Tk.28.72 crores at the end of the preceding year.

COTTON TEXTILE

14. Cotton Textile is a growing industry of the country. The outstanding advances to this sector including 25 Textile Mills at the end of 1980 stood at Tk.42.59 crores as against Tk.33.29 crores at the end of the preceding year.

TRANSPORT

15. The Bank continued to extend credit to this priority sector. Janata Bank's advances to this sector stood at Tk. 14.82 crores on 31.12.80 as compared to Tk. 12.94 crores on 31.12.79.

IRON & STEEL

16. The outstanding advances to Iron & Steel Sector stood at Tk.6.17 crores at the end of 1980 as against Tk.21.00 crores at the end of the preceding year.

TEA TRADE AND INDUSTRY

17. Tea is a traditional export commodity of the country. The Bank's outstanding advances against this sector amounted to Tk.3.34 crores at the end of December, 1980 as compared to Tk.4.35 crores at the end of December, 1979.

SUGAR INDUSTRY

18. At the end of December, 1980 the outstanding advances of the Bank to Sugar Industry stood at Tk.13.55 crores as against Tk.11.51 crores at the end of 1979.

HOUSE BUILDING ADVANCES

19. 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.12.63 crores at the end of 1980. Apart from this, the Bank provided debenture loan for Tk.14.00 crores to the House Building Finance Corporation upto 1980.

SMALL LOANS

20. 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.16.42 crores to 12,472 loanees at the end of December, 1980 as against Tk.14.86 crores to 12,155 loanees at the end of the preceding year.

RURAL CREDIT

21. With a view to enlarging the flow of institutional credit for boosting agricultural production as also for meeting the genuine credit needs of the rural population the Government took a number of measures including launching of Tk.100.00 crores Special Agricultural Credit Programme in February, 1977. The Bank continued to provide credit under this programme and for other economic activities in the rural areas under special projects like ASARRD, Grameen Bank Project Rural Finance Experimental Projects etc. The special projects include financing small farmers and landless labourers and financing installation of shallow tube-

wells and purchase of irrigation equipments. The special projects also include financing banana cultivation, shrimp culture, unemployed educated youths under self employment scheme etc. These projects were sponsored by the Bank on its own as also in collaboration with local/foreign agencies like BADC, IRDP, DANIDA, FAO, IDA and USAID. The total credit of Janata Bank in the rural sector stood at Tk. 34.96 crores on 31.12.80.

FINANCING RURAL ELECTRIFICATION

22. Janata Bank actively participated in the programme undertaken by the Government for providing small loans for electric connections at houses, business establishments etc. in rural areas where electricity was available. Cumulative amount of loans sanctioned under this scheme upto 31.12.80 was Tk.3.80 lacs against which the outstanding on 31.12.80 stood at Tk. 2.09 lacs. During the year 1979 a total loan of Tk. 0.87 lac was sanctioned against which the outstanding on 31.12.79 was Tk. 0.30 lac only.

SMALL SCALE INDUSTRY

23. During the year 1978, the Bank established a special department known as Small Scale Industries Department (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 the Bank's own resources and under IDA Credit.

Loans sanctioned during the year amounted to Tk. 5.16 crores to 144 projects under Small & Cottage Industries Scheme. Of these, loans totalling Tk. 56 lacs were for 93 projects, each loan not exceeding Tk. 1 lac and the balance of Tk. 4.60 crores was for 51 units in loans above Tk. 1 lac each.

FOOD PROCUREMENT AND JUTE PURCHASE

24. The Bank continued to act as agent of the Government in their Food Procurement and Jute Purchase Schemes through its existing branches. As no special booth for the purpose was required to be opened during the year, Food Procurement and Jute Purchases were conducted by 152 and 43 branches respectively. The services rendered by the Bank contributed to the success of the Schemes.

FOREIGN TRADE

25. During 1980 the Bank handled export business of Tk.370.41 crores as against Tk.294.11 crores in the preceding year.

26. Total import business handled by the Bank during 1980 amounted to Tk.1158.78 crores as against Tk.635.99 crores in the preceding year.

FOREIGN INWARD REMITTANCE

27. Foreign Inward Remittances, including those under Wage Earners' Scheme increased substantially from Tk.32.31 crores during 1979 to Tk.83.05 crores during 1980.

OVERSEAS OPERATIONS

28. The number of overseas branches of the Bank remained unchanged at 5—all in UAE.

FOREIGN CORRESPONDENT

29. Total number of foreign correspondent banks increased from 463 in 68 countries at the end of December, 1979 to 687 in 76 countries of the world at the end of 1980. Special attention was given to expand our relationship in the Middle East to facilitate remittances by Bangladeshi nationals working there.

BRANCH EXPANSION

30. During the year, the Bank opened 94 branches in the country raising the total number of branches in Bangladesh to 810 at the end of 1980 as against 716 branches on 30.12.79. Majority of the new branches were opened in the rural areas. Total number of branches of the Bank including overseas branches thus stood at 815 on 30.12.80 as compared to 721 at the end of the preceding year.

TRAINING FACILITIES

31. The activities of the Bank's Training Institute continued to expand. During 1980, the Institute held 20 courses for about 600 participants on operational aspects of the Bank. To facilitate training of the large number of Bank personnel in the northern regions in the country, a training centre was set up at Rajshahi during the year. Apart from this, brief training courses were conducted for officers and staff in various regions by the Bank's Training Institute. 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

32. Research and Statistics Division which was set up in 1978 further expanded its activities during the year. The Division compiled and published a number of Booklets and Brochures on operational aspects of the Bank and has been publishing a Quarterly Economic Report highlighting activities of the Bank in the background of economic situation in the country.

PERSONNEL MANAGEMENT

33. Total number of employees stood at 12,512 on 31.12.80 as against 11,795 at the end of the preceding year. Relationship between the management and the personnel continued to be cordial.

CHANGE IN THE MANAGEMENT

34. Since submission of Annual Report of the Bank for the year 1979, there was a number of important developments in the Bank. Mr. A.K.M. Ghaffar was appointed General Manager, Janata Bank with effect from 27.10.1979. Mr. Qamrul Huda was appointed General Manager of the Bank with effect from 13th November, 1981. Mr. M. Haider Chowdhury, Deputy General Manager of the Bank was appointed General Manager, Pubali Bank and was released on 16.11.81.

On 10th July, 1981, the Government was pleased to allow Mr. A.N.M. Sulaiman Chaudhury, Managing Director, Janata Bank to go on optional retirement from Bank services. Consequent upon his retirement Mr. Aziz Ahmed, General Manager of the Bank took over as Managing Director In-Charge with effect from 10th July, 1981. On appointment as Managing Director of Uttara Bank, Mr. Aziz Ahmed relinquished the charge of his office in Janata Bank at the close of business on 20th November, 1981.

Mr. A.H.M. Kamaluddin who was Managing Director, Bangladesh Shilpa Rin Sangstha took over as Managing Director of Janata Bank with effect from 20th November, 1981.

DEMISE OF DR. M.A. RASHID

35. Dr. M.A. Rashid, Chairman of the Board of Directors of the Bank expired on 6th November, 1981. The Board of Directors places on record its profound sense of grief and condolences on the sad demise of Dr. Rashid and expresses

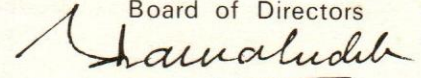
its appreciation of his valuable services and guidance to the Bank during the tenure of his office.

ACKNOWLEDGEMENT

36. The Board of Directors takes this opportunity to thank the Government of the People's Republic of Bangladesh, Bangladesh Bank, U.A.E. Government and U.A.E. Central Bank 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 Bank services and its growth.

Dated, Dacca
The 21st December, 1981

For and on behalf of the
Board of Directors



A.H.M. Kamaluddin
Managing Director



AUDITORS' REPORT

We have examined the annexed Balance Sheet of Janata Bank at 31st December, 1980 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 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) Such Balance Sheet and Profit and Loss Account, read in conjunction with attached notes 1 to 7 and also separate report addressed to the Ministry of Finance, Government of the People's Republic of Bangladesh, fairly represent the state of affairs of the Bank at 31st December, 1980 and of its profit for the year ended that date.

RAHMAN RAHMAN HUQ & CO.
Chartered Accountants

A. QASEM & CO.
Chartered Accountants

Dacca 21, October, 1981

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

31st December, 1979 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)]		
7,18,89,644		RESERVE FUND & OTHER RESERVES (Including Tk. 72,73,353 of U.A.E. Branches)		7,73,76,699
		DEPOSITS AND OTHER ACCOUNTS		
	309,42,84,977	Fixed Deposits	335,86,36,267	
	142,54,79,676	Savings Bank Deposits	179,95,04,761	
662,86,02,021	210,88,37,368	Current Account, Contingency Accounts etc.	256,84,96,051	772,66,37,079
		BORROWINGS FROM OTHER BANKING COMPANIES, AGENTS ETC. (Note-4)		
	135,33,92,000	In Bangladesh	195,26,00,000	
249,61,10,046	114,27,18,046	Outside Bangladesh	112,26,67,071	307,52,67,071
922,66,01,711		Carried over		1,090,92,80,849

31ST DECEMBER 1980

PROPERTY AND ASSETS

31st December, 1979 Taka	Taka		Taka	Taka
78,46,37,139		C A S H		93,20,47,334
		In hand and with Bangladesh Bank, Sonali Bank and U.A.E. Central Bank (Including Foreign Currency Notes)		
		BALANCE WITH OTHER BANKS		
21,12,02,228	21,12,02,228	In Bangladesh	—	
		Outside Bangladesh	13,45,87,523	13,45,87,523
19,99,14,896		MONEY AT CALL & SHORT NOTICE		72,51,55,915
120,06,50,656		INVESTMENTS (At cost) (Note-1)		126,58,50,227
		ADVANCES : (Other than bad and doubtful debts for which provision has been made to the satisfaction of Auditors) (Note-2)		
		Loan , Cash Credit, Overdrafts etc.		
	526,35,60,637	(a) In Bangladesh	633,84,18,797	
	100,53,73,972	(b) Outisde Bangladesh	86,73,80,549	
	<u>626,89,34,609</u>		<u>720,57,99,346</u>	
		Bills Discounted and Purchased		
	3,67,66,509	(a) Payable in Bangladesh	2,00,86,196	
676,86,93,964	46,29,92,846	(b) Payable outside Bangladesh	56,03,79,682 58,04,65,878	778,62,65,224
916,50,98,883		Carried over		1,084,39,06,223

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

31st December, 1979 Taka	Taka		Taka	Taka
922,66,01,711		Brought forward		1,090,92,80,849
		BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		
47,43,68,007	6,27,87,382	Payable in Bangladesh	12,12,47,641	
	41,15,80,625	Payable outside Bangladesh	12,19,86,833	24,32,34,474
32,02,03,531		OTHER LIABILITIES (Note-5)		61,07,86,995
442,53,73,194		ACCEPTANCES, ENDORSEMENTS & OTHER OBLIGATIONS AS PER CONTRA Note-6)		479,62,02,679
		PROFIT AND LOSS ACCOUNT		
	—	Balance brought forward from previous year	—	
	9,64,89,204	Add : Profit for the year	9,70,49,425	
	9,64,89,204		9,70,49,425	
		Less : Appropriations :		
		Provision for Taxa-		
	5,98,93,521	tion	5,93,88,051	
		Transferred to		
	1,10,00,000	Reserve Fund	50,00,000	
		Transferred to Rural		
	50,00,000	Credit Fund	45,00,000	
		Transferred to Bene-		
	5,95,683	volent Fund	—	
		Amount credited to		
		Govt. under section		
		25 of Bangladesh		
		Bank s (Nationalisa-		
	9,64,89,204	tion) order, 1972	2,81,61,374	9,70,49,425
1,444,65,46,443				—
				1,655,95,04,997
MD. RUHUL AMIN		S. A. SHAKOOR		MD. AFZAL-UR RAHMAN
Asstt. General Manager		Deputy General Manager		General Manager

Signed in terms of our report of even date annexed.

RAHMAN RAHMAN HUQ & CO.
Chartered Accountants

A. QASEM & CO.
Chartered Accountants

Dacca 21 October, 1981

31ST DECEMBER 1980

PROPERTY AND ASSETS

31st December, 1979 Taka	Taka		Taka	Taka
916,50,98,883		Brought forward		1,084,39,06,223
		BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		
47,43,68,007	6,27,87,382	Payable in Bangladesh	12,12,47,641	
	41,15,80,625	Payable outside Bangladesh	12,19,86,833	24,32,34,474
442,53,73,194		CONSTITUENTS' LIABILITIES FOR ACCEPTANCES, ENDORSEMENTS & OTHER OBLIGATIONS AS PER CONTRA		479,62,02,679
		PREMISES		
	81,09,615	Written down value at 1-1-80	80,69,020	
	1,04,926	Additions during the year	—	
	82,14,541		80,69,020	
	—	Less : Disposal during the year	—	
80,69,020	82,14,541		80,69,020	
	1,45,521	Less : Depreciation for the year	1,41,883	79,27,137
		FURNITURE AND FIXTURES		
	4,32,38,355	Written down value at 1-1-80	4,77,95,674	
	1,38,65,571	Additions less sales during the year	1,13,98,412	
	5,71,03,926		5,91,94,086	
4,77,95,674	93,08,252	Less : Depreciation for the year	1,00,96,156	4,90,97,930
32,58,41,665		OTHER ASSETS (Note-3)		61,91,36,554
1,444,65,46,443				1,655,95,04,997

M. A. Rashid
Chairman

AZIZ AHMED
Managing Director (Incharge)

A.K.M. Mosharraf Hossain
Director

PROFIT AND LOSS ACCOUNT FOR THE

EXPENDITURE		
1979 Taka		Taka
37,50,99,450	Interest paid on Deposits, Borrowings, etc.	49,96,53,708
14,85,50,035	Salaries, Allowances and Provident Fund (including Tk. 74,617 to Managing Director)	17,51,62,207
5,200	Directors' Fees and Allowances	7,000
3,21,27,813	Rent, Taxes, Insurance, Lighting, etc.	4,17,03,359
12,28,383	Law Charges	41,33,956
74,56,098	Postage, Telegram, Telephone and Stamps	91,15,447
92,700	Auditors' Fees	1,63,100
1,42,93,720	Depreciation on (Including Computer) and repairs to Banking Company's Property (Depreciation Tk. 1,02,38,039)	1,60,01,395
1,75,65,083	Stationery, Printing & Advertisement	1,93,59,682
29,381	Loss from sale of or Dealing with Non-Banking Assets	51,639
3,22,91,045	Computer Bureau (excluding computer depreciation) and other expenditure	8,35,75,784
9,64,89,204	Net Profit Carried to Balance Sheet	9,70,49,425
72,52,28,112		94,59,76,702

MD. RUHUL AMIN
Asstt. 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, 21 October, 1981

YEAR ENDED 31ST DECEMBER 1980

INCOME

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

1979 Taka		Taka
60,37,89,552	Interest and Discount	77,89,10,557
10,46,45,956	Commission, Exchange and Brokerage	13,97,48,213
40,01,756	Rents	67,20,203
7,500	Net Profit on sale of investments, Gold and Silver, Land, Premises and other assets	
—	Income from Non-Banking Assets and Profits from sale of or dealing with such assets	61,146
1,27,83,348	Other Receipts including Income of Computer Bureau	2,05,36,583
72,52,28,112		94,59,76,702

M. A. RASHID
Chairman

AZIZ AHMED
Managing Director (Incharge)

A.K.M. MOSHARAF HOSSAIN
Director

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER, 1980

1.	INVESTMENT (At cost)		
	(i) Securities of former Pakistan and West Pakistan Government		1,85,35,452
	(ii) Securities of former East Pakistan Government		11,50,170
	(iii) Securities of Bangladesh Government and other Trustees securities including Treasury Bills of Bangladesh Government		62,00,00,000
	(iv) Shares of Joint Stock Companies		1,88,67,871
	(v) Debentures		60,52,27,764
	(vi) Prize Bonds		20,68,970
			<u>126,58,50,227</u>
2.	ADVANCES	Tk.	
	(a) Break-up of Advances		
	Loans, Cash Credit, Overdrafts etc.		
	In Bangladesh		
	To Client		266,87,97,236
	To Public Sector against which Counter Finance Facilities obtained from Bangladesh Bank		229,60,77,000
	To Public Sector against which Bills Rediscounting Facilities obtained from Bangladesh Bank		—
	To Public Sector against which no Counter Finance Facilities obtained from Bangladesh Bank		137,35,44,561
	Outside Bangladesh		86,73,80,549
	Bills Discounted and Purchased		
	Payable in Bangladesh	2,00,86,196	
	Payable outside Bangladesh	<u>56,03,79,682</u>	58,04,65,878
			<u>778,62,65,224</u>
	(b) Particulars of Advances	Tk.	
	(i) Debts considered good in respect of which the Bank is fully secured		611,32,61,532
	(ii) Debts considered good for which the Bank holds no other security than the debtors' personal security		84,45,76,005
	(iii) Debts considered good secured by the personal liabilities of one or more parties in addition to the personal security of debtors		82,84,27,687
	(iv) Debts considered doubtful or bad not provided for		—
			<u>778,62,65,224</u>
	(v) Debts due by Directors or officers of the Bank or any of them either severally or jointly with any other persons		69,42,251
	(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		36,81,000
	(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		1,07,08,333
	(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		36,81,164
	(ix) Due from Banking Companies		—

3. OTHER ASSETS		
Stamps		1,18,267
Stationery		4,09,06,661
Income accrued on investment		4,45,74,553
Advance deposits and advance rent		2,11,02,541
Suspense		2,67,52,189
Tripura Modern Bank		2,37,094
General Blocked Account		1,94,72,280
Demonstised Notes		3,38,61,594
Other Accounts		43,21,11,375
	Tk.	<u>61,91,36,554</u>
4. BORROWINGS FROM BANKING COMPANIES, AGENTS ETC.		
Particulars of above		
Secured		
In Bangladesh		
(i) Counter Finance Facilities obtained from Bangladesh Bank against advances made to Public Sector		168,61,00,000
(ii) Bills Rediscounting Facilities obtained from Bangladesh Bank against advances made to public and private sector		10,00,00,000
(iii) Counter Finance Facilities obtained from Bangladesh Bank against advances under small loans to private sector and 100 Crore Taka Agricultural Credit Scheme		4,40,00,000
Unsecured		
In Bangladesh		12,25,00,000
Outside Bangladesh		112,26,67,071
	Tk.	<u>307,52,67,071</u>
5. OTHER LIABILITIES		
Adjusting Account		14,46,48,364
Rural Credit Fund		1,55,00,000
Others		14,39,58,782
Branch Adjustments		30,66,79,849
	Tk.	<u>61,07,86,995</u>
6. ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA		
Letter of Guarantee		108,31,40, 69
Letter of Credit		371,30,62,210
	Tk.	<u>479,62,02,679</u>
7. CONTINGENT LIABILITIES		
(i) Claim against the Bank not acknowledged as debts		—
(ii) Money for which the Bank is contingently liable in respect of guarantees given favouring Government		85,67,05,042
Bank and financial institutions		14,51,77,352
Others		8,12,58,075
	Tk.	<u>108,31,40,469</u>
(iii) Liabilities on account of forward exchange contracts	Tk.	<u>38,74,13,757</u>

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

<u>Sl. No.</u>	<u>District</u>	<u>Area/Region</u>	<u>No. of Branches</u>
1.	Barisal	Barisal	27
2.	Bogra	Bogra	18
3.	Chittagong	Area Office 1	
		Chittagong-A 30	
		Chittagong-B 30	61
4.	Chittagong Hill Tracts	Chittagong Hill Tracts	14
5.	Comilla	Comilla 48	
		B. Baria 18	66
6.	Dacca	Corporate branch 2	
		Dacca—A 20	
		Dacca—B 22	
		Dacca—C 21	
		Dacca—D 24	
		Narayanganj 30	
		Narsinghdi 15	134
7.	Dinajpur	Dinajpur	22
8.	Faridpur	Faridpur	25
9.	Jamalpur	Jamalpur	17
10.	Jessore	Jessore	44
11.	Khulna	Khulna	45
12.	Kushtia	Kushtia	21
13.	Mymensingh	Mymensingh	35
14.	Noakhali	Noakhali	24
15.	Pabna	Pabna	43
16.	Patuakhali	Patuakhali	9
17.	Rajshahi	Rajshahi 40	
		Natore 21	
		Naogaon 23	84
18.	Rangpur	Rangpur 29	
		Gaibandha 15	44
19.	Sylhet	Sylhet 31	
		Moulvi Bazar 25	56
20.	Tangail	Tangail	21
			810

LIST OF BRANCHES

(Total 815 including 5 Overseas Branches)

BARISAL REGION (Dist-Barisal) (Total Branches-27)

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

BOGRA REGION (Dist-Bogra) (Total Branches-18)

28. Adamdighi
29. Balighata
30. Bogra
31. BSCIC Industrial Area
32. Chandaikona
33. Chandanbaisha
34. Chandni Bazar
35. Fuldighi
36. Godarpara
37. Joypurhat
38. Kundagram

39. Rukindipur
40. Rural Development Academy
41. Santahar
42. Santahar Road
43. Saptapadi Bazar
44. Shibganj
45. Tilakpur

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

46. Laldighi East

CHITTAGONG REGION—A (Dist-Chittagong) (Total Branches-30)

47. Ambagan
48. Amir Market
49. Asadgonj
50. Aturar Depot
51. Baluchara
52. Bayazid Bostami Road
53. Cantonment
54. Chaktai
55. Chawk Bazar
56. Chowdhuri Hat
57. Dost Building
58. Fatehpur
59. Fatickchari
60. Foreign Exchange
61. Gohira
62. Hat Hazari
63. Jubilee Road
64. Kazirdewri
65. Khatunganj
66. Korbaniganj
67. Municipality
68. Nazirhat
69. New Market
70. Pahartali
71. Panchlaish
72. Poravita
73. Reazuddin Bazar
74. Sadarghat Road
75. Sarkerhat
76. WASA

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

77. Barabkunda
78. Bomanghat
79. Burirchar
80. Chakaria
81. Chowmohani
82. Colonel Hat
83. Cox's Bazar
84. Dewan Hat
85. Dohazari
86. EIC House (S.B. Bhaban)
87. Feringee Bazar
88. Guptakhali
89. Illishia
90. Kadamtali
91. Kalurghat
92. Karerhat
93. Katghar
94. Kumira
95. Kutubdia
96. Mirsarai
97. Patenga Road
98. Patiya
99. Pekua
100. Pomara
101. Port (Republic Road)
102. Rupkania
103. Salimpur
104. Sk. Mujib Road
105. Sitakunda
106. Strand Road

CHITTAGONG HILL TRACTS REGION (Dist-Chittagong Hill Tracts) (Total Branches-14)

107. Barkal
108. Baisharee Bazar
109. Boroichari
110. Bandarban
111. Bet Bunia
112. Boal Khali Bazar
113. Kaptai
114. Kataltali
115. Khagrachari

116. Lama
117. Langadu
118. Mainimukh
119. Naikkomchari
120. Panchari

COMILLA REGION
(Dist-Comilla)
(Total Branches-48)

121. Alkora
122. A.K. Fazlul Huq Road
123. Bancharampur
124. Batakandi
125. Baira
126. Bipanibag
127. Bhokshar Bazar
128. Bulain
129. Burichang
130. Chandina
131. Chandiya Bazar
132. Chandpur
133. Chandpur Co-operative
134. Changarchar
135. Comilla (Main)
136. Comilla Co-operative
137. Companiganj
138. Daudkandi
139. Dharmapur
140. Dulalpur Bazar
141. Fakir Bazar
142. Faridganj
143. Gandamoti Bazar
144. Gallak Bazar
145. Gouripur Bazar
146. Gunabati
147. Hajiganj
148. Jafarganj
149. Kachua
150. Kalipur Bazar
151. Kamalla
152. Laksham
153. Mohanpur Bazar
154. Mohanpur
155. Nalghar Bazar
156. Nutan Bazar Chandpur
157. Payerkhola
158. Palakhal
159. Ramchandrapur
160. Ramkrishnapur
161. Satbaria
162. Sashidal Bazar
163. Samabaya Bipani
164. Shasangacha
165. Shuchipara
166. Sundalpur

167. Telikona
168. Ujanchar

BRAHMANBARIA REGION
(Dist-Comilla)
(Total Branches-18)

169. Akhaura
170. Aruail
171. Ashuganj
172. Bayek
173. Bidya Kut
174. Bhola Chong Puran Bazar
175. Brahmanbaria
176. Brahmanbaria Co-Op.
177. Charchartala
178. Chunta
179. Kuti
180. Mogra Bazar
181. Nabinagar
182. Panishwar
183. Quasba
184. Sarail Co-Op.
185. Suhilpur
186. Tan Bazar

Corporate Branch Attached
to Head Office
(District-Dacca)

187. Motijheel (Main)

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

188. Alu Bazar
189. B. I. D. C.
190. B. R. T. C.
191. Captain Bazar
192. Foreign Exchange
193. Fulbaria
194. Fulbaria Bazar (Savar)
195. Jurain
196. Kamalapur
197. Mugdapara
198. Nawabpur
199. Opp. G. P. O.
200. Purana Paltan
201. Rajarbagh
202. Ramna
203. Thatari Bazar
204. Topkhana Road
205. WAPDA
206. WASA
207. 48, Motijheel

Corporate Branch attached
to Head Office
(District-Dacca)

208. Imamganj

DACCA REGION "B"
(Dist-Dacca)
(Total Branches-22)

209. Abul Hasnat Road
210. Armanitola
211. Bangshal Road
212. Champatali
213. Chowk Bazar
214. English Road
215. Farashganj
216. Folder Street (Ladies Branch)
217. Gandaria
218. Islampur
219. I. W. T. A.
220. Laxmi Bazar
221. Mitford Road
222. Mokimkatra
223. Narinda
224. Nawabganj
225. Nazimuddin Road
226. Postagola
227. Postha
228. Sadarghat
229. Tipusultan Road
230. Victoria Park

DACCA REGION-C
(Dist-Dacca)
(Total Branches-21)

231. Dacca College Gate
232. Dacca Medical College
233. Dhakeswari
234. Dhamrai
235. Dhanmondi
236. Elephant Road
237. Green Road
238. Kohinoor Spining Mills
239. Manikganj
240. Mohammadpur
241. Mouchak Market
242. Nayarhat
243. New Market
244. Rayer Bazar
245. Satmasjid Road
246. Savar
247. Sher-e-Bangla Nagar
248. Shymoli

249. South Jamshahat
250. Taraghat
251. University Campus (T.S.C.)

DACCA REGION "D"
(Dist-Dacca)
(Total Branches-24)

252. Airport Road
253. Banani Road No-1
254. Bangla Motor
255. Dakshinkhan
256. D. I. T.
257. Employment Exchange
258. Gazipur
259. Gulshan Circle-II
260. Hotel Inter-Continental
261. Kachukhet
262. Kaliakoir
263. Magh Bazar
264. Mohakhali
265. Mouchak Scout Camp
266. Mirpur
267. Mirpur Section-10
268. New Airport
269. Purabari Bazar
270. Sailpurhat
271. Santinagar
272. Tejgaon
273. Tongi
274. Tejgaon Industrial Area
275. Uttar Khan

NARAYANGANJ REGION
(Dist-Dacca)
(Total Branches-30)

276. Abdullapur
277. Bandar
278. Baidyer Bazar
279. Bangabandhu Road
280. Betka
281. Bhagyakul
282. B.K. Road
283. Deobhog
284. Dharmatala Road
285. Dredger Organisation
286. Fatullah
287. Goodnail
288. Kamalaghat
289. Kanchpur
290. Kalir Bazar
291. Langal Banda
292. Madanganj
293. Masdair Bazar
294. Munshiganj

295. Netaiganj
296. Nobiganj
297. Pagla Bazar
298. Panam Nagar
299. Sarulia
300. Shampur
301. Sona Miah Market
302. Subachani Bazar
303. Syed Ali Chamber
304. Tan Bazar
305. Tongibari

NARSINGHDI REGION
(Dist-Dacca)
(Total Branches-15)

306. Atas Ali Bazar
307. Bashgari Bazar
308. Brahmondi
309. C & B Road
310. Ghorasal
311. Gopaldi Bazar
312. Hasnabad Bazar
313. Joshar Bazar
314. Hatirdia
315. Murapara
316. Narsinghdi
317. Palash
318. Shekherchar
319. Shibpur
320. Sreerampur Bazar

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

321. Atwari
322. Bahadur Bazar
323. Balarampur
324. Bara Bandar
325. Charkai
326. Chirir Bandar
327. Debiganj
328. Dinajpur
329. Fulbaria
330. Lahirihat
331. Mangalpur
332. Manmathpur
333. Mohanpur
334. Narabari
335. Panchbari
336. Parbatipur
337. Pulhat
338. Raniganj
339. Ranishankhail
340. Ruhea

341. Sadarpur
342. Thakurgaon

FARIDPUR REGION
(Dist-Faridpur)
(Total Branches-25)

343. Baliakandi
344. Bhedarganj
345. Bhojeswar
346. Charmuguria
347. Court Branch
348. Damudya
349. Faridpur
350. Gopalgonj
351. Gharisar
352. Harikumaria
353. Kalkini
354. Kasherhat
355. Kalamrida
356. Khankhanapur
357. Kotalipara
358. Madaripur Puran Bazar
359. Mustafapur
360. Narua
361. Rajbari
362. Raghdi
363. Sariatpur
364. Satpar
365. Super Market Ladies Branch
366. Station Road
367. Titumir Market

JAMALPUR REGION
(Dist-Jamalpur)
(Total Branches-17)

368. Aramnagar Bazar
369. Bakshiganj Bazar
370. Balijuri Bazar
371. Basakpara
372. Benuarchar
373. Chandrakona
374. Dewanganj Bazar
375. Dhanua Kamalpur
376. Fulbaria
377. Gunaritola
378. Islampur
379. Jamalpur
380. Jhenaigati
381. Kamarerchar
382. Nandina
383. Narayankhola
384. Sazbarkhila

JESSORE REGION
(Dist-Jessore)
(Total Branches-44)

385. Arpara
386. Bakra
387. Bordia
388. Basgram Bazar
389. Bhabanipur Bazar
390. Bishaikhali Bazar
391. Benodpur
392. Chanchra
393. Charpara Bazar
394. Chatiantala
395. Gangarampur
396. Ganna Bazar
397. Harinakunda
398. Hat Fazilpur
399. H. M. M. Road
400. Jhenaidah
401. Jhikargacha
402. Joradah
403. Katlagari Bazar
404. Keshabpur
405. Khamarpara
406. Langalbandha
407. Lohagara
408. M. K. Road
409. Magura
410. Maizpara
411. Manirampur
412. Mohakhali
413. Mohammadpur
414. Mongolkot Bazar
415. Nakole
416. Naldi
417. Narail
418. Navaran Bazar
419. Noapara
420. Nohata
421. Puratan Qusba
422. Rajapur
423. Rajghat
424. Sailkupa
425. Satrujitpur
426. Shimakhali
427. Shingra Bazar
428. Upa Sahar

KHULNA REGION
(Dist-Khulna)
(Total Branches-45)

429. Agardari
430. Alamnagar
431. Assasuni
432. Bagerhat
433. Bakal

434. Brahmarajpur
435. BSCIC Industrial Estate
436. Banstala Bazar
437. Chalna
438. Daulatpur
439. Dolakhola Bazar
440. Engineering College (Taligati)
441. Failahat
442. Gollamari
443. Haji Mohsin Road
444. Helatala Road
445. Kaliganj
446. Khalishpur
447. Khan Jahan Ali Road
448. K. D. A.
449. K. D. A. (Commercial Area)
450. K. D. Ghosh Road
451. Khulna Cantonment
452. Lokhpur
453. Mirerdanga
454. Mirzapur Bazar
455. Noor Nagar
456. Old Satkhira
457. Patkelghata
458. P. C. College
459. Pollerhat
460. Putikhali
461. Rail Road Bagerhat
462. Rampal
463. Roose Velt Jetty
464. Rupsa
465. Rupsa East
466. Sarankhola
467. Satkhira
468. Sanergati Bazar
469. Sholua Bazar
470. Shaikhpara Bazar
471. Shyamnagar
472. Sultanpur Bazar
473. Uzirpur Bazar

KUSHTIA REGION
(Dist-Kushtia)
(Total Branches-21)

474. Allar Dargah
475. Bamundi
476. Barkhada
477. Bagulat
478. Chandi Charan Road
479. Chuadanga
480. Chourhas Bazar
481. Darshana
482. Dangmorka Bazar
483. Dattanagar
484. Hasadah
485. Jadu Boyra
486. Kapasdanga

487. Kushtia
488. Meherpur
489. Ramchandra Roy Street
490. Rail Bazar
491. Razarhat
492. Sukanta Bipani
493. Satbaria
494. Sherkandi Bazar

MYMENSINGH REGION
(Dist-Mymensingh)
(Total Branches-35)

495. Akua
496. Bara Bazar
497. Bara Bazar (Kishoreganj)
498. Bangalpara
499. Bhairab Bazar
500. Cantonment
501. Charpara
502. Chuchua Bazar
503. Dhala
504. Ghagra Bazar
505. Gouripur Academy Centre
506. Haluaghat
507. Itna
508. Jaria Janjail
509. Kathiadi
510. Katkhal
511. Kishoreganj
512. Kuliarchar
513. Ladies Branch
514. Lakshmipur
515. Manik Khali Bazar
516. Mitamain
517. Mohanganj
518. Munshirhat
519. Mymensingh
520. Mymensingh Stadium
521. Nandail Road Bazar
522. Netrokona
523. Nutan Bazar
524. Purakandulia
525. Press Club
526. Sararchar
527. Shamgonj
528. Tarakanda
529. Teligati

NOAKHALI REGION
(Dist-Noakhali)
(Total Branches-24)

530. Baker Bazar
531. Bhatra Bazar
532. Chhagalnaiya Bazar
533. Chowmohani
534. Dagon Bhuiyan
535. Dudmukha

536. Eidgah Amin Bazar
537. Feni Industrial Estate
538. Feni
539. Fulgazi Bazar
540. Godown Quarter
541. Golabari
542. Khilpara
543. Laxmipur
544. Maizdee Court
545. Motiganj
546. Muhuriganj
547. Old Munshirhat
548. Peshkerhat
549. Raipura
550. Rajapur
551. Ramganj
552. Rasulganj Bazar
553. Sonapur

PABNA REGION
(Dist-Pabna)
(Total Branches-43)

554. Atua
555. Ajugara
556. Baghabari Ghat
557. Bagbati
558. Binsarahat
559. Bonbaria
560. BSCIC Industrial Estate
561. Chatmuhar
562. Daulatpur
563. Demra Bazar
564. Dhangara
565. Dhukuria Bera
566. Dharaillhat
567. Dhamaiz
568. Dubila
569. Dulai
570. Enayetpur
571. Gourigram
572. Hatikumur
573. Ishurdi
574. Kaijurihat
575. Kashinathpur
576. Khukni
577. Laxmipur
578. Masimpur
579. Masundia
580. Noorpur
581. Pabna
582. Pabna Bazar
583. Pabna Municipality
584. Paksey
585. Randhunibari
586. Ruppur
587. Salonga
588. Saikhola
589. Serajganj

590. Shahjadpur
591. Sher-e-Bangla Fazlul Hoque Road
592. Sohagpur
593. Sugar Cane Research Institute
594. Tamai
595. Tarash
596. Tebunia

PATUAKHALI REGION
(Dist-Patuakhali)
(Total Branches-9)

597. Barguna
598. Chawra
599. Croak WAPDA Road
600. Daspara
601. Jainkati
602. Kadamtala
603. Khasherhat
604. Patuakhali
605. Rangopaldi

RAJSHAHI REGION
(Dist-Rajshahi)
(Total Branches-40)

606. Adina
607. Arani
608. Baneswar
609. Bashudevpur
610. Bir Kutra
611. Bhawaniganj
612. Chapai Nawabganj
613. Chatra
614. Chowbaria
615. Daokandi
616. Deopara
617. Dhainagar
618. Durgapur
619. Godagari
620. Ghoramara (Ladies Branch)
621. Haragram
622. Harian
623. Hatim Khan
624. Hatgangopara
625. Huzrapur
626. Jhalmalia
627. Kansat
628. Kazihata
629. Kazirgonj
630. Lalit Nagar
631. Mallikpur
632. Mohanganj
633. Mohanpur
634. Nachole
635. Nithpur
636. Nischintapur
637. Nowdapara
638. Premtali
639. Rajshahi (Main)

640. Rajabari Hat
641. Rani Bazar
642. Ranihati
643. Rohanpur
644. Tahirpur
645. Tilna

NATORE REGION
(Dist-Rajshahi)
(Total Branches-21)

646. Abdulpur Junction
647. Alaipur
648. Basudebpur
649. Bildahar
650. Dayarampur
651. Dhanidah
652. Dighapatia
653. Gurudaspur
654. Hatiandha
655. Jonail
656. Kachikata
657. Kalam
658. Madhnagar
659. Malanchi
660. Moukhara
661. Natore Academy
662. Natore (Main)
663. Patuapara
664. Rajapur Bazar
665. Salampur
666. Station Bazar

NAOGAON REGION
(Dist-Rajshahi)
(Total Branches-23)

667. Agradigan
668. Balihar
669. Bandhaikhara
670. Baidyapur Bazar
671. Chowkgorihat
672. Damurhat
673. Deluabarihat
674. Gaganpur
675. Gobarchapahat
676. Hapania
677. Jote Bazar
678. Kazirmorh
679. Madhail
680. Manda
681. Mangal Bari
682. Naogaon
683. Nazipur
684. Niamatpur
685. Patakata
686. Sarashatipur
687. Shahebganj
688. Shibpur
689. Tajermorh

RANGPUR REGION**(Dist-Rangpur)****(Total Branches-29)**

- 690. Alamnagar
- 691. Baura
- 692. Bhogdaburi
- 693. Bhotmari
- 694. Burimari
- 695. Choraikhola
- 696. Chowdhurani
- 697. Domar
- 698. Durgapur Bazar
- 699. Gangachara
- 700. Haragach
- 701. Hatibandha
- 702. Jaldhaka
- 703. Kaimari
- 704. Kakina
- 705. Kaligani
- 706. Kaunia
- 707. Lalbagh Bazar
- 708. Mathergonj
- 709. Municipality Market
- 710. Nilphamari
- 711. Paglapir Bazar
- 712. Ramgonj
- 713. Rangpur
- 714. Saidpur
- 715. Shilpanagari
- 716. Sathibari
- 717. Shahebgonj
- 718. Shyampur

GAIBANDHA REGION**(Dist-Rangpur)****(Total Branches-15)**

- 719. Bamondanga
- 720. Bhurangamari
- 721. Bridge Road
- 722. Durgapur
- 723. Gaibandha Co-op.
- 724. Gaibandha (Main)
- 725. Golapbagh
- 726. Gunaigach
- 727. Hat Laxmipur
- 728. Kurigram

- 729. Lalmonirhat
- 730. Ramna
- 731. Raigonj
- 732. Sovagonj
- 733. Tulshighat

SYLHET REGION**(Dist-Sylhet)****(Total Branches-31)**

- 734. Barafechi Bazar
- 735. Beani Bazar
- 736. Bhadeswar
- 737. Biswanath
- 738. Burunga Bazar
- 739. Chhatak
- 740. Dera
- 741. Dhaka Dakshin
- 742. Fenchuganj
- 743. Foreign Exchange
- 744. Gangadia Kazir Bazar
- 745. Jagannathpur
- 746. Jawa Bazar
- 747. Kazir Bazar
- 748. Kazitola
- 749. Kalibari Bazar
- 750. Kumna
- 751. Nayabandar
- 752. Naya Sarak
- 753. Pailgaon
- 754. Raniganj
- 755. Saadipur
- 756. Sheikh ghat
- 757. Sherpur Nutan Bazar
- 758. Station Road
- 759. Sunamganj
- 760. Sylhet (Main)
- 761. Tajpur
- 762. Telikhal
- 763. West Amura
- 764. Zinda Bazar

MOULAVI BAZAR REGION**(Dist-Sylhet)****(Total Branches-25)**

- 765. Akatona
- 766. Bahubal
- 767. Bhanugach

- 768. Bullah Bazar
- 769. Chatian Bazar
- 770. Chowdhury Bazar
- 771. Dighalbagh
- 772. Goplar Bazar
- 773. Gorarai Bazar
- 774. Hobiganj
- 775. Joyfarnagar
- 776. Juri
- 777. Lakhai
- 778. Madhabpur
- 779. Mantala
- 780. Manumukh
- 781. Markuli
- 782. Moulavi Bazar
- 783. Nabiganj
- 784. Noyapara
- 785. Putijuri
- 786. Rajghat
- 787. Rashidpur
- 788. Shaji Bazar
- 789. Sreemangal

TANGAIL REGION**(Dist-Tangail)****(Total Branches-21)**

- 790. Ashek Pur
- 791. Ausnara
- 792. Bhadra Bazar
- 793. Deopara
- 794. Dhalapara
- 795. Dhopakhali
- 796. Dhigalkandi
- 797. Dighoir
- 798. Durgapur
- 799. Golabari
- 800. Hamidpur
- 801. Kagmari Road
- 802. Kodalia
- 803. Madhupur
- 804. Narandia
- 805. Paika
- 806. Patharghata
- 807. Rasulpur
- 808. Salla
- 809. Shandhanpur
- 810. 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-Sulamian 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.

687 Agents and correspondents
all over the world

NUMBER OF BRANCHES OF JANATA BANK IN DIFFERENT DISTRICTS OF BANGLADESH

