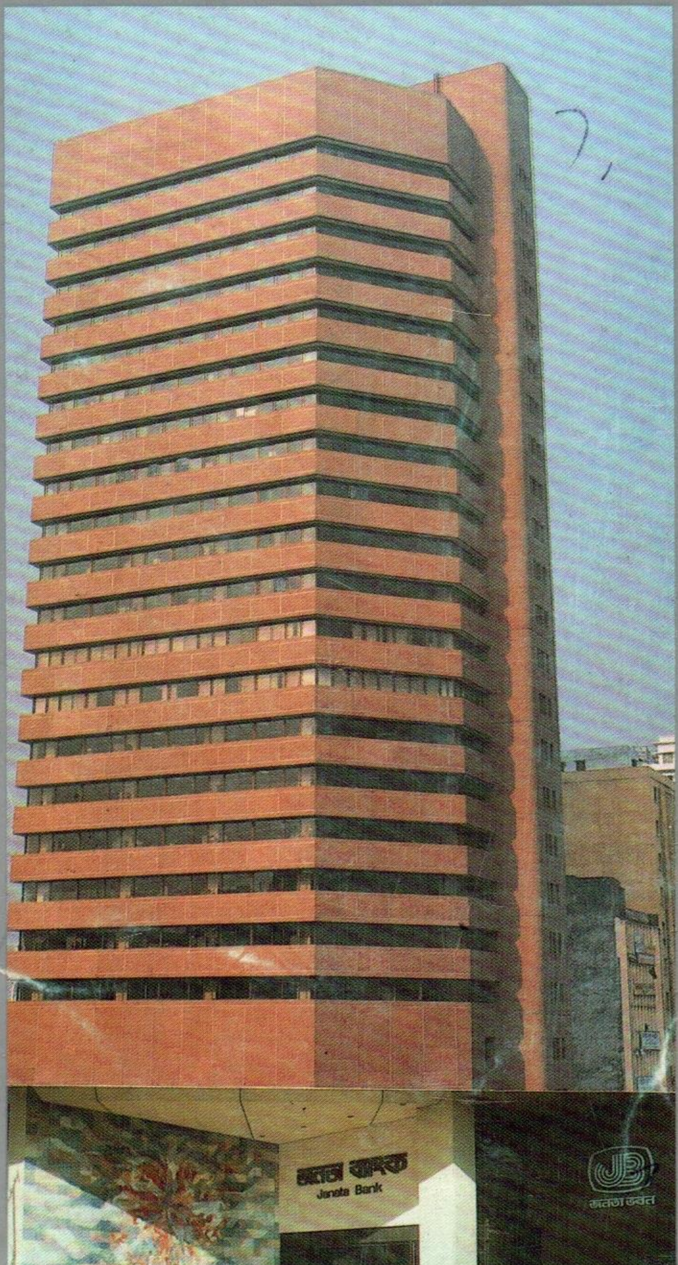
annual report

1988



Janata Bank

ANNUAL REPORT

Janata Bank, Head Office: 110, Motijheel C. A, Dhaka-1000, Bangladesh

P.O. Box. 468, Telex: 65840 JBD BJ, Cable: Janatabank.

JANATA BANK
Head Office
Dhaka

January 8, 1990

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

Dear Sir.

Annual Report-1988

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 1988.

Yours faithfully,

M. Hayatur Rahman
Managing Director

Board of Directors
(as on 31.12.89)

Brig. (Rtd.) M. Rahman Majumdar TQA. psc	Chairman
Mr. A.B.M. Shahjahan	Director
Dr. S.A. Samad	Director
Commodore F. Ahmed—B.N.	Director
Mr. Md. Nefaur Rahman	Director
Mr. Abu Sayed Mahmud	Director
Mr. M. Hayatur Rahman	Managing Director

Secretary
Mr. Md. Monwar

Board of Directors
(as on 31.12.88)

Brig. (Rtd.) M. Rahman Majumdar TQA. psc.	Chairman
Mr. A.B.M. Shahjahan	Director
Mr. Rezaul Karim	Director
Commodore F. Ahmed—B.N.	Director
Mr. Md. Nefaur Rahman	Director
Mr. Abu Sayed Mahmud	Director
Mr. M. Ahsanul Haque	Managing Director

Secretary
Mr. Md. Monwar

Auditors
Acnabin & Co.
M.A. Quader Kabir & Co.

LIST OF EXECUTIVES
(as on 31.12.88)

Managing Director
Mr. M. Ahsanul Haque

General Manager
1. Mr. Muhammad Taheruddin
2. Mr. Mohammad Nurullah
3. Mr. Shamsuddin Ahmed
4. Mr. S.S. Nizamuddin Ahmed
5. Mr. Md. Mosharraf Hossain Miah

Chief Executive (General Manager) for UAE Branches
Mr. Md. Ruhul Amin

Deputy General Manager
1. Mr. Sujaur Raschid
2. Mr. Bazlul Baree
3. Mr. Monir Ahmed Chowdhury
4. Mr. Khandaker Manzoor Murshid
5. Mr. Md. Azizur Rahaman
6. Mr. Moshiur Rahman
7. Mr. Shamsuddin Ahmed
8. Mr. Md. Helaluddin
9. Mr. Anwar Hossain
10. Mr. Hafez Ahmed
11. Mr. A.K.M. Shamsul Azad Chowdhury
12. Mr. A.Q. Chowdhury
13. Mr. Taslim Ahmed
14. Mr. S.K. Barua
15. Mr. Matiur Rahman
16. Mr. Enamul Haque Chowdhury
17. Mr. A.B.M. Shafiul Alam
18. Mr. Abdul Mannan
19. Mr. Saifuddin Ahmed
20. Mr. S.R. Barua
21. Mr. S.A. Sarkar
22. Mr. Md. Abul Mohsin
23. Mr. Aga Kohinoor Alam
24. Mr. M. Kamaluddin Haider
25. Mr. Atiqur Rahman
26. Mr. M.A. Talukder
27. Mr. Ashrafur Rahman
28. Mr. Yousuf Ali Mollah
29. Mr. Mr. Md. Abdus Samad
30. Mr. Sk. Rafiqul Islam
31. Mr. Mohammad Hossain
32. Mr. Md. Fazlul Haque Miah
33. Mr. Sk. Aminuddin Ahmed
34. Mr. A.T. Shamsuddin
35. Mr. Md. Mon war
36. Mr. Anwarul Kabir
37. Mr. Abdur Rouf Mia
38. Mr. M. Aziz Ahmed
39. Mr. Mosiruddin
40. Mr. Md. Badruddoza
41. Mr. Md. Rabiul Hossain
42. Mr. T.U.M. Karim Dad

Assistant General Manager
1. Mr. Ameeruddin Ahmed
2. Mr. Kazi Md. Shahjahan
3. Mr. Altaf Hossain Miah
4. Mr. Mozammel Haque
5. Mr. M. Haque Chowdhury
6. Mr. Sk. Anwar Ali
7. Mr. Rezaul Matin
8. Mr. Shamsul Islam Bhuiyan
9. Mr. Jahangir Yahya
10. Mr. Md. Nurul Islam
11. Mr. Md. Badrus Salam
12. Mr. A.H. Giasuddin
13. Mr. Jahanuddin Chowdhury
14. Mr. Md. Aqbal
15. Mr. Shamsul Islam
16. Mr. Khorshed Alam Chowdhury
17. Mr. S.R. Malik
18. Mr. Anwarul Haque
19. Mr. Ramizuddin Khan
20. Mr. Md. Ishaque

21. Mr. Kazi Mozammel Hossain
22. Mr. **Monzoor** Murshid
23. Mr. A. Mannan Razi
24. Mr. Md. Rafiqul Islam
25. Mr. Md. Shamsul Islam
26. Mr. Oli Ahmed Chowdhury
27. Mr. Ashrafuzzaman Bhuiyan
28. Mr. Khaja Moinuddin Ahmed
29. Mr. Rabiul Haque
30. Mr. S. R. Wadud
31. Mr. Mohammed Hossain
32. Mr. Badruddin Ahmed
33. Mr. Md. Anwaruzzaman
34. Mr. Lutfar Rahman
35. Mr. Abdul Malek
36. Mr. A.B.M. Mizanul Haque
37. Mr. Abul Fazal Mahamud
38. Mr. Mahbubul Alam
39. Mr. Sk. Siddiqur Rahman
40. Mr. Md. Abdus Sobhan
41. Mr. Abdul Halim
42. Mr. Enayetur Rahman
43. Mr. Mohiuddin Ahmed
44. Mr. Sultan Nasiruddin
45. Mr. W.R. Towhid
46. Mr. Abul Bashar
47. Mr. A.M.K.Pathan
48. Mr. M.A. Matin
49. Mr. Abdul Gofran
50. Mr. Motiur Rahman
51. Mr. Mustafa Younus Noor
52. Mr. Ubedur Rahman Chowdhury
53. Mr. Akhteruzzaman Chowdhury
54. Mr. Md. Abdur Rob
55. Mr. Taheruddin Ahmed
56. Mr. Md. Abdul Hafiz
57. Mr. Md. Abdul Momen
58. Mr. S.M. Alauddin
59. Mr. A.H. Anwaruzzaman
60. Mr. Dewan Ataur Rahman
61. Mr. A.P. Das
62. Mr. Akram H. Khan
63. Mr. A. H. Ekbal Hossain
64. Mr. A.K.M. Zahidul Haque
65. Mr. Sk. Abdul Khaleque
66. Mr. Azizur Rahman
67. Mr. Salahuddin Zamil
68. Mr. Fazl-A-Rabbi
69. Mr. Md. Ashraf
70. Mr. Abdul Bari
71. Mr. Md. Nazrul Islam Chowdhury
72. Mr. Md. Idris
73. Mr. Syed Saleh Ahmed
74. Mr. Md. Hasan
75. Mr. Md. Yahya Khan
76. Mr. Sk. Amirul Islam Chowdhury
77. Mr. Jahedur Rasul
78. Mr. Md. Mahbubur Rashid
79. Mr. A.T.M. Khalilur Rahman
80. Mr. Md. Zainal Abedin
81. Mr. S.M. Mortoza
82. Mr. Md. Shafiqur Rahman
83. Mr. A.Q.M. Shahiduzzaman
84. Mr. Md. Amir Hossain
85. Mr. Md. Nurul Islam Mollah
86. Mr. Ashraf Ali Sikder
87. Mr. Mozammel Hossain
88. Mr. Md. Anwarul Haque
89. Mr. Syed Lutfur Rahman
90. Mr. K.M. Jahangir
91. Mr. M.A. Halim
92. Mr. Md. Zinnatul Islam Chowdhury
93. Mr. Abdul Karim Khan
94. Mr. Abdul Malek
95. Mr. A.T.M. Fazlul Islam
96. Mr. Abdul Matin
97. Mr. Md. Sayedur Rahman
98. Mr. Md. Mahfuzul Haque
99. Mr. A.K.M. Emdadul Haque
100. Mr. Md. Gul Haider
101. Mr. Tahmidul Islam
102. Mr. S.Z. Siddiqui
103. Mr. Abu Ismail Hossain
104. Mr. Mahbubul Alam
105. Mr. Sayed Ziauddin Ahmed
106. Mr. Nazrul Islam Khan
107. Mr. Md. Harun Azad
108. Mr. Md. Abdus Salam
109. Mr. Md. Belayet Hossain
110. Mr. Md. Abul Shahjahan
111. Mr. Sayed Ahmed Khan
112. Mr. Syed Abdul Hamid
113. Mr. Kazi Shahjad Hossain
114. Mr. Asadur Rahim
115. Mr. A.K.M. Zahurul Alam
116. Mr. Md. Abdul Jalil Mia
117. Mr. Mohiuddin Ahmed Chowdhury

LIST OF EXECUTIVES
(as on 31.12.89)

Managing Director
Mr. M. Hayatur Rahman

Deputy Managing Director
Mr. A.M. Shamsuddin

General Manager
1. Mr. Muhammad Taheruddin
2. Mr. Nizam-ul-Islam
3. Mr. S. S. Nizamuddin Ahmed
4. Mr. Md. Mosharraf Hossain
5. Mr. Khandaker Manzoor Murshid

Chief Executive (General Manager) for UAE Branches
Mr. Md. Ruhul Amin

Deputy General Manager
1. Mr. Sujaur Raschid
2. Mr. Bazlul Baree
3. Monir Ahmed Chowdhury
4. Mr. Md. Azizur Rahman
5. Mr. Moshiur Rahman
6. Mr. Shamsuddin Ahmed
7. Mr. Md. Helaluddin
8. Mr. Anwar Hossain
9. Mr. Hafez Ahmed
10. Mr. A.K.M. Shamsul Azad
11. Mr. A. Q. Chowdhury
12. Mr. Taslim Ahmed
13. Mr. S.K. Barua
14. Mr. Motiur Rahman
15. Mr. A. B. M. Shafiul Alam
16. Mr. Abdul Mannan
17. Mr. Saifuddin Ahmed
18. Mr. S. R. Barua
19. Mr. S. A. Sarker
20. Mr. Md. Abul Mohsin
21. Mr. Aga Kohinoor Alam
22. Mr. M. Kamaluddin Haider
23. Mr. Atiqur Rahman
24. Mr. M.A. Talukder
25. Mr. Ashrafur Rahman
26. Mr. Yousuf Ali Mollah
27. Mr. Md. Abdus Samad
28. Mr. Sk. Rafiqul Islam
29. Mr. Mohammad Hossain
30. Mr. Md. Fazlul Haque Miah
31. Mr. Sk. Aminuddin Ahmed
32. Mr. A.T. Shamsuddin
33. Mr. Md. Monwar
34. Mr. Anwarul Kabir
35. Mr. Abdur Rouf Mia
36. Mr. M. Aziz Ahmed
37. Mr. Mosiruddin
38. Mr. Md. Badruddoza
39. Mr. Md. Rabiul Hossain
40. Mr. T.U.M. Karim Dad
41. Mr. Md. Anwaruzzaman
42. Mr. Kazi Md. Shahjahan
43. Mr. Md. Badrus Salam

Assistant General Manager
1. Mr. Ameeruddin Ahmed
2. Mr. Altaf Hossain Miah
3. Mr. Mozammel Haque
4. Mr. Mazharul Haque Chowdhury
5. Mr. Sk. Anwar Ali
6. Mr. Rezaul Matin
7. Mr. Shamsul Islam Bhuiyan
8. Mr. Md. Nurul Islam
9. Mr. A.H. Giasuddin
10. Mr. Jahanuddin Chowdhury
11. Mr. Md. Aqbal
12. Mr. Shamsul Islam
13. Mr. Khorshed Alam Chowdhury
14. Mr. S.R. Malik
15. Mr. Anwarul Haque
16. Mr. Ramizuddin Khan
17. Mr. Kazi Mozammel Hossain
18. Mr. Manzoor Murshid
19. Mr. A. Mannan Razi
20. Mr. Md. Rafiqul Islam
21. Mr. Md. Shamsul Alam
22. Mr. Oli Ahmed Chowdhury
23. Mr. Ashrafuzzaman Bhuiyan
24. Mr. Khaja Moinuddin Ahmed
25. Mr. Rabiul Hoque
26. Mr. S. R. Wadud
27. Mr. Mohammed Hossain
28. Mr. Badruddin Ahmed
29. Mr. Lutfor Rahman
30. Mr. A.B.M. Mizanul Hoque

31. Mr. Abul Fazal Mahmud
32. Mr. Mahbubul Alam
33. Mr. Sk. Siddiqur Rahman
34. Mr. Md. Abdus Sobhan
35. Mr. Abdul Halim
36. Mr. Enayetur Rahman
37. Mr. Mohiuddin Ahmed
38. Mr. Sultan Nasiruddin
39. Mr. W.R. Towhid
40. Mr. Abul Basher
41. Mr. A.M.K. Pathan
42. Mr. M.A. Matin
43. Mr. Abdul Gofran
44. Mr. Motiur Rahman
45. Mr. Mustafa Younus Noor
46. Mr. Ubedur Rahman Chowdhury
47. Mr. Akhtaruzzaman Chowdhury
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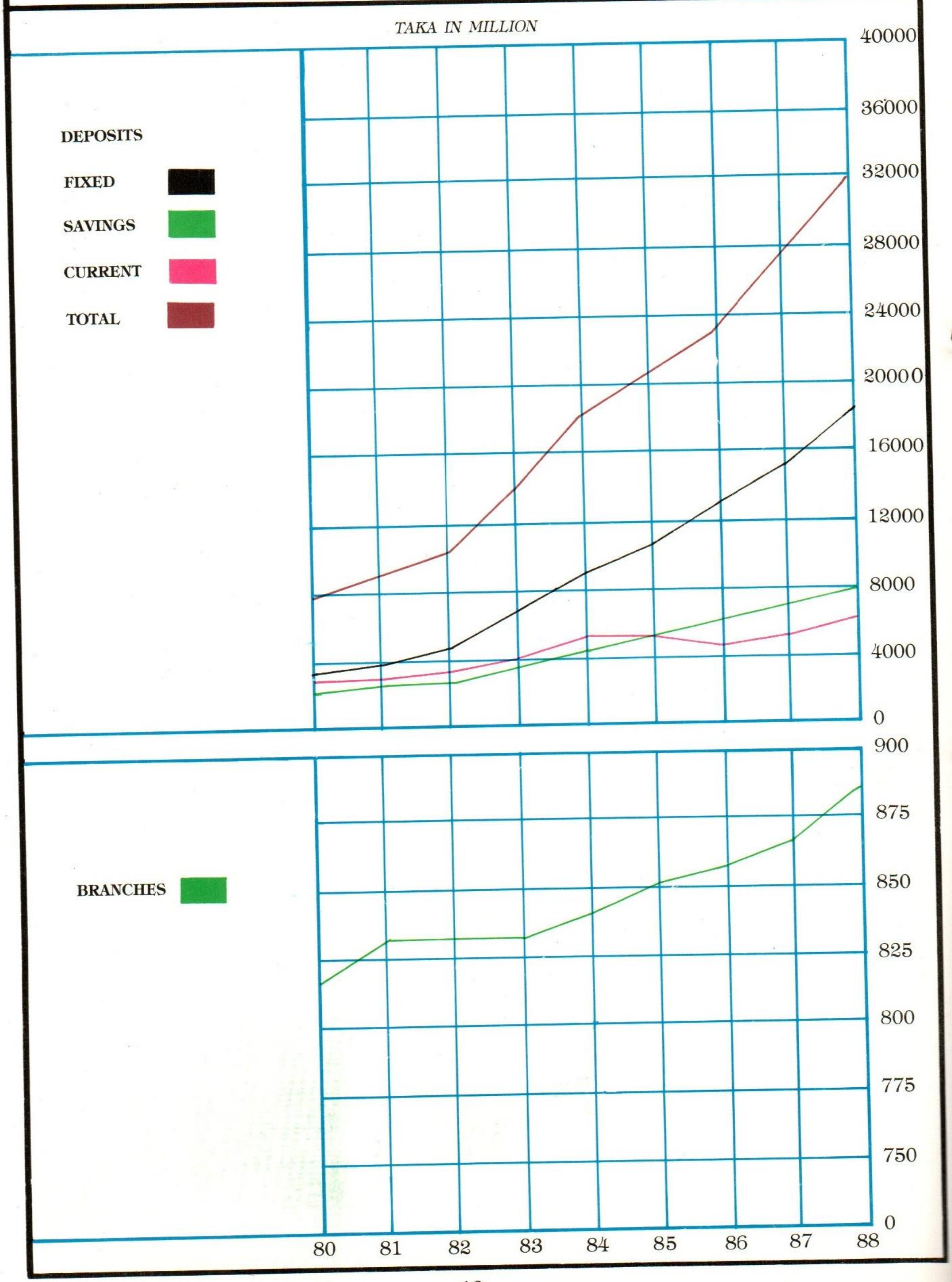
51. Mr. Md. Abdul Momen
52. Mr. S. M. Alauddin
53. Mr. Dewan Ataur Rahman
54. Mr. A.P. Das
55. Mr. Akram H. Khan
56. Mr. A.H. Ekbal Hossain
57. Mr. A.K.M. Zahidul Haque
58. Mr. Sk. Abdul Khaleque
59. Mr. Azizur Rahman
60. Mr. Salahuddin Jamil
61. Mr. Fazl -A-Rabbi
62. Mr. Md. Ashraf
63. Mr. Abdul Bari
64. Mr. Md. Nazrul Islam Chowdhury
65. Mr. Md. Idris
66. Mr. Syed Saleh Ahmed
67. Mr. Md. Hasan
68. Mr. Md. Yahia Khan
69. Mr. Jahedur Rasul
70. Mr. Md. Mahbubur Rashid
71. Mr. A.T.M. Khalilur Rahman
72. Mr. Md. Zainal Abedin
73. Mr. Md. Shafiqur Rahman
74. Mr. A.Q.M. Shahiduzzaman
75. Mr. Md. Amir Hossain
76. Mr. Md. Nurul Islam Mollah
77. Mr. Ashraf Ali Sikder
78. Mr. Md. Mozammel Hossain
79. Mr. Md. Anwarul Hoque
80. Mr. Syed Lutfar Rahman
81. Mr. K.M. Jahangir
82. Mr. M.A. Halim
83. Mr. Md. Zinnatul Islam Chowdhury
84. Mr. Abdul Karim Khan
85. Mr. A.T.M. Fazlul Islam
86. Mr. Abdul Matin
87. Mr. Md. Sayedur Rahman
88. Mr. Md. Mahfuzul Haque
89. Mr. A.K.M. Emdadul Haque
90. Mr. Md. Gul Haider
91. Mr. Tahmidul Islam
92. Mr. S.Z. Siddique
93. Mr. Abu Ismail Hossain Ahmed
94. Mr. Mahbubul Alam
95. Mr. Syed Ziauddin Ahmed
96. Mr. Nazrul Islam Khan
97. Mr. Md. Harun Azad
98. Mr. Md. Abdus Salam
99. Mr. Md. Belayet Hossain
100. Mr. Md. Abul Shajahan
101. Mr. Syed Ahmed Khan
102. Mr. Syed Abdul Hamid
103. Mr. Kazi Shahazad Hossain
104. Mr. Md. Asadur Rahim
105. Mr. A.K.M. Zaharul Alam
106. Mr. Md. Abdul Jalil Miah
107. Mr. Mohiuddin Ahmed Chowdhury
108. Mr. Md. Shafiul Haque
109. Mr. Saber Ahmed
110. Mr. Abdul Wahed
111. Mr. M.A. Salim.
112. Mr. Tahmiduddin Ahmed
113. Mr.. Salahuddin Miah
114. Mr. Shawkat Hossain
115. Mr. Shakhwat Hossain Lasker
116. Mr. Mujibur Rahman

KEY INDICATORS : JANATA BANK

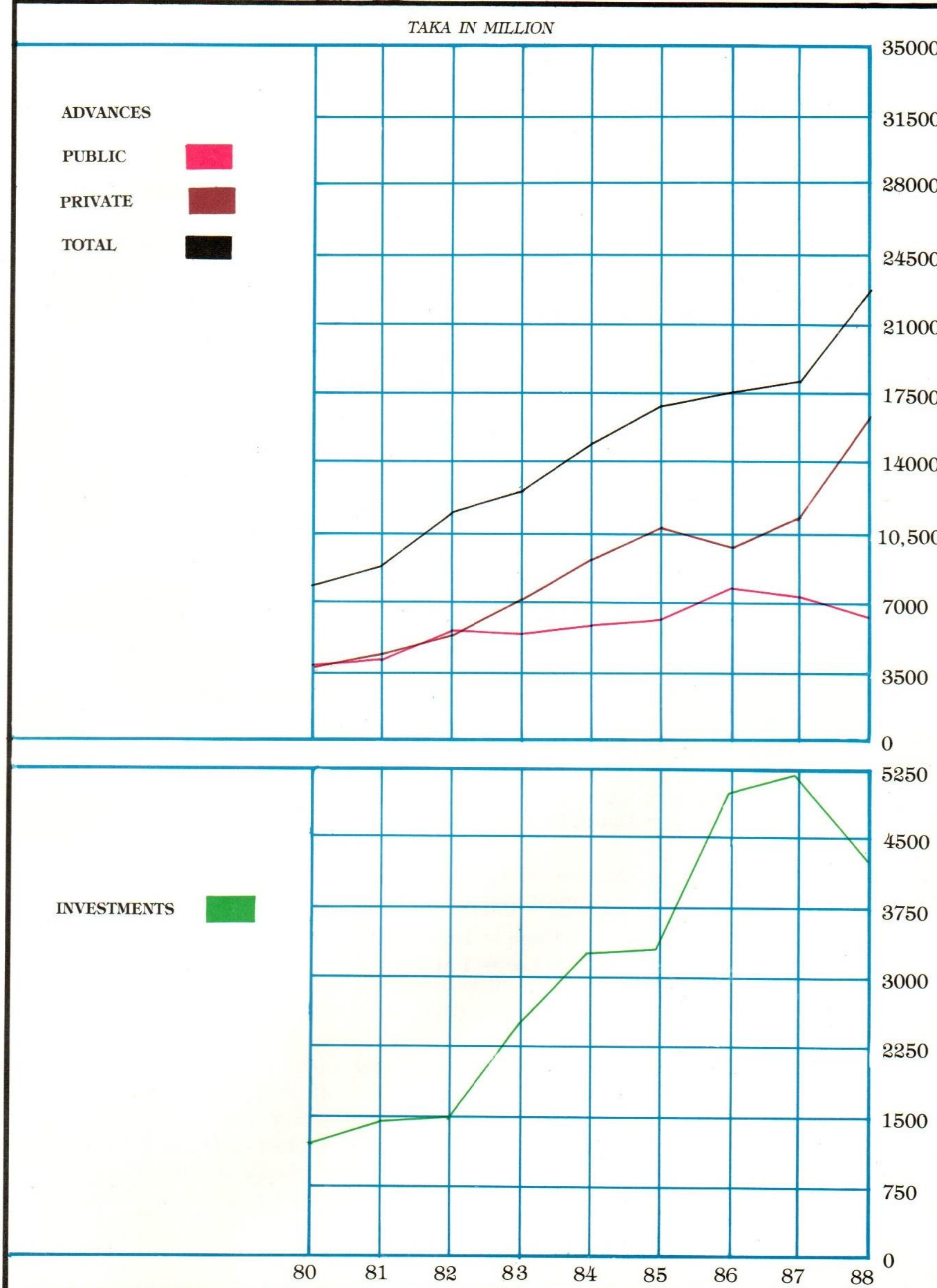
(Tk. in Million)

Year	Authorised Capital	Paid-up Capital	Reserve Fund	Deposits	Advance	Investment	Gross Income	Gross Expenditure	Profit	Foreign Exch. Business		Total No. of Employees	No. Of Foreign Correspondent	No. of Branches	
										Export	Import			Bangladesh	Overseas
1972	50	15	—	1,576.9	1,132.0	204.1	120.7	110.1	10.6	700.0	1,988.0	3,408	—	260	1
1973	50	30	13.0	2,335.5	1,564.4	472.2	233.7	187.1	46.6	775.0	1,546.0	4,326	82	284	2
1974	50	30	25.0	2,580.5	2,092.4	537.4	325.1	280.2	44.9	874.5	1,456.5	4,554	140	308	4
1975	50	30	45.0	2,921.1	2,563.0	534.5	481.7	387.4	94.3	1,155.2	1,316.3	4,793	170	321	1
1976	50	30	45.0	4,215.8	3,561.6	636.8	657.6	546.6	111.0	1,796.1	2,245.2	6,140	338	372	5
1977	50	30	50.0	4,811.2	4,532.2	804.2	801.6	686.5	115.1	1,682.1	3,884.4	7,553	385	502	5
1978	50	30	60.5	5,424.8	5,436.7	914.1	568.0	493.0	75.0	1,868.4	4,533.6	10,099	419	629	5
1979	50	30	71.9	6,628.6	6,768.7	1,200.6	725.2	628.7	96.5	2,941.1	6,359.9	11,795	463	716	5
1980	50	30	77.4	7,726.6	7,786.3	1,265.9	946.0	849.0	97.0	3,704.1	11,587.8	12,512	687	810	5
1981	50	30	79.0	8,698.4	8,897.8	1,450.1	1,283.7	1,223.0	60.7	3,598.0	13,077.0	11,517	692	825	5
1982	50	30	85.3	9,946.1	11,674.5	1,485.0	1,546.9	1,375.6	171.3	3,407.8	11,058.3	11,882	712	826	5
1983	50	30	92.1	13,710.5	12,568.0	2,507.8	1,601.9	1,409.2	192.7	4,882.9	13,214.9	12,161	712	826	5
1984	150	30	102.6	18,082.9	15,180.5	3,297.4	1,979.1	1,748.2	230.9	5,108.1	26,288.4	12,997	750	834	4
1985	150	40	107.0	20,280.8	16,991.2	3,329.0	2,548.4	2,262.9	285.5	6,007.7	18,853.4	13,421	760	846	4
1986	150	40	114.1	22,772.6	17,621.2	5,013.0	2,855.9	2,578.9	277.0	6,505.8	15,116.5	14,605	761	852	4
1987	150	40	152.0	27,018.8	18,710.2	5,227.6	3,037.2	2,888.0	149.2	7,402.6	18,122.3	15,197	761	861	4
1988	150	40	176.5	31,720.7	22,721.3	4,360.5	3,383.7	3,207.1	176.6	8,005.9	21,020.6	16,329	763	879	4

JANATA BANK'S DEPOSITS AND BRANCHES



JANATA BANK'S ADVANCES AND INVESTMENTS



ABBREVIATIONS

BADC	– Bangladesh Agricultural Development Corporation
BARD	– Bangladesh Academy of Rural Development
BRDB	– Bangladesh Rural Development Board
BMDC	– Bangladesh Management Development Centre
BMET	– Bureau of Manpower Evaluation and Training
BIBM	– Bangladesh Institute of Bank Management
BSS	– Bittaheen Samabaya Samity
CIDA	– Canadian International Development Agency
DANIDA	– Danish International Development Agency
IDA	– International Development Agency
ILO	– International Labour Organization
IFAD	– International Fund for Agricultural Development
MSS	– Mahila Samabaya Samity
OXFAM	– Oxford Committee for Famine Relief
PATC	– Public Administration Training Center
UNCDF	– United Nations Capital Development Fund
UNDP	– United Nations Development Programme

UNITS

1 Crore = 10 Million

10 Lac = 1 Million

BANGLADESH ECONOMY

The economy of Bangladesh suffered severely during 1987-88 due to repeated floods which caused extensive damage to the agricultural and industrial sectors. Communication system was also affected by natural calamities. As a result, the rate of growth in Gross Domestic Product (GDP) decelerated from 4.4 percent in the preceding year to 3.0 percent in 1987-88. Production in the agricultural sector, which had recorded a growth of 3.1 percent in 1986-87, increased only by 0.7 percent during 1987-88. The rate of growth in the industrial sector also declined from 9.5 percent in the preceding year to 4.0 percent in 1987-88.

Money supply (M_1) increased during 1987-88. Narrow Money (M_1) expanded by Tk. 6,961.0 million or 16.0 percent to Tk. 50,477.0 milloion during the year as against the increase of 6.8 percent during the preceding year. The pressure on prices continued unabated during 1987-88. The 'general' Consumer Price Indices (CPIs) for middle income families in Dhaka City (Base : 1973-74=100) which had stood at 490.25 in June, 1987 rose to 554.24 in June, 1988, indicating an increase of 13.1 percent, over the year as compared to an increase of 5.5 percent during the preceding year.

Total deposits of all scheduled banks (excluding inter bank items) registered an increase of Tk. 21,754.0 million or 18.4 percent to Tk. 139,965.0 million during 1987-88 as compared with the increase of Tk. 18,921.0 million or 18.2 percent in the preceding year. Share of demand and time deposits in total deposits were 18.8 percent and 81.2 percent respectively as compared with 19.3 percent and 80.5 percent in the preceding year.

Total outstanding level of credit of all scheduled banks (excluding inter bank items) increased by Tk. 21,143.0 million or 18.0 percent to Tk. 138,380.0 million during 1987-88 as against the rise of Tk.8,484.0 million or 7.9 percent in the preceding year.

Total number or scheduled bank branches in Bangladesh stood at 5,345 on June, 30, 1988 as against 5,224 on June 1987. During 1988, scheduled banks opened 121 new branches out of which 68 were rural branches. Percentage of rural branches in total branches during the year was unchanged at the previous year's level of 67%.

PERFORMANCE OF JANATA BANK

Janata Bank maintained its steady growth in deposit mobilisation as well as deployment of funds to boost up national economy. Salient features of the progress of Janata Bank are shown in the foregoing table of the report.

SHARE CAPITAL

Authorised capital and paid up capital of the Bank remained unchanged at Tk. 150.0 million and Tk. 40.0 million respectively in 1988.

RESERVE FUND

Reserve fund of the Bank was raised to Tk. 176.5 million as on 31st December, 1988 as compared with Tk. 152.0 million as on 31st December, 1987.

RURAL CREDIT FUND

Rural Credit Fund of the Bank remained unchanged at Tk. 84.1 million on 31st December, 1988. Rural Credit Fund was created to provide additional hedge against risks associated with credit operations in rural sector.

PROFIT

During 1988, the Bank earned a pre-tax net profit of Tk. 176.6 million as compared with Tk. 149.2 million in the preceding year. After provision of Tk. 12,18,49,843 for Tax, net profit stood at Tk. 5,47,24,267 which was appropriated in the following manner :

Transfer to Reserve Fund		Tk.	2,40,00,000
Transfer to Benevolent Fund		Tk.	2,24,267
Transfer to Insurance Fund		Tk.	5,00,000
Transfer to National Exchequer (Govt.)		Tk.	3,00,00,000
	Total	Tk.	5,47,24,267

INVESTMENT

The size of investment portfolio stood at Tk. 4,360.5 million at the end of 1988 as compared with Tk. 5,227.6 million at the end of 1987. Investment portfolio mainly comprised investment in Bangladesh Government securities, debentures and shares of joint stock companies. The outstanding amount of total underwriting advances including interest stood at Tk. 75.4 million as on 31.12.88. Investment in debentures stood at Tk. 2,682.5 million upto 31.12.88. Of this, Tk. 1,423.5 million was subscribed in Debentures issued by Bangladesh House Building Finance Corporation. Upto 31.12.88, Janata Bank extended Debenture loan of Tk. 82.0 million to Bangladesh Steel and Engineering Corporation.

DEPOSITS AND OTHER ACCOUNTS

In conformity with the higher growth in money supply during the year, Janata Bank achieved notable growth in deposits during 1988. Deposits of the Bank stood at Tk. 31,720.7 million at the end of December, 1988 as compared with Tk. 27,018.8 million at the end of December, 1987, indicating an increase of Tk. 4,701.9 million or 17.4% during the year as against an increase of Tk. 4,246.2 million or 18.7% in the preceding year. The increase took place in fixed deposits which moved up by Tk. 2,886.1 million or 19.1% to Tk. 18,022.7 million, savings deposits increased by Tk. 974.8 million or 14.6% to Tk. 7,645.8 million and current deposits and contingency increased by Tk. 841.0 million or 16.1% to Tk. 6,052.2 million during 1988.

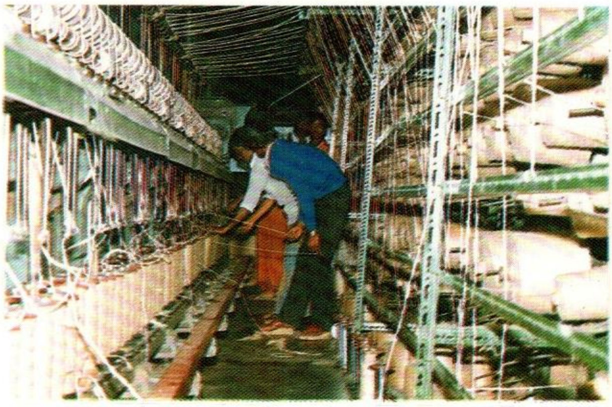
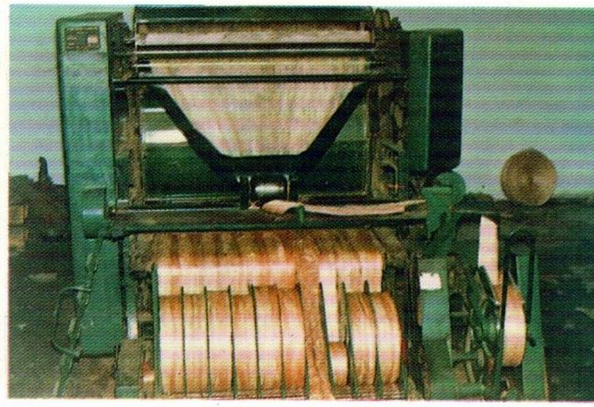
Break-up of deposits by types : (Taka in Million)

Types	As on 31.12.88	As on 31.12.87	Change	% Change over the year
Savings	7,645.8 (24.1)	6,671.0 (24.7)	974.8 (20.7)	14.6
Fixed	18,022.7 (56.8)	15,136.6 (56.0)	2,886.1 (61.4)	19.1
Current and contingency	6,052.2 (19.1)	5,211.2 (19.3)	841.0 (17.9)	16.1
Total	31,720.7 (100.0)	27,018.8 (100.0)	4,701.9 (100.0)	17.4

(Figures in parentheses show percentage of total)

ADVANCES

Janata Bank has been extending credit facilities to productive and priority sectors under the guidelines of Bangladesh Bank. Outstanding advances of the Bank stood at Tk. 22,721.3 million on 31st December, 1988 as compared with Tk. 18,710.2 million as on 31st December, 1987, indicating an increase of Tk. 4,011.1 million or 21.4% during the year as against an increase of Tk. 1,089.0 million or 6.2% in the preceding year. The Bank while extending credit facilities, attached due importance on priority sectors and catered to the requirements of both public and private sectors. Out of total outstanding advances as on 31.12.88, share of public and private sectors were 39% and 61% respectively.

Janata Bank finances jute industry—a major foreign exchange earner of Bangladesh.

Outstanding advances of the Bank to important sectors in Bangladesh on 31st December, 1988 and 31st December, 1987 were as follows :

(Taka in Million)

Sectors	1988	1987	% Change during 1988
Jute Industry	3,676.4	2,773.9	+32.54
Jute Trade	2,642.4	2,961.1	−10.76
Tanneries	652.5	647.3	+0.80
Textile (Trade & Industry)	942.5	990.6	−4.86
Transport	298.7	285.2	+4.73
Steel & Engineering	1,094.3	491.6	+122.60
Tea	79.2	87.1	−9.07
Sugar Industry	195.9	149.3	+31.21
House Building	540.5	384.1	+40.72
Small Loan	156.3	186.8	−16.33
Rural Credit	2,355.2	1,858.4	+26.73
Govt. Food Procurement	428.9	406.2	+5.59
Foreign Bills	764.3	712.5	+7.27
Import Financing	3,041.5	2,637.3	+15.33

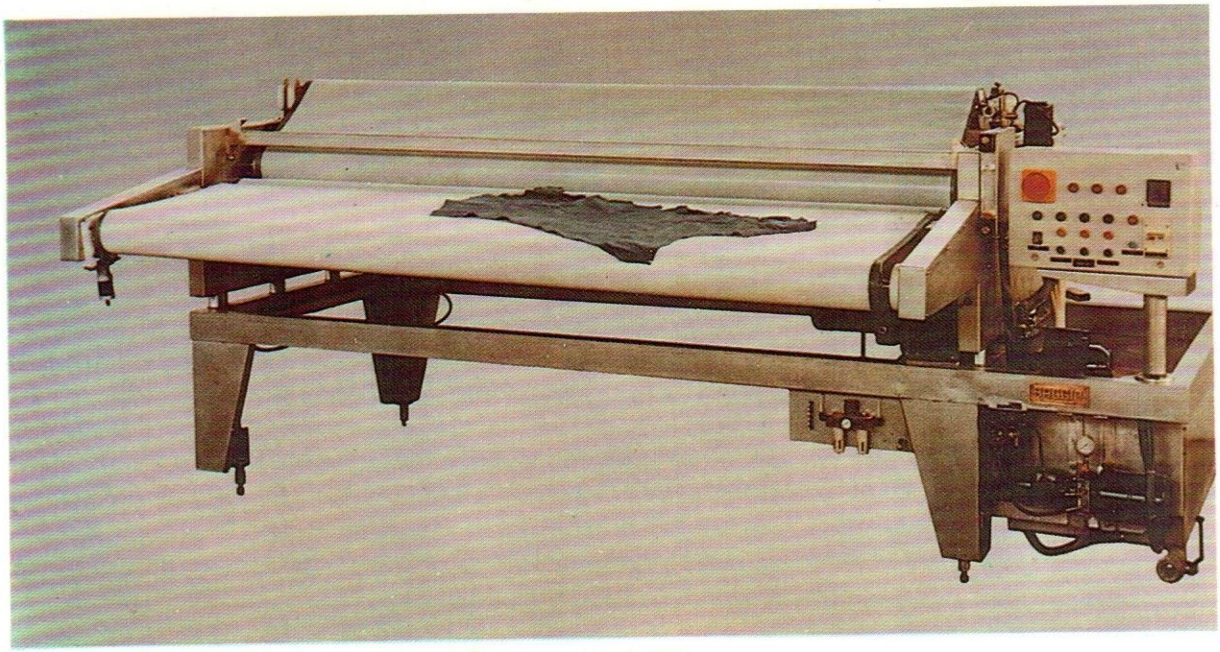
JUTE TRADE AND JUTE INDUSTRY

Janata Bank has been playing a significant role in providing advances to the jute trade and jute industry. Outstanding advances to this sector increased from Tk. 5,735.0 million as on 31.12.87 to Tk. 6,318.8 million as on 31.12.88. Of this Tk. 3,676.4

million was extended to jute industry and Tk. 2,642.4 million to jute trade. Out of the total outstanding advances on 31.12.88, the share of the public sector was 70% and that of the private sector was 30%.

TANNERIES

During the year 1988, Janata Bank continued to extend substantial credit facilities to Tanneries sector for production, promotion and export of hides and skins. Outstanding advances of the Bank to the tanneries stood at Tk. 652.5 million at the end of 1988 as against Tk. 647.3 million at the end of the preceding year. Share of public sector was 17% and that of the private sector was 83% during 1988.



Janta Bank is the major financier for manufacture and export of tannery.

TEXTILE TRADE AND INDUSTRY

Janata Bank has been providing credit facilities to the textile sector. Outstanding advances to the sector at the end of December 1988 amounted to Tk. 942.5 million as against Tk. 990.6 million at the end of the preceding year. Out of the total outstanding advances, 74% was in the public sector while 26% was in the private sector.

TRANSPORT

With the growth of road links connecting upazillas with the District Head quarters, demand for finance in transport sector has increased considerably. Janata Bank continued to extend credit facilities of medium term to road and water transport units. Outstanding advances of the Bank to the sector stood at Tk. 298.7 million on 31st December, 1988 as compared with Tk. 285.2 million at the end of the preceding year. Out of the total outstanding advances as on 31.12.88, share of public and private sectors were 23% and 77% respectively

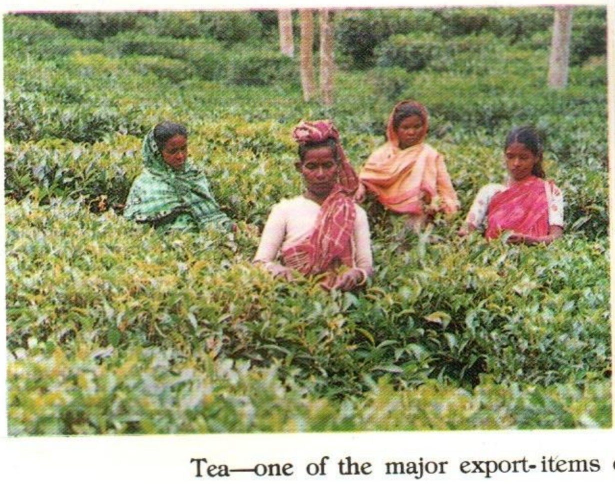
Carpet is a growing industry of the country—also financed by the Bank.

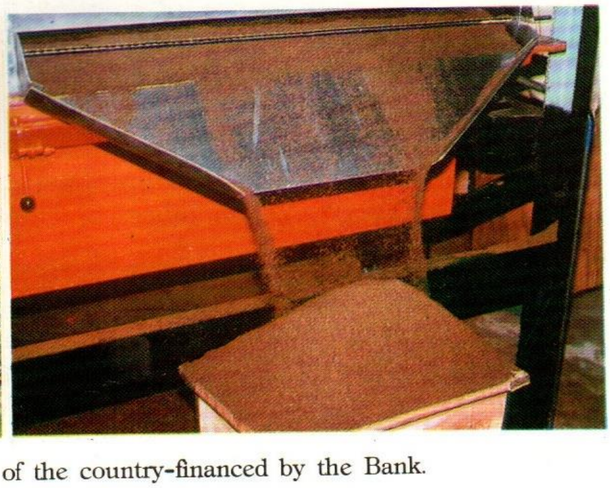
STEEL AND ENGINEERING

Steel and Engineering being an important sector for expanding the base of our economy, Janata Bank continued to extend credit facilities to these industries both in the public and private sectors. Outstanding advances to this sector at the end of December, 1988 stood at Tk. 1,094.3 million as against Tk. 491.6 million at the end of the preceding year. The share of public and private sectors were 63% and 37% respectively.

TEA

In view with the requirements of tea industry, outstanding advances of Janata Bank to this sector stood at Tk. 79.2 million at the end of December, 1988 as against Tk. 87.1 million at the end of December, 1987.





Tea—one of the major export-items of the country-financed by the Bank.

SUGAR INDUSTRY

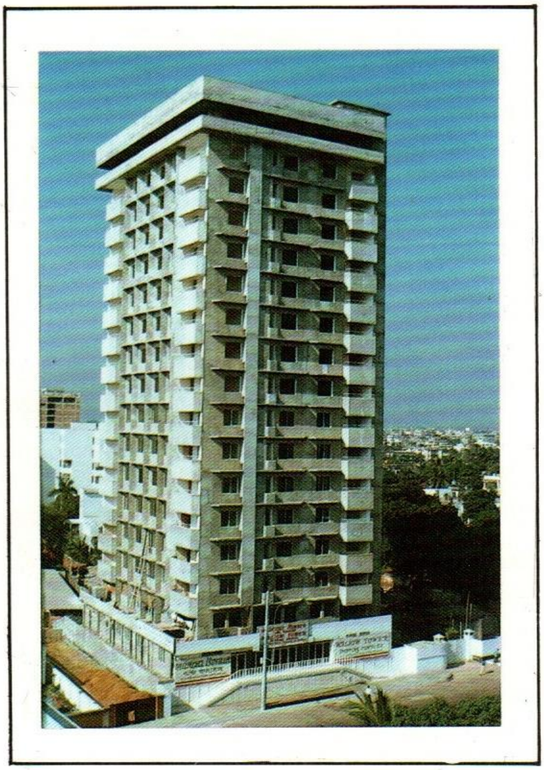
Janata Bank has been extending substantial accommodation to sugar industry since 1975. Outstanding advances of the Bank in sugar industry stood at Tk. 195.9 million at the end of December, 1988 as against Tk. 149.3 million at the end of the preceding year. Production and repayment performance was satisfactory during the year. Apart from this, Janata Bank has also been extending credit facilities to five sugar mills for re-lending to farmers for growing sugarcane within respective mill area. Total advance made to the sugar mills upto 31.12.88, was Tk. 647.5 million of which, Tk. 178.4 million was outstanding on that date.

HOUSE BUILDING

In order to ameliorate housing problem of Dhaka Metropolis and other towns, Janata Bank continued to extend substantial credit facilities to this sector. Outstanding advances to this sector at the end of December 1988 amounted to Tk. 540.5 million as against Tk. 384.1 million at the end of the preceding year.

SMALL LOAN

During the year under report, outstanding loans under Small Loan Scheme was Tk. 156.3 million as on 31.12.88 as against Tk. 186.8 million as on 31.12.87.



To ameliorate housing problem, Bank provides house building finance

RURAL CREDIT

In view of the importance of rural sector on national economy, Janata Bank has been involved in rural financing through its network of vast branches spread all over the country. To cater to the increased requirement of rural credit, the bank has gradually widened its sphere of operation. Rural credit policy and programmes of the bank have been designed to cover all segments of rural population, whether skilled or unskilled, such as farmers, landless labourers, women, unemployed educated and vocational trained youths, weavers and other rural dwellers and artisans.

The rural credit programmes were sponsored by the Bank on its own and also in collaboration with local and foreign agencies like Swanirvar Bangladesh, BARD, BADC, BRDB, BMDC, DANIDA, UNDP, UNCDF, IDA, ILO, BMET, OXFAM, IFAD, CIDA, MSS etc. The rural credit programmes have been chalked out for the following objectives :

i) To help generate economic activities amongst rural people.
ii) To accelerate already existing economic activities.
iii) To reduce dependence of rural people on money lenders.
iv) To create employment opportunities in rural areas.
v) To increase agricultural production in the country.
vi) To develop and flourish small and cottage industries.
vii) To disseminate technological information to rural people.
viii) To help women-folks including destitutes, youths and other weaker sections of rural population to participate in socio-economic activities for their welfare as well as for the economic upliftment of the country.

Under rural credit programme, the bank has covered the broad areas of rural activities, such as, financing of different seasonal crop production like paddy, jute, potato, wheat, mustard, pulses, cotton etc., installation of different types of irrigation equipments, development of pond fisheries, development of livestock, such as, purchase of cattle, beef and goat fattening, milch cow rearing, dairy, poultry and duckery etc., financing of tea estate, financing of sugarcane growers through sugar mills and other allied activities like horticulture, shrimp culture, salt production, paddy processing, petty business, weaving, rural transport, rural electrification, rural housing, land mortgage etc.

At present bank is involved in 33 rural credit programmes through its 638 branches covering 722 unions. Total outstanding rural credit stood at Tk. 2,355.2 million on 31st December, 1988 as against Tk. 1,858.4 million at the end of the preceding year.

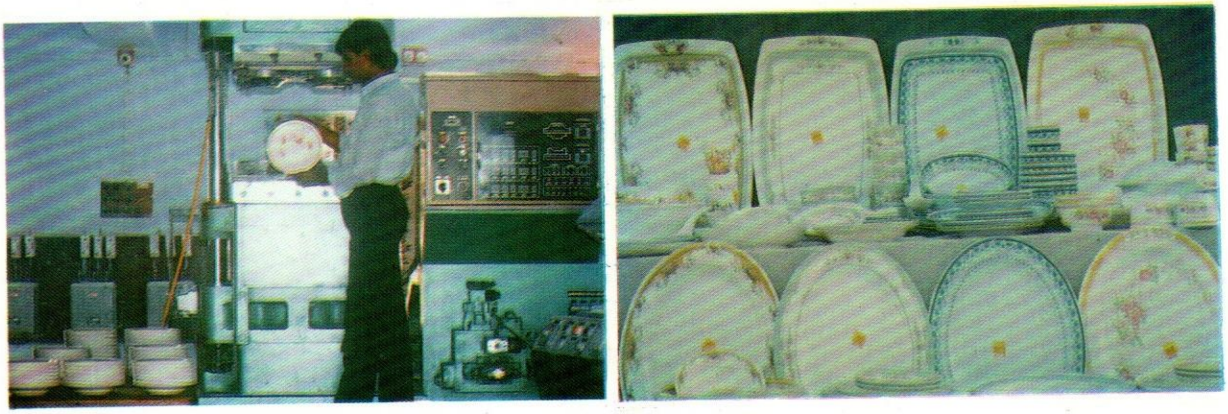
Bank has considerable participation in plastic industry

INDUSTRIAL CREDIT

In line with the importance and priority attached by the Government in the Industrial Policy-1986, Industrial Investment Schedule, Five Year Plan and Investment Board-1988 for the development of small and cottage industries towards the overall growth of the national economy, the Bank has been participating in financing industrial projects since

1969-70. For the purpose of development of small and cottage industries, financial assistance in the form of long and mid-term loan for acquisition of fixed assets of the projects and short term loan for working capital on revolving basis are being provided out of the Bank's own resources as well as under foreign credit lines available from time to time. The credit facilities are extended by the Bank as per guidelines and credit norms given by the Govt./Bangladesh Bank. To achieve the above objective, a full-fledged Industrial Credit Division in Bank's Head Office fully equipped with necessary personnel with techno-economic background has been discharging the functions effectively. Besides, 74 separate Industrial Credit Cells have been opended, upto 31st December, 1988 at different designated branches throughout the country for expeditious disposal of industrial credit proposals.

From 1969-70 upto December 31, 1988, the Bank has disbursed an amount of Tk. 549.6 million in local foreign currency loans for financing 3,689 projects under 17 credit schemes in various sub-sectors like Textile (Weaving), Light Engineering, Rice Mills, Readymade Garments etc. Moreover, the Bank has sanctioned working capital including renewal and enhancement, amounting to Tk. 39.30 million during the year 1988.



Malamine—a modern house hold item is financed by the Bank.

FOREIGN TRADE

Total export handled by the Bank stood higher at Tk. 8,005.9 million in 1988 as against Tk. 7,402.6 million in the preceding year. The Bank's share in national export business in 1988 was 19.5% as against 22.2% in the preceding year. Outstanding advances of the Bank against foreign bills stood higher at Tk. 764.3 million as on 31.12.88 as. compared with Tk. 712.5 million as on 31.12.87.

Import business handled by the Bank stood higher at Tk. 21,020.6 million during 1988 as against Tk. 18,122.3 million in the preceding year. The Bank's share in total imports of the country was 21.7% during 1988 as compared with 21.4% in the preceding year. Total outstanding advances of the Bank against imports stood higher at Tk. 3,041.5 million as on 31.12.88 as compared with Tk. 2,637.3 million as on 31.12.87.

FOREIGN INWARD REMITTANCES

Foreign Inward Remittances under WES including Taka Remittances stood higher at Tk. 2,217.7 million during 1988 as compared with Tk. 2,121.7 million in the preceding year, indicating an increase of Tk. 96.0 million or 4.5% during the year.

FOREIGN CORRESPONDENTS

Total number of foreign correspondents stood at 763 in 1988. Special attention was attached by the Bank to extend relationship in the Middle East countries to facilitate remittances by Bangladeshi nationals working there.

OVERSEAS BRANCHES

Total number of overseas branches during 1988 remained unchanged at 4 at Abu-Dhabi, Dubai, Sharjah and Al-Ain-all in the U.A.E.

BRANCH EXPANSION

During 1988, the Bank opened 18 branches raising the total number of branches to 883 including 4 overseas branches. Of this, 49 branches are Authorised Dealers in foreign exchange business and 29 branches deal in Wage Earners' Remittances.

TRAINING FACILITIES

Janata Bank Training Institute continued to expand its activities. During 1988, the Institute at Dhaka conducted 21 courses of various duration involving 555 participants of different cadres.

Apart from specialised courses like Foreign Exchange and Credit Management Course, emphasis was given on Officers Basic Training Course to train up the promotee Officers as well as direct recruited Officers during the year. To implement the Govt. policy for industrialisation of different developing areas of the country, the Bank has geared up training facilities in this direction. To fulfil the requirement of trained industrial credit Officers, the Institute conducted 3 workshops on Industrial Credit involving 90 Officers. The Institute conducted 2 days' Refreshers Course and 3 days' Agricultural Credit Course at different regions.

During 1988, our Rajshahi Training Centre conducted 6 clerical courses and 6 Officers Basic Training Courses covering 254 participants. During 1988, the Bank's Comilla Training centre conducted 6 Clerical & 5 Officers Basic Training Courses covering 278 participants. In July, 1988 BIBM sent 8 participants of their post Graduate Diploma Course in Bank Management for their interneeship with our Bank. The Bank arranged for their interneeship at different branches. Apart from this, as in the past, the Bank continued to avail of the training facilities provided by BIBM, BMDC and other training institutes of the country.

PERSONNEL MANAGEMENT

Total number of employees stood at 16,329 on 31.12.88 as against 15,197 at the end of the preceding year. Relationship between the management and the personnel continued to be cordial.

RESEARCH & STATISTICS DIVISION

Research & Statistics Division setup in 1978, expanded its activities during the year. It has been publishing a quarterly House Journal in Bengali namely "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" focussing on diverse activities of the Bank in the background of economic situation of the country.

ACKNOWLEDGEMENT

The Board of Directors takes this opportunity to thank the Government of the Peoples' Republic of Bangladesh, Bangladesh Bank, the UAE Government and UAE Central Bank for their **continued** support and guidance. The Board also places on record its appreciation to members of staff of the Bank for their sense of responsibility, devotion to duty and efforts made by them towards growth and progress of the Bank.

For and on behalf of the
Board of Dircetors

Dated : **January** 8, 1990

M. Hayatur Rahman
Managing Director

AUDITORS' REPORT

We have examined the annexed Balance Sheet of Janata Bank at 31st December 1988 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 all branches and also the accounts of the Overseas branches of the bank certified by the auditors 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 requird by law, heve 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 read in conjunction with our separate report to the Ministry of Finance, Govenment of the Peoples' Republic of Bangladesh, fairly represent the state of affairs of the Bank at 31st December, 1988 and of its profit for the year then ended.

ACNABIN & CO.
Chartered Accountants
Dhaka: 7th June, 1989

M.A. QUADER KABIR & CO.
Chartered Accountants.

CAPITAL AND LIABILITIES

	Notes	1988 (Taka)		1987 (Taka)	
CAPITAL					
Authorised	3.00		15,00,00,000		15,00,00,000
Paid-up			4,00,00,000		4,00,00,000
RESERVE FUND & OTHER RESERVES	4.00		17,65,05,632		15,20,34,813
DEPOSITS & OTHER ACCOUNTS					
Fixed Deposits		1802,26,85,972		1513,65,88,333	
Saving Bank Deposits		764,57,53,580		667,09,89,446	
Current Account & Contingency Accounts etc.		605,22,52,105		521,12,24,538	
			3172,06,91,657		2701,88,02,317
BORROWINGS FROM OTHER BANKING COMPANIES, AGENTS ETC.	5.00				
Inside Bangladesh		227,96,75,530		233,27,89,836	
Outside Bangladesh		58,70,41,025		49,81,60,083	
			286,67,16,555		283,09,49,919
BILLS PAYABLE	6.00		20,92,51,159		21,40,83,774
BILLS FOR COLLECTION BEING BILLS RECEIVABLES-AS PER CONTRA					
Payable in Bangladesh		24,99,32,999		18,50,99,769	
Payble outside Bangladesh		54,07,46,284		51,66,46,385	
			79,06,79,283		70,17,46,154
OTHER LIABILITIES	7.00		263,92,19,727		235,88,24,663
ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS-AS PER CONTRA					
Letter of Credit		814,03,09,346		651,23,90,602	
Letter of Guarantee		109,26,63,507		114,75,74,826	
			923,29,72,853		765,99,65,428
Carried Over			4767,60,36,866		4097,64,07,068

PROPERTY AND ASSETS

	Notes	1988 (Taka)		1987 (Taka)	
CASH					
In hand and with Bangladesh Bank& Sonali Bank (Including Foreign Currency Notes)	8.00		481,51,73,117		399,46,61,721
BALANCE WITH OTHER BANKS					
In Bangladesh		28,00,00,000		5,00,00,000	
Outside Bangladesh		85,74,87,675		46,44,96,425	
			113,74,87,675		51,44,96,425
MONEY AT CALL AND SHORT NOTICE			161,20,17,774		125,47,53,129
INVESTMENT (At cost)	9.00				
Govt. Treasury Bills		164,78,89,622		248,68,89,622	
Shares		3,01,10,149		3,01,10,149	
Debentures		268,24,73,677		271,06,12,361	
			436,04,73,448		522,76,12,132
ADVANCES (Other than bad and doubtful debts for which provision has been made to the satisfaction of the auditors)	10.00				
(i) Loans, Cash Credit, Overdrafts etc.					
In Bangladesh		2124,50,66,424		1722,54,33,982	
Outside Bangladesh		68,47,10,016		73,66,90,792	
		2192,97,76,440		1796,21,24,774	
(ii) Bills discounted and purchased (excluding treasury bills of the Government)					
Payble in Bangladesh		1,80,50,472		2,74,81,839	
Payble outside Bangladesh		77,34,97,449		72,05,70,432	
		79,15,47,921		74,80,52,271	
			2272,13,24,361		1871,01,77,045
BILLS RECEIVABLES BEING BILLS FOR COLLECTION-AS PER CONTRA					
Payable in Bangladesh		24,99,32,999		18,50,99,769	
Payble outside Bangladesh		54,07,46,284		51,66,46,385	
			79,06,79,283		70,17,46,154
Carried Over			3543,71,55,658		3040,34,46,606

	1888 Taka	1987 Taka
Brought forward	4767,60,36,866	4097,64,07,068
PROFIT AND LOSS ACCOUNT		
Balance of profit brought forward from previous year	—	—
Add : Profit for the year brought forward from profit and Loss A/C	17,65,74,110	14,91,51,329
	17,65,74,110	14,91,51,329
Less : Provision for Taxation	12,18,49,843	6,09,43,886
	5,47,24,267	8,82,07,443
Transferred to :		
Reserve Fund	2,40,00,000	3,77,07,443
Interest Examption Fund	—	2,00,00,000
Rural Credit Fund	—	—
Benevolent Fund	2,24,267	—
Insurance Fund	5,00,000	5,00,000
	(2,47,24,267)	(5,82,07,443)
Amount to be transferred to National Exchequer in terms of Section 25 of Bangladesh Banks (Nationalisation) Order, 1972	(3,00,00,000)	(3,00,00,000
	4767,60,36,866	4097,64,07,068

The accompanying notes form an

Abdur Rouf Mia	Muhammad Taheruddin	A.M. Shamsuddin
Deputy General Manager	General Manager	Deputy Managing Director

Signed in terms of our separate

ACNABIN & CO.
Chartered Accountants.

		1988 Taka	1987 Taka
Brought forward		3543,71,55,658	3040,34,46,606
CONSTITUENTS LIABILITIES FOR ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS-AS PER CONTRA			
Letter of Credit		814,03,09,346	651,23,90,602
Letter of Guarantee		109,26,63,507	114,75,74,826
		923,29,72,853	765,99,65,428
PREMISES LESS DEPRECIATION		1,31,16,399	84,70,155
FURNITURE & FIXTURES LESS DEPRECIATION		7,69,49,033	6,69,78,481
OTHER ASSETS	11.00	291,58,42,923	283,75,46,398
		4767,60,36,866	4097,64,07,068

integral part of the financial statements.

M. Hayatur Rahman
Managing Director

Brig. (Rtd.) M. Rahman Majumdar
Chairman

Dr. S.A. Samad
Director

Md. Nefaur Rahman
Director

report of even date annexed.

M.A. QUADER KABIR & CO.
Chartered Accountants.

EXPENDITURE	Notes	1988 (Taka)	1987 (Taka)
Interest paid on Deposits and Borrowing etc.		232,46,91,054	205,94,53,672
Salaries and Allowances and Provident Fund (Including Salaries & Allowances paid to Managing Director for Tk. 1,20,037)	11.00	63,89,70,054	58,60,28,963
Director's Fees and Local Committee Members' fees and Allowances		30,400	31,150
Rent, Taxes, Insurance, Lighting etc.		8,96,60,429	8,34,49,675
Law Charges		1,20,83,948	1,36,43,440
Postage, Telegram, Telephone and Stamps		1,83,88,602	2,27,80,105
Auditors' Fees		6,08,315	2,73,600
Depreciation and repairs to the Banking Company's property		2,47,73,402	2,36,22,976
Stationery, Printing, Advertisement etc.		3,34,45,818	3,44,14,076
Loss from sale of or dealing with non-banking assets		2,39,571	2,58,583
Other Expenditures		6,42,27,190	6,40,76,184
Balance of Profit transferred to Balance Sheet		17,65,74,110	14,91,51,329
		338,36,92,893	303,71,83,753

The accompanying notes form an

Abdur Rouf Mia	Muhammad Taheruddin	A.M. Shamsuddin
Deputy General Manager	General Manager	Deputy Managing Director

Signed i: terms of our separate

ACNABIN & CO
Chartered Accountants

INCOME	Notes	1988 (Taka)	1987 (Taka)
(Less provision made during the year for Bad and Doubtful Debts and other usual or necessary Provision)			
Interest and Discount		299,01,21,115	263,83,99,665
Commission, Exchange & Brokerage		25,68,24,646	30,89,89,717
Rent		33,26,144	50,83,727
Net profit on sale of investments' gold and silver, land,premises and other assets		—	—
Income from non-banking assets and profit from sale of or dealing with such assets		13,80,870	2,99,474
Other Receipts		13,20,40,118	8,44,11,170
		338,36,92,893	303,71,83,753

integral part of the financial statements.

M. Hayatur Rahman	Brig.(Rtd.) M. Rahman Majumdar	Dr. S.A. Samad	Md. Nefaur Rahman
Managing Director	Chairman	Director	Director

report of even date annexed.

M.A. QUADER KABIR & CO.
Chartered Accountants.

NOTES TO ACCOUNTS TO 31ST DECEMBER, 1988

1.00 ORGANISATION AND ITS OBJECTIVES

Janata Bank is a Nationalised Commercial Bank established by the Bangaldesh Banks (Nationalisation) Order, 1972 (P.O. No. 26 of 1972) and is fully owned by the Government of People's Republic of Bangladesh. The Bank had 883 branches including 4 Overseas branches as on 31st December 1988.

2.00 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 and preliberation Pakistan Government Securities are stated at face vlaue while investment in other shares are stated at cost. Land is stated at cost. Premises other than land and furniture & fixture is stated at writtendown value

Depreciation:

Depreciation has been charged on diminishing balance method at rates varying from 2½% to 20% depending on the class of assets other than vehicles on which depreciation is charged on straight line method.

Advances:

Advances of the **bank have** been stated at net of provisions made for bad and doubtful debts and interest suspense.

Foreign exchange:

Foreign currency balance including overdraft in regular account with foreign banks have been stated at rates prevailing on 20th December,1988. Foreign currency balance in special account have been converted at notional rate of US \$ 1= Tk. 30 and £ 1= Tk. 40. Balance of U.A.E. branches have been converted at Dh. 1= Tk. 8.79.

Foreign currency assets and liabilities in some cases are not revalued on the closing date as per the past practice.

Other assets:

Other assets of the bank have been stated at net of provisions made for protested bills.

3.00 CAPITAL

Authorised capital:

The authorised capital of the Janata Bank is Tk. 15,00,00,000.

Paid-up capital:

The paid-up capital of Janata Bank is Tk. 4,00,00,000 which is fully subscribe and paid-up by the Government of the People's Republic of Bangladesh. No shar certificate have been issued and denomination of shares has not been specified

4.00 RESERVE FUND AND OTHER RESERVES

	In Bangladesh	U.A.E. Branches Dirham	U.A.E. Branches Taka	1988 Taka	1987 Taka
Balance at 1st January, 1988	13,82,34,924	16,23,516	1,37,99,889	15,20,34,813	11,41,48,783
Addition during the year	2,40,00,000	—	—	2,40,00,000	3,77,07,443
Adjustment for exhcange fluctuation	—	—	4,70,819	4,70,819	1,78,587
Balance at 31st December, 1988	16,22,34,924	16,23,516	1,42,70,708	17,65,05,632	15,20,34,813

5.00 BORROWING FROM OTHER BANKS, AGENTS ETC

			1988 Taka	1987 Taka
a.	**In Bangladesh** **Secured :**			
i)	Counter finance facilities obtained from Bangladesh Bank against advance made to Public Sector		104,44,11,000	115,62,68,000
ii)	Bills re-discounting facilities obtained from Bangaldesh Bank against advance made to Public and private sector		14,16,00,000	6,92,01,000
iii)	Counter fanance facilities obtained from Bangldesh Bank against advance made to private sector		49,72,26,000	44,52,32,000
iv)	Special loan from Bangladesh Bank for U.A.E. Branches		34,95,66,224	34,95,66,224
v)	Loans under: IDA Credit	18,90,72,161		
	NORAD Credit	7,58,394		
	SAUDI Grant	5,70,41,751	24,68,72,306	31,25,22,612
			227,96,75,530	233,27,89,836
b.	**Outside Bangladesh**			
	Secured:			
	Loans under: IDBI Credit	14,77,867		
	EXIM Bank Credit	4,06,44,690	4,21,22,557	8,55,30,422
	Unsecured:			
	Foreign Banks		54,49,18,468	41,26,29,661
			58,70,41,025	49,81,60,083
		Total:	286,67,16,555	283,09,49,919

6.00 BILLS PAYABLE

	1988 (Taka)	1987 (Taka)
P.O. Issued	11,08,78,675	11,70,52,547
P.S. Issued	61,38,135	69,53,732
D.D Payable	6,08,90,971	6,38,25,145
T.T. Payable	3,07,36,359	2,43,05,089
M.T. Payable	5,78,265	5,97,076
Home Remittance	5,710	5,710
F.T.T. Payable	—	76,393
F.M.T. Payable	—	1,86,278
F.D.D. Payable	—	10,58,760
IRS/T.C. & D.D.	23,044	23,044
Total	20,92,51,159	21,40,83,774

7.00 OTHER LIABILITIES

	1988	1987
Adjusting Account Credit	60,00,93,210	55,25,17,263
Branch adjustment Account	79,07,23,874	52,92,88,853
Provision for taxation-Current year	12,18,49,843	6,09,43,886
Payable to National Exchequer	3,00,00,000	3,00,00,000
Incentive Bonus	5,50,00,000	5,16,00,000
Special Blocked Account	64,64,115	63,56,846
General Blocked Account	19,90,63,262	19,90,60,741
Sundry Deposits	53,80,23,205	62,61,73,206
Other Funds	29,56,72,861	30,07,68,520
Others	23,29,357	21,15,348
Total	263,92,19,727	235,88,24,663

8.00 CASH

	1988	1987
Cash in hand — Local Currency	85,99,95,455	80,40,90,095
— Foreign Currency	2,56,28,291	3,35,95,348
Balance with — Bangladesh Bank	361,35,84,291	284,30,24,867
— Sonali Bank	28,38,86,518	28,21,71,888
— U.A.E. Central Bank & Currency Board	3,20,78,562	3,17,79,523
Total=	481,51,73,117	399,46,61,721

9.00 INVESTMENTS (at cost)

	1988 (Taka)	1987 (Taka)
i) Securities of erstwhile Pakistan Government	1,02,97,150	1,02,97,150
ii) Securities of erstwhile West Pakistan Government	64,42,302	64,42,302
iii) Securties of erstwhile East Pakistan Govt.	11,50,170	11,50,170
iv) Securities of Bangaldesh Government and other trustees' securities including treasury bills of Bangladesh Government	163,00,00,000	246,90,00,000
v) Shares of Joint stock companies (Market value Tk. 3,29,18,000 excluding shares for Tk. 1,92,21,000 not transacted in Stock Exchange)	3,01,10,149	3,01,10,149
vi) Debentures	268,24,73,677	271,06,12,361
Total	436,04,73,448	522,76,12,132

10.00 ADVANCES

a) Break-up of advances

	1988 (Taka)	1987 (Taka)
i) Loans, Cash credits and overdrafts etc.		
In Bangladesh:		
To Clients	1475,55,19,131	985,77,54,770
To Public Sector against which counter finance facilities obtained from Bangladesh Bank	428,80,00,000	441,25,51,000
To Public sector against which no counter finance facilities obtained from Bangladesh Bank	220,15,47,293	295,51,28,212
	2124,50,66,424	1722,54,33,982
Outside Bangladesh:		
To Clients	68,47,10,016	73,66,90,792
	2192,97,76,440	1796,21,24,774
ii) Bills discounted and purchased		
Payable in Bangladesh	1,80,50,472	2,74,81,839
Payable outside Bangladesh	77,34,97,449	72,05,70,432
	79,15,47,921	74,80,52,271
Total	2272,13,24,361	1871,01,77,045

Advances in Bangladesh include the following IDA Cradits:—

IDA CREDIT NO.	Outstanding as on 31st December (Including interest) Tk. in lac. 1988	1987	Total Disbursement Tk. in lac. 1988	1987
724-BD	23.34	26.66	35.14	35.14
1147-BD	1675.01	1301.22	1248.34	1248.34
353-BD	81.44	82.72	99.47	99.47
825-BD	697.05	691.14	488.67	473.40
1065-BD	2286.75	2205.54	1686.69	1686.69

b) **Particulars of Advances :**	1988 Taka	1987 Taka
i) Debts considered good in respect of which the bank is fully secured	1425,07,45,363	1129,03,64,026.
ii) Debts considered good for which the bank holds no other security than the debtors personal security	292,25,08,158	234,60,38,398
iii) Debts considered good secured by the personal liabilities of one or more parties in addition to the personal security of the debtors	554,80,70,840	507,37,74,621
iv) Debts considered doubtful or bad not provided for	—	—
Total	2272,13,24,361	1871,01,77,045
v) Debts due by directors or officers of the bank or any of them either severally or jointly with any other person	3,00,31,290	7,29,94,041
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	3,28,47,682	7,66,98,600

	1988 Taka	1987 Taka
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, Managing agents or in the case of private companies as members	—	—
ix) Due from Banking Companies	—	—

11.00 OTHER ASSETS

	1988 Taka	1987 Taka
Stock of Stationery	4,76,31,519	4,47,44,162
Stamps in hand	17,93,614	13,27,252
Advance Deposits	26,70,530	15,14,814
Prize Bonds	68,06,360	70,81,780
Demonetized notes	2,16,39,238	2,40,28,545
Income accrued on investment	38,13,92,187	34,55,10,222
Sundry assets	220,47,94,684	215,08,88,935
Suspense account after netting of provision	3,79,86,237	5,23,23,010
Tripura Modern Bank Ltd.	17,045	16,245
Hoarding and fountain	1,06,957	1,42,610
General blocked account	20,99,71,997	20,99,68,823
Cash Remittance	10,32,555	—
	291,58,42,923	283,75,46,398

12.00 SALARIES & ALLOWANCES

It includes provision for incentive bonus equivalent to $2^1/_2$ months basic salary which has not been computed as per related circular of Bangladesh Bank.

13.00 CONTINGENT LIABILITIES

	1988 Taka	1987 Taka
Claims against the bank not acknowledge as debts.	—	—
Money for which the bank is contingently liable (including the amount of any guarantee given by the bank on behalf of directors or officers).	—	—
Guarantee given favouring :		
Government	48,67,10,271	53,24,66,414
Banks and other financial institutions	18,25,76,269	16,15,30,122
Others	42,03,38,198	45,35,69,790
Total	108,96,24,738	114,75,66,326
Liabilities on account of forward exchange contract	30,17,55,876	24,45,81,492,

14.00 GENERAL

a. Figures have been rounded-up to the nearest taka.

b. The figures for the year 1987 which are shown for comparision purpose, have been re-arranged in order to conform to the current year's presentation.

LOCAL OFFICE, CORPORATE BRANCHES AND REGIONWISE NUMBER OF BRANCHES

(Position as on 31.12.88)

Sl. No.	Region	Barnches	Sl. No.	Region	Branches
1.	Local Office	1	23.	Jamalpur	18
2.	Corparate Branches	5	24.	Jessore	23
3.	Barisal	27	25.	Jhenaidah	25
4.	Bogra	22	26.	Khulna	33
5.	Brahmanbaria	18	27.	Kushtia	22
6.	Chandpur	14	28.	Kishoreganj	14
7.	Chapai Nawabganj	11	29.	Moulvi Bazar	11
8.	Chittagong 'A'	29	30.	Mymensingh	23
9.	Chittagong 'B'	23	31.	Naogaon	26
10.	Chittagong 'C'	18	32.	Narayanganj	28
11.	Comilla	39	33.	Narsinghdi	15
12.	Cox's Bazar	13	34.	Natore	23
13.	Dhaka 'A'	14	35.	Noakhali	17
14.	Dhaka 'B'	20	36.	Pabna	20
15.	Dhaka 'C'	22	37.	Patuakhali	13
16.	Dhaka 'D'	25	38.	Rajshahi	28
17.	Dhaka 'E'	15	39.	Rangpur	31
18.	Dinajpur	25	40.	Satkhira	14
19.	Faridpur	25	41.	Serajganj	25
20.	Feni	16	42.	Sunamganj	10
21.	Gaibandha	15	43.	Sylhet	24
22.	Habiganj	16	44.	Tangail	23

Total Number of Branches in Bangladesh-879

LIST OF BRANCHES

(Total 883 including 4 Overseas Branches)

(Position as on 31.12.88)

1. Local Office, Motijheel, Dhaka.

CORPORATE BRANCH DHAKA

2. Imamgang
3. Foreign Exchange
4. B.I.D.C.
5. 48, Motijheel

DHAKA REGION "A" (No. of 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" (No. of Branches — 20)

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. Urdu Road
38. Victoria Park
39. Zinzira Bazar

DHAKA REGION "C" (No.of Branches—22)

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

DHAKA REGION "D" (No. of Branches—25)

62. Airport Road
63. Banani Road No. 1
64. Bangla Motor
65. Beriad
66. Dhaka Sheraton Hotel
67. Dakshin Khan
68. Farm Gate
69. Gazipur
70. Gulshan Circle-1
71. Gulshan Circle-2
72. Kachukhet
73. Kalia Koir
74. Magh Bazar
75. Mohakhali
76. Mouchak Scout Camp
77. Mirpur Section — 1
78. Mirpur Section — 10
79. New Airport Road
80. Purabari Bazar
81. Sailpurhat
82. Sonargaon Road
83. Tongi
84. Tejgaon Industrial Area
85. Uttar Khan
86. West Kafrul

DHAKA REGION "E" (No. Branches —15)

87. D.M.C.H.
88. University Campus
89. Dhakeswari Road
90. Employment Exchange
91. Fakirapool
92. Kamalpur
93. Mugdapara
94. Narinda
95. Postagola
96. Rajarbagh
97. Shampur
98. Sharulia
99. Shantinagar
100. Tipu Sultan Road
101. Jurain

NARAYANGANJ REGION (No. of Branches-28)

102. Abdullapur
103. Bandar
104. Baidyer Bazar
105. Bangabandhu Road
106. Betka
107. Bhagyakul
108. B.K. Road
109. Deobhog
110. Dharmatala Road
111. Dredger Organisation
112. Fatullah
113. Goodnail
114. Kamalaghat
115. Kanchpur
116. Kalir Bazar
117. Langal Banda
118. Madanganj
119. Masdair Bazar
120. Munshiganj
121. Netaiganj
122. Nabiganj
123. Pagla Bazar
124. Panam Nagar
125. Sona Miah Market
126. Subachani Bazar
127. Syed Ali Chamber
128. Tan Bazar
129. Tongibari

NARSINGHDI REGION (No. of Branches—15)

130. Atas Ali Bazar
131. Bashgari Bazar
132. Brahmondi
133. C & B Road
134. Ghorasal
135. Gopaldi Bazar
136. Hasnabad Bazar
137. Joshar Bazar
138. Hatirdia
139. Murapara
140. Narsingdhi (Main)
141. Palash
142. Shekherchar
143. Shibpur
144. Sreerampur Bazar

FARIDPUR REGION (No. of Branches—25)

145. Baliakandi
146. Bhedarganj
147. Bhojeswar
148. Charmuguria
149. Court
150. Damudya
151. Faridpur

152. Gopalganj
153. Gharisar
154. Hari Kumaria
155. Kalkini
156. Kasherhat
157. Kalamridha
158. Khankhanapur
159. Kotalipara
160. Madaripur Puran Bazar
161. Mustafapur
162. Narua
163. Rajbari
164. Raghdi
165. Sariatpur
166. Satpar
167. Super Market (Ladies Branch)
168. Station Road
169. Titumir Market

JAMALPUR REGION
(No. of Branches — 18)

170. Sharishabari
171. Bakshigang Bazar
172. Balijuri Bazar
173. Basakpara
174. Benuarchar
175. Chandrakona
176. Dewanganj Bazar
177. Dhanua Kamalpur
178. Fulbaria
179. Gunaritola
180. Islampur
181. Jamalpur
182. Jhenaigati
183. Kamarerchar
184. Nandina
185. Narayankhola
186. Sherpur
187. Tarakandi

MYMENSINGH REGION
(No. of Branches—23)

188. Akua
189. Bara Bazar (Mymensingh)
190. Cantonment
191. Charpara
192. Chuchua Bazar
193. Dhala
194. Gouripur Academy Centre
195. Haluaghat
196. Jaria Janjail
197. Joy Nagar
198. Ladies Branch (Mymensingh)
199. Mohanganj
200. Munshirhat
201. Mymensingh
202. Mymensingh Stadium
203. Nandail Road Bazar
204. Netrokona
205. Nutan bazar
206. Purakandulia
207. Press Club
208. Shamganj
209. Tarakanda
210. Teligati

KISHOREGONJ REGION
(No. of Branches—14)

211. Bara Bazar
212. Bangalpara
213. Bhairab Bazar
214. Bajitpur
215. Ghagra Bazar
216. Itna
217. Kathiadi
218. Katkhal
219. Kisoreganj
220. Kuliarchar
221. Lakshmipur
222. Manikkhali Bazar
223. Mitamain
224. Sararchar

TANGAIL REGION
(No. of Branches—23)

225. Ashekpur
226. Ausnara
227. Anehola
228. Bhadra Bazar
229. Deopara
230. Dhalapara
231. Dhopakhali
232. Dhigal Kandi
233. Dighoir
234. Durgapur
235. Ghatail
236. Ghatail Cantonment
237. Golabari
238. Hamidpur
239. Kagmari Road
240. Bus Terminal
241. Madhupur
242. Narandia
243. Paiska
244. Patharghata
245. Rasulpur
246. Salla
247. Tangail

CORPORATE BRANCH
CHITTAGONG

248. Laldighi East

CHITTAGONG REGION "A"
(No. of Branches — 29)

249. Amir Market
250. Asadganj
251. Aturar Depot
252. Baluchara
253. Bayazid Bostami Road
254. Betbunia
255. Cantonment
256. Chaktai
257. Chipatali
258. Chowdhury Hat
259. Dost Building
260. Fatehpur
261. Fatikchhari
262. Foreign Exchange
263. Gohira
264. Hat Hazari
265. Kathaltali
266. Khagrachhari
267. Khatunganj
268. Korbaniganj
269. Feringi Bazar
270. Langadu
271. Mainimukh
272. Nazirhat
273. New Market
274. Poravita
275. Sadarghat Road
276. Sarkerhat
277. Terry Bazar

CHITTAGONG REGION "B"
(No. of Branches—23)

278. Ambagan
279. Barabkunda
280. Bairag
281. Colonel Hat
282. Dewan Hat
283. EIC House (S.B. Bhaban)
284. Export Processing Zone
285. Guptakhali
286. Kadamtali
287. Kamar Ali Bazar
288. Karerhat
289. Katghar
290. Kumira
291. Mirsarai
292. Pahartali
293. Patenga Road
294. Port (Republic Road)
295. Salimpur Bazar
296. Sk. Mujib Road
297. Sitakunda
298. Strand Road
299. Shahar Khali
300. Zorarganj

CHITTAGONG REGION "C"
(No. of Branches—18)

301. Baraichari
302. Burirchar
303. Chowkbazar
304. Dohajary
305. Jubilee Road
306. Kaptai
307. Kazirdewri
308. Kalurghat
309. Ladies Branch
310. Mimi Super Market
311. Mohammadpur (Soloshahar)
312. Municipality
313. Muradpur
314. Panchlaish
315. Patiya
316. Pomora

317. Riazuddin Bazar
318. WASA

COX'S BAZAR REGION
(No.of Branches—13)

319. Bandarban
320. Bomanghal
321. Chakaria
322. Cox's Bazar
323. Elishia
324. Hinduhat
325. Kutubdia
326. Lama
327. Manufakirhat
328. Naikhyongchari
329. Pekua
330. Ramu
331. Rupkania

COMILLA REGION
(No. of Branches-39)

332. Alkora
333. A.K. Fazlul Haque Road
334. Bancharampur
335. Batakandi
336. Barura
337. Baira
338. Bhoukshar Bazar
339. Bulain Bazar
340. Burichang
341. Chandina Co-operative
342. Chadiya Bazar
343. Chaddyagram
344. Comilla (Main)
345. Comilla Co-operative
346. Companiganj
347. Daudkandi
348. Dharmapur
349. Dulalpur Bazar
350. Fakir Bazar
351. Gandamoti Bazar
352. Gouripur Bazar
353. Gunabati
354. Jafarganj
355. Kamalla
356. Laksham Co-operative
357. Mohanpur Bazar
358. Nalghar Bazar
359. New Market (Debidwar)
360. Payerkhola
361. Ramchandrapur
362. Ramkrishnapur
363. Sashidal Bazar
364. Samabaya Bipani
365. Shahebabad Bazar
366. Shasangacha
367. Sundolpur
368. Comilla Cadet College
369. Telikona
370. Ujanchar

BRAHMANBARIA REGION
(No. of Branches—18)

371. Akhaura
372. Aruail
373. Ashuganj
374. Bayek
375. Bidyakut
376. Bholachong Puran Bazar
377. Brahmanbaria
378. Brahmanbaria Co-operative
379. Charchartala
380. Chunta
381. Kuti
382. Mogra Bazar
383. Nabinagar
384. Panishwar
385. Quasba
386. Sarail Co-operative
387. Suhilpur
388. Tan Bazar

CHANDPUR REGION
(No. of Branches—14)

389. Bipanibagh
390. Chandpur Puran Bazar
391. Chandpur Nutan Bazar
392. Chandpur Co-operative
393. Changarchar
394. Faridganj
395. Gallak Bazar
396. Hajiganj
397. Kachua
398. Kalipur Bazar
399. Mohanpur
400. Palakhal
401. Satbaria
402. Shuchipara

NOAKHALI REGION
(No. of Branches—17)

403. Bhatra Bazar
404. Char Parbati
405. Chatterpaiya
406. Chowmohani
407. Dhamalia
408. Eidgah Amin Bazar
409. Golabari
410. Khilpara
411. Laxmipur
412. Maizdee Court
413. Oskhali Bazar
414. Peshkerhat
415. Raipur
416. Ramganj
417. Rasulganj Bazar
418. Senbagh
419. Sonapur

FENI REGION
(No. of Branches—16)

420. Baker Bazar
421. Chagalnaiya Bazar
422. Daganbhuiya
423. Dudmukha
424. Feni
425. Feni Ind. Estate
426. Fulgazi Bazar
427. Godowan Quarter
428. Hazibazar
429. Motiganj
430. Muhuriganj
431. Old Munshirhat
432. Olema Bazar
433. Poursuram
434. Rajapur
435. Sonagazi

SUNAMGANJ REGION
(No. of Branches—10)

436. Barafachi Bazar
437. Chhatak
438. Derai
439. Jagannathpur
440. Jawa Bazar
441. Kumna
442. Nayabandar
443. Pailgaon
444. Raniganj Bazar
445. Sunamaganj

SYLHET REGION
(No. of Branches —24)

446. Beani Bazar
447. Bhadeswar
448. Biswanath
449. Burunga Bazar
450. Chamber Building (Nayasarak)
451. Dhakadakshin
452. Fenchugang
453. Foreign Exchange (Ambarkhana)
454. Gongadia Kazirbazar
455. Kadamtali
456. Kalibari Bazar
457. Kanaighat
458. Kazirbazar
459. Kazitula
460. Saadipur
461. Sheikhghat
462. Sherpur Natun Bazar
463. Station Road
464. Sylhet (Main)
465. Tajpur
466. Telikhal
467. West Amura
468. Zakiganj
469. Zindabazar

MOULVI BAZAR REGION
(No. of Branches —11)

470. Akatona
471. Baralekha
472. Bhanugach
473. Gorarai Bazar
474. Joyfarnagar
475. Juri
476. Kulaura
477. Manumukh
478. Moulvibazar

479. Rajghat
480. Sreemangal

HABIGANJ REGION
(No. of Branches-16)

481. Bahubal
482. Bullah Bazar
483. Chatian Bazar
484. Chowdhury Bazar
485. Dighalbagh
486. Goplar Bazar
487. Habiganj (Main)
488. Lakhai
489. Markuli
490. Madhabpur
491. Mantala
492. Nayapara
493. Nabiganj
494. Putijuri
495. Rashidpur
496. Shaji Bazar

BARISAL REGION
(No. of Branches—27)

497. Alekanda (Bangla Bazar)
498. Ali Nagar
499. Barisal Medical College
500. Bazar Road
501. Bhola
502. Burhanuddin
503. Bhurghata
504. Charfession
505. Chowk Bazar
506. Darun Bazar
507. Jhalakati
508. Kakardha
509. Kalaskati
510. Kowri Khara
511. Langutia
512. Mirzakalu
513. Munshirhat
514. Nabagram
515. Nutan Bazar.
516. Padrishibpur
517. Patarhat
518. Pirojpur
519. Port Road
520. Sadar Road
521. Shaistabad
522. Sharikal
523. Torki

JESSORE REGION
(No. of Branches— 23)

524. Bakara
525. Basgram
526. Benapole
527. Bordia
528. Chanchra
529. Chatiantala
530. Club Road (Ladies)
531. H.M.M. Road
532. Jhikargacha
533. Keshabpur
534. Lohagara
535. Maizpara
536. M.K. Road
537. Mohakal
538. Mongolkot
539. Monirampur
540. Naldi
541. Narail
542. Navaran
543. Noapara
544. Puratan Kashba
545. Rajghat
546. Upa-Shahar

JHENAIDAH REGION
(No. of Branches—25.)

547. Arpara
548. Bhabanipur Bazar
549. Binodpur
550. Bishaikhali
551. Charpara
552. Ganna Bazar
553. Gongarampur
554. Harina Kunda
555. Hat Fazilpur
556. Jhenaidah
557. Joradah
558. Kaliganj
559. Katlagari Bazar
560. Khamarpara
561. Cote Chandpur
562. Langalbandh
563. Magura
564. Mohammadpur
565. Nakole
566. Nohata
567. Rajapur
568. Sailkupa
569. Satrujitpur
570. Shimakhali
571. Singra

KHULNA REGION
(No. of Branches — 33)

572. Alamnagar
573. Bagerhat Dak Banglow Road
574. BSCIC Industrial Estate
575. Chalna
576. Daulatpur
577. Diraj
578. Dolakhola Bazar
579. Engineering College (Taligati)
580. Failahat
581. Gollamari
582. Haji Mohsin Road
583. Helatala Road
584. Khalishpur
585. Khan Jahan Ali Road
586. K.D.A.
587. K.D.A. (Commercial Area)
588. K.D. Ghosh Road
589. Khulna Cantonment
590. Lokhpur
591. Mirerdanga
592. Mongla Port Compound
593. Noor Nagar
594. P.C. College
595. Pollerhat
596. Putikhali
597. Rail Road Bagerhat
598. Rampal
599. Roosevelt Jetty
600. Rupsa
601. Rupsa East
602. Sarankhola
603. Sholua Bazar
604. Shaikhpara Bazar

SATKHIRA REGION
(No. of Branches — 14)

605. Agardari
606. Assasuni
607. Bakal
608. Banstala Bazar
609. Brahmarajpur
610. Kaliganj
611. Mirzapur Bazar
612. Old Satkhira
613. Patkelghata
614. Satkhira
615. Sanergati
616. Shyamnagar
617. Sultanpur Bazar
618. Uzirpur Bazar

KUSTIA REGION
(No. of Branches—22)

619. Allar Dargah
620. Bamundi
621. Barkhada
622. Bagulat
623. BSCIC Industrial Estate
624. Chuadanga
625. Chourhas Bazar
626. Darshana
627. Dangmorka Bazar
628. Dattanagar
629. Hasadah
630. Jadu Boyra
631. Kapasdanga
632. Kushtia
633. Meherpur
634. Mohini Mills
635. Ramchandra Roy Street
636. Rail Bazar
637. Rajarhat
638. Satbaria
639. Sherkandi Bazar
640. Sukanta Bipani

PATUAKHALI REGION
(No. of Branches—13)

641. Barguna
642. Bauphal

643. Chawra
644. Croak (WAPDA)
645. Daspara
646. Golachipa
647. Jainkati
648. Kadamatala
649. Khasherhat
650. Khepupara
651. Patuakhali
652. Rangopaldi
653. Subidkhali

BOGRA REGION
(No. of Branches —22)

654. Adamdighi
655. Balighata
656. Bogra
657. BSCIC Industrial Area
658. Chandaikona
659. Chandanbaisha
660. Chandni Bazar
661. College Road
662. Fuldighi
663. Godarpara
664. Joypurhat
665. Kotnarpara
666. Kundagram
667. Rukindipur
668. Rural Development Academy
669. Ranirhat
670. Santahar
671. Saptapadi Market
672. Shibganj
673. Sherpur
674. Sonatola
675. Tilakpur

DINAJPUR REGION
(No. of Branches—25)

676. Atwari
677. Bahadur Bazar
678. Balarampur
679. Bara Bandar
680. Charkai
681. Chirir Bandar
682. Debiganj
683. Dinajpur
684. Fulbari Bazar
685. Fulbaria
686. Lahirihat
687. Mangalpur
688. Manmathpur
689. Noapara
690. Narabari
691. Panchbari
692. Parbatipur
693. Pirganj Bazar
694. Panchagar
695. Pulhat
696. Ranigang
697. Ranishankhail
698. Ruhea
699. Sadarpur
700. Thakurgaon

PABNA REGION
(No. of Branches—20)

701. Atua
702. Bera
703. BSCIC Industrial Estate
704. Chatmuhar
705. Demra Bazar
706. Dulai
707. Gourigram
708. Ishurdi
709. Kashinathpur
710. Laxmipur
711. Masundia
712. Noorpur
713. Pabna (Main)
714. Pabna Bazar
715. Pabna Municipality
716. Paksey
717. Ruppur
718. Saikhola
719. Sugar Cane Research Institute
720. Tebunia

SERAJGONJ REGION
(No. of Branches—25)

721. Ajugara
722. Baghabari Ghat
723. Bonbaria
724. Bagbati
725. Binsarahat
726. Dhangara
727. Daulatpur
728. Dhukuria Bera
729. Dharailhat
730. Dhamaiz
731. Dubila
732. Enayetpur
733. Hatikumrul
734. Khukni
735. Kaijurihat
736. Masimpur
737. Randhunibari
738. Serajganj
739. Sohagpur
740. Shahajadpur
741. Salonga
742. Sher-e-Bangla Fazlul Haque Road
743. Tamai
744. Tarash
745. Ullapara

RAJSHAHI REGION
(No. of Branches—28)

746. Arani
747. Baneswar
748. Bhawaniganj
749. Bashudevpur
750. Birkutsha
751. Chowbaria
752. Durgapur
753. Dawkandi
754. Godagari
755. Ghoramara (Ladies branch)
756. Harian
757. Haragram
758. Hatgangopara
759. Hatemkhan
760. Halidagachi
761. Jhalmalia
762. Kazihata
763. Kazirganj
764. Lalitnagar
765. Mohanpur
766. Mohanganj
767. Nawdapara
768. Premtali
769. Rajshahi (Main)
770. Rani Bazar
771. Rajabari Hat
772. Sitlai
773. Taherpur

CHAPAI NAWABGANJ
(No. of Branches—11)

774. Adina
775. Chapai Nawabganj
776. Chatra
777. Dhainagar
778. Dewpura
779. Huzrapur
780. Kansat
781. Mollikpur
782. Nachole
783. Rohanpur
784. Ranihati

NATORE REGION
(No. of Bránches—23)

785. Abdulpur Junction
786. Alaipur
787. Basudevpur
788. Bildahar
789. Bonpara Bazar
790. Dayarampur
791. Dhanidah
792. Dighapatia
793. Gurudaspur
794. Hatiandah
795. Jonail
796. Kachikata
797. Kalam
798. Madhnagar
799. Malanchi
800. Moukhara
801. Natore Academy
802. **Natore (Main)**
803. Patuapara
804. Rajapur Bazar
805. Singra Bazar
806. Station Bazar
807. Salampur

NAOGAON REGION
(No. of Branches—26)

808. Agradigun

809. Balihar
810. Bandhaikhara
811. Baidyapur Bazar
812. Chowkgorihat
813. Damurhat
814. Deluabarihat
815. Gaganpur
816. Gobarchapahat
817. Hapania
818. Jote Bazar
819. Kazirmorh
820. Madhail
821. Manda
822. Mangal Bari
823. Nazipur
824. Naogaon
825. Niamatpur
826. Nithpur
827. Nischintapur
828. Patakata
829. Sarashatipur
830. Shahebganj
831. Shibpur
832. Tajermorh
833. Tilna

RANGPUR REGION
(No. of Branches -31)

834. Alamnagar
835. Baura
836. Bhogdaburi
837. Bhotmari
838. Burimari
839. Betagari
840. Choraikhola
841. Chowdhurani
842. Domar
843. Durgapur Bazar
844. Gangachara
845. Haragacha
846. Hatibandha
847. Jaldhaka
848. Kaimari
849. Kakina
850. Kaliganj
851. Kaunia
852. Lalbagh Bazar
853. Lalmonirhat
854. Matherganj
855. Municipality Market
856. Nilphamari
857. Paglapir Bazar
858. Ramganj
859. Rangpur
860. Saidpur
861. Shilpanagari
862. Sathibari
863. Shahebganj
864. Shyampur

GAIBANDHA REGION
(No. of Branches —15)

865. Bamondanga
866. Bhurangamari
867. Bridge Road
868. Durgapur
869. Gaibandha Co-Op.
870. Gaibandha (Main)
871. Golapbagh
872. Hat Laxmipur
873. Kalibari Bazar
874. Kurigram
875. Ramna
876. Raiganj
877. Sovagonj
878. Tulshighat
879. Ulipur

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
   Sannya Road
   P.O. Box No. 1107
   Al-Ain, U.A.E.

763 Agents and Correspondents all over the world