

A-41.

Condition

annual
report
1978



Janata Bank

30/9



A-41.

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

Secretary

Mr. S.B. Zaman

Auditors

Rahman Rahman Huq & Co.

A. Qasem & Co.

Managing Director

Mr. A.N.M. Sulaiman Chaudhury

General Managers

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

Chief Executive for UAE Branches

Mr. M. A. Beg.

Deputy General Managers

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

Director, Research & Statistics

1. Mr. Md. Taheruddin

Director, Public Relations

1. Mr. S.A.B.M. Atiqullah

Assistant General Managers

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

Managing Director
Mr. A. M. Siddique

Chief Executive for UAE Branches
Mr. M. A. Khan

General Manager
Mr. A. M. Siddique

ABBREVIATIONS

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

UNIT

- 1 Crore = 10 millions
10 Lacs = 1 million

KEY INDICATORS : JANATA BANK

(Taka in Million)

	1972	1973	1974	1975	1976	1977	1978	% of increase over the preceding year
DEPOSITS	1576.9	2285.6 <u>2335.5</u>	2580.5	2921.1	4215.8	4811.2	5424.8	12.75
ADVANCES	1132.0	1564.4	2092.4	2563.0	3561.6	4532.2	5436.7	19.96
INVESTMENTS	204.1	472.2	537.4	534.5	636.8	804.2	914.1	13.66
PROFIT	10.6	46.6	44.9	94.3	111.0	115.1	75.0	-34.84

BRANCHES

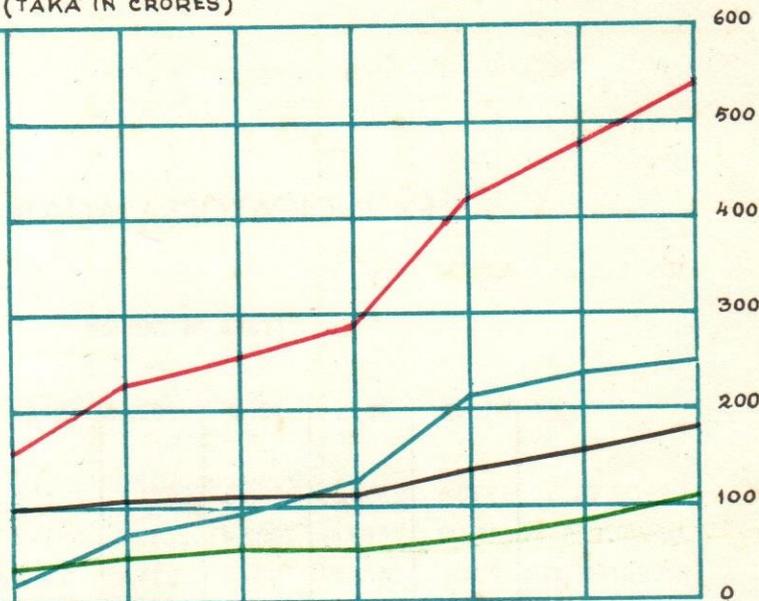
	1972	1973	1974	1975	1976	1977	1978
BANGLADESH	260	284	308	321	372	502	629
OVERSEAS	1	2	4	1	5	5	5
	<hr/>						
	261	286	312	322	377	507	634

JANATA BANK'S DEPOSITS AND ADVANCES

(TAKA IN CRORES)

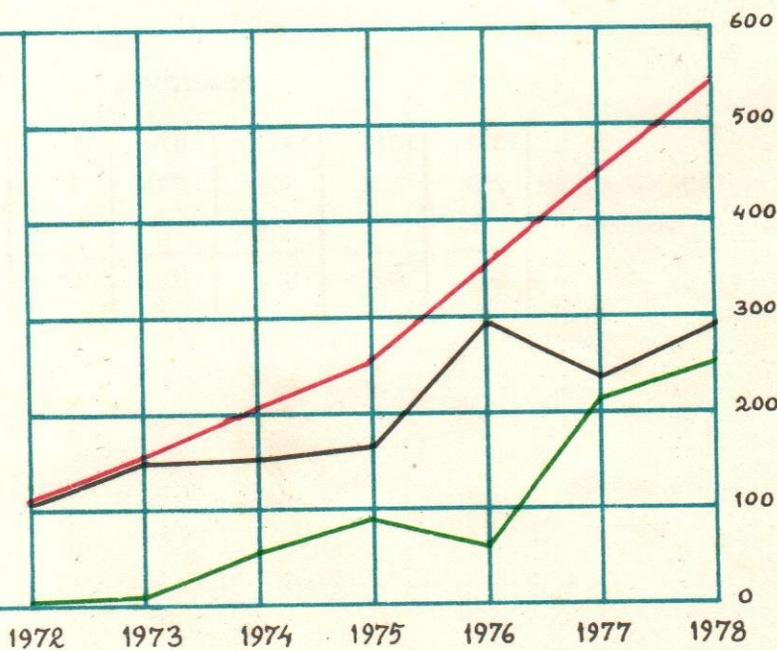
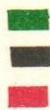
X DEPOSITS

FIXED
SAVINGS
CURRENT
TOTAL



ADVANCES

PUBLIC
PRIVATE
TOTAL

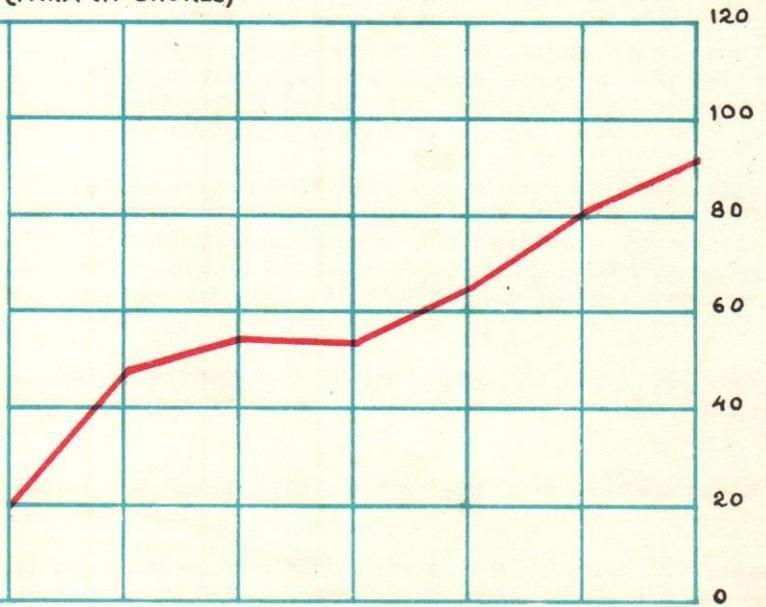




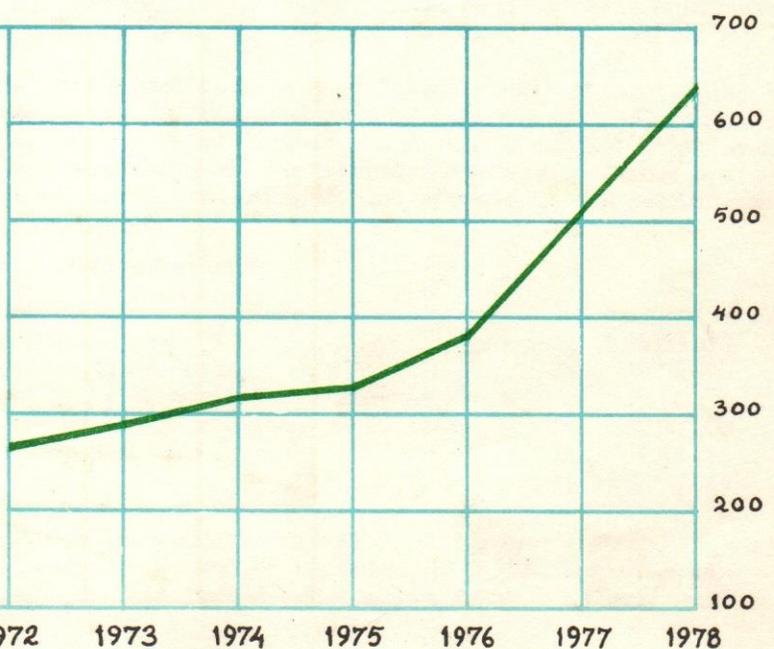
JANATA BANK'S INVESTMENTS & BRANCHES - 1972-1978

(TAKA IN CRORES)

INVESTMENTS



BRANCHES



1972 1973 1974 1975 1976 1977 1978

ANNUAL REPORT—1978

OVERALL PERFORMANCE OF THE ECONOMY

The overall performance of Bangladesh economy improved remarkably during 1978. Gross Domestic Product (GDP) is estimated to have increased by 7.8 per cent during the fiscal year 1978 as compared to the actual growth rate of 1.7 per cent in the preceding year. Production increased in both agricultural (+7.4%) and industrial (+10.4%) sectors during the period. While efforts were made to increase export earnings of the country, import policy was liberalised to meet the needs of raw materials and spare parts for industries and to increase availability of consumer goods. Reflecting the improvement in supply position, overall price situation remained satisfactory during 1978.

INCREASE IN BANKING FACILITIES

2. With a view to extending banking facilities to the door steps of the people, particularly in the rural areas, vigorous branch expansion programme was undertaken during the year 1978. The number of scheduled bank branches in the country increased from 2,347 as on 31st December, 1977 to 2,886 at the end of December, 1978 indicating an increase of 23 per cent during the year under report. Most of the new branches were opened in the rural areas.

BANK'S PERFORMANCE

3. Janata Bank continued its progress in all spheres during the year 1978. There has been remarkable growth in deposits, investments and advances in productive and priority sectors.

SHARE CAPITAL

4. The Authorised Capital and Paid-up Capital of the Bank remained unchanged at Tk. 5 crores and Tk. 3 crores respectively.

RESERVE FUND

5. The Reserve Fund was raised to Tk. 6.05 crores as on 31st December, 1978 as against Tk. 5 crores as on 31st December 1977 indicating an increase of Tk. 1.05 crores.

RURAL CREDIT FUND

6. The Rural Credit Fund was raised to Tk. 60 lacs as on 31st December, 1978 as against Tk. 50 lacs as on 31st December, 1977. The Rural Credit Fund has been created to provide additional hedge against risks associated with the operations in the rural sector.

PROFIT

7. During 1978 the Bank earned a net profit of Tk. 7.50 crores as against Tk. 11.51 crores in the preceding year. Although total earnings were higher in 1978 as compared to the preceding year, the net profit declined mainly due to increase in administrative expenses and higher interest payments. The rise in administrative expenses has been largely due to increase in the number of employees and increase in emoluments with the introduction of revised Pay Scales.

The net profit was appropriated as under :

Provision for Taxation	Tk. 4,52,81,832
Transfer to Reserve Fund	Tk. 1,05,00,000
Transfer to Rural Credit Fund	Tk. 10,00,000
Amount paid to the Government in terms of Section 25 of Bangladesh Banks (Nationalisation) Order, 1972	Tk. 1,80,00,000
Transfer to Benevolent Fund	Tk. 2,45,120
	Tk. 7,50,26,952

INVESTMENT

8. The size of investment portfolio increased from Tk. 80.42 crores at the end of December, 1977 to Tk. 91.41 crores at the end of December, 1978 indicating an increase of 14 per cent over the year. The increase in investments were mostly in approved securities.

DEPOSITS

9. Deposits of the Bank increased to Tk. 542.48 crores at the end of 1978 as against Tk. 481.12 crores in 1977. Thus the growth during the year was 13%.

ADVANCES

10. The Bank maintained its positive approach towards extending credit facilities within the framework of the guidelines laid down by Bangladesh Bank for internal and external trade, industry, transport, housing, rural development etc. Total advances of the Bank increased from Tk. 453.22 crores as on 31.12.77 to Tk. 543.68 crores as on 31.12.78. The increase over the year was 20%.

11. Outstanding advances of the Bank to important sectors (in Bangladesh) as on 31.12.78 were :

	(Taka in Crores)
i) Jute Trade	Tk. 46.95
ii) Jute Industry	Tk. 58.11
iii) Tanneries	Tk. 24.66
iv) Textile (Trade & Industry)	Tk. 36.80
v) Transport	Tk. 10.47
vi) Iron and Steel	Tk. 14.96
vii) Tea	Tk. 3.51
viii) Sugar	Tk. 5.51
ix) House Building	Tk. 4.83
x) Small Loan	Tk. 14.02
xi) Rural Credit	Tk. 16.45

IDBI LOAN

12. An amount of Tk. 34.19 crores representing borrowings from the Industrial Development Bank of India is included in the total advances of the Bank. This amount was relented to different public sector corporations against Government guarantee.

JUTE TRADE AND JUTE INDUSTRY

13. Raw jute and jute goods are the major exportable items of the country. The Bank's advances to this sector continued to be substantial. The outstanding advances as on 31.12.78 stood at Tk. 105.06 crores of which Tk. 46.95 crores was to jute trade and Tk. 58.11 crores to 21 jute mills. The total advances outstanding at the end of 1977 was Tk. 79.46 crores.

TANNERIES

14. Bangladesh has a wide market for export of hides and skins. The Bank continued its credit facilities to this sector. The outstanding advances to the Tanneries stood at Tk. 24.66 crores at the end of 1978 as against Tk. 14.96 crores at the end of 1977.

COTTON TEXTILE

15. Cotton Textile is a growing industry of the country. The outstanding advances to this sector including 16 textile mills at the end of 1978 stood at Tk. 36.80 crores as against Tk. 35.10 crores at the end of the preceding year.

TRANSPORT

16. The Bank continued to extend credit to this priority sector. Janata Bank's advances to this sector stood at Tk. 10.47 crores as on 31.12.78 as compared to Tk. 8.58 crores as on 31.12.77.

IRON AND STEEL

17. The outstanding advances to Iron and Steel sector stood at Tk. 14.96 crores at the end of 1978 as against Tk. 10.46 crores at the end of the preceding year.

TEA TRADE AND INDUSTRY

18. Tea is a traditional export commodity of the country. The Bank's outstanding advances against this sector amounted to Tk. 3.51 crores at the end of December, 1978 as compared to Tk. 2.91 crores at the end of 1977.

SUGAR INDUSTRY

19. At the end of December, 1978 the outstanding advances of the Bank to sugar industry stood at 5.51 crores as against Tk. 10.39 crores at the end of 1977.

HOUSE BUILDING ADVANCES

20. For easing the shortage of housing commercial banks in the country started extending credit to this sector as a priority area since 1977. The outstanding house building advances of the Bank stood at Tk. 4.83 crores at the end of 1978. Apart from this, the Bank provided debenture loan of Tk. 9.05 crores to the House Building Finance Corporation during the year.

SMALL LOANS

21. During the year under report the Bank provided liberal credit to the small traders and self-employed persons. Outstanding loan under this scheme stood at Tk. 14.02 crores to 13,672 loanees at the end of December, 1978 as against Tk. 8.51 crores to 12,395 loanees at the end of the preceding year.

RURAL CREDIT

22. With a view to enlarging the flow of institutional credit for boosting agricultural production as also to meet the genuine credit needs of the rural population, the Government took a number of measures including launching of Tk. 100 crores Special Agricultural Credit Programme in February, 1977. The Bank continued to provide credit under this Programme and for other economic activities in the rural areas under special projects. The special projects include financing small farmers and landless labourers and financing installation of Shallow Tube-Wells. These projects were sponsored by the Bank on its own as also in collaboration with local/foreign agencies like BADC, IRDP, DANIDA, FAO, IDA and US AID. Total credit of Janata Bank in the rural sector stood at Tk. 16.45 crores as on 31.12.78 as compared to Tk. 11.89 crores at the end of the preceding year.

FINANCING RURAL ELECTRIFICATION

23. The Government has taken up the programme of extending electricity to the rural areas on priority basis. The Bank started extending small loans to rural people for electric connections to their residence and business establishments. Total credit sanctioned under the scheme upto 31.12.78 was Tk. 2,51,000 to 242 clients.

SMALL SCALE INDUSTRIES DEPARTMENT

24. During 1978 the Bank established a special department known as Small Scale Industries (SSI) Department to improve its services to the small industries sector. This Department is processing projects on its own and also in collaboration with BSCIC. Credit for such projects are provided from Bank's own resources and under IDA credit. Loans sanctioned during the year amounted to Tk. 4.07 crores for 343 Small/Cottage Industries. Of these, loans totalling Tk. 1.17 crores were for 311 projects, each loan not exceeding Tk. 1,00,000/- and the balance of Tk. 2.90 crores were for 32 units in loans above Tk. 1,00,000/-.

FOOD PROCUREMENT AND JUTE PURCHASE

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

FOREIGN TRADE

26. During 1978 the Bank handled export business of Tk. 186.84 crores as against Tk. 168.21 crores in the preceding year.

27. Total import business handled by the Bank during 1978 amounted to Tk. 453.36 crores as compared to Tk. 388.44 crores in the preceding year.

FOREIGN INWARD REMITTANCE

28. Foreign inward remittances including those under Wage Earners' Scheme increased substantially during 1978.

OVERSEAS OPERATIONS

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

FOREIGN CORRESPONDENT

30. Total number of foreign correspondent banks increased from 385 in 63 countries as on 31.12.77 to 419 covering 67 countries at the end of December, 1978. Special attention was given to expand our relationship in the Middle East to facilitate remittances by Bangladesh nationals working there.

BRANCH EXPANSION

31. During 1978 the Bank opened 127 new branches in the country raising the number of branches in Bangladesh to 629 as against 502 at the end of 1977. Most of the new branches are in the rural area. The total number of branches as on 31.12.78 stood at 634.

TRAINING FACILITIES

32. The activities of the Bank's Training Institute are expanding. The Institute held 17 courses for Probationary Officers and others during the year under report. 512 Bank personnel participated in these courses. As in the past, the Bank continues to avail of the training facilities provided by Bangladesh Institute of Bank Management, Institute of Business Administration (Dacca University), Bangladesh Management Development Centre and

**RESEARCH AND
STATISTICS
DIVISION**

**PERSONNEL
MANAGEMENT**

ACKNOWLEDGEMENT

other training institutes in the country. During the year some officers of the Bank also received training abroad with international agencies and foreign banks.

33. Research and Statistics Division was set up in the Bank in the later part of 1978 and is in process of being fully organised. The Division is preparing reviews and studies on topics of general economic interest and those of operational interest to the Bank.

34. The total number of employees stood at 10,099 as on 31st December, 1978 as against 7,553 in 1977. Relationship between the management and the personnel continued to be cordial.

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

Dated, Dacca.
The 28th June, 1979

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

AUDITORS' REPORT

We have examined the annexed Balance Sheet of Janata Bank as at 31st December, 1978 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 report that :

- (a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and these have been found to be satisfactory.
- (b) In our opinion, proper books of accounts as required by law, have been kept by the Bank 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, subject to our separate report to the Ministry of Finance, Government of the People's Republic of Bangladesh exhibits a true and correct view of the state of affairs of the Bank.

RAHMAN RAHMAN HUQ & CO.,
Chartered Accountants.

A. QASEM & CO.,
Chartered Accountants.

Dacca, 24th May, 1979.

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

	31st December, 1977		Taka	Taka
	Taka		Taka	Taka
	5,00,00,000	AUTHORISED CAPITAL	5,00,00,000	
3,00,00,000		ISSUED, SUBSCRIBED AND PAID-UP CAPITAL		3,00,00,000
		[as per Article 5 (1) of the Bangladesh Banks (Nationalisation) Order, 1972 (President's Order No. 26 of 1972)]		
5,00,00,000		RESERVE FUND AND OTHER RESERVES (including Tk. 63,96,654 of UAE Branches)		6,05,00,000
		DEPOSITS AND OTHER ACCOUNTS		
	238,16,57,962	Fixed Deposits	248,49,71,355	
	85,40,60,733	Savings Bank Deposits	112,16,22,874	
481,12,24,198	157,55,05,503	Current Accounts, Contingency Accounts etc.	181,82,07,796	542,48,02,025
		BORROWINGS FROM OTHER BANKING COMPANIES, AGENTS ETC.		
		i) In Bangladesh :		
	43,46,00,000	a) From Bangladesh Bank	72,02,00,000	
	12,56,00,000	b) From Other Banks	22,60,00,000	
146,93,91,088	90,91,91,088	ii) Outside Bangladesh	82,88,56,502	177,50,56,502
		PARTICULARS OF ABOVE :		
		Secured : In Bangladesh		
	33,10,00,000	i) Counter Finance facilities obtained from Bangladesh Bank against advances made to Public Sector	54,26,00,000	
	8,20,00,000	ii) Bills Re-Discounting facilities obtained from Bangladesh Bank against advances made to Public & Private Sector	8,20,00,000	
	2,16,00,000	iii) Counter Finance Facilities obtained from Bangladesh Bank against advances under Small Loans made to private sector & Tk. 100 crore Special Agricultural Credit Programme	9,56,00,000	
	<u>43,46,00,000</u>		<u>72,02,00,000</u>	
		Unsecured :		
	12,56,00,000	i) In Bangladesh	22,60,00,000	
	90,91,91,088	ii) Outside Bangladesh	82,88,56,502	
	<u>103,47,91,088</u>		<u>105,48,56,502</u>	
636,06,15,286		Carried over		729,03,58,527

31ST DECEMBER 1978

31st December, 1977		PROPERTY AND ASSETS	
Taka	Taka	Taka	Taka
54,42,49,321		CASH	65,14,60,832
		In hand and with Bangladesh Bank and Sonali Bank (including Foreign Currency Notes)	
		BALANCES WITH OTHER BANKS	
	—	i) In Bangladesh	—
5,65,05,353	5,65,05,353	ii) Outside Bangladesh	9,35,80,923
			9,35,80,923
10,87,01,600		MONEY AT CALL AND SHORT NOTICE	5,91,00,000
		INVESTMENTS AT COST OR MARKET VALUE WHICHEVER IS LOWER	
		i) Securities of former Pakistan and West Pakistan Governments and other Trustees Securities including Treasury Bills of the former Pakistan and West Pakistan Governments	1,92,28,452
1,92,28,452			1,92,28,452
		ii) Securities of former East Pakistan Government and other Trustees Securities including Treasury Bills of former East Pakistan Government	15,49,670
15,49,670			15,49,670
		iii) Securities of Bangladesh Government and other Trustees Securities including Treasury Bills of Bangladesh Government	54,00,00,000
53,00,00,000			54,00,00,000
1,69,65,475		iv) Shares of Joint Stock Companies & Others	1,70,76,275
		v) Debentures	33,09,03,000
23,28,03,000			33,09,03,000
80,42,32,167	36,85,570	vi) Prize Bonds	53,26,760
			91,40,84,157
151,36,88,441		Carried over	171,82,25,912

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

31st December, 1977

	Taka		Taka		Taka
		Brought Forward			729,03,58,527
		BILLS PAYABLE			—
		BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA			
	8,41,93,453	i) Payable in Bangladesh	8,13,48,064		
53,55,27,699	45,13,34,246	ii) Payable outside Bangladesh	37,15,81,844		45,29,29,908
		OTHER LIABILITIES			22,97,57,417
	4,35,48,607	i) Adjusting Account	6,19,15,657		
	50,00,000	ii) Rural Credit Fund	60,00,000		
	10,67,03,981	iii) Others	9,51,84,531		
	—	iv) Branch Adjustments	6,66,57,229		
		ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA			327,50,63,260
	100,10,51,768	i) Letter of Guarantee	103,53,60,745		
294,27,79,512	194,17,27,744	ii) Letter of Credit	223,97,02,515		
		Carried over			1,124,81,09,112
999,41,75,085					

31ST DECEMBER 1978

PROPERTY AND ASSETS

31st December, 1977			Taka	Taka
Taka	Taka	Brought Forward		171,82,25,912
151,36,88,441		ADVANCES (Other than bad and doubtful debts for which provision has been made to the satisfaction of the Aditors)		
		(I) Loans, Cash Credit, Overdrafts etc.		
		A) In Bangladesh :		
	114,71,29,051	i) To Clients	161,13,06,125	
	83,62,89,000	ii) To Public Sector against which Counter Finance Facilities have been obtained from Bangladesh Bank	97,84,53,522	
	12,08,24,000	iii) To Public Sector against which Bills Re-Discounting Facilities have been obtained from Bangladesh Bank	7,49,04,000	
	119,24,54,000	iv) To Public Sector against which no Counter Finance have been obtained from Bangladesh Bank	147,38,03,478	
	97,86,84,956	B) Outside Bangladesh	97,86,39,538	
	<u>427,53,81,007</u>		<u>511,71,06,663</u>	
		(II) Bills Discounted and Purchased		
		a) Payable in Bangladesh	2,15,89,644	
	1,53,82,327	b) Payable outside Bangladesh	29,80,78,671	
453,22,21,402	25,68,40,395		31,96,68,315	543,67,74,978
		Particulars of Advances :		
	371,90,35,691	i) Debts considered good in respect of which the Bank is fully secured	442,03,23,481	
	60,50,98,496	ii) Debts considered good for which the Bank, holds no other security than the Debtors' personal security	74,59,55,890	
	20,80,87,215	iii) Debts considered good secured by the personal liabilities of one or more parties in addition to the personal security of the Debtors	27,04,95,607	
	-	iv) Debts considered doubtful or bad not provided for	-	
	<u>453,22,21,402</u>		<u>543,67,74,978</u>	
604,59,09,843		Carried over		715,50,00,890

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

31st December, 1977		Taka	Taka
999,41,75,085	Brought Forward		1,124,81,09,112
	PROFIT AND LOSS ACCOUNT :		
-	Balance brought forward from previous year	-	
<u>11,50,67,451</u>	Add :		
11,50,67,451	Profit for the year	<u>7,50,26,952</u>	<u>7,50,26,952</u>
	LESS : APPROPRIATIONS :		
8,20,63,451	Provision for Taxation	4,52,81,832	
50,00,000	Transfer to Reserve Fund	41,03,346	
-	Transfer to UAE Branches Reserve Fund (Repatriation of 1976 Profit)	63,96,654	
50,00,000	Transfer to Rural Credit Fund	10,00,000	
2,30,04,000	Amount credited to Government under section 25 of Bangladesh Banks (Nationalisation) Order, 1972	1,80,00,000	
<u>11,50,67,451</u>	Transfer to Benevolent Fund	2,45,120	750,26,952
			-
999,41,75,085	Carried over		1,124,81,09,112

31ST DECEMBER 1978

31st December 1977
Taka
604,59,09,843

PROPERTY AND ASSETS

	Brought Forward	Taka	Taka
			715,50,00,890
10,65,138	v) Debts due by Directors or Officers of the Bank or any of them either severally or jointly with any other persons	19,77,008	
-	vi) Debts due by companies or Firms in which the Directors of the Bank are interested as Directors, Partners or Managing Agents or in case of Private Companies, as members	-	
16,24,471	vii) Maximum total amount of Advances including Temporary Advances made at any time during the year to Directors or Managers or Officers of the Bank or any of them either severally or jointly with any other persons	37,01,666	
68,515	viii) Maximum total amount of Advances including Temporary Advances granted during the year to the Companies or Firms in which the Directors of the Bank are interested as Directors, Partners or Managing Agents or in the case of Private Companies, as member	-	
-	ix) Due from Banking Companies	-	

BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA

8,41,93,453	i) Payable in Bangladesh	8,13,48,064	
53,55,27,699	45,13,34,246 ii) Payable outside Bangladesh	37,15,81,844	45,29,29,908

CONSTITUENTS' LIABILITIES FOR ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA

294,27,79,512

327,50,63,260

100,10,51,768	i) Letter of Guarantee	103,53,60,745
194,17,27,744	ii) Letter of Credit	223,97,02,515

952,35,17,054

Carried over

1,088,29,94,058

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

31st December, 1977
Taka
999,41,75,085

Taka
1,124,81,09,112

Brought Forward

CONTINGENT LIABILITIES

- I) Money for which the Bank is contingently liable :
- a) Contingent liability in respect of Guarantee given favouring :
- i) Government
- ii) Bank & other Financial Institutions, and
- iii) Others
- II) Liability on account of outstanding Forward Exchange Contracts

82,25,01,254

13,04,38,012

4,81,12,502

100,10,51,768

51,45,35,689

17,33,76,158

78,71,53,978

7,48,30,609

103,53,60,745

69,22,67,995

999,41,75,085

1,124,81,09,112

MD. RUHUL AMIN
Assistant General Manager

S. A. SHAKOOR
Deputy General Manager

MD. AFZAL-UR RAHMAN
General Manager

Signed in terms of our report of even date annexed.

RAHMAN RAHMAN HUQ & CO.
CHARTERED ACCOUNTANTS

A. QASEM & CO.
CHARTERED ACCOUNTANTS.

Dated: 24th May, 1979

31ST DECEMBER 1978

PROPERTY AND ASSETS

31st December, 1977	Taka	Brought Forward	Taka	Taka
	952,35,17,054			1,088,29,94,058
		PREMISES		
	82,18,673	Balance as per last Balance Sheet	84,45,457	
	<u>4,48,000</u>	Additions during the year	—	
	86,66,673		<u>84,45,457</u>	
	<u>1,00,000</u>	Less : Disposal during the year	2,17,050	
	85,66,673		<u>82,28,407</u>	
84,45,457	1,21,216	Less : Depreciation for the year	1,18,792	81,09,615
		FURNITURE AND FIXTURE		
	2,06,69,010	Balance as per last Balance Sheet	2,99,22,984	
	<u>146,23,156</u>	Additions less sales during the year	<u>2,18,75,077</u>	
	3,52,92,166		5,17,98,061	
2,99,22,984	53,69,182	Less : Depreciation for the year	85,59,706	4,32,38,355
		OTHER ASSETS INCLUDING SILVER		
	1,17,306	i) Stamps	1,62,783	
	1,85,89,341	ii) Stationery	2,27,46,332	
	1,54,86,601	iii) Income accrued on investments	2,50,28,696	
	1,43,53,921	iv) Advance Deposits and Advance Rent	1,42,23,261	
	2,09,20,333	v) Suspense	1,74,66,626	
	2,29,559	vi) Tripura Modern Bank	2,31,125	
	5,15,84,613	vii) Demonetised Notes	3,66,73,173	
	88,22,050	viii) General Blocked Account	1,39,21,677	
	5,19,31,934	ix) Branch Adjustments	—	
43,15,89,590	24,95,53,932	x) Other Accounts	18,33,13,411	31,37,67,084
		NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS		
				—
999,41,75,085				1,124,81,09,112

A.N.M. SULAIMAN CHAUDHURY

Managing Director and Chairman

AMINUL HAQUE CHOWDHURY

Director

M. MAHBUBAR RAHMAN

Director

M. MONOWARUL ISLAM

Director

M. MASHUR RAHMAN

Director

CHOWDHURY TANBEER AHMED

Director

SIDDIKY

Director

ALAMGIR M. A. KABIR

PROFIT AND LOSS ACCOUNT FOR THE

	EXPENDITURE	
1977		Taka
Taka		Taka
54,83,19,037	Interest paid on Deposits, Borrowings etc.	58,20,21,724
6,18,16,208	Salaries, Allowances and Provident Fund (including Tk. 60,356/- to Managing Director)	9,82,20,220
5,698	Directors' Fees and Allowances	6,196
2,22,53,419	Rent, Taxes, Insurance, Lighting etc.	2,63,49,344
15,15,928	Law Charges	37,82,877
82,93,727	Postage, Telegram, Telephone & Stamps	87,17,984
57,175	Auditors' Fees	89,100
84,49,666	Depreciation on (including Computer) and repairs to Banking Company's property	1,21,47,493
1,10,49,841	Stationery, Printing & Advertisement etc.	1,51,63,687
1,896	Loss from sale of or Dealing with Non-Banking Assets	228
2,48,10,232	Computer Bureau (excluding Computer Depreciation) and other expenditure	3,79,02,078
11,50,67,451	Balance of Profit carried to Balance Sheet	7,50,26,952
80,16,40,278		85,94,27,883

MD. RUHUL AMIN
Assistant General Manager

S. A. SHAKOOR
Deputy General Manager

M. AFZAL-UR RAHMAN
General Manager

Signed in terms of our report of even date annexed.

RAHMAN RAHMAN HUQ & CO.
Chartered Accountants

A. QASEM & CO.
Chartered Accountants

YEAR ENDED 31ST DECEMBER 1978



INCOME

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

1977

Taka

69,44,71,422

9,67,30,284

13,42,666

90,95,906

80,16,40,278

Interest and Discount

Commission, Exchange & Brokerage

Rents

Income from Non-Banking Assets and profits from sale of or dealing with such Assets

Other Receipts including Income of Computer Bureau

Taka

77,20,91,995

7,38,47,838

16,83,975

1,18,04,075

85,94,27,883

A.N.M. SULAIMAN CHAUDHURY

Managing Director and Chairman

AMINUL HAQUE CHOWDHURY

M. MAHBUBAR RAHMAN

M. MONOWARUL ISLAM

M. MASIHUR RAHMAN

CHOWDHURY TANBEER AHMED

SIDDIKY

ALAMGIR M. A. KABIR

Director

Director

Director

Director

Director

Director

Dated : 24th May, 1979

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

<u>Sl. No.</u>	<u>District</u>	<u>Area/Region</u>	<u>No. of branches</u>
1.	Barisal	Barisal	24
2.	Bogra	Bogra	16
3.	Chittagong	Area Office 1	
		Chittagong-A 27	
		Chittagong-B 27	55
4.	Chittagong Hill Tract	Chittagong Hill Tracts	7
5.	Comilla	Comilla 36	
		B. Baria. 14	50
6.	Dacca	Corporate branch 1	
		Dacca — A 19	
		Dacca — B 22	
		Dacca — C 21	
		Dacca — D 22	
		Narayanganj 22	
		Narsinghdi 11	118
7.	Dinajpur	Dinajpur	21
8.	Faridpur	Faridpur	17
9.	Jamalpur	Jamalpur	10
10.	Jessore	Jessore	36
11.	Khulna	Khulna	35
12.	Kushtia	Kushtia	12
13.	Mymensingh	Mymensingh	21
14.	Noakhali	Noakhali	17
15.	Pabna	Pabna	27
16.	Patuakhali	Patuakhali	2
17.	Rajshahi	Rajshahi 28	
		Natore 18	
		Naogaon 18	64
18.	Rangpur	Rangpur 27	
		Gaibandha 12	39
19.	Sylhet	Sylhet 24	
		Moulvi Bazar 19	43
20.	Tangail	Tangail	15
			<u>629</u>

LIST OF BRANCHES

(Total 634 including 5 Overseas Branches)

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

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

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

25. Adamdighi
26. Balighata
27. Bogra
28. Chandaikona
29. Chandanbaisha
30. Chandi Bazar
31. Fuldighi
32. Joypurhat
33. Kundagram
34. Rukindipur
35. Rural Development Academy
36. Santahar
37. Santahar Road
38. Saptadi Bazar
39. Shibganj
40. Tilakpur

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

41. Laldighi East

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

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

CHITTAGONG REGION-B (Dist-Chittagong) (Total Branches-27)

69. Barabkunda
70. Burishchar
71. Chakaria
72. Chowmohani
73. Colonel Hat

74. Cox's Bazar
75. Dewan Hat
76. Dohazari
77. EIC House
78. Feringee Bazar
79. Guptakhali
80. Kadamtali
81. Kalurghat
82. Karerhat
83. Katghar
84. Kumira
85. Kutubdia
86. Mirsarai
87. Patenga Road
88. Patiya
89. Pomara
90. Port (Republic Road)
91. Rupkania
92. Salimpur
93. SK. Mujib Road
94. Sitakunda
95. Strand Road

CHITTAGONG HILL TRACTS REGION (Dist-Chittagong Hill Tracts) (Total Branches-7)

96. Barkal
97. Kaptai
98. Kataltali
99. Khagrachari
100. Langadu
101. Mainimukh
102. Naikkomchari

COMILLA REGION (Dist-Comilla) (Total Branches-36)

103. Alkora
104. A.K. Fazlul Huq Road
105. Bancharampur
106. Batakandi
107. Bulain
108. Burichang
109. Chandina
110. Chandiya Bazar

111. Chandpur
112. Chandpur Co-operative
113. Comilla (Main)
114. Comilla Co-operative
115. Companiganj
116. Daudkandi
117. Dharmapur
118. Fakir Bazar
119. Faridganj
120. Gandamoti Bazar
121. Gouripur Bazar
122. Gunabati
123. Hajiganj
124. Jafarganj
125. Kachua
126. Kalipur Bazar
127. Laksham
128. Mohanpur
129. Nalghar Bazar
130. Nutan Bazar, Chandpur
131. Payerkhola
132. Ramchandrapur
133. Ramkrishnapur
134. Satbaria
135. Sashidal Bazar
136. Shasangacha
137. Shuchipara
138. Ujanchar

BRHAMANBARIA REGION
(Dist-Comilla)
(Total Branches 14)

139. Akhaura
140. Aruail
141. Ashuganj
142. Brahmanbaria
143. Brahmanbaria Co-op.
144. Bayek
145. Charchartala
146. Chunta
147. Kuti
148. Mogra Bazar
149. Nabinagar
150. Quasba
151. Sarail Co-op.
152. Suhilpur

**Corporate Branch attached
with Head Office**

153. Motijheel Branch

DACCA REGION—A
(District-Dacca)
(Total Branches-19)

154. Alu Bazar
155. B.I.D.C.
156. B.R.T.C.
157. Captain Bazar

158. Foreign Exchange
159. Fulbaria
160. Jurain
161. Kamalapur
162. Mugdapara
163. Nawabpur
164. Opp. G.P.O. (B.B. Avenue)
165. Purana Paltan
166. Rajarbagh
167. Ramna
168. Thatari Bazar
169. Topkhana Road
170. WAPDA
171. WASA
172. 48. Motijheel

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

173. Abul Hasnat Road
174. Armanitola
175. Bangshal Road
176. Champatali
177. Chowk Bazar
178. English Road
179. Farashganj
180. Gandaria
181. Imamganj
182. Islampur
183. I.W.T.A.
184. Laxmi Bazar
185. Mitford Road
186. Mokimkatara
187. Narinda
188. Nawabgonj
189. Nazimuddin Road
190. Postgola
191. Postha
192. Sadarghat
193. Tipusultan Road
194. Victoria Park

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

195. Dacca College Gate
196. Dacca Medical College
197. Dhakeswari
198. Dhamrai
199. Dhanmondi
200. Elephant Road

201. Green Road
202. Kohinoor Spinning Mills
203. Manikganj
204. Mohammadpur
205. Mouchak Market
206. Nayar Hat
207. New Market
208. Rayer Bazar
209. Satmasjid Road
210. Savar
211. Sher-e-Bangla Nagar
212. Shyamoli
213. South Jamshahat
214. Taraghat
215. University Campus

DACCA REGION-D
(District-Dacca)
(Total Branches-22)

216. Airport Road
217. Banani Road No.1
218. Bangla Motor
219. Dakhinkhan
220. D.I.T.
221. Employment Exchange
222. Ghazipur
223. Gulshan Circle-II
224. Hotel Inter-Continental
225. Kachukhet
226. Kaliakoir
227. Magh Bazar
228. Mohakhali
229. Mouchak Scout Camp
230. Mirpur
231. Mirpur Section-10
232. New Airport
233. Purabari Bazar
234. Sailpurhat
235. Santinagar
236. Tejgaon
237. Tongi

NARAYANGANJ REGION
(District-Dacca)
(Total Branches-22)

238. Bandar
239. Baidyer Bazar
240. Bangabandhu Road
241. Betka
242. Bhaggyakul
243. B.K. Road
244. Deobhog
245. Fredger Organisation
246. Fatulla

247. Goodnail
248. Kamalaghat
249. Madanganj
250. Munshiganj
251. Netaiganj
252. Nabiganj
253. Pagla Bazar
254. Saralia
255. Shampur
256. Sona Miah Market
257. Syed Ali Chamber
258. Tan Bazar
259. Tongi Bari

NARSHINGDI REGION
(District-Dacca)
(Total Branches-11)

260. Bashgari Bazar
261. Brahmondi
262. Ghorasal
263. Gopaldi Bazar
264. Hasnabad Bazar
265. Hatirdia
266. Murapara
267. Narshingdi
268. Palash
269. Shekherchar
270. Shibpur

DINAJPUR REGION
(Dist-Dinajpur)
(Total Branches-21)

271. Atwari
272. Bahadur Bazar
273. Balarampur
274. Charkai
275. Chirir Bandar
276. Debiganj
277. Dinajpur
278. Fulbaria
279. Lahirihat
280. Manglapur
281. Manmathpur
282. Mohanpur
283. Narabari
284. Panchbari
285. Parbatipur
286. Pulhat
287. Raniganj
288. Ranishankhail
289. Ruhea
290. Sadarpur
291. Thakurgaon

FARIDPUR REGION
(District-Faridpur)
(Total Branches-17)

292. Baliakandi
293. Bhaderganj
294. Bhojeshwar
295. Charmuguria
296. Damodia
297. Faridpur
298. Gopalganj
299. Harikumaria
300. Kalkini
301. Khankhanapur
302. Kotalipara
303. Madaripur Puran Bazar
304. Mustafapur
305. Narua
306. Rajbari
307. Sariatpur
308. Station Road

JAMALPUR REGION
(District-Jamalpur)
(Total Branches-10)

309. Aramnagar Bazar
310. Bakshiganj Bazar
311. Balijuri Bazar
312. Chandrakona
313. Dewanganj Bazar
314. Islampur
315. Jamalpur
316. Jhenaigati
317. Nandina
318. Saz-Barkhila

JESSORE REGION
(Dist-Jessore)
(Total Branches-36)

319. Arpara
320. Bakra
321. Bardia
322. Bhabanipur Bazar
323. Bishaikhali Bazar
324. Benodepur
325. Chanchra
326. Charpara Bazar
327. Chatiantala
328. Gangarampur
329. Harinakunda
330. Hat Fazilpur
331. H. M.M. Road
332. Jhenaidah
333. Jhikargacha

334. Joradah
335. Keshabpur
336. Khamarpara
337. Langalbandha
338. Lohagara
339. M. K. Road
340. Magura
341. Maizpara
342. Manirampur
343. Mohakhal
344. Mohammadpur
345. Nakole
346. Naldi
347. Narail
348. Noapara
349. Nohata
350. Rajapur
351. Rajghat
352. Sailkupa
353. Satrujitpur
354. Shimakhali

KHULNA REGION
(District-Khulna)
(Total Branches-35)

355. Agardari
356. Assasuni
357. Bagerhat
358. Chalna
359. Daulatpur
360. Engineering College (Teligati)
361. Failahat
362. Gollamari
363. Hajji Mohsin Road
364. Helatala Road
365. Kaliganj
366. Khalishpur
367. Khan Jahan Ali Road
368. K.D.A.
369. K.D. Ghosh Road
370. Khulna Cantonment
371. Lokhpur
372. Mirerdanga
373. Mirzapur Bazar
374. Noor Nagar
375. Patkelghata
376. P.C. College
377. Pollerhat
378. Putikhali
379. Rail Road Bagerhat
380. Rampal
381. Roose Velt Jetty
382. Rupsa
383. Rupsa East
384. Sarankhola
385. Satkhira
386. Senergati Bazar
387. Shaikhpara Bazar
388. Shyamnagar
389. Sultanpur Bazar

KUSHTIA REGION**(Dist-Kushtia)****(Total Branches-12)**

- 390. Allar Dargah
- 391. Bamundi
- 392. Chandi Charan Road
- 393. Chuadanga
- 394. Darshana
- 395. Dattanagar
- 396. Hashada
- 397. Kapasdanga
- 398. Kushtia
- 399. Meherpur
- 400. Satbaria
- 401. Sherkandi Bazar

MYMENSINGH REGION**(Dist-Mymensingh)****(Total Branches-21)**

- 402. Bangalpara
- 403. Bara Bazar
- 404. Bhairab Bazar
- 405. Charpara
- 406. Ghagra Bazar
- 407. Gouripur Academy Centre
- 408. Haluaghat
- 409. Itna
- 410. Jaria Janjail
- 411. Kathiadi
- 412. Katkhal
- 413. Kishoreganj
- 414. Kuliarchar
- 415. Mitamain
- 416. Mohanganj
- 417. Munshirhat
- 418. Mymensingh
- 419. Netrokona
- 420. Nutan Bazar
- 421. Sararchar
- 422. Tarakanda

NOAKHALI REGION**(Dist-Noakhali)****(Total Branches-17)**

- 423. Chagal Naiya Bazar
- 424. Chowmohani
- 425. Dagon Bhuiyan
- 426. Dudmukha
- 427. Feni
- 428. Fulgazi Bazar
- 429. Godown Quarter, Feni
- 430. Khilpara

- 431. Laxmipur
- 432. Maizdee Court
- 433. Motiganj
- 434. Old Munshirhat
- 435. Raipura
- 436. Rajapur
- 437. Ramganj
- 438. Rasulganj Bazar
- 439. Sonapur

PABNA REGION**(Dist-Pabna)****(Total Branches-27)**

- 440. Atua
- 441. Azugara
- 442. Baghabari Ghat
- 443. BSIC Industrial Estate
- 444. Dhangara
- 445. Enayetpur
- 446. Ishurdi
- 447. Kajjurihat
- 448. Kashinathpur
- 449. Khokni
- 450. Masimpur
- 451. Masundia
- 452. Noorpur
- 453. Pabna
- 454. Pabna Bazar
- 455. Pabna Municipality
- 456. Paksey
- 457. Randuni Bari
- 458. Ruppur
- 459. Salonga
- 460. Serajganj
- 461. Shahjadpur
- 462. Sohagpur
- 463. Sugar Cane Research Institute
- 464. Tamai
- 465. Tarash
- 466. Tebunia

PATUAKHALI REGION**(District-Patuakhali)****(Total Branches-2)**

- 467. Barguna
- 468. Patuakhali

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

- 469. Adina
- 470. Arani

- 471. Baneswar
- 472. Bhawaniganj
- 473. Chapai Nawabganj
- 474. Chatra
- 475. Chowbaria
- 476. Daokandi
- 477. Dhainagar
- 478. Durgapur
- 479. Godagari
- 480. Haragram
- 481. Harian
- 482. Huzrapur
- 483. Jhalmalia
- 484. Kansat
- 485. Mallikpur
- 486. Mohanganj
- 487. Mohanpur
- 488. Nachole
- 489. Nithpur
- 490. Nowdapara
- 491. Premtali
- 492. Rajshahi (Main)
- 493. Rani Bazar
- 494. Ranihati
- 495. Rohanpur
- 496. Tahirpur

NATORE REGION**(Dist-Rajshahi)****(Total Branches-18)**

- 497. Abdulpur Junction
- 498. Basudebpur
- 499. Bildahar
- 500. Dayarampur
- 501. Dhanidah
- 502. Dighapatia
- 503. Gurudaspur
- 504. Jonail
- 505. Kachikata
- 506. Kalam
- 507. Madhnagar
- 508. Malanchi
- 509. Moukhara
- 510. Natore Academy
- 511. Natore (Main)
- 512. Patuapara
- 513. Rajapur Bazar
- 514. Station Bazar

NAOGAON REGION**(Dist-Rajshahi)****(Total Branches-18)**

- 515. Agradigun
- 516. Balihar

- 517. Bandhaikhara
- 518. Damurhat
- 519. Gobarchapahat
- 520. Hapania
- 521. Kazirmorh
- 522. Madhail
- 523. Manda
- 524. Mangal Bari
- 525. Naogaon
- 526. Nazipur
- 527. Niamatpur
- 528. Patakata
- 529. Sarashatipur
- 530. Shahebganj
- 531. Shibpur
- 532. Tajermorh

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

- 533. Alamnagar
- 534. Baura
- 535. Bhogdaburi
- 536. Bhotmari
- 537. Burimari
- 538. Chorai Khola
- 539. Chowdhurani
- 540. Domar
- 541. Durgapur Bazar
- 542. Gangachara
- 543. Haragach
- 544. Hatibandha
- 545. Jaldhaka
- 546. Kaimari
- 547. Kakina
- 548. Kaliganj
- 549. Kaunia
- 550. Laibagh Bazar
- 551. Mathergonj
- 552. Municipality Market
- 553. Nilphamari
- 554. Paglapir Bazar
- 555. Ramgonj
- 556. Rangpur
- 557. Saidpur
- 558. Shatibari
- 559. Shyampur

GAIBANDHA REGION
(Dist-Rangpur)
(Total Branches-12)

- 560. Bamondanga
- 561. Bhurangamari
- 562. Gaibanda Co-op.
- 563. Gaibandha (Main)
- 564. Golapbagh

- 565. Hat Luxmipur
- 566. Kurigram
- 567. Lalmonirhat
- 568. Ramna
- 569. Raigonj
- 570. Sovagonj
- 571. Tulshighat

SYLHET REGION
(District-Sylhet)
(Total Branches-24)

- 572. Barafachi Bazar (R)
- 573. Beani Bazar R
- 574. Bhadeswar R
- 575. Biswanath R
- 576. Burunga Bazar R
- 577. Chattak R
- 578. Derai R
- 579. Dhaka Dakshin R
- 580. Fenchuganj R
- 581. Jagannathpur R
- 582. Jawa Bazar R
- 583. Kazir Bazar U
- 584. Kumna R
- 585. Nayabandar R
- 586. Pailgaon R
- 587. Raniganj R
- 588. Sherpur Nutan Bazar R
- 589. Station Road U
- 590. Sunamganj U
- 591. Sylhet (Main) U
- 592. Tajpur R
- 593. Telikhāl R
- 594. West Amura R
- 595. Zinda Bazar U

MOULVI BAZAR REGION
(Dist-Sylhet)
(Total Branches-19)

- 596. Akatona
- 597. Bahubal
- 598. Bhanugach
- 599. Chatiaın Bazar
- 600. Dighalbagh
- 601. Goplar Bazar
- 602. Habiganj U
- 603. Juri
- 604. Lakhai
- 605. Madhabpur
- 606. Mantala
- 607. Monumukh
- 608. Markuli
- 609. Moulvi Bazar U
- 610. Nabiganj U
- 611. Noapara
- 612. Rajghat

- 613. Shaji Bazar
- 614. Sreemangal

TANGAIL REGION
(District-Tangail)
(Total Branches-15)

- 615. Deopara
- 616. Dhalapara
- 617. Dhopakhali
- 618. Dighalkandi
- 619. Dighoir
- 620. Durgapur
- 621. Golabari
- 622. Hamidpur
- 623. Madhupur
- 624. Narandia
- 625. Paiska
- 626. Rasulpur
- 627. Salla
- 628. Shandhanpur
- 629. Tangail

OVERSEAS BRANCHES

- Janata Bank,
Lulu Street,
Ahmed Khalifa-Al-Yusuf Bldg.,
P.O. Box No. 2630,
Abu Dhabi, U.A.E.
- 2. Janata Bank,
Claridge Hotel Building,
Fish Square,
P.O. Box No. 3342
Deira Dubai,
U.A.E.
- 3. Janata Bank,
Al-Sulaiman Building,
Al-Aroba Road,
P.O. Box No. 5303,
Sharjah,
U.A.E.
- 4. Janata Bank,
H.H. Sheikh Humaid Bin Rashid,
Al-Nuami Building,
Cornesh Road,
P.O. Box No. 500,
Ajman,
U.A.E.
- 5. Janata Bank,
Oman Road,
Al-Nakheel,
P.O. Box No. 790,
Ras-Al-Khaimah,
U.A.E.

419 Agents and correspondents
all over the world

NUMBER OF BRANCHES OF JANATA BANK IN DIFFERENT DISTRICTS OF BANGLADESH

