

annual  
report

1975



Janata Bank

ANNUAL  
REPORT



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

## Board of Directors

**Mr. Mushfeq-us-Saleheen**

*Chairman*

**Mr. Abidur Rahman**

*Director*

**Mr. A. K. Gangopadhayay**

*Director*

**Mr. Nurun Nabi Chowdhury**

*Director.*

**Mr, Mozaffar Hossain (Paltu)**

*Director.*

# REPORT OF THE DIRECTORS

We have the pleasure to present our Annual Report together with Balance Sheet and Profit and Loss account for the period from January 1, 1975 to December 31, 1975.

In the case of Bangladesh 1975 was the year of cautious expectation. Notwithstanding the swift political changes that took place during the year, the overall position of the economy showed definite signs of progress and improvement. Generally speaking this trend was manifest in all sectors of economy. Naturally a sense of confidence was visible in other spheres of life and society.

The most encouraging results were achieved in the agricultural sector largely due to favourable climatic conditions. Like the previous years agriculture dominated the gross Domestic Product in an overwhelming manner. Food production particularly, that registered a considerable increase during the period under review, accounted for all the difference that showed up between 1975 and the previous three years after the emergence of Bangladesh. Increased production of foodgrain and perceptibly better yields of other varieties of crop made it possible for Bangladesh to narrow the gap between the needs of the country and her capacity to meet them. In other words it also meant a sizeable reduction of dependence on costly foodgrain import from other countries and better utilization of both foreign aid and domestic resources for development work and further improvement of growth potential. The bounties of nature and human endeavour worked together to offset the debilitating effects that were gradually strangulating the economy of the country during the previous years.

Monetary management was given a shot in the arm. The substance of administration was made coherent to the needs of the time and tethered to a pragmatic outlook. As an adjunct to all these certain measures both monetary and administrative were being implemented throughout the year with a sense of urgency.

In the field of money management, traditional corrective measures such as demonetization of 100 taka note, readjustment of exchange value of currency, rationalisation of credit facilities from the commercial banks were called in to play their part in order to halt the inflationary spiral. As expected the measures worked admirably well. Demonetization alone reduced money circulation by 20%. Price spirals and cost of living came down to a level from where great relief was available for both urban and rural population. ✓ Leakages through rampant smuggling of the preceding years were checked effectively. ✓ Judicious imports of industrial raw materials and consumables further stabilised the market conditions. ✓ Better sales of raw jute, jute goods, tea, hides and skins and other exportable items improved the position of foreign exchange reserve. ✓ Comparative calm and improvement in the law and order situation of the country helped industrial turnovers. ✓ The drive for internal resource mobilisation through collection of taxes and curtailment of non-development expenditure yielded good results.

From available figures it was seen that foreign exchange reserve of the country which stood at Tk. 142.17 crores in January, 1975 rose to Tk. 236.11 crores in November, 1975. The whole sale price index of agricultural commodities at Dacca according to conservative estimate declined from 434 in March 1975 to 305 in December 1975. Similarly the middle class cost of living index in Dacca came down from 458.33 to 409.66 during 1975. By demonetization of 100 taka note in April 1975, the money supply was reduced by 20%. The readjustment of exchange rate in May 1975 further helped the reduction of money supply in the country.

Bank Credit which stood at Tk. 962.28 crores at the end of the year 1974 came down to Tk. 908.43 crores in May 1975. During this period money supply was reduced by Tk. 48.13

crores. Bank credit expansion was slower in 1975 and the figure stood at Tk. 103.91 crores as against Tk. 220.32 crores during 1974. On the other hand credit deposit ratio rose to 0.97 as at December 1975 from 0.88 in January 1975. Bank deposits stood at Tk. 1069.62 crores in December 1975 as against bank deposits amounting to Tk. 975.87 crores in December, 1974. Rice production during 1975 was 12.48 million tons as against 11.8 million tons in 1974. Jute production increased by 5 lakh bales to 43 lakh bales in 1975. Production of potato, pulses and wheat was also higher compared to 1974 figures. Index of industrial production rose from 84 in July 1975 to 116 in January 1976. On the whole the reduction of inflation was 10%.

Against this back drop of upswing and encouraging performance of the entire economy of the country, Janata Bank achieved remarkable success in its operation as a commercial bank both at home and abroad. Highlights of our performance during the period from January 1, 1975 to December 31, 1975 are given here below :

### SHARE CAPITAL

The Capital structure remained the same during the year. The Authorised Capital remains at Tk. 5 crores (50 million) and Paid-up Capital at Tk. 3 crores (30 million).

### RESERVE FUND

The Reserve Fund was raised to Tk. 4.5 crores (45 million) as on December 31, 1975 over Tk. 2.5 crores (25 million) in the preceding year indicating an increase of Tk. 2 crores (20 million).

### PROFIT

The Net Profit as on December 31, 1975 was Tk. 9.43 crores (94.3 million) as against Tk. 4.49 crores (44.9 million) which is more than 110% increase over the previous year. This was achieved mainly due to increase in the volume of credit which can be envisaged in the rest of the report. Appropriation of the profit is given below:

(i) Transferred to Reserve Fund	Tk 2.00 crores (20 million)
(ii) Provided for Taxation	Tk 5.93 crores (59.3 million)
(iii) Balance of Profit paid to Government in terms of Article 25 of Bangladesh Banks (Nationalisation) Order, 1972.	Tk 1.50 crores (15 million)

### INVESTMENT

There being no plausible opportunity available, the Investment Portfolio reflected no significant change during the year under review.

### DEPOSIT

The deposit of the Bank increased by a little over 13% raising the total to Tk. 292.11 crores (2921.1 million) as on December 31, 1975 as against total deposit of Tk. 258.05 crores (2580.5 million) as on December 31, 1974.

### ADVANCE

The Bank maintained a positive lending policy commensurate with selective credit control measures initiated by the Government though the pressure continued to be considerable during the year under review. During 1975, the advance of the bank increased by 22.5% from

Tk. 209.24 crores (2092.4 million) as on December 31, 1974 to Tk. 256.30 (2563 million) as on December 31, 1975. Of the total advance the involvement in Public Sector upto December 31, 1975 is as under :

a, Jute	Tk. 91.22 crores (912.2 million)
b, Steel	Tk. 13.14 crores (131.4 million)
c, Tanneries	Tk. 8.52 crores ( 85.2 million)
d, Transport	Tk. 6.98 crores ( 69.8 million)
e, Textile	Tk. 6.84 crores ( 68.4 million)
f, Sugar	Tk. 4.91 crores ( 49.1 million)
g, Tea	Tk. 1.27 crores ( 12.7 million)
h, Petroleum	Tk. 0.98 crores ( 9.8 million)

## JUTE AND JUTE INDUSTRY

Jute being the major cash crop of the country was provided the maximum credit. The Bank provided Tk. 50.74 crores (507.4 million) to Jute Trade and Tk. 40.48 crores (404.8 million) to Jute Industries upto December 31, 1975, the total finance working out to be Tk. 91.22 crores (912.2 million) as against Tk. 85.37 crores (853.7 million) upto December 31, 1974.

Janata Bank during the year provided 25% of total bank credit of Tk. 364 crores (3640 million) in the Jute sector

## FOREIGN TRADE

Out of the total Export Receipts of Tk. 322.77 crores (3227.7 million) of the country in 1975 under cash we have handled Export Bills of Tk. 115.52 crores (1155.2 million). Our Bank handled Import L/C of Tk. 131.63 crores (1316.3 million) under cash in 1975 against the total Import payments of Tk. 417.26 crores (4172.6 million) under cash of the country in the same year.

## TRANSPORT

We continued our efforts for the improvement of this important sector to facilitate transportation throughout the country. As a result, our advance in this sector as on 31.12.75 stood at Tk. 6.98 crores (69.8 million) as against 4.45 crores (44.5 million) as on 31.12.74.

## RURAL CREDIT

Since the establishment of Rural Credit Division in the month of November, 1973 the Bank continued to finance the agricultural projects both directly and indirectly.

The Bank being new in this field and organization in this field being also small initially, area-wise approach of financing production under supervised Credit Scheme was persued.

To meet the credit requirement in this sector, the Bank increased its quantum of finance. In the year 1975 Janata Bank gave direct loans of Tk. 8.85 lacs to the farmers at Comilla, Noakhali, Rangpur, Rajshahi and Tangail areas under supervised credit scheme to meet the seasonal production cost of Paddy, Tobacco, Wheat and Sunflower.

Tobacco growers of Rangpur area, under supervised credit scheme of the bank were able to increase per acre production from 12 maunds to 16 maunds. Similarly potato growers of

Noakhali area increased their per acre production from 150 maunds to 300 maunds with constant supervision, improved technology and technical assistance given by the Bank in collaboration with agencies working for the development of agriculture.

The irrigation scheme sponsored under the supervision of the Bank, farmers could bring 220 acres of land under wheat and potato cultivation. As a result cultivator will be able to increase their production per acre from 10 maunds to 30 maunds of wheat and from 100 maunds to 300 maunds of potato per acre. In the coastal saline areas of Noakhali, Bank introduced Sunflower cultivation in 325 acres which used to remain fallow previously.

Under indirect financing scheme, Bank has also sanctioned Tk. 2 crores to meet the cost of cultivation of HYV Sugar Cane in six different areas. Bank has continued its credit support to fertilizer dealers for supply of inputs to farmers. On experimental basis, loan was sanctioned for installation of a few shallow Tube-wells in Comilla and Noakhali areas which would bring 220 acres of land under irrigation. Till the end of December, 1975 Bank sanctioned credit in Rural Sector to the tune of Tk. 211.11 lacs as against Tk. 28.50 lacs as on 31st December 1974. The net increase has been 74%.

## FOOD PROCUREMENT AND JUTE PURCHASE

As in the previous years we continued to act as agent of the Government in their food procurement and jute purchasing schemes. Our services in these fields have facilitated the success of the schemes of the Government.

## OVERSEAS OPERATION

We had two branches in the United Kingdom, one branch in Belgium (Brussels) and one branch in Abu Dhabi (U. A. E.). As decided by the Government the function and business of the two branches in U. K. were handed over to Sonali Bank on 25.4.75 and pursuant to decision of Bangladesh Bank our branch at Belgium was closed down on 30.9.75. Our Abu Dhabi branch did well in its operation during the year under review. It is gratifying to report that the branch at Abu Dhabi yielded handsome profit in 1975.

## EXPANSION

During the year 1975, 13 (thirteen) additional branches were established. The total number of branches as on 31.12.75 was 322 including our Abu Dhabi branch as against 312 in 1974.

## STAFF

The volume of business of the bank has been substantially increased but required number of employees could not be recruited due to various difficulties. The total number of employees as on 31.12.75 stood at 4,793 as against 4,554 as on 31.12.74., indicating an increase of 239 employees only whereas our requirement was much more.

We record our gratitude to all the employees of the Bank for their continued support and display of their qualities of initiative, ingenuity and loyalty without which Bank's continued progress would have been impossible.

Before concluding we record thanks to the Ministry of Finance for their excellent support, cooperation and good counsel. It is also a pleasure to comment on the good relationship that exists between us and the Bangladesh Bank and U.A.E. Currency Board.

For and on behalf of the  
BOARD OF DIRECTORS  
MUSHFEQ-US-SALEHEEN  
Chairman

Dated : Dacca  
The 29th November, 1976.

# AUDITORS' REPORT

We have examined the annexed Balance Sheet of Janata Bank as at 31st December, 1975 together with the Profit and Loss Account of the Bank for the year ended on that date in which are incorporated the certified returns of all the branches and, subject to our separate report to the Ministry of Finance, Government of the People's Republic of Bangladesh, report that :

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

HOWLADAR YUNUS AND CO  
*Chartered Accountants*

S. F. AHMED AND CO  
*Chartered Accountants*

Dacca, 18th May, 1976





# BALANCE SHEET AS AT

## CAPITAL AND LIABILITIES

31st December, 1974

31st December, 1975

Taka		Taka												
309,87,29,506	Brought forward	376,92,18,237												
	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA :													
	8,11,41,914 (i) Payable in Bangladesh	15,23,19,774												
24,94,48,868	16,83,06,954 (ii) Payable outside Bangladesh	35,32,37,784												
13,70,66,737	OTHER LIABILITIES :	32,19,89,248												
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 30%;">1,99,65,485</td> <td style="width: 40%;">(i) Adjusting Account</td> <td style="width: 30%; text-align: right;">3,63,28,172</td> </tr> <tr> <td>2,58,77,859</td> <td>(ii) H. O. Old Account</td> <td style="text-align: right;">2,58,77,859</td> </tr> <tr> <td>5,20,81,634</td> <td>(iii) Branch Adjustment</td> <td style="text-align: right;">7,74,32,857</td> </tr> <tr> <td>3,91,41,759</td> <td>(iv) Others</td> <td style="text-align: right;">18,23,50,360</td> </tr> </tbody> </table>	1,99,65,485	(i) Adjusting Account	3,63,28,172	2,58,77,859	(ii) H. O. Old Account	2,58,77,859	5,20,81,634	(iii) Branch Adjustment	7,74,32,857	3,91,41,759	(iv) Others	18,23,50,360	
1,99,65,485	(i) Adjusting Account	3,63,28,172												
2,58,77,859	(ii) H. O. Old Account	2,58,77,859												
5,20,81,634	(iii) Branch Adjustment	7,74,32,857												
3,91,41,759	(iv) Others	18,23,50,360												
101,29,08,260	ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA :	171,65,83,682												
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 30%;">25,40,73,047</td> <td style="width: 40%;">(i) Letter of Guarantee</td> <td style="width: 30%; text-align: right;">35,29,87,172</td> </tr> <tr> <td>75,88,35,213</td> <td>(ii) Letter of Credit</td> <td style="text-align: right;">136,35,96,510</td> </tr> </tbody> </table>	25,40,73,047	(i) Letter of Guarantee	35,29,87,172	75,88,35,213	(ii) Letter of Credit	136,35,96,510							
25,40,73,047	(i) Letter of Guarantee	35,29,87,172												
75,88,35,213	(ii) Letter of Credit	136,35,96,510												
449,81,53,371	Carried over	631,33,48,725												

PROPERTY AND ASSETS

31st December, 1974

31st December, 1975

Taka	Taka	Taka	Taka
97,61,21,958			113,81,25,943
		Brought Forward	
		ADVANCES : (Other than bad and doubtful debts for which provision has been made to the satisfaction of the Auditors)	
		(1) Loans, Cash Credit, Overdrafts etc.	
		(a) In Bangladesh :	
	128,20,83,668	(i) To Clients	123,17,99,830
	15,48,11,324	(ii) To Public Sector against which Counter Finance Facilities have been obtained from Bangladesh Bank	8,11,66,399
	41,14,05,000	(iii) To Public Sector against which Bills Rediscounting Facilities have been obtained from Bangladesh Bank	39,68,25,000
	Nil	(iv) To Public Sector against which no Counter Finance have been obtained from Bangladesh Bank	43,65,01,000
	4,20,57,458	(b) Outside Bangladesh	20,66,67,925
	189,03,57,450		235,29,60,154
		(2) Bills Discounted and Purchased :	
		(a) Payable in Bangladesh	1,98,33,301
		(b) Payable outside Bangladesh	19,02,48,624
309,24,43,032	20,20,85,582		21,00,81,925
	13,12,62,243		256,30,42,079

Particulars of Advances :		
186,35,41,848	(i) Debts considered good in respect of which the Bank is fully secured	232,88,94,261
10,02,02,038	(ii) Debts considered good for which the Bank holds no other security than the Debtors' personal security	10,65,07,686
12,86,99,146	(iii) Debts considered good secured by the personal liabilities of one or more parties in addition to the personal security of the debtors	12,76,40,132
Nil	(iv) Debts considered doubtful or bad not provided for	Nil
209,24,43,032		256,30,42,079

306,85,64,990

Carried Over

370,11,68,022

# BALANCE SHEET AS AT

## CAPITAL AND LIABILITIES

31st December, 1974		31st December, 1975	
Taka	Taka	Taka	Taka
449,81,53,371			631,33,48,725
		Brought Forward	
		PROFIT AND LOSS ACCOUNT :	
	4,48,91,645	Profit for the year	9,43,20,700
		Less :	
	2,43,91,645	Provision for Taxation	5,93,20,700
	1,20,00,000	Transferred to Reserve Fund	2,00,00,000
		Amount credited to Govt under Section 25 of Bangladesh Banks (Nationalisation)	
	4,48,91,645	85,00,000 Order 1972	1,50,00,000 9,43,20,700
449,81,53,371		Carried over	631,33,48,725



# BALANCE SHEET AS AT

## CAPITAL AND LIABILITIES

31st December, 1974

31st December, 1975

Taka	Taka		Taka	Taka
449,81,53,371		Brought Forward		631,33,48,725
<b>CONTINGENT LIABILITIES :</b>				
(I) Money for which the Bank is contingently liable :				
(a) Contingent Liability in respect of Guarantee given favouring :				
		(i) Government of the Peoples Republic of Bangladesh	19,09,57,866	
	15,31,95,947	(ii) Banks and other Financial Institutions, and	13,51,56,341	
	6,97,69,317	(iii) Others	<u>2,68,72,965</u>	
	<u>3,11,07,783</u>	(II) Liability on account of outstanding forward Exchange Contracts	<u>35,29,87,172</u>	
	<u>25,40,73,047</u>			
	9,19,42,219		19,10,97,971	
		<b>TOTAL</b>		<b>631,33,48,725</b>
449,81,53,371				

S. A. SHAKOOR  
Assistant General Manager

M. HAIDER CHOWDHURY  
Deputy General Manager

BAZAL AHMED  
General Manager

## PROPERTY AND ASSETS

	31st December, 1974			31st December, 1975
	Taka		Taka	Taka
	433,09,22,1	Brought Forward		592,33,09,262
		PREMISES :		
	46,24,725	Balance as per last Balance Sheet	45,24,125	
	Nil	Additions during the year.	Nil	
	46,24,725		45,24,125	
45,24,125	1,00,600	Less : Depreciation for the year	88,550	44,35,575
		FURNITURE AND FIXTURE :		
	1,14,10,560	Balance as per last Balance Sheet	1,26,00,735	
	<u>30,93,931</u>	Additions less sales during the year	<u>43,83,504</u>	
	1,45,04,491		1,69,84,239	
1,26,00,735	19,03,756	Less : Depreciation for the year	26,12,199	1,43,72,040
		OTHER ASSETS INCLUDING SILVER :		
	1,17,780	(i) Stamps	80,174	
	58,18,177	(ii) Stationery	1,01,50,065	
	76,45,553	(iii) Income accrued on Investments	95,07,866	
	32,05,609	(iv) Advance Deposits and Advance Rent	41,12,613	
	8,82,58,293	(v) Suspense	17,14,86,711	
	1,70,903	(vi) Tripura Modern Bank	1,88,761	
	4,03,34,160	(vii) Head Office Old Account	4,03,75,062	
15,01,06,393	45,55,918	(viii) Demonetised Notes	13,53,30,596	37,12,31,848
		NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS :		Nil
Nil		TOTAL		631,33,48,725
449,81,53,371				

Signed in terms of our report of even date annexed

MUSHFEQ-US-SALEHEEN  
*Managing Director and Chairman*  
 ABIDUR RAHMAN *Director*  
 A. K. GANGOPADHAYA *Director*  
 NURUN NABI CHOWDHURY *Director*  
 MOZAFFAR HOSSAIN (PALTU) *Director*

HOWLADAR YUNUS AND CO.  
*Chartered Accountants*

S. F. AHMED AND CO.  
*Chartered Accountants*

DATED, DACCA May 18,1976

# PROFIT AND LOSS ACCOUNT FOR THE

1974	EXPENDITURE	1975
Taka		Taka
20,71,04,193	Interest paid on Deposits, Borrowings etc.	29,60,73,989
3,69,48,327	Salaries, Allowances and Provident Fund. (Including Tk. 57,600 (Tk. 56,244 in 1974) to the Managing Director)	4,25,39,014
Nil	Directors Fees and Allowances	2,800
1,40,38,073	Rent, Taxes, Insurance, Lighting etc	1,56,05,180
4,40,358	Law Charges	17,82,305
33,03,471	Postage, Telegrams, Telephone and Stamps	48,47,952
1,28,224	Auditors' Fees	1,05,177
41,65,046	Depreciation on and Repairs to Banking Company's Property	43,17,995
44,70,143	Stationery, Printing and Advertisements etc	56,05,137
Nil	Loss from Sale of or Dealing with Non- Banking Assets	2,45,235
95,65,864	Computer Bureau and other expenditure	1,62,23,819
4,48,91,645	Balance of Profit carried to Balance Sheet	9,43,20,700
32,50,55,344	TOTAL	48,16,69,303

S. A. SHAKOOR  
*Assistant General Manager*

M. HAIDER CHOWDHURY  
*Deputy General Manager*

BAZAL AHMED  
*General Manager*

# YEAR ENDED 31ST DECEMBER 1975

1974	INCOME	1975
Taka		Taka
	(Less Provision made during the period for bad and doubtful debts and other usual or necessary provision)	
27,99,98,229	Interest and Discount	38,41,46,176
3,85,50,773	Commission, Exchange and Brokerage	8,73,55,315
15,89,733	Rents	13,35,894
Nil	Income from Non-Banking Assets and Profits from Sale of or Dealing with such Assets	Nil
49,16,609	Other Receipts including income of Computer Bureau	88,31,918
32,50,55,344	TOTAL	48,16,69,303

Signed in terms of our report of even date annexed

MUSHFEQ-US-SALEHEEN  
*Managing Director and Chairman*  
 ABIDUR RAHMAN, *Director*  
 A. K. GANGOPADHYAY, *Director*  
 NURUN NABI CHOWDHURY, *Director*  
 MOZAFFAR HOSSAIN (PALTU), *Director*

HOWLADAR YUNUS AND Co.  
*Chartered Accountants*

S. F. AHMED AND Co.  
*Chartered Accountants*

DATED, DACCA May 18, 1976

**Managing Director**

Mr. Mushfeq-us-Saleheen

**General Manager**

Mr. Bazal Ahmed

**Deputy General Managers**

Mr. M. Haider Chowdhury

Mr. Qamrul Huda

Mr. A. K. M. Ghaffar

**Assistant General Managers**

Mr. Rezaul Karim

Mr. Badrul Huda, Abu Dhabi

Mr. A. I. M. Iftikar Rahman

Mr. Sujaur Raschid

Mr. Syed Atiqullah

Mr. K. A. Mazid

Mr. Ashfaque Uddin Chowdhury

Mr. Mohd. Nurullah

Mr. M. Hayatur Rahman

Mr. M. Bazlul Baree

Mr. Serajul Islam

Mr. S. A. Shakoor

Mr. A. A. M. Asaduzzaman

# KEY INDICATORS : JANATA BANK

( Taka in million )

	1972	1973	1974	1975	% of increase over the preceeding year
DEPOSITS	1576,9	2285,6	2580,5	2921,1	13
ADVANCES	1132	1564,4	2092,4	2563,0	22.5
INVESTMENTS	204,1	472,2	537,4	534,5	0.4
PROFIT	10,6	46,6	44,9	94,3	110

## BRANCHES

	1972	1973	1974	1975
BANGLADESH	260	284	308	321
OVERSEAS	1	2	4	1
	<hr/> 261	<hr/> 286	<hr/> 312	<hr/> 322

# LIST OF BRANCHES

(Total 322 including 1 Overseas Branch)

## DACCA REGION (Total Branches - 52)

1. Bangshal Road	Dacca
2. B.I.D.C.	Dacca
3. B.R.T.C.	Dacca
4. Chawk Bazar	Dacca
5. Dacca College Gate	Dacca
6. Dacca Medical College	Dacca
7. D.I.T.	Dacca
8. Dhamrai	Dacca
9. Dhanmondi	Dacca
10. Elephant Road	Dacca
11. Farashganj	Dacca
12. Gandaria	Dacca
13. Gazipur	Dacca
14. Hotel Intercontinental	Dacca
15. Imamganj	Dacca
16. Islampur	Dacca
17. I.W.T.A. Terminal	Dacca
18. Luxmi Bazar	Dacca
19. Magh Bazar	Dacca
20. Mirpur	Dacca
21. Mitford Road	Dacca
22. Mohammadpur	Dacca
23. Mohakhali	Dacca
24. Motijheel	Dacca
25. Mouchak Market	Dacca
26. Mugdapara	Dacca
27. Manikganj	Dacca
28. Nawabganj	Dacca
29. Nawabpur Road	Dacca
30. Nazimuddin Road	Dacca
31. New Air Port Road	Dacca
32. New Market	Dacca
33. Opp. G.P.O., B.B. Avenue	Dacca
34. Posta	Dacca
35. Purana Paltan	Dacca
36. Ramna	Dacca
37. Rajar Bagh	Dacca
38. Raja Chamber, Motijheel	Dacca
39. Sadarghat	Dacca
40. Sailpurhat	Dacca

41. Santinagar	Dacca
42. Satmasjid Road	Dacca
43. Sher-e-Bangla Nagar	Dacca
44. Tejgaon	Dacca
45. Thatari Bazar	Dacca
46. Tipu Sultan Road	Dacca
47. Topkhana Road	Dacca
48. Tongi	Dacca
49. University Campus	Dacca
50. Victoria Park	Dacca
51. WASA	Dacca
52. WAPDA	Dacca

## CHITTAGONG REGION (Total Branches - 44)

53. Amir Market	Chittagong
54. Asadganj	Chittagong
55. Barabakunda	Chittagong
56. Burischar	Chittagong
57. Cantonment	Chittagong
58. Chakaria	Chittagong
59. Chaktai	Chittagong
60. Chawk Bazar	Chittagong
61. Ctg. Municipality	Chittagong
62. Cox's Bazar	Chittagong
63. Dewanhat	Chittagong
64. Dohazari	Chittagong
65. Dost Building	Chittagong
66. EIC House, Pathantooly	Chittagong
67. Fatehpur	Chittagong
68. Fatik Chari	Chittagong
69. Hat Hazari	Chittagong
70. Jubilee Road	Chittagong
71. Kadamtali	Chittagong
72. Kalurghat	Chittagong
73. Kaptai	Chittagong
74. Karerhat	Ctg. Hill Tracts
75. Kathaltali	Chittagong
76. Khatunganj	Ctg. Hill Tracts
77. Korbaniganj	Chittagong
78. Kumira	Chittagong

79.	Kutubdia	Chittagong
80.	Laldighi East	Chittagong
81.	Mirswarai	Chittagong
82.	Naikhomchari	Ctg. Hill Tracts
83.	Nazirhat	Chittagong
84.	New Market	Chittagong
85.	Pahartali	Chittagong
86.	Patenga Road (Steel Mill)	Chittagong
87.	Patiya	Chittagong
88.	Pomara	Chittagong
89.	Poravita	Chittagong
90.	Port (Republic Road)	Chittagong
91.	Reazuddin Bazar	Chittagong
92.	Sadarghat Road	Chittagong
93.	Sheikh Mujib Road	Chittagong
94.	Sitakunda	Chittagong
95.	Strand Road	Chittagong
96.	WASA	Chittagong

**COMILLA REGION**  
(Total Branches - 24)

97.	Burichang	Comilla
98.	Chandina	Comilla
99.	Chandpur, Puranbazar	Comilla
100.	Chandpur. Co.-Op	Comilla
101.	Choumohani	Comilla
102.	Comilla Mian	Comilla
103.	Comilla Co-Op	Comilla
104.	Companiganj	Comilla
105.	Dagon Bhuiyan	Noakhali
106.	Damudya	Faridpur
107.	Daud Kandi	Comilla
108.	Dharampur	Comilla
109.	Feni	Noakhali
110.	Faridganj	Comilla
111.	Gouripur Bazar	Comilla
112.	Gunabati	Comilla
113.	Hajiganj	Comilla
114.	Kachua	Comilla
115.	Khilpara	Noakhali
116.	Laksham	Comilla
117.	Maizdi Court	Noakhali
118.	Natun Bazar (Chandpur)	Comilla
119.	Raipura	Noakhali
120.	Shashan Ghacha	Comilla

**BRAHMANBARIA REGION**  
(Total Branches - 13)

121.	Akhaura	Comilla
122.	Ashuganj	Comilla
123.	Bahubal	Sylhet
124.	Brahmanbaria	Comilla

125.	Brahmanbaria Co-op.	Comilla
126.	Bhairab Bazar	Mymensingh
127.	Habiganj	Sylhet
128.	Kuti	Comilla
129.	Madhabpur	Sylhet
130.	Nabinagar	Comilla
131.	Quasba	Comilla
132.	Sarail Co-op.	Comilla
133.	Shahzi Bazar	Sylhet

**SYLHET REGION**  
(Total Branches - 22)

134.	Akatona	Sylhet
135.	Beani Bazar	Sylhet
136.	Bhadeswar	Sylhet
137.	Bhanugach	Sylhet
138.	Biswanath	Sylhet
139.	Chattak	Sylhet
140.	Dhaka Dakshin	Sylhet
141.	Fenchuganj	Sylhet
142.	Goplar Bazar	Sylhet
143.	Jagannathpur	Sylhet
144.	Jawa Bazar	Sylhet
145.	Juri	Sylhet
146.	Kumna	Sylhet
147.	Moulvi Bazar	Sylhet
148.	Nabiganj	Sylhet
149.	Raniganj Bazar	Sylhet
150.	Sherpur Nutun Bazar	Sylhet
151.	Srimangal	Sylhet
152.	Sunamganj	Sylhet
153.	Sylhet	Sylhet
154.	Tajpur	Sylhet
155.	Zinda Bazar	Sylhet

**MYMENSINGH REGION**  
(Total Branches - 18)

156.	Charpara	Mymensingh
157.	Gouripur Academy Centre	Mymensingh
158.	Haluaghat	Mymensingh
159.	Islampur	Mymensingh
160.	Itna	Mymensingh
161.	Jamalpur	Mymensingh
162.	Jaria Janjail	Mymensingh
163.	Kathiadi	Mymensingh
164.	Kishoreganj	Mymensingh
165.	Kuliarchar	Mymensingh
166.	Madhupur	Tangail
167.	Mohanganj	Mymensingh
168.	Mymensingh	Mymensingh
169.	Nandina	Mymensingh
170.	Netrokona	Mymensingh

171. Sarar Char	Mymensingh
172. Tangail	Tangail
173. Tarakanda	Mymensingh

**NARAYANGANJ REGION**  
(Total Branches - 22)

174. Baidyer Bazar	Dacca
175. Bandar	Narayanganj
176. Bancharampur	Comilla
177. Bangabandhu Road, N.Ganj	Narayanganj
178. Betka	Dacca
179. Bhagyakul	Dacca
180. Fatullah	Narayanganj
181. Ghorasal	Dacca
182. Godnail	Narayanganj
183. Gopaldi Bazar	Dacca
184. Hasnabad Bazar	Dacca
185. Kamalaghat	Dacca
186. Munshiganj	Dacca
187. Murapara	Dacca
188. Narshingdi	Dacca
189. Netaiganj	Narayanganj
190. Palash	Dacca
191. Ram Chandrapur	Comilla
192. Ram Krishnapur	Comilla
193. Shibpur	Dacca
194. Syed Ali Chamber, N.Ganj	Narayanganj
195. Tan Bazar	Narayanganj

**BOGRA REGION**  
(Total Branches - 13)

196. Adamdighi	Bogra
197. Bogra	Bogra
198. Chandaikona	Bogra
199. Chandan baisha	Bogra
200. Damurhat	Rajshahi
201. Gaibandha	Rangpur
202. Gaibandha Co-Op	Rangpur
203. Joypurhat	Bogra
204. Manda	Rajshahi
205. Naogaon	Rajshahi
206. Nazipur	Rajshahi
207. Rukindipur	Bogra
208. Santahar	Bogra

**RAJSHAHI REGION**  
(Total Branches - 17)

209. Arani	Rajshahi
210. Baneswar	Rajshahi
211. Bhawaniganj	Rajshahi
212. Chapai Nawabganj	Rajshahi
213. Durgapur	Rajshahi
214. Godagari	Rajshahi

215. Haragram	Rajshahi
216. Harian	Rajshahi
217. Kansat	Rajshahi
218. Malanchi	Rajshahi
219. Nachole	Rajshahi
220. Natore	Rajshahi
221. Natore Academy	Rajshahi
222. Rani Bazar	Rajshahi
223. Rohonpur	Rajshahi
224. Shaheb Bazar	Rajshahi
225. Tahirpur	Raishahi

**PABNA REGION**  
(Total Branches - 11)

226. BSIC Industrial Estate	Pabna
227. Enayetpur	Pabna
228. Gurudaspur	Rajshahi
229. Ishurdi	Pabna
230. Pabna	Pabna
231. Pabna Bazar	Pabna
232. Paksey	Pabna
233. Ruppur	Pabna
234. Serajganj	Pabna
235. Shahjadpur	Pabna
236. Sohagpur	Pabna

**RANGPUR REGION**  
(Total Branches - 26)

237. Alamnagar	Rangpur
238. Atwari	Dinajpur
239. Bhurungamari	Rangpur
240. Charkai	Dinajpur
241. Chirirbandar	Dinajpur
242. Debiganj	Dinajpur
243. Dinajpur	Dinajpur
244. Domar	Rangpur
245. Gangachara	Rangpur
246. Haragach	Rangpur
247. Hatibandha	Rangpur
248. Jaldhaka	Rangpur
249. Kaliganj	Rangpur
250. Kaunia	Rangpur
251. Kurigram	Rangpur
252. Lahirirhat	Dinajpur
253. Lalmonirhat	Rangpur
254. Nilphamari	Rangpur
255. Parbatipur	Dinajpur
256. Phulhat	Dinajpur
257. Rangpur	Rangpur
258. Ranishankhail	Dinajpur
259. Ruhea	Dinajpur
260. Saidpur	Rangpur
261. Shampur	Rangpur
262. Thakurgaon	Dinajpur

**KHULNA REGION**  
( Total Branches - 14 )

263.	Bagerhat	Khulna
264.	Chalna Port	Khulna
265.	Daulatpur	Khulna
266.	Gopalganj	Faridpur
267.	Helatala Road	Khulna
268.	Khalishpur	Khulna
269.	K. D. A.	Khulna
270.	K., D. Ghosh Road	Khulna
271.	K. J. Ali Road	Khulna
272.	Kotalipara	Faridpur
273.	Mirerdanga	Khulna
274.	Rail Road	Khulna
275.	Rampal	Khulna
276.	Sharankhola	Khulna

**BARISAL REGION**  
( Total Branches - 20 )

277.	Baliakandi	Faridpur
278.	Barisal Chowk Bazar	Barisal
279.	Barisal Sadar Road	Barisal
280.	Bhedarganj	Faridpur
281.	Bhojeswar	Faridpur
282.	Bhola	Barisal
283.	Burhanuddin	Barisal
284.	Charfassan	Barisal
285.	Char Muguria	Faridpur
286.	Faridpur	Faridpur
287.	Hari Kumaria	Faridpur
288.	Kalkini	Faridpur
289.	Khan Khanepur	Faridpur
290.	Kowri Khara	Barisal
291.	Mirza Kalu	Barisal
292.	Patherhat	Barisal
293.	Patuakhali	Patuakhali
294.	Piroz Pur	Barisal
295.	Rajbari	Faridpur
296.	Tarki	Barisal

**JESSORE REGION**  
( Total Branches - 25 )

297.	Arpara (Salika)	Jessore
298.	Assasuni	Khulna
299.	Bordia	Jessore
300.	Chuadanga	Kushtia
301.	Darsana	Kushtia
302.	Dattanagar	Kushtia
303.	Harinakunda	Jessore
304.	Jessore H.M.M. Road	Jessore
305.	Jessore M.K. Road	Jessore
306.	Jhenaidah	Jessore
307.	Jhikergacha	Jessore

308.	Kaliganj	Khulna
309.	Keshabpur	Jessore
310.	Kushtia	Kushtia
311.	Langalbandha	Jessore
312.	Lohagara	Jessore
313.	Magura	Jessore
314.	Meherpur	Kushtia
315.	Maniram Pur	Jessore
316.	Narail	Jessore
317.	Noapara	Jessore
318.	Patkelghata	Khulna
319.	Sailkupa	Jessore
320.	Satkhira	Khulna
321.	Shyamnagar	Khulna

**OVERSEAS BRANCH :**

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

**LIST OF NEW BRANCHES OPENED  
AFTER 31-12-75. (FROM 1-1-76 to 9-10-76)**

1.	Jhalukhati	Barisal
2.	Firingee Bazar	Chittagong
3.	Khagrachari	Ctg. Hill Tracts
4.	Langado	Ctg. Hill Tracts
5.	Rupkania	Chittagong
6.	Green Road	Dacca
7.	Armanitola	Dacca
8.	Kamalapur Bazar	Dacca
9.	Mokim Katra	Dacca
10.	Brahmandi	N. Ganj
11.	Station Road	Faridpur
12.	Binodepur	Jessore
13.	Noor Nagar	Khulna
14.	Sonapur	Noakhali
15.	Barguna	Patuakhali
16.	Hat Luxmipur	Rangpur
17.	Madarganj	Rangpur
18.	Neyamatpur	Rajshahi
19.	Noapara	Sylhet
20.	Markuli	Sylhet
21.	Bara pachi Bazar	Sylhet
22.	Rayer Bazar	Dacca
23.	Dredger Organisation	N. Ganj
24.	Charchartala	Comilla
25.	Baghabarighat	Pabna
26.	Dubai	U. A. E.

170 Agents and Correspondents in  
59 Countries of the World

NUMBER OF BRANCHES OF JANATA BANK IN DIFFERENT DISTRICTS OF BANGLADESH

