



ANNUAL
REPORT
1985

Janata Bank

30/12

ANNUAL REPORT



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

JANATA BANK
Head Office
Dhaka

11th November, 1986

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

Dear Sir,

Annual Report—1985

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 1985.

Yours faithfully,



(M. Ahsanul Haque)
Managing Director

Board of Directors

Mr. A.F.M. Ehasanul Kabir	Chairman
Mr. Muhammad Habibur Rahman	Director
Mr. M. Mashuqur Rahman	Director
Commodore F. Ahmed—B.N.	Director
Mr. K. Kamrul Hoda	Director
Mr. M. Ahsanul Haque	Managing Director

Secretary

Mr. S.B. Zaman

Auditors

Rahman Rahman Huq & Co.
A. Qasem, Kasem, Quader & Co.

As on 31-12-1985

Board of Directors

Mr. A.F.M. Ehasanul Kabir	Chairman
Mr. M. Mashuqur Rahman	Director
Commodore F. Ahmed—B.N.	Director
Dr. Mohammad Haroonur Rashid	Director
Mr. K. Kamrul Hoda,	Director
Mr. M.S. Islam	Director
Mr. A.A. Qureshi	Managing Director

Secretary

Mr. S.B. Zaman

Auditors

Rahman Rahman Huq & Co.
A. Qasem, Kasem, Quader & Co.

LIST OF EXECUTIVES AS ON 31-12-1985

Managing Director

Mr. A.A. Qureshi

Dy. Managing Director

Mr. Nur Ahmed

General Managers

Mr.M. Hayatur Rahman
Mr. Mohd. Nurullah
Mr. M. Taheruddin

Mr. A.T.M. Mahbubul Huq
Mr. Serajul Islam
Mr. Shamsuddin Ahmed

Chief Executive for UAE Branches

Mr. Md. Ruhul Amin

Deputy General Managers

- | | |
|---|---------------------------------------|
| 1. Mr. Syed A.B. Md. Atiqullah | 19. Mr. A.K.M. Shamsul Azad Chowdhury |
| 2. Mr. Sujaur Raschid | 20. Mr. A.Q. Chowdhury |
| 3. Mr. Md. Bazlul Baree | 21. Mr. Motiur Rahman |
| 4. Mr. Md. Fazlul Baree Chowdhury (On L.P.R.) | 22. Mr. Taslim Ahmed |
| 5. Mr. Munir Ahmed Chowdhury | 23. Mr. S.K. Barua |
| 6. Mr. Kabir Ahmed | 24. Mr. Motiur Rahman |
| 7. Mr. Khandaker Manzoor Murshid | 25. Mr. Enamul Hoque Chowdhury |
| 8. Mr. Md. Shafiqur Rahman Bhuiyan | 26. Mr. A.B.M. Shafiul Alam |
| 9. Mr. Md. Ruhul Amin | 27. Mr. Abdul Mannan |
| 10. Mr. S.B. Zaman | 28. Mr. M.A. Momin Chowdhury |
| 11. Mr. Md. Mosharraf Hossain | 29. Mr. Saifuddin Ahmed |
| 12. Mr. Md. Gulam Mustafa | 30. Mr. S.R. Barua |
| 13. Mr. Md. Azizur Rahman | 31. Mr. S.A. Sarker |
| 14. Mr. Moshir Rahman | 32. Mr. Abul Mohsin |
| 15. Mr. Shamsuddin Ahmed | 33. Mr. Agha Kohinoor Alam |
| 16. Mr. Md. Helaluddin | 34. Mr. M. Kamaluddin Haider |
| 17. Mr. Anwar Hossain | 35. Mr. Atiqur Rahman |
| 18. Mr. Hafez Ahmad | |

Assistant General Managers

1. Mr. M.A. Talukder
2. Mr. Ashrafur Rahman
3. Mr. Ameeruddin Ahmed
4. Mr. Kazi Md. Shahjahan
5. Mr. Yousuf Ali Mollah
6. Mr. Altaf Hossain Miah
7. Mr. Mozammel Haque
8. Mr. M. Haque Chowdhury
9. Mr. M. Azeez Ahmed
10. Mr. Sk. Anwar Ali
11. Mr. Rezaul Matin
12. Mr. Shamsul Islam Bhuiyan
13. Mr. T.U.M. Karim Dad
14. Mr. Jahangir Yahia
15. Mr. Md. Abdus Samad
16. Mr. Sk. Rafiqul Islam
17. Mr. Md. Nurul Islam
18. Mr. Md. Hossain
19. Mr. Md. Badrus Salam
20. Mr. A.H. Giasuddin
21. Mr. Jahanuddin Chowdhury
22. Mr. Md. Aqbal
23. Mr. Shamsul Islam
24. Mr. Md. Fazlul Haque Miah
25. Mr. Sk. Aminuddin Ahmed
26. Mr. Khorshed Alam Chowdhury
27. Mr. Nurul Islam Miah
28. Mr. S.R. Malik
29. Mr. Anwarul Kabir
30. Mr. Anwarul Haque
31. Mr. Abdur Rouf Miah
32. Mr. A.T. Shamsuddin
33. Mr. Md. Monwar
34. Mr. Md. Fazlul Qadir
35. Mr. Ramizuddin Khan
36. Mr. Md. Ishaque
37. Mr. Kazi Mozammel Hossain
38. Mr. Monzoor Murshid
39. Mr. A. Mannan Razi
40. Mr. Md. Rafiqul Islam
41. Mr. Md. Fakhrul Islam (On L.P.R.)
42. Mr. Md. Shamsul Alam
43. Mr. Sharif A. Mannan
44. Mr. K.A.H.M. Khairul Anam
45. Mr. Oli Ahmed Chowdhury
46. Mr. Mosiruddin
47. Mr. Ashrafuzzaman Bhuiyan
48. Mr. Khaja Moinuddin Ahmed
49. Mr. Rabiul Haque
50. Mr. S.R. Wadud
51. Mr. Mohammed Hossain
52. Mr. Md. Badrudozza
53. Mr. Badruddin Ahmed
54. Mr. Md. Anwaruzzaman
55. Mr. Lutfur Rahman
56. Mr. Abdul Malek
57. Mr. A.B.M. Mizanul Haque
58. Mr. Abul Fazal Mahmud
59. Mr. Mahbubul Alam
60. Mr. SK. Siddiqur Rahman
61. Mr. Md. Abdus Sobhan
62. Mr. Abdul Halim
63. Mr. Md. Rabiul Hossain
64. Mr. Enayetur Rahman
65. Mr. Md. Amanullah
66. Mr. Mohiuddin Ahmed
67. Mr. Sultan Nasiruddin
68. Mr. W.R. Towhid
69. Mr. Abul Basher
70. Mr. A.M.K. Pathan
71. Mr. M.A. Matin
72. Mr. Abdul Gofran
73. Mr. Motiur Rahman
74. Dr. S. Nayeemul Huda
75. Mr. Mahabubur Rahman
76. Mr. Mustafa Younus Noor
77. Mr. Ubedur Rahman Chowdhury
78. Mr. Akhteruzzaman Chowdhury
79. Mr. Md. Abdur Rob
80. Mr. Taheruddin Ahmed
81. Mr. Abdul Hafiz
82. Mr. Md. Abdul Momen
83. Mr. S.M. Alauddin
84. Mr. A.M. Anwaruzzaman
85. Mr. Dewan Ataur Rahman
86. Mr. A.P. Das
87. Mr. Akram Hossain Khan
88. Mr. A.H.M. Eqbal Hossain
89. Mr. A.K.M. Zahidul Haque
90. Mr. SK. Abdul Khaleque
91. Mr. Azizur Rahman
92. Mr. Salahuddin Jamil
93. Mr. Md. Motiur Rahman
94. Mr. Fazle-A-Rabbi
95. Mr. Md. Ashraf
96. Mr. K.A. Islam
97. Mr. Abdul Bari
98. Mr. Md. Nazrul Islam Chowdhury
99. Mr. Md. Idris
100. Mr. Syed Saleh Ahmed

LIST OF EXECUTIVES AS ON 31-8-1986

Managing Director

Mr.M. Ahsanul Haque

Dy. Managing Director

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93. Mr. Md. Ashraf
94. Mr. K.A. Islam
95. Mr. Abdul Bari
96. Mr. Md. Nazrul Islam Chowdhury
97. Mr. Md. Idris
98. Mr. Syed Saleh Ahmed

KEY INDICATORS : JANATA BANK

(Taka in million)

Year	Deposits	Advances	Investments	Profit	No. of Branches		
					Bangladesh	Overseas	Total
1972	1576.9	1132.0	204.1	10.6	260	1	261
1973	2335.5	1564.4	472.2	46.6	284	2	286
1974	2580.5	2092.4	537.4	44.9	308	4	312
1975	2921.1	2563.0	534.5	94.3	321	1	322
1976	4215.8	3561.6	636.8	111.0	372	5	377
1977	4811.2	4532.2	804.2	115.1	502	5	507
1978	5424.8	5436.7	914.1	75.0	629	5	634
1979	6628.6	6768.7	1200.6	96.5	716	5	721
1980	7726.6	7786.3	1265.9	97.0	810	5	815
1981	8698.4	8897.8	1450.1	60.7	825	5	830
1982	9946.1	11574.5	1485.0	171.3	826	5	831
1983	13710.5	12568.0	2507.8	192.7	826	5	831
1984	18592.6	15180.5	3297.4	230.9	834	4	838
1985	20730.7	16991.2	3332.3	285.5	846	4	850

JANATA BANK'S DEPOSITS AND BRANCHES

(TAKA IN CRORES)

DEPOSITS

FIXED



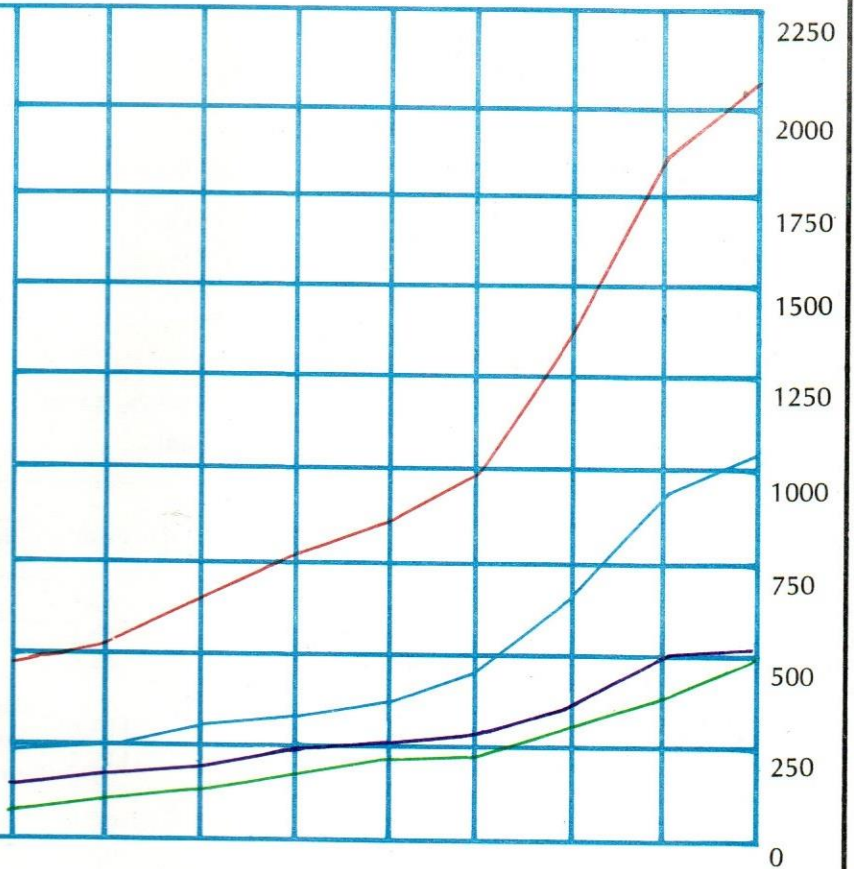
SAVINGS



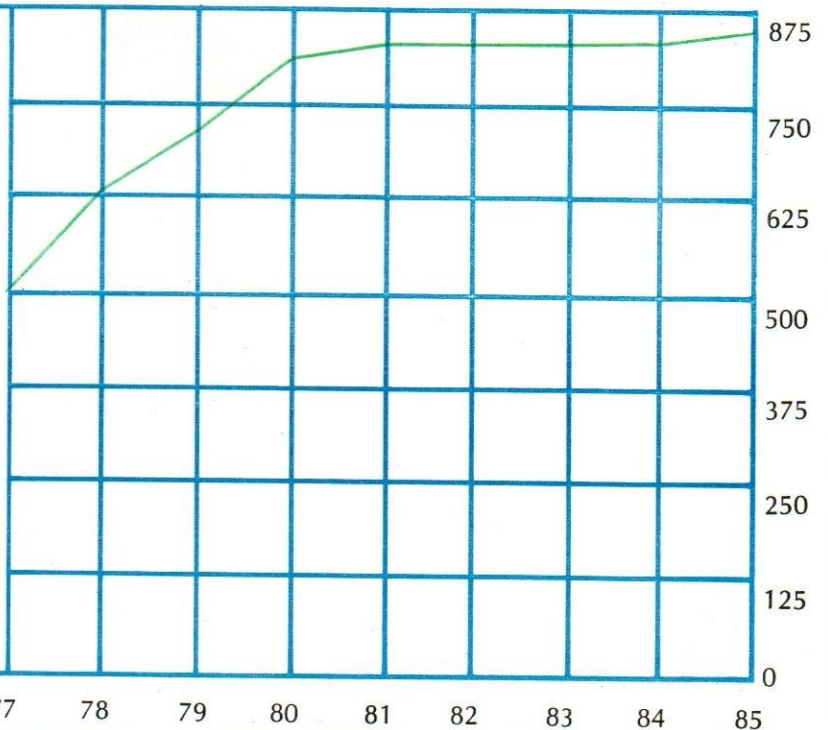
CURRENT



TOTAL



BRANCHES



JANATA BANK'S ADVANCES AND INVESTMENTS

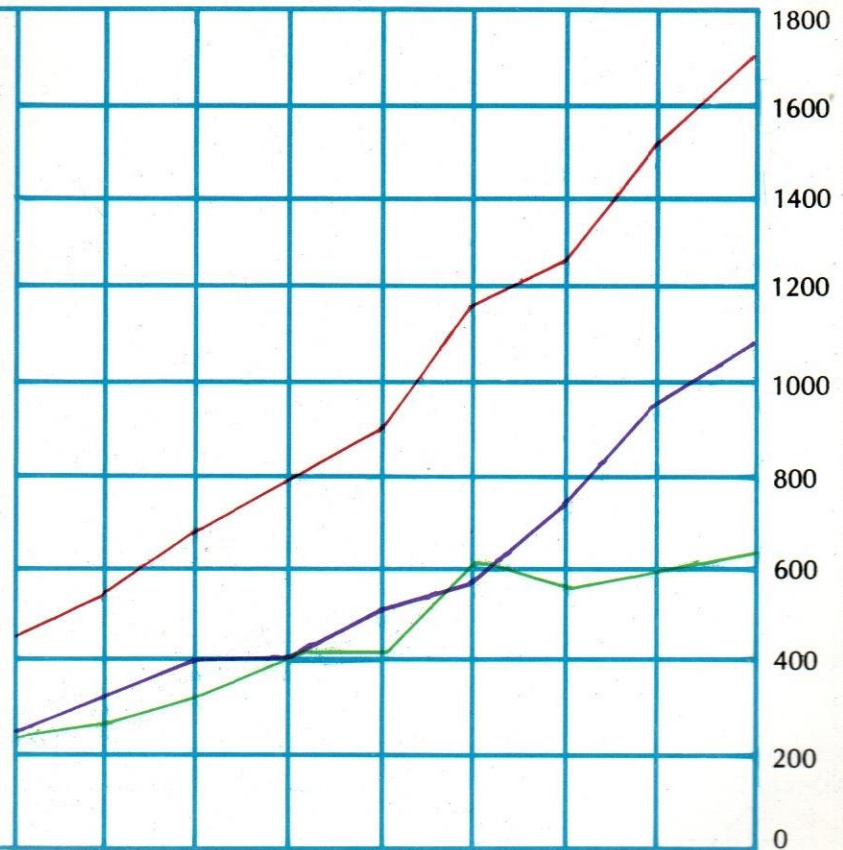
(TAKA IN CRORES)

ADVANCES

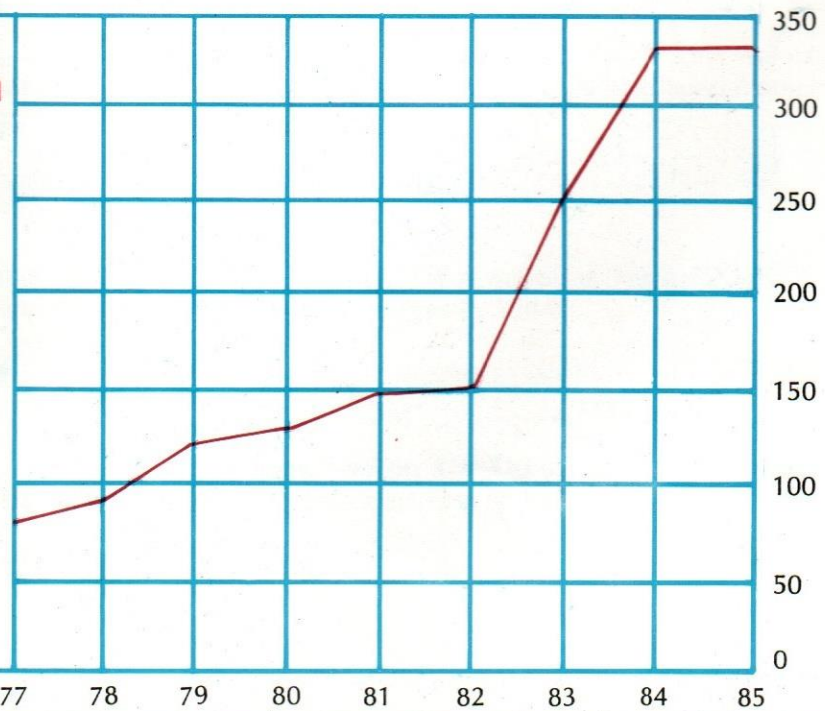
PUBLIC

PRIVATE

TOTAL



INVESTMENTS



ABBREVIATIONS

ASARRD	—Asian Survey of Agrarian Reform and Rural Development
BADC	—Bangladesh Agricultural Development Corporation
BRDB	—Bangladesh Rural Development Board
BMET	—Bureau of Manpower Evaluation and Training
BSCIC	—Bangladesh Small and Cottage Industries Corporation
DANIDA	—Danish International Development Agency
FAO	—Food and Agricultural Organisation
IDA	—International Development Association
ILO	—International Labour Organisation
IFAD	—International Fund for Agricultural Development
POL	—Petroleum, Oil and Lubricant
STA	—Special Trade Agreement
USAID	—United States Agency for International Development

U N I T S

1 Crore — 10 million

10 Lac — 1 million

ANNUAL REPORT - 1985

WORLD ECONOMIC SITUATION

The economic performance of developing countries in 1985 was adversely affected by lower economic growth in industrial countries, depressed prices of commodity exports and a sharp decline in the growth of world trade. On the brighter side, the inflation rates further decreased, interest rates continued to fall and world output of cereals increased.

BANGLADESH ECONOMIC SITUATION

Overall performance of Bangladesh economy during 1984-85 was satisfactory. Gross Domestic Product (GDP) increased by 3.8 percent during 1984-85 as against the actual growth of 4.2 percent in 1983-84. Sluggish growth in major sectors, specially in agriculture and industry, was mainly responsible for the moderate GDP growth.

Money Supply (M₁) recorded a smaller growth of Tk. 6818.0 million or 19.2% to Tk. 42318.0 million during 1984-85 as compared with the increase of Tk. 9157.0 million or 34.8% during the preceding year. The price situation as indicated by average Consumer Price Index (CPI) for middle income families in Dhaka City (1973-74=100) increased by 10.9 percent during 1984-85 as against the rise of 9.7 percent during 1983-84.

Deposits of all Scheduled Banks (excluding inter-bank items) recorded an increase of 29.0% to Tk. 88111.0 million during 1984-85 as compared with an increase of 43.5% in the preceding year. Share of demand and time deposits in total deposits were 28.5% and 71.5% respectively.

Total number of Scheduled Bank branches in Bangladesh stood at 5042 at the end of December, 1985 as against 4924 branches at the end of December, 1984. During 1985 share of rural branches remained almost unchanged at the preceding year's level 67.3%.

PERFORMANCE OF JANATA BANK

Performance of Janata Bank during 1985 demonstrated notable improvement. The Bank maintained its steady growth in respect of deposit mobilisation and deployment of funds with special emphasis on priority sectors and socially desirable areas.

SHARE CAPITAL

Authorised Capital of the Bank remained unchanged at Tk. 150.0 million in 1985. Paid-up capital was increased to Tk. 40.0 million in 1985 from Tk. 30.0 million in 1984.

RESERVE FUND

Reserve Fund of the Bank stood at Tk. 107.0 million as on 31st December, 1985 as compared with Tk. 102.6 million as on 31st December, 1984 indicating an increase of Tk. 4.4 million during the year.

RURAL CREDIT FUND

Rural Credit Fund of the Bank remained unchanged at Tk. 58.5 million on 31-12-85. The fund was created to provide additional hedge against risks associated with credit operations in rural sector.

PROFIT

During 1985, the Bank earned a pre-tax net profit of Tk. 285.5 million as compared with Tk. 230.9 million in the preceding year, indicating an increase of Tk. 54.6 million. Improvement in profit during the year reflected increased earnings from interest and discount, commission, exchange and brokerage and miscellaneous receipts as well as improved control over expenditure.

After provision of Tk. 23,26,73,541/- for tax, net profit stood at Tk. 5,28,09,463/- which was appropriated as under :

	(Figure in Taka)
Transfer to Reserve Fund	21,83,547
Transfer to Benevolent Fund	2,34,216
Transfer to Insurance Fund	3,91,700
Transfer to National Exchequer (Government)	5,00,00,000
Total	5,28,09,463

INVESTMENT

The size of Investment portfolio increased from Tk. 3297.4 million at the end of 1984 to Tk. 3332.3 million at the end of 1985, indicating an increase of 1.1% during the year. Investment portfolio mainly comprised investment in Bangladesh Government Securities, Treasury Bills of Bangladesh Government, Debentures, Shares of Joint Stock Companies and Prize Bonds. The outstanding amount of total underwriting advances stood at Tk. 55.2 million including interest as on 31.12.85.

Besides, at the request of Bangladesh Bank and under Government Guarantee Janata Bank invests in Debentures of Sector Corporations at a low rate of interest. Investment in Debentures stood at Tk. 1500.7 million upto 31.12.85. Of this, Tk. 193.5 million was subscribed in Debentures issued by Bangladesh House Building Finance Corporation upto 31.12.85.

DEPOSITS AND OTHER ACCOUNTS

Reflecting slower growth in money supply and economic activities during the year, growth in deposits of Janata Bank was rather modest during 1985. Deposits of the Bank stood at Tk. 20730.7 million at the end of December, 1985 as compared with Tk. 18082.9 million at the end of December, 1984, indicating an increase of Tk. 2647.8 million or 14.6% during the year. The increase took place largely in time deposits which went up by Tk. 2332.7 million or 18.9% to Tk. 14680.2 million, demand deposits increasing by Tk. 315.1 million or 5.5% to Tk. 6050.5 million during 1985.

Break-up of deposits of Janata Bank by types is given as under :

(Taka in Million)

Types	As on 31.12.85	As on 31.12.84	Change	% Changes over the year
Savings	4977.4 (24.0%)	3987.8 (22.1%)	989.6	+ 24.8
Fixed	10449.4 (50.4%)	8957.9 (49.5%)	1491.5	+ 16.7
Current and Contingency	5303.9 (25.6%)	5137.2 (28.4%)	166.7	+ 3.2
Total	20730.7 (100.0)	18082.9 (100.0)	2647.8	+14.6

ADVANCES

Janata Bank continued to extend credit facilities to productive and priority sectors within the policy guidelines laid down by Bangladesh Bank. Outstanding advances of the Bank stood at Tk. 16991.2 million on the 31st December, 1985 as compared with Tk. 15180.5 million at the end of the preceding year, indicating an increase of Tk. 1810.7 million or 11.9% during the year. The Bank while extending credit facilities, paid due emphasis on sectoral balance and catered to the needs of both public and private sectors. Out of the total outstanding advances as on 31.12.85, the share of the public sector was 37.4% and that of the private sector was 62.6%.

Outstanding advances of the Bank to important sectors (in Bangladesh) on the 31st December, 1985 were as follows :

(Taka in Million)

Items	1985	1984	% Change during 1985
i) Jute Industry	2189.9	2301.8	(-) 4.9
ii) Jute Trade	1414.5	1171.7	20.7
iii) Tanneries	521.4	505.8	3.1
iv) Textile (Trade & Industries)	832.4	656.2	26.9
v) Transport	241.8	182.7	32.3
vi) Steel & Engineering	680.8	522.8	30.2
vii) Tea	84.7	70.1	20.8
viii) Sugar Mills	113.0	27.5	310.1
ix) House Building	335.7	134.0	6'9
x) Small Loan	199.7	235.4	(-) 15.2
xi) Rural Credit	2285.0	1879.2	21.6
xii) Govt. Food Procurement	671.8	668.6	0.5
xiii) Foreign Bills	781.8	765.5	2.1
xiv) Import Financing	2539.5	1547.0	64.2



Janata Bank finances fast growing garments industry of the country

JUTE TRADE AND INDUSTRY

Janata Bank continued to provide substantial advances to the jute trade and jute industry. Outstanding advances to this sector on 31.12.85 stood at Tk. 3604.4 million as against Tk. 3473.5 million as on 31.12.84. Of this Tk. 2189.9 million was extended to jute industries and Tk. 1414.5 million to jute trade. Out of the total outstanding advances as on 31st December, 1985 the share of the public sector was 68% and that of the private sector was 32%. As per Government decision an amount of Tk. 13.36 million has been written off by the bank relating to the advances to the private jute traders/shippers during 1979-80 jute season.

TANNERIES

Bangladesh has wide market for export of hides and skins. Bulk of the advances to this sector is provided by Janata Bank. During 1985 Janata Bank extended credit facilities to Tanneries sector for promotion, production and export of hides and skins. Outstanding advances to the Tanneries stood at Tk. 521.4 million at the end of 1985 as against Tk. 505.8 million at the end of preceding year. Out of total advances, 81.0% was extended to the private sector and 19.0% to the public sector. Recovery in respect of advances to the sector was satisfactory.

TEXTILE TRADE AND INDUSTRY

Textile is a major industry of the country. Janata Bank continued to provide credit facilities to the textile sector. Outstanding advances to the sector at the end of December, 1985 amounted to Tk. 832.4 million as against Tk. 656.2 million at the end of the preceding year. Out of the total advances 82.0% was in the public sector while 18.0% was in the private sector.



Janata Bank finances production of Jamdani Sari

STEEL AND ENGINEERING

Iron and Steel Industries both in public and private sector have been growing steadily over the year. Janata Bank continued to provide credit facilities to the steel and engineering sector. Outstanding advances to this sector at the end of December, 1985 stood at Tk. 680.8 million as against Tk. 522.8 million at the end of the preceding year. Out of the total advances 63.0% was extended to the public sector and 37.0% to the private sector.



Re-rolling mill is financed by the Bank

TEA

In line with the growing requirements of tea industry outstanding advances of Janata Bank to this sector stood at Tk. 84.7 million at the end of December, 1985 as compared with Tk. 70.1 million at the end of December, 1984.

SUGAR MILLS

Janata Bank extended substantial accommodation to sugar industry during 1985 to cater to the growing needs for finance. Outstanding advances of the bank at the end of December, 1985 to sugar mills stood at Tk. 113.0 million as against Tk. 27.5 million at the end of December, 1984. Performance of sugar mills receiving the Bank's finance in respect of production and repayment of advances was satisfactory.

SMALL LOANS

During the year under report outstanding loans under this scheme was Tk. 199.7 million as against Tk. 235.4 million as on 31.12.84. Recovery position of this sector was satisfactory.



Pottery is also financed by the Bank

FOOD PROCUREMENT

To ensure fair price to the growers and build up stocks, the Bank continued to act as an agent of the Government to their food procurement scheme through its existing branches. Outstanding credit to the Government "Internal Food Procurement Scheme" stood at Tk. 671.8 million as on 31.12.85 as against Tk. 668.6 million as on 31.12.84. The services rendered by the Bank contributed substantially to the success of the scheme.

RURAL CREDIT

In consideration of the importance of rural sector on overall economy of the country, Janata Bank through its vast branch net-work spread all over the country, has continued efforts at rural upliftment. The Bank initiated measures for (1) accelerating the growth of agriculture, especially for raising production and income of the farmers, (2) development of agricultural marketing system, such as, storage, processing, transportation etc. and (3) comprehensive expansion of non-farm activities especially small and cottage industries, trade, business and allied activities for the benefit of small and landless farmers and income generation by creating employment and job opportunities as well as (4) meeting their genuine credit needs on easy and soft terms.

With this in view, Janata Bank under various projects has designed its credit policy and programme covering broad areas of rural activities such as financing of different seasonal crops, installation of irrigation equipments, development of fisheries, livestock and other allied activities like horticulture, shrimp culture, development of cottage industries, land development, duckery, milch cow rearing, beef and goat fattening, poultry, rural transport, rural electrification, paddy processing etc.

The projects were sponsored by the Bank on its own and also in collaboration with local and foreign agencies like BADC, BRDB, BMDC, FAO, UNDP, USAID, IDA, ILO and BMET etc. Total outstanding credit of Janata Bank in the rural sector stood at Tk. 2285.0 million on the 31st December, 1985 as against Tk. 1879.2 million at the end of the preceding year.

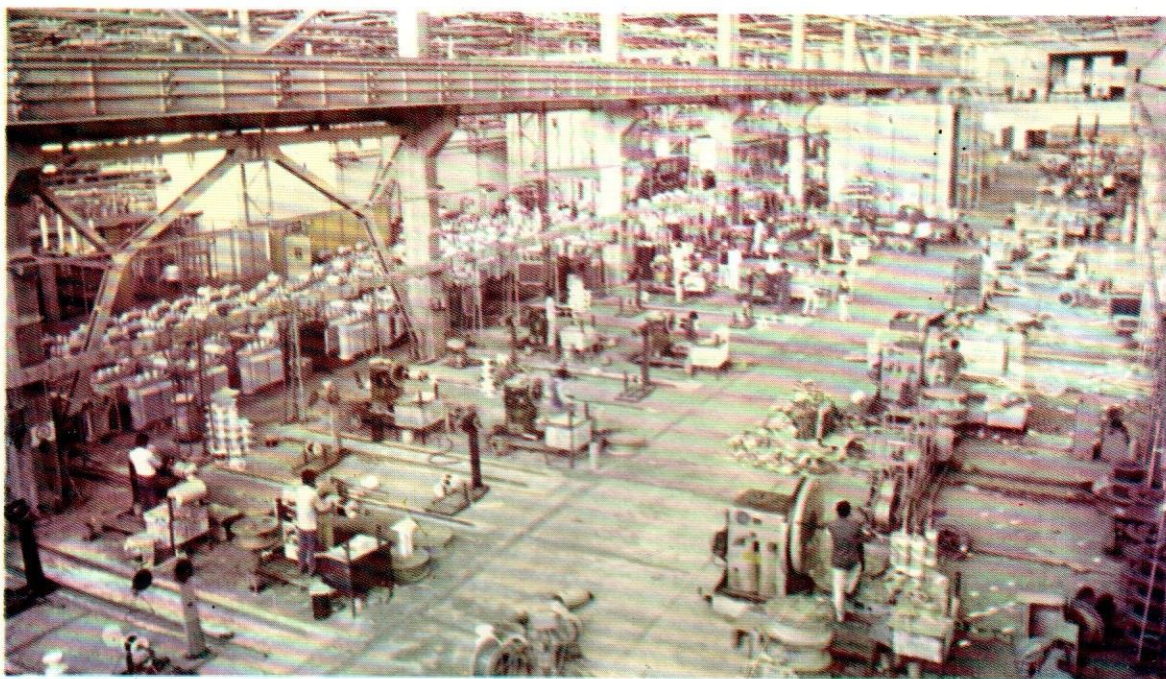


Crop production loan is also extended by the Bank

INDUSTRIAL CREDIT

The development of small and cottage industries sub-sectors is vitally important for the overall economic growth of the country. The comparative advantages possessed by the small and cottage industries are unique in view of the requirement as well as socio-economic scenario of the country. The small and cottage industries sub-sectors may accelerate the pace of economic development of the country specially through the activities namely (i) improving employment situation in a capital scarce and labour abundant economy through adoption of labour intensive technology, (ii) dispersing population from primary sector to other sectors and thereby reducing dependence on agriculture as well as migration from rural to urban areas, (iii) activating small savings of lower and middle income groups and motivating them to participate in the economic development process, (iv) providing scope for backward and forward linkage effects in order to achieve more efficient use of domestic resources and (v) developing indigenous technology base for ensuring effective use of local resources and know-how.

From 1969-70 upto December 31, 1985, Janata Bank has sanctioned an amount of Tk. 459.1 million in local and foreign currency loans under thirteen different credit schemes for financing 848 projects in thirty industrial sub-sectors belonging to different groups of Industrial Investment Schedule of the Government.



The Bank provides working capital to manufacturing of electricity generating equipments

FOREIGN TRADE

During 1985, total exports handled by the Bank stood higher at Tk. 6007.7 million as against Tk. 5108.1 million in the preceding year. The Bank's share in national export business in 1985 remained unchanged at 22%. Outstanding advances of the Bank against foreign bills stood higher at Tk. 781.8 million as on 31.12.85 as compared with Tk. 765.5 million as on 31.12.84.

During the year 1985 total import business handled by the Bank amounted to Tk. 18853.4 million as compared with Tk. 26288.4 million in the preceding year. The Bank's share in total imports of the country stood at 31% during 1985 as compared with 39% in the preceding year. Total outstanding advances of the Bank against imports stood higher at Tk. 2539.5 million as on 31.12.85 as compared with Tk. 1547.0 million as on 31.12.84.

FOREIGN INWARD REMITTANCES

Foreign Inward Remittances under WES including Taka Remittances stood at Tk. 1662.2 million during 1985 as compared with Tk. 1685.5 million in the preceding year, indicating a slight fall during the year. Fall in foreign remittance was mainly due to decline in job opportunities in Middle East Countries resulting from oil price cut as well as postponement of development works there and spur of unauthorised "Hondi" business as a media of remitting income by the Bangladeshis' working abroad.

FOREIGN CORRESPONDENTS

Total number of Foreign Correspondents increased to 760 in 1985 from 750 in 1984, the number of countries remaining unchanged at 78. Special attention was given by the Bank to expand relationship in the Middle East Countries to facilitate remittances by Bangladeshis working there.

OVERSEAS BRANCHES

During the year 1985, attention was given to consolidate position of our U.A.E. Branches. Total number of overseas branches during 1985 remained unchanged at 4 at Abu Dhabi, Dubai, Sarjah and Al-Ain all in the U.A.E



The Bank finances tobacco industry.

BRANCHES EXPANSION

During 1985, the Bank opened 12 Branches raising the total number of branches to 850 including 4 overseas branches at the end of 1985. Of this, 48 branches are Authorised Dealers in Foreign Exchange business and 29 branches deal in wage earners remittances.

TRAINING FACILITIES

For building up trained manpower for efficient operation, the Bank continued to expand its training facilities during 1985. Janata Bank Training Institute held 77 courses of varying durations involving 2130 participants of different cadres.

Apart from training on specialized courses like credit management and foreign exchange, emphasis was given on courses of basic and foundation in nature. Bank's Training centre at Rajshahi is also catering to the training needs of personnel in the northern districts of the country. During 1985, Rajshahi Training centre conducted 2 OBTC and 9 Clerical courses involving 43 Officers and 206 Clerks respectively. Rangpur Training Centre conducted 28 courses for 638 field level personnel under Agricultural Credit Project (Minor-Irrigation) IDA Credit No. 1147-BD for proper distribution, utilization and timely recovery of rural credit. Apart from regular courses, 15 special courses on Swanirvar Bangladesh was conducted covering 531 participants by Bank's Training Institute during the year.

As in the past, the bank continued to avail itself of the training facilities provided by Bangladesh Institute of Bank Management, Institute of Business Administration, B.M.D.C and other training institutes of the country.

RESEARCH & STATISTICS DIVISION

Research & Statistics Division set up in 1978, has further extended its activities during the year. It has started publication of a Quarterly House Journal in Bengali "Janata Bank Samikkha" since December, 1984. The Division compiled and published a number of reports, brochures and booklets on various aspects of operational activities of the Bank. The Division has also been publishing an "Economic Bulletin" focusing on diverse activities of the Bank in the background of economic situation of the country.



The Bank extends working capital to assembling of automobile industry

PERSONNEL MANAGEMENT

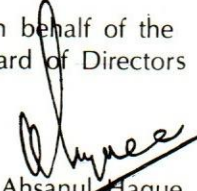
Total number of employees stood higher at 13421 as on 31.12.85 as against 12997 at the end of the preceding year. Relationship between the management and the personnel continued to be cordial.

ACKNOWLEDGEMENT

The Board of Directors takes this opportunity to thank the Government of the People's Republic of Bangladesh, Bangladesh Bank, the 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 services and growth of the Bank.

Dated; Dhaka
The 11th November, 1986

For and on behalf of the
Board of Directors


M. Ahsanul Haque
Managing Director

AUDITORS' REPORT

We have examined the annexed Balance Sheet of Janata Bank at 31 December 1985 and also the annexed Profit and Loss Account for the year ended on that date in which are incorporated the returns submitted and certified by the Managers of all 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, Profit and Loss Account and the notes together, read in conjunction with our separate report to the Ministry of Finance, Government of the People's Republic of Bangladesh, fairly represent the state of affairs of the Bank at 31 December 1985 and of its profit for the year ended that date respectively.

RAHMAN RAHMAN HUQ & CO.
Chartered Accountants.

A.QASEM, KASEM, QUADER & CO.
Chartered Accountants.

Dhaka, 8 October 1986

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

1984 Taka		Notes	Taka
<u>15,00,00,000</u>	CAPITAL		
	Authorised		<u>15,00,00,000</u>
3,00,00,000	Paid-up	5	4,00,00,000
10,25,97,841	RESERVE FUND AND OTHER RESERVES	6	10,69,89,371
	DEPOSITS AND OTHER ACCOUNTS		
8 95,79,04,052	Fixed deposits		10 44,93,57,738
3 98,78,34,575	Savings bank deposits		4 97,74,20,740
5 13,71,73,614	Current accounts, contingency accounts, etc.		5 30,39,66,244
18 08,29,12,241			20 73,07,44,722
	BORROWING FROM OTHER BANKS, AGENTS, ETC.	7	
2 84,95,85,044	In Bangladesh		2 52,61,62,368
64,66,55,747	Outside Bangladesh		47,78,79,065
3 49,62,40,791			3 00,40,41,433
	BILLS FOR COLLECTION BEING BILLS RECEIVABLE-AS PER CONTRA		
12,41,23,686	Payable in Bangladesh		15,20,33,778
29,02,41,790	Payable outside Bangladesh		39,44,09,867
41,43,65,476			54,64,43,645
1 46,66,84,057	OTHER LIABILITIES	8	1 88,33,59,715
23 59,28,00,406			
	Carried over		26 31,15,78,886

31 DECEMBER 1985

PROPERTY AND ASSETS

1984 Taka		Notes	Taka
	CASH		
1 86,98,60,613	In hand and with Bangladesh Bank and Sonali Bank (including foreign currencies)		2 00,96,19,496
	BALANCES WITH OTHER BANKS		
86,14,60,139	In Bangladesh		61,85,84,863
86,14,60,139	Outside Bangladesh		61,85,84,863
79,03,27,920	MONEY AT CALL AND SHORT NOTICE		83 52,12,504
3 29,74,98,212	INVESTMENTS (at cost)	2	3 33,23,19,943
	ADVANCES	3	
	(Other than bad and doubtful debts for which provision has been made to the satisfaction of the auditors)		
	Loans, cash credits and overdrafts :		
13 56,79,85,776	In Bangladesh		15 56,42,31,471
81,47,95,329	Outside Bangladesh		82,17,06,511
14 38,27,81,105			16 38,59,37,982
3,16,77,421	Bills Discounted and Purchased :		
76,60,35,032	Payable in Bangladesh		6,24,65,963
79,77,12,453	Payable outside Bangladesh		54,27,72,498
15 18,04,93,558			60,52,38,461
	BILLS RECEIVABLE BEING BILLS FOR COLLECTION-AS PER CONTRA		16 99,11,76,443
12,41,23,686	Payable in Bangladesh		15,20,33,778
29,02,41,790	Payable outside Bangladesh		39,44,09,867
41 43,65,476			54,64,43,645
22 41,40,05,918	Carried over		24 33,33,56,894

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

1984 Taka		Notes	Taka
23 59,28,00,406	Brought forward		26 31,15,78,886
	ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS-AS PER CONTRA		
868,06,41,389	Letters of Credit		837,71,47,046
80,00,26,999	Letters of Guarantee		98,27,72,410
948,06,68,388			935,99,19,456
	PROFIT AND LOSS ACCOUNT		
23,09,98,642	Balance brought forward from previous year		28,54,83,004
23,09,98,642	Add : Profit for the year		28,54,83,004
14,93,27,816			23,26,73,541
8,16,70,826	Less : Provision for Tax for the year		5,28,09,463
	Less : Transfers to :		
1,00,00,000	Reserve Fund		21,83,547
1,50,17,890	Rural Credit Fund		—
3,38,311	Benevolent Fund		2,34,216
11,14,625	Insurance Fund		3,91,700
2,64,70,826			28,09,463
5,52,00,000			5,00,00,000
5,52,00,000	Less : Amount to be transferred to National Exchequer in terms of Section 25 of Bangladesh Banks (Nationalisation) Order, 1972		5,00,00,000
3307,34,68,794			3567,14,98,342

M.A. ROUF
Asstt. General Manager

KABIR AHMED
Deputy General Manager

SHAMSUDDIN AHMED
General Manager

NUR AHMED
Deputy Managing Director

M. AHSANUL HAQUE
Managing Director

As per our annexed
A. QASEM, KASEM, QUADER & Co.
Chartered Accountants

31 DECEMBER 1985

PROPERTY AND ASSETS

1984 Taka		Notes	Taka
2241,40,05,918	Brought forward		24 33,33,56,894
	CONSTITUENTS' LIABILITIES FOR ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS— AS PER CONTRA		
868,06,41,389 80,00,26,999	Letters of Credit		837,71,47,046
	Letters of Guarantee		98,27,72,410
948,06,68,388			935,99,19,456
	PREMISES		
83,85,770	Written down value as on 1.1.1985		83,03,233
—	Add : Additions during the year		—
83,85,770			83,03,233
—	Less : Disposals during the year		—
83,85,770			83,03,233
82,537	Less : Depreciation charged for the year		80,474
83,03,233			82,22,759
	FURNITURE AND FIXTURES		
4,66,83,988	Written down value as on 1.1.1985		5,18,40,331
1,81,44,897	Add : Additions/Adjustments during the year		1,36,05,721
6,48,28,885			6,54,46,052
38,25,316	Less : Disposals during the year		11,34,445
6,10,03,569			6,43,11,607
91,63,238	Less : Depreciation charged for the year		91,46,715
5,18,40,331			5,51,64,892
111,86,50,924	OTHER ASSETS	4	191,48,34,341
3307,34,68,794			3567,14,98,342

A.F.M. EHASANUL KABIR
Chairman

M. MASHUQUR RAHMAN
Director

K. KAMRUL HODA
Director

COMMODORE F. AHMED-B.N.
Director

report of even date

RAHMAN RAHMAN HUQ & CO.
Chartered Accountants

PROFIT AND LOSS ACCOUNT FOR THE

EXPENDITURE	
1984	
Taka	Taka
125,88,78,852	Interest paid on Deposits, Borrowings etc. 161,34,22,364
26,44,12,306	Salaries, Allowances, Bonus and Provident Fund (including Tk. 77,400 paid to Managing Director) 40,54,88,565
30,200	Directors fees and allowances 31,200
9,05,94,087	Rent, Taxes, Insurance, lighting etc. 9,25,62,995
38,34,122	Law Charges 62,89,342
1,86,84,746	Postage, Telegram, Telephone and Stamps 2,23,27,230
9,15,960	Auditors' fees 12,91,685
1,90,57,184	Depreciation on and Repairs to Bank's Property 2,09,25,952
3,02,37,712	Stationery, Printing, Advertisement, etc. 3,33,16,900
2,088	Loss from sale of or dealing with Non-Banking Assets 102
6,14,89,179	Other Expenditure 6,72,74,357
23,09,98,642	Net Profit Carried to Balance Sheet 28,54,83,004
<u>197,91,35,078</u>	<u>254,84,13,696</u>

Dated : 8 October 1986.

M.A. ROUF
Asstt. General Manager

KABIR AHMED
Deputy General Manager

SHAMSUDDIN AHMED
General Manager

NUR AHMED
Deputy Managing Director

M. AHSANUL HAQUE
Managing Director

As per our annexed
A. QASEM, KASEM, QUADER & CO.
Chartered Accountants

YEAR ENDED 31 DECEMBER 1985

INCOME

1984		
Taka		Taka
	(Less provision made during the year for Bad and Doubtful Debts and other usual or necessary provisions)	
166,72,24,044	Interests and Discounts	214,96,61,498
25,65,49,222	Commission, Exchange and Brokerage	31,60,45,085
79,78,720	Rent	27,76,876
100	Net Profit on Sale of Investments, Gold, Silver, Land, Premises and other Assets:	1,945
2,66,285	Income from non-banking assets and profit from sale of or dealing with such assets.	1,88,372
4,71,16,707	Other Receipts	7,97,39,920
<u>197,91,35,078</u>		<u>254,84,13,696</u>

A.F.M. EHASANUL KABIR
Chairman

M. MASHUQUR RAHMAN
Director

K. KAMRUL HODA
Director

COMMODORE F. AHMED — B. N.
Director

report of even date

RAHMAN RAHMAN HUQ & CO.
Chartered Accountants

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 1985

1. SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting:

These accounts have been prepared on a going concern basis under generally accepted accounting principles on historical cost convention.

Valuation of assets :

Investments in Bangladesh Government Securities are stated at face value while investment in shares are stated at cost.

Land is stated at cost. Premises other than Land and Furniture and Fixtures are stated at cost less depreciation.

Depreciation :

Depreciation is charged on reducing balance method at rates varying from 2½% to 20% depending on the class of assets excepting that on vehicles depreciation is charged on straight line method.

Advances :

Advances as stated in the Balance Sheet are exclusive of provisions for bad and doubtful debts and interest on bad and doubtful debts kept in Interest Suspense Account.

Foreign exchange :

Foreign currency balances including overdraft in regular accounts with Foreign Banks have been stated at rates prevailing on 20 December 1985.

Balances of U.A.E. branches have been converted at Dh. 1.00 to Tk. 8.44 which was the rate as of 31 December 1985.

Balances in Special Accounts have been converted at notional rate of US\$ 1.00 to Tk. 30.00 and £ 1.00 to Tk. 40.00.

Foreign currency assets and liabilities in some cases have not been revalued at 31 December 1985.

2. INVESTMENTS (AT COST)

i) Securities of former Pakistan and West Pakistan Government	1,67,39,452
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	178,10,00,000
iv) Shares of Joint Stock Companies (market value of Tk. 1,79,25,541 excluding shares for Tk. 1,95,28,961 not transacted in Stock Exchange)	2,94,07,465
v) Debentures	150,07,04,576
vi) Prize Bonds	33,18,280
	<u>Tk. 333,23,19,943</u>

3. ADVANCES

(a) Break-up of Advances :

i) Loans, Cash Credits and Overdraft etc :

In Bangladesh

To Clients

929,35,43,471

To Public Sector against which counter finance facilities obtained from Bangladesh Bank

446,05,47,000

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

181,01,41,000

Outside Bangladesh

To Clients

82,17,06,511

ii) Bills discounted and purchased :

Payable in Bangladesh

6,24,65,963

Payable outside Bangladesh

54,27,72,498

Tk. 1699,11,76,443

Advances in Bangladesh include:

- a) Tk. 30.32 lac (including interest) out of total disbursement of Tk. 33.32 lac against IDA Credit No. 724-BD
- b) Tk. 1,191.64 lac (including interest) out of total disbursement of Tk. 1,194.68 lac against IDA Credit No. 1147-BD
- c) Tk. 108.88 lac (including interest) out of total disbursement of Tk. 99.47 lac against IDA Credit No. 353-BD
- d) Tk. 691.50 lac (including interest) out of total disbursement of Tk. 488.41 lac against IDA Credit No. 825-BD
- *e) Tk. 2,044.63 lac (including interest) out of total disbursement of Tk. 1,635.79 lac against IDA Credit No. 1065-BD.

(b) Particulars of Advances :

- i) Debts considered good in respect of which the Bank is fully secured 1301,84,09,157
- ii) Debts considered good for which the Bank holds no other security than the debtors personal security 291,89,70,909
- iii) Debts considered good secured by the personal liabilities of one or more parties in addition to the personal security of the debtors. 105,37,96,377
- iv) Debts considered doubtful or bad not provided for —
- Tk. 1699,11,76,443
- v) Debts due by directors or officers of the Bank or any of them either severally or jointly with any other person. 2,85,02,921
- vi) Debts due by 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 —
- 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. 2,85,02,921
- 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. —
- ix) Due from Banking Companies —

4. OTHER ASSETS

i) Stamps and stationery	5,09,13,272,
ii) Accrued income on investments	18,90,63,505
iii) Advance deposit and advance rent	1,96,78,370
iv) Suspense account	7,71,51,238
v) Tripura Modern Bank	1,51,385
vi) General blocked account	21,00,70,800
vii) Demonetised notes	2,04,46,566
viii) Hoarding and fountain	2,13,914
ix) Sundry assets	134,71,45,291
	<u>Tk. 191,48,34,341</u>

5. PAID UP CAPITAL

Paid up Capital has been increased to Tk.4,00,00,000 from Tk. 3,00,00,000 in terms of Ministry of Finance endorsement No.MF/FD/BK-111/43/84/247 dated 29 June 1985 under Notification No SRO-242-L/85 dated 4 June 1985. The entire Paid-up Capital has been subscribed by the Government of the People's Republic of Bangladesh.

6. RESERVE FUND AND OTHER RESERVES :

	In Bangladesh	UAE Branches		Total
	Tk.	Dh.	Tk.	Tk.
Balance at 1 January 1985	9,11,03,346	16,23,516 31	1,14,94,495	10,25,97,841
Addition during the year	21,83,547	—	—	21,83,547
Adjustment for exchange fluctuation	—	—	22,07,983	22,07,983
Balance at 31 December 1985	<u>9,32,86,893</u>	<u>16,23,516.31</u>	<u>1,37,02,478</u>	<u>10,69,89,371</u>

7. BORROWING FROM OTHER BANKS, AGENTS ETC.

a) In Bangladesh Secured :

i) Counter Finance facilities obtained from Bangladesh Bank against advances made to public sector.		153,13,00,000
ii) Bills Rediscounting facilities obtained from Bangladesh Bank against advance made to public and private sector.	—	—
iii) Counter finance facilities obtained from Bangladesh Bank against advance made to private sector.	—	36,24,00,000
iv) Special loan from Bangladesh Bank for U.A.E. Branches.		34,95,66,224
v) Loans under		
-IDA Credit	27,61,23,976	
-NORAD Credit	<u>67,72,168</u>	<u>28,28,96,144</u>
		<u>252,61,62,368</u>

b) Outside Bangladesh

Secured :

Loans under

-IDBI Credit

-EXIM Bank Credit

13,14,12,816
1,98,15,672

Unsecured :

Sonali Bank, London

Foreign Banks

55,14,484
32,11,36,093

47,78,79,065

Tk. 300,40,41,433

LIST OF BRANCHES

(Total 850 including 4 Overseas Branches)

Local Office attached to Head Office Dist-Dhaka

1. Local Office, Motijheel

Corporate Branch attached to Head Office Dist-Dhaka

2. Imamgonj
3. Foreign Exchange
4. B.I.D.C.
5. Janata Bhavan

DHAKA REGION "A" Dist-Dhaka (Total Branches-14)

6. Alu Bazar
7. B.R.T.C.
8. Captain Bazar
9. D.I.T.
10. Fulbaria
11. Foulder Street (Ladies Branch)
12. Nawabpur
13. Opp. G.P.O.
14. Purana Paltan
15. Ramna
16. Thatari Bazar
17. Topkhana Road
18. WAPDA
19. WASA

DHAKA REGION "B" Dist-Dhaka (Total Branches-18)

20. Abul Hasnat Road
21. Armanitola
22. Bangshal Road
23. Champatali
24. Chowk Bazar
25. English Road
26. Farashganj
27. Gandaria
28. Islampur
29. I.W.T.A.
30. Laxmi Bazar
31. Mitford Road
32. Mokimkatra
33. Nawabganj
34. Nazimuddin Road
35. Postha
36. Sadarghat
37. Victoria Park

DHAKA REGION "C" Dist-Dhaka & Manikganj (Total Branches-21)

38. Amin Bazar
39. Dhaka College Gate
40. Dhamrai
41. Dhanmondi
42. Elephant Road
43. Fulbaria Bazar
44. Green Road
45. Gonosastha Kendra
46. Khilgaon Road
47. Manikganj
48. Mohammadpur
49. Mouchak Market
50. Nayar Hat Bazar
51. New Market
52. Rayer Bazar
53. Satmasjid Road
54. Savar
55. Sher-e-Bangla Nagar
56. Shyamoli
57. South Jamshahat
58. Taraghat

DHAKA REGION "D" Dist-Dhaka & Gazipur (Total Branches-24)

59. Airport Road
60. Banani Road No-1
61. Bangla Motor
62. Dhaka Sheraton Hotel
63. Dakshinkhan
64. Farm Gate
65. Gazipur
66. Gulshan Circle-1
67. Gulshan Circle-11
68. Kachukhet
69. Kaliakoir
70. Magh Bazar
71. Mohakhali
72. Mouchak Scout Camp
73. Mirpur-Section-1
74. Mirpur-Section-10
75. New Airport Road
76. Purabari Bazar
77. Sailpurhat
78. Tongi
79. Tejgaon Industrial Area

80. Uttar Khan
81. Beraid
82. West Kafrul

DHAKA REGION "E" Dist-Dhaka (Total Branches-14)

83. D.M.C.H.
84. University Campus
85. Dhakeswari Road
86. Employment Exchange
87. Kamalapur
88. Mugdapara
89. Narinda
90. Postagola
91. Rajarbagh
92. Shampur
93. Sharulia
94. Shantinagar
95. Tipu Sultan Road
96. Jurain

NARAYANGANJ REGION Dist-Narayanganj Munshiganj and Dhaka (Total Branches-28)

97. Abdullapur
98. Bandar
99. Baidyer Bazar
100. Bangabandhu Road
101. Betka
102. Bhagyakul
103. B.K. Road
104. Deobhog
105. Dharmatala Road
106. Dredger Organisation
107. Fatullah
108. Goodnail
109. Kamalaghat
110. Kanchpur
111. Kalir Bazar
112. Langal Banda
113. Madanganj
114. Masdair Bazar
115. Munshiganj
116. Netaiganj
117. Nabiganj
118. Pagla Bazar
119. Panam Nagar
120. Sona Miah Market

121. Subachani Bazar
122. Syed Ali Chamber
123. Tan Bazar
124. Tongibari

NARSINGHDI REGION
Dist-Narsinghdi & N.ganj
(Total Branches-15)

125. Atas Ali Bazar
126. Bashgari Bazar
127. Brahmondi
128. C & B Road
129. Ghorasal
130. Gopaldi Bazar
131. Hasnabad Bazar
132. Joshar Bazar
133. Hatirdia
134. Murapara
135. Narsinghdi (Main)
136. Palash
137. Shekherchar
138. Shibpur
139. Sreerampur Bazar

FARIDPUR REGION
Dist-Faridpur, Madaripur,
Sariatpur, Gopalganj & Rajbari
(Total Branches-25)

140. Baliakandi
141. Bhedarganj
142. Bhojeswar
143. Charmuguria
144. Court
145. Damudya
146. Faridpur
147. Gopalganj
148. Gharisar
149. Harikumarja
150. Kalkini
151. Kasherhat
152. Kalamridha
153. Khankhanapur
154. Kotalipara
155. Madaripur Pura Bazar
156. Mustafapur
157. Narua
158. Rajbari
159. Raghdia
160. Sariatpur
161. Satpar
162. Super Market (Ladies Branch)
163. Station Road
164. Titumir Market

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

165. Aramnagar Bazar
166. Bakshiganj Bazar
167. Balijuri Bazar
168. Basakpara
169. Benuarchar
170. Chandrakona
171. Dewanganj Bazar
172. Dhanua Kamalpur
173. Fulbaria
174. Gunaritolia
175. Islampur
176. Jamalpur
177. Jhenaigati
178. Kamarerchar
179. Nandina
180. Narayankhola
181. Sazbarkhila

MYMENSINGH REGION
Dist-Mymensingh,
Kishoreganj & Netrokona
(Total Branches-22)

182. Akua
183. Bara Bazar (Mymensingh)
184. Cantonment
185. Charpara
186. Chuchua Bazar
187. Dhala
188. Gouripur Academy Centre
189. Haluaghat
190. Jaria Janjail
191. Ladies Branch (Mymensingh)
192. Mohanganj
193. Munshirhat
194. Mymensingh
195. Mymensingh Stadium
196. Nandail Road Bazar
197. Netrokona
198. Nutan Bazar
199. Purakandulia
200. Press Club
201. Shamgonj
202. Tarakanda
203. Teligati

KISHOREGANJ REGION
Dist-Kishoreganj
(Total Branches-13)

204. Bara Bazar
205. Bangal Para

206. Bhairab Bazar
207. Ghagra Bazar
208. Itna
209. Kathiadi
210. Katkhal
211. Kishoreganj
212. Kuliarchar
213. Lakshmipur
214. Manikkhali Bazar
215. Mitamain
216. Sararchar

TANGAIL REGION
Dist-Tangail
(Total Branches-23)

217. Ashek Pur
218. Ausnara
219. Anehola
220. Bhadra Bazar
221. Deopara
222. Dhalapara
223. Dhopakhal
224. Dhigalkandi
225. Dighoir
226. Durgapur
227. Ghatail
228. Ghatail Cantonment
229. Golabari
230. Hamidpur
231. Kagmari Road
232. Kodalia
233. Madhupur
234. Narandia
235. Paika
236. Patharghata
237. Rasulpur
238. Salla
239. Tangail

**Corporate Branch attached to
Chittagong Divisional Office
Dist-Chittagong**

240. Laldighi East

CHITTAGONG REGION "A"
Dist-Chittagong
(Total Branches-22)

241. Amir Market
242. Asadganj
243. Aturar Depot
244. Baluchara
245. Bayazid Bostami Road
246. Cantonment

247. Chaktai *Chipatali*
 248. Chowdhuri Hat
 249. Dost Building
 250. Fatehpur
 251. Fatikchhari
 252. Foreign Exchange
 253. Gohira
 254. Hat Hazari
 255. Khatunganj *Kathaltali*
 256. Korbaniganj *Khagrachari*
 257. Feringi Bazar *Langadu*
 258. Nazirhat *Mainimukh*
 259. New Market
 260. Poravita
 261. Sadarghat Road
 262. Sarkerhat

CHITTAGONG REGION "B"

Dist-Chittagong
 (Total Branches-22) = 225

263. Ambagan
 264. Barabkunda
 265. Bairag
 266. Colonel Hat
 267. Dewan Hat
 268. EIC House (S.B. Bhaban)
 269. Guptakhali
 270. Kadamtali
 271. Kamar Ali Bazar
 272. Karerhat
 273. Katghar
 274. Kumira
 275. Mirsarai
 276. Pahartali
 277. Patenga Road
 278. Port (Republic Road)
 279. Salimpur Bazar
 280. Sk. Mujib Road
 281. Sitakunda
 282. Strand Road
 283. Shaher Khali
 284. Zorarganj

284/A Export Processing zone.

COX'S BAZAR REGION

Dist-Cox's Bazar & Bandarban
 (Total Branches-14) = 135

285. Baisharee
 286. Bandarban
 287. Bomanghal
 288. Chakaria
 289. Cox's Bazar
 290. Elishia
 291. Hinduhat

292. Kutubdia
 293. Lama
 294. Mamufakirhat
 295. Naikhyongchari
 296. Pekua
 297. Ramu
 298. Rupkania

CHITTAGONG HILL TRACTS REGION

Dist-Chittagong Hill Tracts
 and Khagrachari
 (Total Branches-10) X

299. Barkal
 300. Betbunja
 301. Boalkhali
 302. Bo'ojchari
 303. Kaptai
 304. Kathaltali
 305. Khagrachari
 306. Langadu
 307. Mainimukh
 308. Panchari

Zone closed waf 30.11.86.

CHITTAGONG REGION "C"

Dist-Chittagong
 (Total Branches-15) = 175

- Baraichari*
 309. Burirchar
 310. Chowkbazar
 311. Dohazari
 312. Jublee Road *Kaptai*
 313. Kazirdewri
 314. Kalurghat
 315. Ladies Branch
 316. Mimi Super Market
 317. Municipality
 318. Muradpur
 319. Panchlaish
 320. Patiya
 321. Pomora
 322. Riazuddin Bazar
 323. WASA

COMILLA REGION

Dist-Comilla & B. Baria
 (Total Branches-36) = 385

324. Alkora
 325. A.K. Fazlul Huq Road
 326. Bancharampur
 327. Batakandi
 328. Baira *Barma*

329. Bhokshar Bazar
 330. Bulain Bazar
 331. Burichang
 332. Chandina Co-operative
 333. Chandina Bazar *Chandiya Bazar*
 334. Comilla (Main)
 335. Comilla Co-operative
 336. Companiganj
 337. Daudkandi
 338. Dharmapur
 339. Dulalpur Bazar
 340. Fakir Bazar
 341. Gandamoti Bazar
 342. Gouripur Bazar
 343. Gunabati
 344. Jafarganj
 345. Kamalla
 346. Laksham Co-operative
 347. Mohanpur Bazar
 348. Nalghar Bazar *New Market*
 349. Payerkhola
 350. Ramchandrapur
 351. Ramkirschnapur
 352. Sashidal Bazar
 353. Samabaya Bipani
 354. Shasangacha
 355. Sundolpur
 356. Telikona
 357. Ujanchar
 358. Comilla Cadet College
 359. Shahebabad Bazar

BRAHMANBARIA REGION

Dist-Brahmanbaria
 (Total Branches-18) = 185

360. Akhaura
 361. Aruail
 362. Ashuganj
 363. Bayek
 364. Bidya Kut
 365. Bhola Chong Puran Bazar
 366. Brahmanbaria
 367. Brahmanbaria Co-Operative
 368. Charchartala
 369. Chunta
 370. Kuti
 371. Mogra Bazar
 372. Nabinagar
 373. Panishwar
 374. Quasba
 375. Sarail Co-Operative
 376. Suhilpur
 377. Tan Bazar

CHANDPUR REGION
Dist-Chandpur
(Total Branches-14)

378. Bipanibagh
379. Chandpur Puran Bazar
380. Chandpur Nutan Bazar
381. Chandpur Co-operative
382. Changarchar
383. Faridganj
384. Gallak Bazar
385. Hajiganj
386. Kachua
387. Kalipur Bazar
388. Mohanpur
389. Palakhal
390. Satbaria
391. Shuchipara

NOAKHALI REGION
Dist-Noakhali & Laxmipur
(Total Branches-15)

392. Chatterpaiya
393. Bhatra Bazar
394. Chowmohani
395. Dhamalia
396. Eidgah Amin Bazar
397. Golabari
398. Oskhali Bazar
399. Khilpara
400. Laxmipur
401. Maizdee Court
402. Peshkerhat
403. Raipur
404. Ramganj
405. Rasulganj Bazar
406. Sonapur

FENI REGION
Dist-Feni
(Total Branches-14)

407. Baker Bazar
408. Chagalnaiya Bazar
409. Daganbhuiya
410. Dudmukha
411. Feni
412. Feni Ind. Estate.
413. Fulgazi Bazar
414. Godown Quarter
415. Motigani
416. Muhurigonj
417. Old Munshirhat
418. Olema Bazar

419. Rajapur
420. Hazibazar

SUNAMGANJ REGION
Dist-Sunamganj
(Total Branches-10)

421. Barafachi Bazar
422. Chhatak
423. Derai
424. Jagannathpur
425. Jawa Bazar
426. Kumna
427. Nayabandar
428. Pailgaon
429. Raniganj Bazar
430. Sunamganj

SYLHET REGION
Dist-Sylhet
(Total Branches-23)

431. Beani Bazar
432. Bhadeswar
433. Biswanath
434. Burunga Bazar
435. Chamber Building (Nayasarak)
436. Dhakadakshin
437. Fenchuganj
438. Foreign Exchange (Ambarkhana)
439. Gongadia Kazirbazar
440. Kadamtali
441. Kalibari Bazar
442. Kanaighat
443. Kazir Bazar
444. Kazitula
445. Saadipur
446. Sheikhghat
447. Sherpur Natun Bazar
448. Station Road
449. Sylhet (Main)
450. Tajpur
451. Telikhal
452. West Amura
453. Zindabazar

MOULVI BAZAR REGION
Dist-Moulvi Bazar
(Total Branches-9)

454. Akatona
455. Bhanugach
456. Gorarai Bazar
457. Joyfarnagar
458. Juri

459. Manumukh
460. Moulvi Bazar
461. Rajghat
462. Sreemangal

HABIGANJ REGION
Dist-Habiganj
(Total Branches-16)

463. Bahubal
464. Bullah Bazar
465. Chatian Bazar
466. Chowdhury Bazar
467. Dighalbagh
468. Goplar Bazar
469. Habiganj (Main)
470. Lakhai
471. Markuli
472. Madhabpur
473. Mantala
474. Nayapara
475. Nabiganj
476. Putijuri
477. Rashidpur
478. Shaji Bazar

BARISAL REGION
Dist-Barisal, Bhola, Perojpur
and Jhalakati
(Total Branches-27)

479. Alekanda (Bangla Bazar)
480. Ali Nagar
481. Barisal Medical College
482. Bazar Road
483. Bhola
484. Burhanuddin
485. Bhurghata
486. Charfession
487. Chowk Bazar
488. Darun Bazar
489. Jhalakati
490. Kakardha
491. Kalashkati
492. Kowri Khara
493. Langutia
494. Mirzakalu
495. Munshirhat
496. Nabagram
497. Nutan Bazar
498. Pdrishibpur
499. Patarhat
500. Pirojpur
501. Port Road
502. Sadar Road

- 503. Shaistabad
- 504. Sharikal
- 505. Torki

JESSORE REGION
Dist-Jessore & Narail
(Total Branches-23)

- 506. Bakra
- 507. Basgram
- 508. Bordia
- 509. Chanchra
- 510. Chatiantala
- 511. Club Road (Ladies)
- 512. H.M.M. Road
- 513. Jhikargacha
- 514. Keshabpur
- 515. Lohagara
- 516. Maizpara
- 517. M.K. Road
- 518. Mohakal
- 519. Mongolkot
- 520. Monirampur
- 521. Naldi
- 522. Narail
- 523. Navaran
- 524. Noapara
- 525. Puratan Kashba
- 526. Rajghat
- 527. Upa-Shahar
- 528. Benapole

JHENAI DAH REGION
Dist-Jhenaidah & Magura
(Total Branches-24)

- 529. Arpara
- 530. Bhabanipur Bazar
- 531. Binodpur
- 532. Bishaikhali
- 533. Charpara
- 534. Ganna Bazar
- 535. Gongarampur
- 536. Harina Kunda
- 537. Hat Fazilpur
- 538. Jhenaidah
- 539. Joradah
- 540. Katlagari Bazar
- 541. Khamar Para
- 542. Langalbandh
- 543. Magura
- 544. Mohammadpur
- 545. Nakole
- 546. Nohata

- 547. Rajapur
- 548. Sailkupa
- 549. Satrujitpur
- 550. Shimakhali
- 551. Singra
- 552. Kaligonj

KHULNA REGION
Dist-Khulna & Bagerhat
(Total Branches-33)

- 553. Alamnagar
- 554. Bagerhat Dak Banglow Road
- 555. BSCIC Industrial Estate
- 556. Chalna
- 557. Daulatpur
- 558. Diraj
- 559. Dolakhola Bazar
- 560. Engineering College (Taligati)
- 561. Failahat
- 562. Gollamari
- 563. Haji Mohsin Road
- 564. Helatala Road
- 565. Khalishpur
- 566. Khan Jahan Ali Road
- 567. K.D.A.
- 568. K.D.A. (Commercial Area)
- 569. K.D. Ghosh Road
- 570. Khulna Cantonment
- 571. Lokhpur
- 572. Mirerdanga
- 573. Mongla Port Compound
- 574. Noor Nagar
- 575. P. C. College
- 576. Pollerhat
- 577. Putikhali
- 578. Rail Road Bagerhat
- 579. Rampal
- 580. Roose Velt Jetty
- 581. Rupsa
- 582. Rupsa East
- 583. Sarankhola
- 584. Sholua Bazar
- 585. Shaikhpara Bazar

SATKHIRA REGION
Dist-Satkhira
(Total Branches-14)

- 586. Agardari
- 587. Assasuni
- 588. Bakal
- 589. Banstala Bazar
- 590. Brahmarajpur
- 591. Kaliganj

- 592. Mirzapur Bazar
- 593. Old Satkhira
- 594. Patkelghata
- 595. Satkhira
- 596. Sanergati
- 597. Shyamnagar
- 598. Sultanpur Bazar
- 599. Uzirpur Bazar

KUSHTIA REGION
Dist-Kushtia, Meherpur
and Chuadanga
(Total Branches-22)

- 600. Allar Dargah
- 601. Bamundi
- 602. Barkhada
- 603. Bagulat
- 604. BSCIC Industrial Estate
- 605. Chuadanga
- 606. Chourhas Bazar
- 607. Darshana
- 608. Dangmorka Bazar
- 609. Dattanagar
- 610. Hasadah
- 611. Jadu Boyra
- 612. Kapasdanga
- 613. Kushtia
- 614. Meherpur
- 615. Mohini Mills
- 616. Ramchandra Roy Street
- 617. Rail Bazar
- 618. Rajarhat
- 619. Sukanta Bipani
- 620. Satbaria
- 621. Sherkandi Bazar

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

- 622. Barguna
- 623. Chawra
- 624. Croak (WAPDA)
- 625. Daspara
- 626. Jainkati
- 627. Kadamatala
- 628. Khasherhat
- 629. Patuakhali
- 630. Rangopaldi

BOGRA REGION
Dist-Bogra & Joypurhat
(Total Branches-19)

- 631. Adamdighi
- 632. Balighata

633. Bogra
634. BSCIC Industrial Area
635. Chandaikona
636. Chandanbaisha
637. Chandni Bazar
638. Fuldighi
639. Godarpara
640. Joypurhat
641. Kundagram
642. Rukindipur
643. Rural Development Academy
644. Santahar
645. Santahar Road *Kotnar Bazaar*
646. Saptapadi Bazar
647. Shibganj
648. ~~Sabul Hat~~ *Ranishat*
649. Tilakpur

DINAJPUR REGION
Dist-Dinajpur, Thakurgaon
and Panchagar
(Total Branches-23) *2.45*

650. Atwari
651. Bahadur Bazar
652. Balarampur
653. Bara Bandar
654. Charkai
655. Chirir Bandar
656. Debiganj
657. Dinajpur
658. Fulbaria
659. Lahirihat
660. Mangalpur
661. Manmathpur
662. ~~Mohanpur~~ *Noa Bazaar*
663. Narabari
664. Panchbari
665. Parbatipur
666. Pulhat
667. Panchagar
668. Raniganj
669. Ranishankhail
670. Ruhea
671. Sadarpur
672. Thakurgaon

674A Fulbari Bazar
PABNA REGION
Dist-Pabna
(Total Branches-19) *2.20*

673. Atua
674. BSCIC Industrial Estate
675. Chatmuhar
676. Demra Bazar

677. Dulai
678. Gourigram
679. Ishurdi
680. Kashinathpur
681. Laxmipur
682. Masundia
683. Noorpur
684. Pabna (Main)
685. Pabna Bazar
686. Pabna Municipality
687. Paksey
688. Ruppur
689. Saikhola
690. Sugar Cane Research Institute
691. Tebunia

691/A Bura
SERAJGONJ REGION
Dist- Serajgonj
(Total Branches-24) ✓

692. Ajugara
693. Baghabari Ghat
694. Bonbaria
695. Bagbati
696. Binsarahat
697. Dhangara
698. Daulatpur
699. Dhukuria Bera
700. Dharaillhat
701. Dhamaiz
702. Dubila
703. Enayetpur
704. Hatikumrul
705. Khukni
706. Kaijurihat
707. Masimpur
708. Randhunibari
709. Serajganj
710. Sohagpur
711. Shahjadpur
712. Salonga
713. Sher-e-Bangla Fazlul Hoque Road
714. Tamai
715. Tarash

RAJSHAHI REGION
Dist-Rajshahi
(Total Branches-28) ✓

716. Arani
717. Baneswar
718. Bhawaniganj
719. Basudevpur
720. Birkutsha
721. Chowbaria

722. Durgapur
723. Dawkandi
724. Godagari
725. Ghoramara (Ladies Branch)
726. Harian
727. Haragram
728. Hatgangopara
729. Hatemkhan
730. Halidagachi
731. Jhalmalia
732. Kazihata
733. Kazirganj
734. Lalitnagar
735. Mohanpur
736. Mohanganj
737. Nawdapara
738. Premtali
739. Rajshahi (Main)
740. Rani Bazar
741. Rajabarihat
742. Sitlai
743. Taherpur

CHAPAI NAWABGONJ REGION
Dist-Chapai Nawabgonj
(Total Branches-11) ✓

744. Adina
745. Chapai Nawabgonj
746. Chatra
747. Dhainagar
748. Dewpura
749. Huzrapur
750. Kansat
751. Mollikpur
752. Nachole
753. Rohanpur
754. Ranihati

NATORE REGION
Dist-Natore
(Total Branches-21) *2.35*

755. Abdulpur Junction
756. Alaipur
757. Basudebpur
758. Bildahar *Bonpara Bazar*
759. Dayarampur
760. Dhanidah
761. Dighapatia
762. Gurudaspur
763. Hatiandha
764. Jonail
765. Kachikata
766. Kalam

- 767. Madhnagar
- 768. Malanchi
- 769. Moukhara
- 770. Natore Academy
- 771. Natore (Main)
- 772. Patuapara
- 773. Rajapur Bazar *Singra Bazar*
- 774. Salampur
- 775. Station Bazar

NAOGAON REGION
Dist-Naogaon and
Chapai Nawabgonj
(Total Branches-26)

- 776. Agradigun
- 777. Balihar
- 778. Bandhaikhara
- 779. Baidyapur Bazar
- 780. Chowkgorihat
- 781. Damurhat
- 782. Deluabarihat
- 783. Gaganpur
- 784. Gobarchapahat
- 785. Hapania
- 786. Jote Bazar
- 787. Kazirmorh
- 788. Madhail
- 789. Manda
- 790. Mangal Bari
- 791. Naogaon
- 792. Nazipur
- 793. Niamatpur

- 794. Patakata
- 795. Sarashatipur
- 796. Shahebganj
- 797. Shibpur
- 798. Tajermorh
- 799. Nithpur
- 800. Nischintapur
- 801. Tilna

RANGPUR REGION
Dist-Rangpur, Nilphamari
and Lalmonirhat
(Total Branches-30)

- 802. Alamnagar
- 803. Baura
- 804. Bhogdaburi
- 805. Bhotmari
- 806. Burimari
- 807. Betagari
- 808. Choraikhola
- 809. Chowdhurani
- 810. Domar
- 811. Durgapur Bazar
- 812. Gangachara
- 813. Haragach
- 814. Hatibandha
- 815. Jaldhaka
- 816. Kaimari
- 817. Kakina
- 818. Kaligonj
- 819. Kaunia
- 820. Lalbagh Bazar

- 821. Mathergonj
- 822. Municipality Market
- 823. Nilphamari
- 824. Paglapir Bazar
- 825. Ranggonj
- 826. Rangpur
- 827. Saidpur
- 828. Shilpanagari
- 829. Sathibari
- 830. Shahebgonj
- 831. Shyampur

831/A Lalmonirhat

GAIBANDHA REGION
Dist-Gaibandha Kurigram
(Total Branches-15)

- 832. Bamondanga
- 833. Bhurangamari
- 834. Bridge Road
- 835. Durgapur
- 836. Gaibandha Co-op.
- 837. Gaibandha (Main)
- 838. Golapbagh
- 839. Gunaigach *Wipur*
- 840. Hat Laxmipur
- 841. Kurigram
- 842. Lalmonirhat
- 843. Ramna
- 844. Raiganj
- 845. Sovagonj
- 846. Tulshighat

846/A Kalibari bazar

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
Sheikh Zayed Bin Sultan
Al-Nahyan Building No.3
(Opposit to Emir Telephone Office)
Sannya Road
P.O. Box No. 1107
Al-Ain, U.A.E.

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