

1974

Janata Bank

annual report
1974

ANNUAL
REPORT
1974



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

X MR. ABIDUR RAHMAN

Director

MR. A. K. GANGOPADHYAY

Director

MR. AHMED FARIDUDDIN

Director

MR. SHAHIDUDDIN ISKANDAR

Director

X MR. MOZAFFAR HOSSAIN (PALTU)

Director

REPORT OF THE DIRECTORS

We take great pleasure in presenting our Annual Report and Balance Sheet together with Profit and Loss Account for the year ending 31st December, 1974.

1974 was an extremely challenging year. We have witnessed the spread of inflation throughout the world and beginning of a global recession from which we were not immune. Nevertheless, our results in 1974 have not been easily won and it is to the credit of our determined efforts that we have been able to achieve the expected results. Firstly, we could maintain our lead in matters of deposit mobilisation, credit operation and turn over of business. Secondly, by being flexible and adaptable to our customers' changing requirements we have maintained our reputation as progressive bankers.

OPERATIONAL HIGHLIGHTS

We now give below the operational highlights of the Bank during the year 1974 :

SHARE CAPITAL

There has been no change in the capital structure during the year. Our Authorised Capital and Paid-up Capital remain unchanged at Tk. 5 crores (50 million) and Tk. 3 crores (30 million) respectively.

RESERVE FUND

Our Reserve Fund as on 31st December, 1974 has been raised to Tk. 2.5 crores (25 million) as against Tk. 1.3 crores (13 million) as on 31st December, 1973.

PROFIT

Despite the continued trend of higher operating costs, the overall results of the profit for the period under review has been satisfactory and we are pleased to report that after making adequate provisions to the satisfaction of Auditors, the Net Profit as on 31-12-74 has been Tk. 4.49 crores (44.9 million). This profit has been appropriated as follows:—

(a) Transferred to Reserve Fund	Tk. 1.2 crores (12 million)
(b) Provision for taxation	Tk 2.44 crores (24.4 million)
(c) Balance of profit to be paid to Govt. in terms of Article 25 of Bangladesh Banks (Nationalization) Order, 1972.	Tk. 0.85 crores (8.5 million)

INVESTMENT

The size of the Bank's investment portfolio has expanded to Tk. 53.74 crores (537.4 million) showing an increase of Tk. 6.52 crores (65.2 million) or 14% during the period under review.

DEPOSITS

Despite the grave socio-economic problems emanating from commodity price rise inflation, from which Bangladesh could not escape, the Bank have been able to make steady progress. There has been a gratifying increase of little over 10% in deposits, bringing the total deposit as at 31.12.1974 to Tk. 258.05 crores (2580.5 million) as against Tk. 233.55 crores (2335.5 million) in 1973—an increase of Tk. 24.50 crores (245 million).

ADVANCE

Credit demands on the Bank has been considerable during the year under review. The Bank adopted and maintained a positive lending policy actively seeking new business of quality. As a result, the Advances at the end of the year 1974 increased by Tk. 52.80 crores (Tk. 528 million) to Tk. 209.24 crores (2092.4 million) as against Tk. 156.44 crores (1564.4 million) as on 31st December, 1973. The net increase has been 34%. The break-up of our Advances in different important sectors as on 31-12-74 is as follows:—

(a) Jute	...	Tk. 85.37 crores (853.7 million)
(b) Tanneries	...	Tk. 6.27 crores (62.7 million)
(c) Sugar	...	Tk. 3.25 crores (32.5 million)
(d) Textile	...	Tk. 4.48 crores (44.8 million)
(e) Transport	...	Tk. 4.45 crores (44.5 million)
(f) Steel	...	Tk. 6.87 crores (68.7 million)
(g) Tea	...	Tk. 0.75 crore (7.5 million)
(h) Petroleum Trade	...	Tk. 0.95 crore (9.5 million)

The balance amount of advances were made in the other sectors.

JUTE AND JUTE INDUSTRY

The total financing in Jute Sector by various banks in the country as on 31-12-74 has been Tk. 334 crores (3340 million) of which our share was Tk. 85.37 crores (853.7 million) as against Tk. 66.7 crores (667 million) as on 31-12-73. Out of this total financing of

Tk. 85.37 crores, we have allowed Tk. 36.05 crores (360.5 million) in the industrial sector and Tk. 41.90 crores (419 million) in trading in Public Sector. The balance of Tk. 7.42 crores (74.2 million) were advanced to traders in the private Sector. The ratio of credit provided to Jute Sector by the Bank against total advances in this sector works out to 25%.

TRANSPORT

This is an important sector in our country and to facilitate improvement in transportation throughout the country, we have also made our sincere contribution. As a result, our advances in this sector as on 31-12-74 stood at Tk. 4.45 crores (44.5 million) as against Tk. 3.26 crores (32.6 million) in 1973.

RURAL CREDIT

Consequent upon Bangladesh Bank's seminar on Agricultural Financing by Commercial Banks (February 5th to 10th, 1973) with a view to filling up the credit gap in agricultural sector, Janata Bank opened a new Division known as "Rural Credit Division" in the month of November, 1973. In order to give financial assistance to the rural projects two officers were trained in Agricultural Project Analysis course conducted at Bangladesh Institute of Development Studies under supervision of World Bank and their services are being utilised under different pilot projects implemented by the Bank under supervised credit scheme. Bank undertook several rural projects both under direct and indirect financing scheme and it is the first nationalised Commercial Bank who have taken initiative to give direct loans to farmers.

The Bank has financed projects under direct financing scheme to Comilla CKTCCA, Comilla Sabuj Prokalpa, and Tobacco. Potato, Sunflower, Wheat and Soyabean growers and purchase of farm machineries like Tractor, Power Tiller and Power Pump etc.

The Bank has given direct loans to farmers at Feni and Maizdi under supervised credit programme sponsored by Mennonite Central Committee (Canadian Organization) for cultivation of Potato, Sunflower, Soyabean and Wheat. The growers get yield of Potato @ 300 mds. per acre on average under improved method of cultivation against their normal yield per acre of 150—200 mds. The Bank has also extended financial assistance to Rangpur Troops Welfare Trust for bringing their fallow land at Rangpur Cantonment area under cultivation of high yielding variety of paddy. With Bank's financial assistance two new crops viz. Soyabean and Sunflower have been introduced in the cropping pattern of our country.

Under indirect financing Bank has also given credit to fertilizer dealers for supply of inputs to farmers. Till the end of December, 1974 Bank has sanctioned credit in Rural sector to the tune of Tk. 28.50 lacs and repayment is coming as per schedule.

FOOD PROCUREMENT AND JUTE PURCHASES

The Bank continued to act as agents 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 us in this field have been appreciated by the Government.

FOREIGN TRADE

We have handled Import Bills to the extent of Tk. 145.65 crores (1456.5 million) and Export Bills at Tk. 87.45 crores (874.5 million) as against Tk. 154.6 crores (1546 million) and Tk. 77.5 crores (775 million) respectively during the year 1973.

OVERSEAS OPERATION

We had 4 (four) Overseas Branches, one each in London, Birmingham, Brussels and Abu Dhabi. Our London Branch has been doing very well since its opening on 7th July, 1972. It is gratifying to report that the overall position of our Overseas Branches is satisfactory.

HOME REMITTANCES

The Bank have successfully handled the Home Remittance under Premium Scheme and by offering personalized service we were able to secure Home Remittances to the extent of Tk. 4.04 crores (40.4 million) as against Tk. 2.2 crores (22 million) during the year 1973.

PREMISES

We have been facing acute problems to accomodate the Head Office of the Bank in the present premises. In order to overcome this problem a multi-storied building in Motijheel, Dacca was purchased in the later part of 1973. But, unfortunately, the premises could not be made available as the existing tenants could not vacate their possession due to acute shortage of space in the business areas of the city. We have, therefore, taken suitable steps for alternate arrangements. We have as such taken in hand construction of a multi-storied building on a plot of land acquired by the Bank in the Motijheel Commercial area. This will also alleviate the accommodation problem in the main business centre of the city.

EXPANSION

During 1974 the Bank established 24 additional branches within the country increasing the total number of branches to 308. Two Overseas branches were opened during the year—one at Brussels and the other at Abu Dhabi. This brings the total number of branches of the Bank in 1974 to 312 as against 286 in 1973.

STAFF

The overall increase in business of the Bank has not been supplemented by an increase in number of employees as required. We have tried our best to circumvent this problem by imparting in-service training and recruiting nominal number of staff during the year. It may be mentioned here that we have not made any appointment in the Officers Cadre during the year. The total number of employees in 1974 including top-management stood at 4554 as against 4326 in 1973 indicating an increase of 228 employees only.

Before we conclude, we wish to emphasize that the results have been achieved due to the co-operative spirit and dedicated performance of our staff. It is a pleasure to place on record the Board's warm appreciation of their efforts.

Finally, we also place on record the thanks we owe to the Ministry of Finance, Government of the People's Republic of Bangladesh and Bangladesh Bank for their continued support and able guidance in the affairs of the Bank.

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

AUDITORS' REPORT

We have audited the annexed Balance Sheet of the Janata Bank as at 31st December 1974 together with the Profit and Loss Account of the Bank for the year ended 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 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 and Loss for the period covered by such account.
 - (iii) Such Balance Sheet read in conjunction with 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.

KHAN, WAHAB & CO.,
Chartered Accountants.

Dacca, 7th May, 1975.

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

As at 31st December, 1973.

As at 31st December, 1974.

	Taka	Taka		Taka	Taka
		5,00,00,000	Authorised Capital	5,00,00,000	
3,00,00,000			Paid-up Capital		3,00,00,000
1,30,00,000			Reserve Fund		2,50,00,000
			DEPOSITS AND OTHER ACCOUNTS :		
		72,28,86,940	Fixed Deposits	92,24,39,597	
		50,36,36,341	Savings Bank Deposits	55,54,58,047	
233,55,16,826		110,89,93,545	Current Accounts, Contingency Accounts etc. (Note—1)	110,25,71,586	258,04,69,230
			BORROWINGS FROM OTHER BANKING COMPANIES, AGENTS ETC.		
			(i) In Bangladesh :		
		5,66,00,000	(a) From Bangladesh Bank	33,63,00,000	
		Nil	(b) From Other Banks	11,26,47,858	44,89,47,858
7,59,13,166		1,93,13,166	(ii) Out side Bangladesh	1,43,12,418	46,32,60,276
			PARTICULARS OF ABOVE :		
		5,66,00,000	(i) Counter Finance Facilities obtained from Bangladesh Bank against advances made to Public Sector	14,13,00,000	
		Nil.	(ii) Bills Re-discounting Facilities obtained from Bangladesh Bank against advances made to Public Sector	19,50,00,000	
		Nil.	(iii) Borrowings from Bangladesh Bank against Bangladesh Govt. Securities	Nil.	
		1,93,13,166	(iv) Unsecured	12,69,60,276	
245,44,29,992			Carried Over		309,87,29,506

PROPERTY AND ASSETS

As at 31st December, 1973.

As at 31st December, 1974

As at 31st December, 1973.			As at 31st December, 1974	
Taka	Taka		Taka	Taka
		C A S H		
28,09,45,063		In hand and with Bangladesh Bank and Sonali Bank (including Foreign Currency Notes)		33,20,21,510
	33,210	BALANCES WITH OTHER BANKS :		
95,03,113	94,69,903	(i) In Bangladesh	Nil	
		(ii) Outside Bangladesh	2,29,40,439	2,29,40,439
8,17,18,909		MONEY AT CALL AND SHORT NOTICE		8,37,78,534
		INVESTMENTS AT COST OR MARKET VALUE WHICHEVER IS LOWER :		
	1,93,53,452	(i) Securities of former Pakistan and West Pakistan Governments and other Trustees Securities including Treasury Bills of the former Pakistan and West Pakistan Governments	1,93,53,452	
	20,49,670	(ii) Securities of former East Pakistan Government and other Trustees Securities including Treasury Bills of former East Pakistan Govt.	20,49,670	
	38,50,00,000	(iii) Securities of Bangladesh Government and other Trustees Securities including Treasury Bills of Bangladesh Government	35,00,00,000	
	68,45,389	(iv) Shares of Joint Stock Companies and Others	68,45,389	
	5,84,50,000	(v) Debentures	15,83,03,000	
	5,30,315	(vi) Prize Bonds	8,15,435	
47,22,28,826	Nil	(vii) Other Government Securities	14,529	53,73,81,475

84,43,95,911

Carried Over

97,61,21,958

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

As at 31st December, 1973.			As at 31st December, 1974.	
Taka	Taka		Taka	Taka
245,44,29,992		Brought Forward		309,87,29,506
		BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA :		
	8,20,83,168	(i) Payable in Bangladesh	8,11,41,914	
13,78,44,424	5,57,61,256	(ii) Payable outside Bangladesh	16,83,06,954	24,94,48,868
8,29,88,615		OTHER LIABILITIES :		13,70,66,737
		1,55,64,635	(i) Adjusting Account	1,99,65,485
		2,58,68,968	(ii) H.O. Old Account	2,58,77,859
		58,51,838	(iii) Branch Adjustments	5,20,81,634
		3,57,03,174	(iv) Others	3,91,41,759
267,52,63,031.		Carried Over		348,52,45,111

PROPERTY AND ASSETS

As at 31st December, 1973.		As at 31st December 1974.	
Taka	Taka	Taka	Taka
84,43,95,911			97,61,21,958
			Brought Forward
			ADVANCES (Other than bad and doubtful debts for which provision has been made to the satisfaction of the Auditors)
			(i) Loans, Cash Credit, Overdrafts etc.
			(A) In Bangladesh :
	130,99,34,684	128,20,83,668	(I) To Clients
	9,10,38,875	15,48,11,324	(II) To Public Sector against which Counter Finance facilities have been obtained from Bangladesh Bank
	Nil	41,14,05,000	(III) To Public Sector against which Bills Re-discounting facilities have been obtained from Bangladesh Bank
	1,63,98,829	4,20,57,458	(B) Outside Bangladesh
	141,73,72,388	189,03,57,450	
			(ii) Bills Discounted and Purchased :
		7,08,23,339	(a) Payable in Bangladesh
	6,56,02,579	13,12,62,243	(b) Payable outside Bangladesh
156,43,98,512	14,70,26,124	20,20,85,582	209,24,43,032
	8,14,23,545		

PARTICULARS OF ADVANCES :	
132,21,43,482	(i) Debts considered good in respect of which the Bank is fully secured 186,35,41,848
12,25,22,766	(ii) Debts considered good for which the Bank holds no other security than the Debtors' personal security 10,02,02,038
11,97,32,264	(iii) Debts considered good secured by the personal liabilities of one or more parties in addition to the personal security of the Debtors 12,86,99,146
Nil	(iv) Debts considered doubtful or bad not provided for Nil
156,43,98,512	209,24,43,032

240,87,94,423

Carried Over

306,85,64,990

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

As at 31st December, 1973

As at 31st December, 1974.

Taka	Taka		Taka	Taka
267,52,63,031		Brought Forward		348,52,45,111
127,95,55,379		ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA :		101,29,08,260
		26,63,93,029 (i) Letter of Guarantee 25,40,73,047		
		101,31,62,350 (ii) Letter of Credit 75,88,35,213		
		PROFIT AND LOSS ACCOUNT		
4,66,45,485		Profit for the year	4,48,91,645	
		LESS :		
		Provision for Taxation	2,43,91,645	
		Transferred to Reserve Fund	1,20,00,000	
		Amount credited to Government under Section 25 of Bangladesh Banks (Nationalisation) Order 1972	85,00,000	4,48,91,645
4,66,45,485				
395,48,18,410		Carried Over		449,81,53,371

PROPERTY AND ASSETS

As at 31st December, 1973.

As at 31st December, 1974.

	Taka	Taka		Taka	Taka
	240,87,94,423		Brought Forward		306,85,64,990
		7,92,064	(v) Debts due by Director or Officers of the Bank or any of them either severally or jointly with any other persons	14,16,340	
		Nil	(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	Nil	
		10,00,504	(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	14,40,395	
		Nil	(viii) Maximum total amount of Advances including Temporary Advances granted during the year to the Companies or Firms in which the Directors of the Bank are interested as Directors, Partners or Managing Agents or in the case of Private Companies, as members	Nil	
		Nil	(ix) Due from Banking Companies	Nil	
			BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA :		
	8,20,83,168		(i) Payable in Bangladesh	8,11,41,914	
13,78,44,424		5,57,61,256	(ii) Payable outside Bangladesh	16,83,06,954	24,94,48,868
			CONSTITUENTS' LIABILITIES FOR ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA :		
127,95,55,379			26,63,93,029 (i) Letter of Guarantee	25,40,73,047	
			101,31,62,350 (ii) Letter of Credit	75,88,35,213	101,29,08,260
382,61,94,226			Carried Over		433,09,22,118

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

As at 31st December, 1973		As at 31st December, 1974	
Taka	Taka	Taka	Taka
395,48,18,410		449,81,53,371	
Brought Forward :			
CONTINGENT LIABILITIES (i) Money for which the Bank is contingently liable : (a) Contingent Liability in respect of Guarentee given favouring— (i) Government 15,31,95,947 (ii) Bank and Other Financial Institutions, and 6,97,69,317 (iii) Others 3,11,07,783 <hr style="width: 20%; margin-left: 0;"/> 25,40,73,047 (ii) Liability on account of outstanding forward Exchange Contracts 9,19,42,219			
395,48,18,410	4,59,22,286	449,81,53,371	TOTAL :

S. A. SHAKOOR
Assistant General Manager

BAZAL AHMED
General Manager

MUSHFEQ-US-SALEHEEN
Managing Director and Chairman
 ABIDUR RAHMAN, Director
 A.K. GANGOPADHYAY, Director
 AHMED FARIDUDDIN, Director
 SHAHIDUDDIN ISKANDER, Director
 MOZAFFAR HOSSAIN (PALTU), Director
Nurun Nabi Chowdhury, Director

31ST DECEMBER 1974

PROPERTY AND ASSETS

As at 31st December, 1973.			As at 31st December, 1974.	
Taka	Taka		Taka	Taka
382,61,94,226		Brought Forward		433,09,22,118
		PREMISES :		
	7,23,217	Balance as per last Balance Sheet	46,24,725	
	<u>39,29,533</u>	Additions during the year	Nil	
46,24,725	46,52,750		<u>46,24,725</u>	
	28,025	Less : Depreciation for the year	1,00,600	45,24,125
		FURNITURE AND FIXTURE :		
	97,56,680	Balance as per last Balance Sheet	1,14,10,560	
	<u>34,37,671</u>	Additions less sales during the year	30,93,931	
1,14,10,560	1,31,94,351		<u>1,45,04,491</u>	
	17,83,791	Less : Depreciation for the year	19,03,756	1,26,00,735
		OTHER ASSETS INCLUDING SILVER :		
	69,653	(i) Stamps	1,17,780	
	<u>63,21,374</u>	(ii) Stationery	58,18,177	
	27,10,470	(iii) Income accrued on Investments	76,45,553	
	26,37,942	(iv) Advance Deposits and Advance Rent	32,05,609	
	<u>5,23,53,620</u>	(v) Suspense	8,82,58,293	
	1,50,829	(vi) Tripura Modern Bank	1,70,903	
11,25,88,899	3,98,82,704	(vii) Head Office Old Account	4,03,34,160	
	84,62,307	(viii) Demonetised Notes	45,55,918	15,01,06,393
		NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS :		Nil
Nil				
395,48,18,410		TOTAL		449,81,53,371

Note : 1. Last year's figures have been re-arranged to conform to current year's presentation.

RAHMAN, RAHMAN, HUQ & CO.,
Chartered Accountants

KHAN, WAHAB & CO.
Chartered Accountants

PROFIT AND LOSS ACCOUNT FOR THE

EXPENDITURE

For the year ended 31.12.73		For the year ended 31.12.74.
Taka		Taka
13,39,28,395	Interest paid on Deposits, Borrowings etc.	20,71,04,193
2,29,00,868	Salaries, Allowances and Provident Fund (Including Tk. 56,244 to Managing Director)	3,69,48,327
1,32,44,401	Rent, Taxes, Insurance, Lighting etc. (This includes Tk. 14,39,752 as Tax Provision for U.K. Branches)	1,40,38,073
3,26,160	Law Charges	4,40,358
31,17,234	Postage, Telegrams Telephone and Stamps	33,03,471
54,200	Auditors' Fees	1,28,224
27,42,615	Depreciation on and Repairs to Banking Company's Property	41,65,046
34,13,575	Stationery, Printing and Advertisements etc.	44,70,143
73,58,715	Computer Bureau and other expenditure	95,65,864
4,66,45,485	Balance of Profit carried to Balance Sheet	4,48,91,645
23,37,31,648	TOTAL	32,50,55 344

S. A. SHAKOOR
Assistant General Manager

BAZAL AHMED
General Manager

MUSHFEQ-US-SALEHEEN
Managing Director & Chairman

YEAR ENDED 31ST DECEMBER 1974

I N C O M E

For the year ended 31.12.73

Taka

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

19,85,95,904

Interest and Discount

3,00,92,560

Commission, Exchange & Brokerage

13,60,776

Rents —

Nil

Income from Non-Banking Assets and Profits from Sale of or dealing with such assets

36,82,408

Other Receipts including income of Computer Bureau

For the year ended 31.12.74.

Taka

27,99,98,229

3,85,50,773

15,89,733

Nil

49,16,609

23,37,31,648

Total.

32,50,55,344

ABIDUR RAHMAN, Director

A. K. GANGOPADHYAY, Director

AHMED FARIDUDDIN, Director

SHAHIDUDDIN ISKANDER, Director

MOZAFFAR HOSSAIN (PALTU), Director

RAHMAN, RAHMAN, HUQ & CO.,
Chartered Accountants.

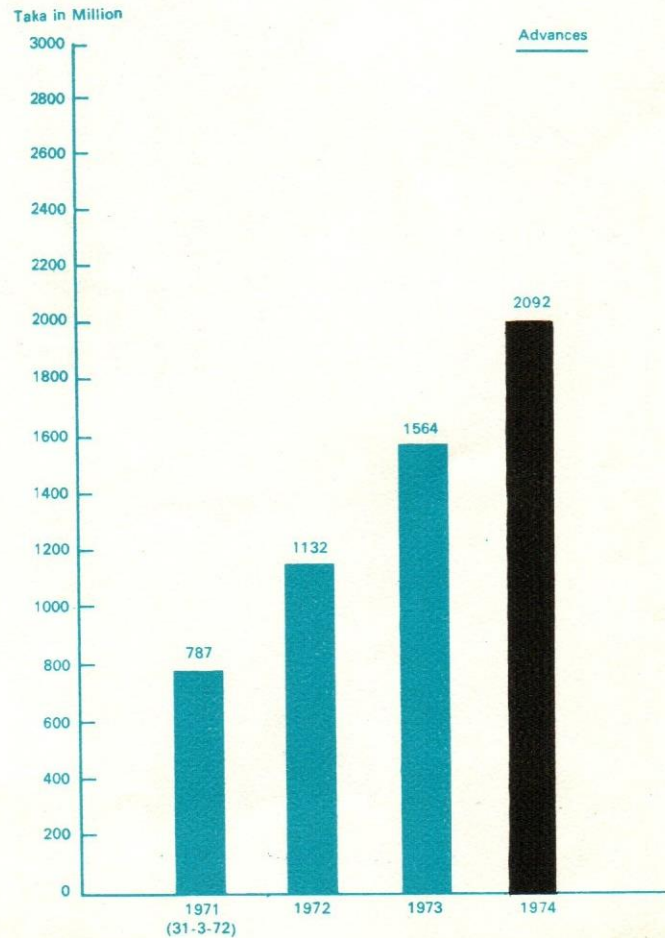
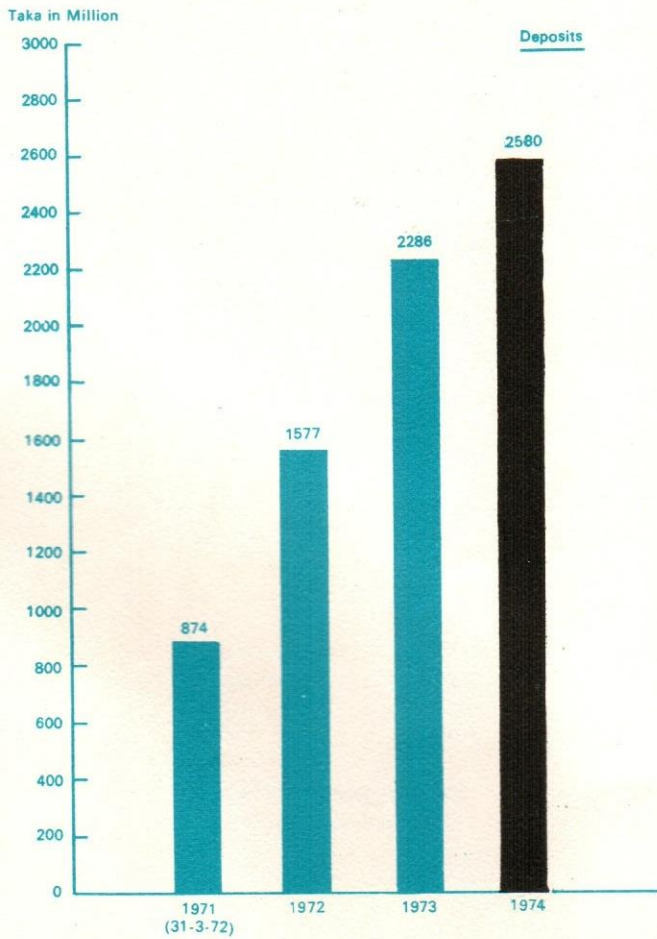
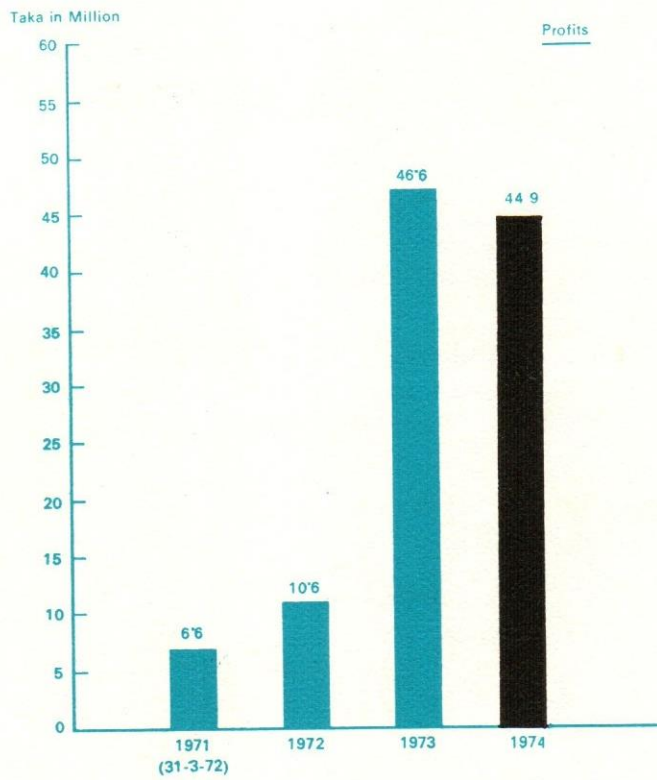
KHAN, WAHAB & Co.
Chartered Accountants.

KEY INDICATORS : JANATA BANK

(Taka in million)

	1972	1973	1974	% of increase
DEPOSITS	1576,9	2285,6	2580,5	10
ADVANCES	1132	1564,4	2092,4	34
INVESTMENTS	204,1	472,2	537,4	14
PROFIT	10,6	46,6	44,9	-4
BRANCHES				
	1972	1973	1974	
BANGLADESH	260	284	308	
OVERSEAS	1	2	4	
	<hr/> 261	<hr/> 286	<hr/> 312	

PROGRESS IN 3 YEARS



Managing Director
Mr. Mushfeq-us-Saleheen

General Managers
Mr. Bazal Ahmed
Mr. S. O. Noor, Europe

Deputy General Managers
Mr. M. Haider Chowdhury
Mr. Qamrul Huda
Mr. A. K. M. Ghaffar

Assistant General Managers
Mr. Q. Ahmed, London
Mr. Ashfaqueuddin Chowdhury, London
Mr. Badrul Huda, Abu Dhabi
Mr. A. I. M. Iftikar Rahman, Brussels
Mr. Rezaul Karim
Mr. Sujaur Raschid
Mr. Syed Atiqullah
Mr. K. A. Mazid
Mr. Mohd. Nurullah
Mr. Hayatur Rahman
Mr. Bazlul Baree
Mr. Serajul Islām
Mr. S. A. Shakoor
Mr. A. A. M. Asaduzzaman

LIST OF BRANCHES

(Total 312 including 4 overseas Branches)

DACCA REGION (Total Branches—50)

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.	Dhamari	Dacca
9.	Dhanmondi	Dacca
10.	Farashganj	Dacca
11.	Gandaria	Dacca
12.	Gazipur	Dacca
13.	Hotel Intercontinental	Dacca
14.	Imamganj	Dacca
15.	Islampur	Dacca
16.	I. W. T. A. Terminal	Dacca
17.	Luxmi Bazar	Dacca
18.	Motijheel	Dacca
19.	Magh Bazar	Dacca
20.	Mirpur	Dacca
21.	Mitford Road	Dacca
22.	Mohammadpur	Dacca
23.	Mohakhali	Dacca
24.	Mouchak Market	Dacca
25.	Mymensingh Road	Dacca
26.	Mugdapara	Dacca
27.	Manikganj	Dacca
28.	Nawabganj	Dacca
29.	Nawabpur Road	Dacca
30.	Nazimuddin Road	Dacca
31.	New Market	Dacca
32.	Opp. G.P.O., B.B. Avenue	Dacca
33.	Outside New Market	Dacca
34.	Postha	Dacca
35.	Purana Paltan	Dacca
36.	Ramna	Dacca
37.	Raza Chamber, Motijheel	Dacca
38.	Sadarghat	Dacca
39.	Satmasjid Road	Dacca
40.	Shantinagar	Dacca
41.	Sailpur Hat	Dacca
42.	Tejgaon	Dacca
43.	Thatari Bazar	Dacca
44.	Tipu Sultan Road	Dacca
45.	Topkhana Road	Dacca
46.	Tongi	Dacca
47.	University Campus	Dacca
48.	Victoria Park	Dacca
49.	WAPDA	Dacca
50.	WASA	Dacca

CHITTAGONG REGION (Total Branches—44)

51.	Amir Market	Chittagong
52.	Asadganj	Chittagong

53.	Barbakunda	Chittagong
54.	Burishchar	Chittagong
55.	Cantonment	Chittagong
56.	Chakaria	Chittagong
57.	Chaktai	Chittagong
58.	Chawk Bazar	Chittagong
59.	Ctg. Municipality	Chittagong
60.	Cox's Bazar	Chittagong
61.	Dewanhat	Chittagong
62.	Dohazari	Chittagong
63.	Dost Building	Chittagong
64.	EIC House, Pathantooly	Chittagong
65.	Fatehpur	Chittagong
66.	Fatick Chari	Chittagong
67.	Hat Hazari	Chittagong
68.	Jubilee Road	Chittagong
69.	Kadamtali	Chittagong
70.	Kalurghat	Chittagong
71.	Kathaltali	Ctg. Hill Tracts
72.	Khatunganj	Chittagong
73.	Korbaniganj	Chittagong
74.	Kumira	Chittagong
75.	Kutubdia	Chittagong
76.	Kaptai	Ctg. Hill Tracts
77.	Karerhat	Chittagong
78.	Lakarchar	Chittagong
79.	Laldighi East	Chittagong
80.	Mirswarai	Chittagong
81.	Naikkamchari	Ctg. Hill Tracts
82.	Nazirhat	Chittagong
83.	New Market Ctg.	Chittagong
84.	Pahartali	Chittagong
85.	Patenga Road (Steel Mill)	Chittagong
86.	Patiya	Chittagong
87.	Pomara	Chittagong
88.	Port. (Republic Road)	Chittagong
89.	Reazuddin Bazar	Chittagong
90.	Sadarghat Road	Chittagong
91.	Sheikh Mujib Road	Chittagong
92.	Sitakundo	Chittagong
93.	Strand Road	Chittagong
94.	WASA	Chittagong

BRAHMANBARIA REGION (Total Branches—13)

95.	Akhaura	Comilla
96.	Ashuganj	Comilla
97.	Bahubal	Sylhet
98.	Brahambaria	Comilla
99.	Brahambaria Co-opp.	Comilla
100.	Bhairab Bazar	Mymensingh
101.	Habiganj	Sylhet
102.	Kuti	Comilla
103.	Madhabpur	Sylhet
104.	Nabinagar	Comilla
105.	Quasba	Comilla
106.	Sahzi Bazar	Sylhet
107.	Sarail Co-opp.	Comilla

SYLHET REGION

(Total Branches—22)

108.	Afruzganj Bazar	Sylhet
109.	Akatona	Sylhet
110.	Beani Bazar	Sylhet
111.	Bhadeswar	Sylhet
112.	Bhanugach	Sylhet
113.	Biswanath	Sylhet
114.	Chattak	Sylhet
115.	Dhaka Dakshin	Sylhet
116.	Fenchuganj	Sylhet
117.	Goplar Bazar	Sylhet
118.	Jagannathpur	Sylhet
119.	Jawa Bazar	Sylhet
120.	Juri	Sylhet
121.	Kumna	Sylhet
122.	Moulvi Bazar	Sylhet
123.	Nabiganj	Sylhet
124.	Raniganj Bazar	Sylhet
125.	Srimangal	Sylhet
126.	Sumanganj	Sylhet
127.	Sylhet	Sylhet
128.	Tajpur	Sylhet
129.	Zinda Bazar	Sylhet

COMILLA REGION

(Total Branches—23)

130.	Burichang	Comilla
131.	Chamohani	Noakhali
132.	Chandpur	Comilla
133.	Chandpur Co-opp.	Comilla
134.	Comilla Main	Comilla
135.	Chandina	Comilla
136.	Comilla Co-opp.	Comilla
137.	Companiganj	Comilla
138.	Dagon Bhuiyan	Noakhali
139.	Damudya	Faridpur
140.	Daudkandi	Comilla
141.	Dharmapur	Comilla
142.	Feni	Noakhali
143.	Faridganj	Comilla
144.	Gauripur Bazar	Comilla
145.	Gunabati	Comilla
146.	Hajiganj	Comilla
147.	Kachua	Comilla
148.	Khilpara	Comilla
149.	Laksham	Comilla
150.	Maizdi Court	Noakhali
151.	Natun Bazar (Chandpur)	Comilla
152.	Raipura	Noakhali

MYMENSINGH REGION

(Total Branches—18)

153.	Charpara	Mymensingh
154.	Gouripur Academy Centre	Mymensingh
155.	Haluaghat	Mymensingh
156.	Islampur	Mymensingh
157.	Itna	Mymensingh
158.	Jamalpur	Mymensingh
159.	Jaria Janjail	Mymensingh
160.	Kathiadi	Mymensingh
161.	Kishoreganj	Mymensingh
162.	Kuliarchar	Mymensingh
163.	Mohanganj	Mymensingh

164.	Mymensingh	Mymensingh
165.	Nandina	Mymensingh
166.	Netrokona	Mymensingh
167.	Sararchar	Mymensingh
168.	Tangail	Tangail
169.	Tarakanda	Mymensingh
170.	Madhupur	Mymensingh

NARAYANGANJ REGION

(Total Branches—20)

171.	Baidyar Bazar	Dacca
172.	Bangabandhu Road	Narayanganj
173.	Betka	Dacca
174.	Bhagyakul	Dacca
175.	Bandar	Narayanganj
176.	Bancharampur	Comilla
177.	Fatullah	Narayanganj
178.	Ghorashal	Dacca
179.	Goodnail	Dacca
180.	Hasnabad Bazar	Dacca
181.	Munshiganj	Dacca
182.	Murapara	Dacca
183.	Narshingdi	Dacca
184.	Netaiganj	Narayanganj
185.	Palash	Dacca
186.	Ram Chandrapur	Comilla
187.	Ramkrishnapur	Comilla
188.	Shibpur	Dacca
189.	Syed Ali Chamber, N. ganj	Narayanganj
190.	Tan Bazar	Narayanganj

KHULNA REGION

(Total Branches—13)

191.	Bagerhat	Khulna
192.	Chalna Port	Khulna
193.	Daulatpur	Khulna
194.	Gopalganj	Faridpur
195.	Helatala Road	Khulna
196.	Khalishpur	Khulna
197.	K. D. A.	Khulna
198.	K. D. Ghosh Road	Khulna
199.	K. J. Ali Road	Khulna
200.	Kotalipara	Faridpur
201.	Mirerdanga	Khulna
202.	Rampal	Khulna
203.	Sharankhola	Khulna

BARISAL REGION

(Total Branches—16)

204.	Baliakandi	Faridpur
205.	Barisal Chowk Bazar	Barisal
206.	Barisal Sadar Road	Barisal
207.	Bhedarganj	Faridpur
208.	Bhojeshwar	Faridpur
209.	Bhola	Barisal
210.	Burhanuddin	Barisal
211.	Charfassan	Barisal
212.	Faridpur	Faridpur
213.	Hari Kumaria	Faridpur
214.	Kalkini	Faridpur
215.	Khan Khanapur	Faridpur
216.	Kowri Khara	Barisal
217.	Patherhat	Barisal
218.	Patuakhali	Patuakhali
219.	Tarki	Barisal

BOGRA REGION
(Total Branches—13)

220.	Adamdighi	Bogra
221.	Bogra	Bogra
222.	Chandaikona	Bogra
223.	Chandanbaisha	Bogra
224.	Damurhat	Rajshahi
225.	Gaibandha	Rangpur
226.	Gaibandha Co-opp	Rangpur
227.	Joypurhat	Bogra
228.	Manda	Rajshahi
229.	Naogaon	Rajshahi
230.	Nazirpur	Rajshahi
231.	Rukindipur	Bogra
232.	Santahar	Bogra

RAJSHAHI REGION
(Total Branches—15)

233.	Arani	Rajshahi
234.	Baneswar	Rajshahi
235.	Chapai Nawabganj	Rajshahi
236.	Durgapur	Rajshahi
237.	Godagori	Rajshahi
238.	Harian	Rajshahi
239.	Kansat	Rajshahi
240.	Malanchi	Rajshahi
241.	Nachole	Rajshahi
242.	Natore	Rajshahi
243.	Natore Academy	Rajshahi
244.	Prosadpur	Rajshahi
245.	Rani Bazar	Rajshahi
246.	Shaheb Bazar	Rajshahi
247.	Tahirpur	Rajshahi

PABNA REGION
(Total Branches—10)

248.	BSIC Industrial Estate	Pabna
249.	Enayetpur	Pabna
250.	Gurudaspur	Rajshahi
251.	Ishurdi	Pabna
252.	Pabna	Pabna
253.	Paksey	Pabna
254.	Ruppur	Pabna
255.	Serajganj	Pabna
256.	Shahjadpur	Pabna
257.	Sohagpur	Pabna

RANGPUR REGION
(Total Branches—26)

258.	Alamnagar	Rangpur
259.	Atwayari	Dinajpur
260.	Bhurangamari	Rangpur
261.	Charkai	Dinajpur
262.	Chirirbander	Dinajpur
263.	Debiganj	Dinajpur
264.	Dinajpur	Dinajpur
265.	Domar	Rangpur
266.	Gangahara	Rangpur
267.	Haragach	Rangpur
268.	Hatibandha	Rangpur
269.	Jaldhaka	Rangpur
270.	Kaliganj	Rangpur
271.	Kaunia	Rangpur
272.	Kurigram	Rangpur
273.	Lahirihat	Dinajpur

274.	Lalmonirhat	Rangpur
275.	Nilphamari	Rangpur
276.	Parbatipur	Dinajpur
277.	Phulhat	Dinajpur
278.	Rangpur	Rangpur
279.	Ranishankhail	Dinajpur
280.	Ruhea	Dinajpur
281.	Saidpur	Rangpur
282.	Shampur	Rangpur
283.	Thakurgoan	Dinajpur

JESSORE DISTRICT
(Total Branches—25)

284.	Arpara (Salika)	Jessore
285.	Assasuni	Khulna
286.	Bordia	Jessore
287.	Chuadanga	Kushtia
288.	Darsana	Kushtia
289.	Dattanagar	Kushtia
290.	Harinakunda	Jessore
291.	Jessore H.M.M.Rd.	Jessore
292.	Jessore M.K. Rd.	Jessore
293.	Jhenaidah	Jessore
294.	Jhikergacha	Jessore
295.	Kaliganj	Khulna
296.	Keshabpur	Jessore
297.	Kushtia	Kushtia
298.	Langalbandha	Jessore
299.	Lohagara	Jessore
300.	Magura	Jessore
301.	Meherpur	Kushtia
302.	Manirampur	Jessore
303.	Narail	Jessore
304.	Noapara	Jessore
305.	Petkel Ghatta	Khulna
306.	Sailkupa	Jessore
307.	Satkhira	Khulna
308.	Shyamnagar	Khulna

OVERSEAS BRANCHES

1. JANATA BANK
Bevis Marks House,
Bevis Marks,
London EC 3A 7JB, U. K.
2. JANATA BANK
380, Coventry Road,
Smallheath,
Birmingham-10 U. K.
3. JANATA BANK
Lex Building,
83/85, Rue de la Loi,
1040, Brussels,
Belgium.
4. JANATA BANK
Lulu Street,
Ahmed Khalifa Al-Yosuf Building
P.O. Box No.2630
Abu Dhabi, U.A.E.

NUMBER OF BRANCHES OF JANATA BANK IN DIFFERENT DISTRICTS OF BANGLADESH

