

INTERNSHIP REPORT
ON

**CREDIT RISK MANAGEMENT OF JANATA BANK LIMITED: A
STUDY ON DHAKESWARI CORPORATE BRANCH**

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An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for
the degree of Bachelor of Business Administration

BRAC Business School
BRAC University
January 2022

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Declaration

It is hereby declared that

- 1. The internship report submitted is my/our own original work while completing degree at Brac University.**
- 2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.**
- 3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.**
- 4. I/We have acknowledged all main sources of help.**

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LETTER OF TRANSMITTAL

30 April 2015

Rahma Akhter

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Subject: Submission of the Internship Report.

Dear Ma'am,

I am very much pleased to submit the internship report on "Credit Risk Management of Janata Bank Limited: A Study on Dhkaeshwari Corporate Branch which is essential requirement for the completion of BBA program. This report is a result of the Internship program that I have conducted during specified time. All the works presented here is done with utmost sincerely and honesty. I have tried my level best to make this report comprehensive and informative as possible within the time allowed.

I believe that the experience I acquired from this study will be an invaluable asset in my life. This is a complete one and sincerely looks forward to any possible correction.

I am very glad that you have given the opportunity to prepare this report for you and hope that this report will meet the standards of your judgment. Any limitations in my report will subject to your kind full consideration.

Yours truly,

.....

Reaz Hakkani

17104176,

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Executive summary:

Janata Bank is one of the largest state owned commercial bank of Bangladesh. It was established back in 1972 after liberation war. It was nationalized due to the massive business people around the country and in 2007, the bank was corporatized. Janata bank was born with a purpose to serve the initially growing business and other financial needs of planned economic development of the country. It has already earn the reputation in the banking industry of Bangladesh. The growth of the bank is already visible and it has already established over thousands of branches all over the country.

Our country is densely populated and most of the people live in the rural area. A major portion is related to agricultural sectors. Janata Bank Limited has most of their branches in rural areas to fulfill the need of rural people. They encourage the rural people to deposit their money. Through many ways, Janata Bank Limited encourages needy persons to save tiny sums of money.

The bank offers a variety of microcredit initiatives, both independently and in conjunction with other organizations. For these credit programs, particularly those aimed at alleviating poverty, to be successful, they must be closely monitored and supervised. Given the Bank's manpower/field employees, extensive monitoring at the grass-roots level is not always practicable. To expedite and cost-effectively implement microcredit initiatives, the bank established a linkage scheme through the use of intermediaries/collaborating organizations (GOs & NGOs). Collaborating agencies are responsible for organizing target groups (doing surveys, forming groups, and offering training, among other things), as well as for credit supervision and recovery.

There are lots of commercial banks from local and foreign side though Janata Bank Ltd. is one of the finest among them. Janata Bank is competing with multinational banks also in Bangladesh. Because of the contribution towards the economy of the country it has become one of the trusted bank for the people. Janata Bank is investing in potential sectors like import export businesses and giving small loans to the entrepreneurs which is not only helping lower middle class people but also helping the economy of the entire country. Less advance misfortunes implies additional cash from credit activities, and that implies more benefit for Janata Bank Limited, and this is the place where Credit Financing succeeds.

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Chapter 1: Introduction

1.1: Beginning of the report

This paper was written as the part of the internship program and the title is “A study on Credit Risk Management of Janata Bank Limited”. For internship program every student was attached to different organization. I was doing my internship in Janata Bank Limited Dhakeshwari Branch. I had to prepare my report under the supervisor of MD. Mahfuzur Rahman, Manager of Dhakeshwari Branch.

1.2: Main goals of the report:

The main goal is to find out the risk in the policies which are applied in terms of giving or recovering loans to the consumers. A bank’s credit policy varies on different aspects like government rules, organizations value or status, total allocated budget etc. There are some specific objectives like,

- Introduce an outline of JBL.
- Understand the credit structure of JBL.
- Calculate the effectiveness of using the resources available easily.
- Find out the problems of this credit system and recovery system.

1.3: Degree of the study

Janata Bank is one of the largest commercial bank of Bangladesh with over 900+ branches and also branches overseas lie UAE. The bank is linked with more than 1300 foreign correspondent around the world. I was assigned in Dhakeshwari Branch to gather practical knowledge about the bank. In this investigation, I should focus in on the speculative pieces of credit danger the board, for instance, the importance of credit risk the leaders, credit peril the chiefs methodology, credit danger the chiefs instruments, and so forth. I'd look at the bank's data and different development recovery programs, similarly as the issues with credit recovery, the case of advance recovery, and the bank's display ahead of time recovery. I'd in like manner look at the information on the portrayal of temperamental credit and provisioning for it, similarly as the bank's display.

1.4: Methodology:

The report is performed depending on two categories of major sources. In order to make the report a complete one, these sources are important. I collected data from two major sources,

a) Primary Sources:

- Relevant study file,
- Questionnaire,
- Case study.

b) Secondary Sources:

- Annually published report,
- Bangladesh Bank reports,
- Books, journals, websites.

With the help of MS Word, Excel, and other related PC devices, the assembled data was thusly taken care of and gathered. In view of the got data, fundamental tables were made, and different real systems were used to analyze the portrayed information. Likewise, the audit consolidates clear explanation and examination.

1.5: Literature Review:

The topic I have selected is very interesting one in banking sector of Bangladesh. In modern countries this is a serious issue for any type of bank. In Bangladesh government has also give some regulations about the matter. The topic I am working on is named credit risk management. At first we got to know about credit risk and then we have to know how to manage that risk.

Credit risk management has been an issue since there is a bank. JBL was situated back in 1972 and become one of the government bank for a long time. JBL has used their own mechanism for credit risk management system. JBL has earned its reputation throughout the years and have become one of the most trusted national bank. Risk is the piece of shortcoming or the potential for misfortune that exists in every business exchange, paying little notification to locale, technique, or time.

The risk that a borrower or counter party would neglect to fulfill settled upon liabilities is known as credit danger. Credit danger alone records for a monstrous piece of by and large danger focuses in banks and cash related foundations (FIs) all through the world. Appropriately, controlling credit risk has progressively changed into the essential responsibility for a bank's solid association. Prominent check, appraisal, matching alleviations, seeing, and control of credit peril openings are generally major for credit hazard the board. Janata Bank Limited, being a head bank in Bangladesh, decides to foster an absolutely accommodating authentic arrangement to deal with the fundamental control of credit hazard the board (CRM).

JBL has tried to maintain all those credit loss solution for over a decade and they are successful very much. Still they are lacking on some of the technological parts, but their documentation process, field visit process and other checkup process through the documents of borrower is pretty amazing and worthy. They can improve their authority by making higher authorities for the further and better checkups. There are also some ways to improve which are stated by the employees. Such as, abuilding a strong relationship with the clients, using the exact resources at the exact place or time is one of the crucial part of managing a branch credit risk. Not everyone can do the same exact thing perfectly. So the people who are good at field visit should go for field visit and others should stay to the desk job to verify other documents. JBL can also make the repayment process easy for the borrowers. So that the borrowers could easily give back the money. Already the repayment process I pretty easier. But if they need to keep up the work rate good, then they have to find out an easier way.

This article was about credit risk and risk management process by Janata Bank Limited. Janata Bank is doing well in managing credit risk by using their method of loan giving and repayment process. But they also have some spaces in which they can improve more in this industry.

1.6: Limitations:

Preparing a report on this topic is not easy one. Moreover there was a time constraint matter related and I have faced so many problems and limitations such as,

- 1) Insufficient data,
- 2) Bank failed to provide exact data,
- 3) Time limitation,
- 4) Mostly based on secondary data.

Chapter 2: Description of Janata Bank

2.1: History of Janata Bank LTD.:

Janata proposes individuals. This is a novel Bank. Following the climb of Bangladesh in 1971, the past United Bank Limited and Union Bank Limited were nationalized and renamed as Janata Bank. It has been working since its beginning in 1972 both in Bangladesh and abroad. Janata Bank Ltd. has been expecting a colossal part in the financial improvement of the country by arranging save holds and channelizing assets into various supportive districts. It is besides a central part in the fields of tiny credit and programming progress.

Janata Bank Ltd, the second most noteworthy business Bank in Bangladesh, the aggregate sum of embraced capital of Tk. 200 Crore and settled up capital of Tk. 100 Crore. Janata Bank Ltd. oversees 916 branches with the exception of 4 abroad branches at United Arab Emirates. It is related with 1221 new feature writers starting with one side of the planet then onto the next. The Bank utilizes more than 15(fifteen) thousand people. The corporate legitimate center is organized at Dhaka with 35 Divisions. As a fragment the mindful improvement of existing Human Resources, Janata Bank through its three preparing relationship during the year 2003 introduced intending to 4699 specialists and staffs. It mechanized 90 basic branches; decided associations presented in 88 branches; Electronic Banking in 60 basic branches under tremendous branches under execution; ATM, EFT working environments.

The Board of Directors is produced using 13 (thirteen) individuals headed by a Chairman. The Managers are delegates from both public and private areas. The Bank is going by the Overseeing Director (Chief Executive), who is an alleged monetary supporter.

2.2: Goals of Janata Bank LTD:

The bank's mission is to actively contribute to the nation's socioeconomic development by operating an industrially sound banking company, making loans to viable borrowers in a timely and competitive manner, while protecting depositor funds and providing an acceptable rate of return to the owners.

2.3 VISION AND MISSION

MISSION

To transform into Bangladesh's best money related association, supporting the country's monetary headway and transforming into a central bank in South Asia.

VISION

By having a reliable improvement plan, giving fabulous money related things, giving mind boggling customer care through an expert in this field, and guaranteeing solid corporate organization in each period of the monetary association, Janata Bank Limited will be a compelling notice bank.

2.4: Services:

Customers of Janata Bank Ltd. approach the enormous monetary workplaces as a whole and organizations.

The Bank, which has a cross-country association, has a striking nature of sloughing back stores from those areas anyway by then saving them in various credit portfolios.

JBL has given top class services like:

- Demand draft,
- Telegraphic transfer,
- Mail transfer,
- Pay order,
- Normal transfer,

Bank also provide some other facilities,

- FDR,
- Current/Savings,
- Loan account.

Banks are always tried to provide the best services in their line of work. As a reputed bank they have enough customer services all over the country. But they don't promote that much as well as they don't need to promote themselves that much. Bank try to make their customer one them which is a very old but effective strategy for any company. The manager himself try to communicate with the big clients or lenders to make a good relationship between themselves. As a govt. bank they got the access for so many things which are very much reliable for any customer around the country.

2.5: Future Plans:

According to GRI's (Global Reporting Initiative) Sustainability Reporting Framework, JBL is covering useful monetary structure that engages it to measure, appreciate and pass on this information. JBL will probably make:

- Conservative long stretch financial execution,

- Conservative and proficient financial organizations,
- Immovably contribute in monetary development,
- To make incredible organization, rule and accomplice responsibility,
- To help in building green environment,
- A positive and consistent agent experience.

Chapter 3: The Definition of Credit Risk Management

3.1: Definition:

Credit risk is basically a situation where the company cannot meet the obligations of certain requirements. Such as, a person lend money for some reason from and he will give it back to me with some interest rate. But if I lend that money, I will become empty. But there is also an opportunity to earn some extra money for me. So, if I give him the money and do not get back it is called credit risk. In this situation company takes some actions which are called credit risk management.

Credit risk always make an impact on company's transaction. It depends on some factors Like,

- Time,
- Interest Rate,
- Inflation,
- Expenses etc.

Credit risk can make any company go bankrupt if the company do not take necessary measures of the situation. The credit board's aim is to expand the investment is worthwhile and reduce the quasi asset, as well as to ensure the best indication of progress and advancement and its effective organization. Credit the leaders is a new field in which a set level of long-range orchestration is used to distribute resources in a grouped field, limit risk, and maximize value from contributing store.

3.2: Different Types of Credit:

There are different types of credit risk. Such as,

Default Risk: When any company cannot go for a contractual payment system, a default problem can get in there which is called default risk. Default risk is applicable for both individual and company. Whenever any company borrow money or bond or share to another individual or company, there is a possibility that the borrower cannot repay it with obligations and then the default risk is created.

Spread Risk: Spread risks are caused by the junction of bond yields, credit quality, and opportunity cost rather than contractual assurances. Though they're not totally exclusive, there are two forms of spread risk. True spread risk is the risk that the selling price of a contractual or an unique commodity will be diminished as a result of the counterparty's conduct. The value of a bond will certainly fall if the issuer does not fail on its bond obligations but makes other financial blunders that impair the issuer's credit rating. The investor takes on this risk.

Downgrade Risk: Downgrade risk happens when the company settle down the borrower ratings. It occurs market liquidity and a very big blow for any type of company. It effects borrower so badly that borrower need to pay more for the credit rather than normal.

Industry Risk: It happens because of exposure. When there is too much amount of exposure is caused in one industry.

3.3 : Why Credit Risk Management is Important:

Credit risk management is so much important for any type of company or industry. There are some basic things which Janata Bank try to manage such as,

- Maintain a standard development process for the money borrowing process,
- Maintaining a quick response option for all the employees around the country so that anyone with the related credit risk can ask and help for the return process.
- Employees are the key point for the company and JBL try to lessen eh amount of work by giving less importance to the default borrowers.

It is more basic than later in continuous memory to have a total procedure to credit hazard the pioneers tolerating you are worried about you to some degree long progression. Affiliations ought to continue in the means of banks, who have been similar to this for a genuinely drawn-out timespan. Credit danger assessment and the board advances assist sets with aside changing out with settling on sagacious propelling choices, which gets their business.

Credit risk management is important for the execution team of any company to reduce the revenue loss. It helps them to predict the low budget consumers and to determine which consumer may come at a high risk. Credit risk management can be used as a strategy which can be a competitive advantage of a company.

3.4: How to manage credit risk management:

Managing credit risk is important for any type of company to reduce the revenue loss. It will help to reduce cost, increase the evaluation of the credit and many more. But there are some steps for any company like,

- Checking the credit score of the customers is the most important thing. It will help to evaluate the increase or decrease of the credit. If we can get the new and fresh data then we can predict the risk pretty clearly.
- Always try to make an agreement about credit transfer related issues. It will help to increase the minimizing rate.
- Relationship with the customer always will give an advantage for the companies. It will make their credit risk rate less than the usual.
- Create some procedure for the riskiest credit borrower. So that there will be no massive credit risk. Such as, creating a 90 days' time period for repaying debt.

Effective risk management system is very much essential for any type of company.

3.5: Risk measure tools for banks:

There are several credit management's tools for the banks such as,

- Rating: - By using ratings company can measure the credit risk amount as well as the revenue loss and other financial situation regarding credit risk.
- Exposure management: - If the exposure is managed by certain extend, then credit risk can be managed for a time being.
- LRM: - It is the loan review mechanism by which a certain amount of time is fixed to repay the loan. There is also other mechanism which help banks to reduce their risk regarding credit and reduce the revenue loss.

These are the mostly used mechanisms in our country used by the commercial banks. There are also some other mechanisms like CPM, exposure ceiling etc.

3.6: Competitor analysis:

A competitor analysis basically a strategy to research about their strong competitor so that they get the insight and formations about the specific product and market. A competitor analysis can help companies to know about the competitor's management system as well as the functionalities they try to maintain. In credit risk management sector if we want to do competitor analysis we need to first know about other banks. Other banks also try to maintain some measurements for credit risk problem. But most of the time banks try to hide all the main rules or regulations.

For example, JBL uses techniques like, giving loan to a person or a company by checking the originality of all the documents of the borrowers. But there are other banks who also use different methods for loan repayment process. In my internship period I tried to get some knowledge about the mechanism but could not find that much information about it. Suppose I got to know Bangladesh Bank use risk grading policy by which they grade the existing borrower and new ones from good to bad or loss. And depending on their grading system the amount of loan decrease or increase. They also maintain some formalities and documentation before giving loan to the borrowers just like JBL. JBL can follow this grading system to sort out the valuable consumers.

Rupali Bank has created a higher authority structure for their approval process. Just like JBL they gather the information first and after that they verify those documents to send them to higher authority. JBL can make an authority structure so that they can lessen the recovery related issue.

Just like this there are also other private sector banks like IFIC Bank, Jamuna Bank which are giving easy loans and repayment advantages for the customers. JBL can take some of the steps from these banks but not all of them. Because there are some rules and regulations related problems for JBL. As part of the government bank (Bangladesh Bank) JBL has to maintain some rules according to the rule book. That's why the process become so lengthy but it is also much secured.

3.7: 7p's Analysis:

If we look at the 7p analysis of JBL credit management system we can get some interesting factors. Such as,

We know what 7p consist,

- Price,
- Place,
- Product,
- Promotion,
- Process,
- People,
- Physical evidence.

There are some parts which are very troublesome to connect such as price. As the borrowers come to take loan, there is only an amount of money is charged for the process.

At first, the borrower need to find a branch from which he will take the loan. Here the place is the convenience for the customer and the loan amount is the product. JBL does not use that much social media based promotion. They use print media as their communicational way towards the customers. After that the borrower need to go under a process in which he need to write down applications and give the necessary data to the bank authority. Bank authority check those documents carefully and if any data is wrong then bank does not accept the application. If everything is alright the bank give green signal to the approval. The people are the higher authorities who check down the documents and give the proceed letter. Finally, the documentation need to be done for the loan and repayment process.

That is the 7p analysis of the credit risk management process of JBL.

Chapter 4: JBL's Process for giving loan:

4.1: Loan Giving Process:

Janata Bank Limited is one of the reputed commercial banks of Bangladesh. Janata Bank Limited always try to keep their credit risk free and as a reputed bank they have successfully maintain some credit risk

management system which help their financial risk closer to null. It has been exited for a long amount of time and gain some serious amount of value throughout the journey. Janata Bank try to follow some steps like,

- **Getting a proposal:** - At first the consumer need to give a proposal to the bank for the loan process. Janata Bank Limited has more than 900 branches all over the country. So, any individual or company can give a proposal for the loan process. At first the person or company need to go to nearest branch and has to talk with the senior officer. Then the senior officer will consult with them and if the things are okay then he will refer them to the manager of the branch. After consultation if the manager thinks they need a loan, then he will suggest them give the proposal in written format.
- **Getting Information:** - After the written process, the borrower needs to give the amount of information which is needed for the evaluation process. Janata Bank usually focus on some certain things like the NID card, passport or birth certificate, any necessary document related to the resources, workplace related document like appointment letter, character certificate, livelihood related papers like attestation from the councilor, borrowers father name, mother name, the permanent address of the individual or company address, nominees' paper like nominees NID card, full name, mothers name, fathers name. These are initial papers for the loan process. These papers need to be given to the bank for the checkup process.
- **Analyze the information:** - After getting that information the authority starts the evaluation process. They first check the NID and other papers very closely and try to verify the documents. They try to check each and every document from the borrower and also try to verify documents by using national database. After that they go for a field visit where they try to get to know about the assets and its liquidity amount. How much the asset can value they try to calculate. After visiting the places and analyzing the documents the bank authority gives feedback to the higher authority about the proposal.
- **Measure the risk using LRA:** - LRA means lending risk analysis. When a company give loan to the borrower, they try to measure the lending risk. There are some factors which can define the stage of the risk. Such as,
 - 1) There can be some industrial risk for the company if they give the loan to the individual or company. Janata Bank Limited try to evaluate the amount and the risk before giving any loan. They also try to calculate the whole amount and timing of repaying.
 - 2) There are also some banks financial related issue where the bank tries to focus on their credit and maintain the revenue stream.
 - 3) Management also has some serious responsibility in this matter. According to Janata Bank Limited the management's most important job is conducting the field visit and reviewing the papers correctly and give a feedback report to the higher authority.
 - 4) Security risk is one of the major risks for any company who are giving loan to the individual or company. Janata Bank Limited give loan to those who have enough security money to repay. Janata Bank do not usually give loan to those individuals who does not have enough back up assets for the repayment.

- After this process the company need to analyze the proposal letter and reply it with a positive or negative feedback. After all of these steps the bank take final decision about the proposal.
- Before giving loan to any individual or company JBL do the documentations regarding the loan repayment process. This documentation is very crucial and bank authority try to maintain the writing process crucially. There are also some important papers like letter of affiliation, letter of transmittal etc. Bank authority try to take every piece of important paper to themselves.

Chapter 5: How the Employees think about Credit Risk Management:

5.1: Employees Ideas:

JBL is a reputed bank situated in Bangladesh with a very good reputation. They can use some new ways to maintain the credit risk matter. The employees also want to share some of their insights about this matter. Such as,

- **Check for a customer's background:** - It is a must for any type of company. Customer can ask for loan. But giving loan is very crucial matter and the company should double check each and every document submitted by the consumer.
- **Customer relationship is the key:** - Customer is the key for any company. Company tries to build a good relationship with the customer so that they can make their work easy for themselves. Janata Bank Limited try to focus on building customer relationship and their employee is also concern about this matter.
- **Loan repayment process:** - Employees from JBL thinks on some cases the bank should use some different type of method for loan repayment process. They think it is a vital thing for the company to get back the credit which are at risk by default. Default credit risk is a non-acceptable thing after so many procedures used by JBL. But sometimes the authority cannot control the situation and also the customer is not strong enough to repay the amount. So, the employees think that there should be some repayment process for those customers who becomes bankrupt or cannot get back the certain amount.
- **Proper documentation:** - Few days back there was a national crisis regarding the e-orange platform where people keep their money for interest but did not use proper documentation. So, e-orange suddenly shut down their office and told they go bankrupt. JBL employees think that proper documentation was the main reason why the company e-orange get that chance for this kind of thievish work. JBL always try to get all the documents but employees think it should become more specific day by day for both customer and bank. Already JBL use software to collect those data of customer and try to train all of their branch managers to teach that for the betterment.

- **Offer some Discounts:** - JBL can offer some discounts for the early payments. So that it will trigger people for the early payment method. Which is a good sign for any type of company. JBL usually charge less during the loan review process. But new offers or ways should be implied to attract the new customers as well as the new borrowers.

These are the basic things the employees thought they should imply on a branch or head office of JBL. The time is changing day by day and people are getting fraud day by day. So, they should try new ways of promoting for the company to attract the young generation customers.

Chapter Six: Recommendation, Findings and Conclusion:

6.1: Findings:

Considering knowledge and interpretation I found some certain and negative side of JBL. Those are given under:

- Bank follows the overall credit evaluation and peril reviewing process as displayed by the guidelines of Bangladesh Bank.
- Progresses and the advances are essential to back the assignments. An appropriate credit task plan and checking will finally actuate the advantage elevating of banks. It is clear from that the size of JBL advances and advances are creating all through the extended length.
- A piece of the time the improvement documentation isn't really wrapped up by the branch.
- Now and again the record affirmation is done after propel supporting the development.
- Occasionally it is difficult to gather regular records and spending plan diagrams from the client, interprets the non-straightforwardness of client's pitiable information.
- Managing cost is higher appeared contrastingly similar to the accompanying gigantic extension advance affiliations given by the bank since close seeing and oversight of the credit movement becomes basic.
- There is Shortage of work and Lack of genuine reason for the specialists in credit part of the branch.

6.2: Recommendation:

The Following musings can be embraced for the JBL, as:

- The Branch can assemble truly organizing undertaking and studio to make the assigns more important in their space.
- The bank needs to make a strong "perceive Manual", with the genuine that the clients attainably can comprehend about the credit rules of the bank.
- All the credit documentations should be done genuinely. The bank should concentrate more on fitting documentation of a wide degree of credits to make the workplace trust impressive and strong.
- All the report checks should be done by the branch before help the credit.
- The bank should introduce transient plans like little credit for poor and metropolitan people.

- Palatable organizing obtained and head accounting should be given to the clients to make the clients learned and to make care about credit propels.

6.3: Conclusion:

It's derived that credit system can't be bound from the more wide cash related method of the country. Like another part of the money related structure, credit is indispensable for any cash related foundation as it produces advantage and stuff up monetary activities of the country. In other words, credit is business and it is input in the creation illustration of the country. Since credit has an inborn risk, in this way suitable utilization of the advances is essential for meet the basics of the borrowers. The headway applied for by the borrower ought not to be used for inconsequential reason. In such way, the Janata Bank Limited ought to tensely follow the development of the development and the way wherein the borrower is utilizing the resources. Subsequently the Janata Bank Limited will put any down fake activities concerning the borrower Credit assessment plan of Janata Bank Limited is unimaginably far reaching correspondence. It has been changed an entrance to time as a result of the specific traffic circle of Bangladesh Bank. The overall credit improvement of Janata Bank Limited is delivered utilizing corporate credit division and credit connection. The credit the board plan of Janata Bank Limited is essentially useful as recovery position of composed improvement is high and referenced progression has been reducing each little advance in turn during the year. They constantly endeavoring to likewise develop their credit system for restricting trouble and reinforcing advantage and various measures are endeavored to make the credit the board system.

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