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# INTERNSHIP REPORT ON CREDIT RISK MANAGEMENT IN JAMUNA BANK LIMITED

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Inspiring Excellence

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**Subject: Submission for internship Report.**

Dear Sir,

Its my pleasure on completing my internship report and hereby ready in submitting on “Credit Risk Management of Jamuna Bank”. Following your instruction I have worked and analyzed the credit management of Jamuna Bank and put my all the insights into this report. But this work can only be regarded as a good work after your evaluation. I am also looking forward on discussing about the report on various matter that may pop in your head.

Thank You.

With best regards,

Md. Nafees Ahsan

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Major: Marketing

## Declaration

Its here to notify that the report “Credit Risk Management of Jamuna Bank Limited” has been prepared for the prerequisite of my internship. It is also a part for the completion of my undergraduate degree completion under the BBS department of BRAC University and the supervision of Md. Hasan Maksud Chowdhury who is an Assistant Professor.

Md Nafees Ahsan

ID: 12104088

Department: BBS

Major: Marketing

## Supervisor Certification

The complete report “Credit Risk Management in Jamuna Bank” has been a work of Md. Nafees Ahsan, ID: 12104088, who is a student of BRAC University of BBS department majoring in Marketing and the whole report was under the supervision of Assistant Professor Md. Hasan Maksud Chowdhury for the fulfilment of the internship and a part of completing the undergraduate degree of BRAC University.

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Md. Hasan Maksud Chowdhury

Assistant Professor

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## Acknowledgement

I am Md. Nafees Ahsan is hereby honored and thanking all those individuals who have helped me so much in making this whole report coming into real. I would also love to thank the almighty whose uncountable guidance had led me through this.

I am also thankful to the whole BBS department and all the faculties I have been through who has always helped me in reaching this point of life and all the classmates who made this possible for me achieving this. Immense thanks to Hasan Masood Chowdhury for all the guidance I needed all these days for completing the report.

## Executive Summary

The way bank operates is by lending the money to businesses and firms they get from many sources and getting the return and generate their own revenue. On this whole process, there comes many hinders and risks which banks has to overcome on the course of time. On those process, if the bank and the borrower agree on a mutual understanding there is a fixed time to set the money and related other issues on returning of the disbursement and all. The report is being operated by many hierarchical sub-division like IT system then credit committee and then being approved by the senior management etc. Along with all the process is done the bank always do some grading on the possibility of getting the right return from the borrower and minimizing the loss.

Jamuna Bank Limited is one of many private banks who are operating properly with abiding by all the rules being set by Bangladesh Bank. The whole bank is divided into many sub-committees who divides the whole work in different segments. At the top they have Directors and later they got different committees such as Credit Committee, Finance Committee etc. Along with the directors there is CEO/Managing Director who has centered all the works and kept a harmony in all departments for the betterment and efficiency of the bank.

The Credit Committee in Jamuna Bank Limited has been accountable for the work for managing the risk of lending money while a borrower is seeking for it on the purpose of any kind of development. They go through different analysis starting one thing of the borrower to market and as many possible samples they have in their hand. Then they have a higher committee who looks at some other reasoning before granting the loan, and altogether they have one promising IT system which works real time in managing all the related data about the approval of the disbursement.

Jamuna Bank Limited has a strong financial support throughout their journey for their strong management and good distribution over the time. Their deposits and advances have grown 18% along with investments through the time which is a good sign. They also support many community services and maintain a green environment policy before agreeing or starting out anything new.

Apart from all, today's market is really hard to get into competition and existing on it competing against some world class financial sectors. Jamuna Bank has their own SWOT analysis for their sustainability and keeps trying to find out reaching new things out.

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# INTRODUCTION

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## **Introduction:**

In the history of Bangladesh since its independence there have been a total of 57 banks and other than the 8 state owned banks, 40 private banks operate the banking industry and among them Jamuna Bank Limited is a bank who could establish their name as one of the emerging tiers in the market of 3<sup>rd</sup> generation of banking. Since its establishment it has been able to remain a trustworthy bank for its clients with so many programs for various funding. It is also one of the first banks to introduce online banking system since there is a boom in the internet. The bank has a wide range of sectors of participation like corporate banking, trade finance, small enterprise funding, safety deposit lockers, retail banking, project finance, employee benefits, treasury, asset management and so on.

## **Report Origin:**

This report has been generated for the purpose of the obtaining the Bachelor of Business Administration (BBA) degree from BRAC University and the writer has to go through as internship in Jamuna Bank Limited working in Credit Risk Management.

## **Problem Statement:**

Jamuna Bank Limited has been operating since 17 years and one of the main functions of it have been gaining a trust which lead to people to lend money and then the bank put those money into work in different sectors like industry, agriculture, transport, health and other social services to gain return with interest.

In terms of lending and borrowing there comes a huge risk of not getting the desired return in the agreed time. That may occur for different reasons such as inefficient management of portfolios of loans. Proper ways of managing the portfolio is the key for every bank being successful.

## **Study Objectives:**

Generating a proper report on the matter of Credit Risk Management of Jamuna Bank Limited.

- i) Analyzing the organizational behavior of the bank to determine its efficiency
- ii) Analyzing credit related terms and appraisal procedures
- iii) Observing the quality of managing portfolio
- iv) Studying the financial conditions to determine current conditions

## **Limitations:**

Having an opportunity of working as an intern has been a big opportunity that helped to gain insights on many things and getting a head start for a career in Credit Risk Management. But the field of Credit Risk Management is so vast that a few months of being an intern and studying some portfolios are not enough to get the whole grasp of the operation run by the bank. The writer has tried hard enough to get as much of his capability in gathering the relevant amount of data for generating this report and which is of his first hand experience and his knowledge.

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ORGANIZATIONAL  
OVERVIEW OF  
JAMUNA BANK LIMITED

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## **History & Overview:**

Jamuna Bank Limited has started its journey on 3<sup>rd</sup> of June in 2001. It has been registered Under the Bank Companies Act, 1991 and later it was incorporated as Public Company limited by shares under the act 1994. According to the generations of banking in Bangladesh, Jamuna Bank Limited is considered as a 3<sup>rd</sup> generation digital bank in Bangladesh. The bank has started the journey being a private bank with an authorized capital of Tk.2424.00 million which leaves a footprint of how it has entered into a new generation of banking.

The bank has a very highly classified individuals in the with diversified experiences in finance and banking. The Managing Director of the Bank who has vast banking experience operates bank and at the top there are amazing policies being made by an efficient Board of Directors. The Management of the bank constantly focuses on understanding and anticipating customer's needs.

Jamuna Bank Limited is always trying to devise strategy for the newest aspects of changing business and coping up with the newly introduced challenges. By far all these years it has earned a tremendous amount of prestige and progress which has made it possible for the bank to stand as one of the top ranked quality service providers.

While broadening the range of products and services in every sector as possible for making an social and economical impact is one of prime goals of Jamuna Bank. It is already very renown for its financial products and services and the commitment of providing it high in quality. The contributions towards the growth of GDP is significant through import and export and trade and commerce, along with boosting up the pace of acceleration by well organized loan system and creating new employment options for new generations and setting up new business etc.

Since the bank has been established there are total 122 branches all over the country according to latest report and over Tk.167571.33 Million of deposits and around Tk.19894.12 million of total capital and Tk.3.29 earnings per share which clarify a very strong background

of the bank. JBL seeks for all classes of businessmen, entrepreneurs and general or public for providing services. As per latest report, the total asset of the bank is Tk.197058.54 which is a huge margin of improvement from previous year.

JBL has also been recognized internationally as they have partnered with an internationally recognized money transfer agency “Money Gram” on agreement for speedy transfer of money throughout the world.

Besides all the corporate and being a prominent bank it has also developed some good environment inside the office where there are library with all sorts of books, journals and also professional books so employers can get insights.

Also it has real-time online banking branches with a very good IT system backing so any kind of transaction or information exchange happen without a glitch. It is widespread among Rural areas with around 48 branches and 74 branches in Urban areas for a better support and looking more towards in making it a reliable bank for the clients.

Office hours usually starts at 10:00 AM to 06:00 PM. Bank remains opened 5 days a week, Sunday to Thursday and stay closed during Fridays and Saturdays.

## **Vision:**

On becoming a leading banking institution and play a significant role in the development for the country through the best way of offering products and services and modern approaches to solve different aspects.

## **Mission:**

As per say the bank is committed to satisfy the needs of its customers through an array of products at a competitive price by using appropriate technology and providing timely service so that a sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional work force.

## **Core Values:**

Running in the current age has not been challenging ever before and for setting up the best service there are some core values been set by the bank which they are most likely to follow up to best and those are:

- i) Customer Focus
- ii) Trust
- iii) Integrity
- iv) Commitment
- v) Business Ethics
- vi) Quality
- vii) Fairness
- viii) Teamwork
- ix) Respect
- x) Courtesy Harmony
- xi) Unique Culture
- xii) Responsible Corporate Citizen

## **Corporate Slogan:**

“Your Partner for Growth”.

## **Strategic Approaches:**

For delivering max through optimizing limited resources to and also maintaining sustainability the strategy is being used by JBL are:

- i) Delivering the right products to customer for creating more value to customers
- ii) For keeping a well position in the foreign market they keep up with the remittance and also keeping up with the export of traditional and non-traditional items

- iii) Investing in high risk oriented business returns
- iv) Reduction of the cost of deposits through changing the deposit mix
- v) Enabling scope for all modern delivery system
- vi) Refining old products and creating new one for keeping up with the pace for new demand of different time and target group
- vii) Introducing banking who are unfamiliar with it
- viii) Maximizing the shareholders values
- ix) Strengthening techniques and procedures of risk management and ensuring the compliance culture
- x) Being conscious about the green environment and introducing it to every sector of the bank operation

## **Ethical Principles:**

The ethics count is actually one of the most important part for any organization just as much the profit it makes or revenue it generates for it's existence, for keeping it up to the mark JBL is also taking care for some ethical steps that keeps the bank in a proper manner for tackling bindings.

- i) Complying with all the rules and regulations strictly
- ii) Being fair with all the stakeholder regardless of anything
- iii) Secrecy of customer information is maintained strictly
- iv) Informing the stakeholders with adequate information and operation so that it may help in making any kind of decision
- v) Projects have to be very environment friendly
- vi) Along with business purposes, JBL provides financial assistance to poor, helpless and people who have fallen under uncertain circumstances as well as sports, culture, health-care and community development ventures

## Management Hierarchy:

For a better banking environment and success there has to be a very promising individuals performing their tasks to make it possible to be on the track of the vision and the mission they established.

<b>Composition of Board</b>	
Engr. A. K. M. Mosharraf Hussain	Chairman
Engr. Md. Atiqur Rahman	Director
Mr. Golam Dastagir Gazi, Bir Protik	Director
Mr. Fazlur Rahman	Director
Al-Haj Nur Mohammed	Director
Mr. Md. Tazul Islam	Director
Mr. Robin Razon Shakhawat	Director

Mr Redwan-ul Karim Ansari	Director
Mr. Md. Belal Hossain	Director
Mr. Md. Mahmudul Haque	Director
Mr. Shaheen Mahmud	Director
Mr. Md. Sirajul Islam Varosha	Director
Mr. Kanutosh Majumder	Director
Mr. Md. Ismail Hossain Siraji	Director
Mr. Gazi Golam Murtoza	Director

Mrs. Tasnim Mahmud	Director
Mr. Md. Hasan	Director
Mr. Narayan Chadan Saha	Independent Director
Mr. Chowdhury Mohammed Mohsin	Independent Director
Mr. Md. Rafiqul Islam	Independent Director



## Committees of The Board of Directors:

<b>Executive Committee</b>	
Mr. Gazi Golam Murtoza	Director & Chairman
Engr. Md. Atiqur Rahman	Director
Al-Haj Nur Mohammed	Director
Mr. Shaheen Mahmud	Director
Mr. Kanutosh Majumder	Director
Mr. Md. Ismail Hossain Siraji	Director

<b>Audit Committee</b>	
Mr. Md. Rafiqul Islam	Independent Director & Chairman
Mr. Md. Belal Hossain	Director
Mr. Md. Hasan	Director
Mr. Narayan Chandra Saha	Independent Director

<b>Risk Management Committee</b>	
Engr. A. K. M. Mosharraf Hussain	Chairman
Mr. Robin Razon Sakhawat	Director
Mr. Md. Mahmudul Hoque	Director
Mr. Md. Sirajul Islam Varosha	Director
Mrs. Tasnim Mahmud	Director

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# CREDIT RISK

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## **Concept of Credit Risk:**

The concept of Credit introduces the thought on lending the borrower with some goods or services and then counting the possibilities of loss may occur on the borrower's failing to repay the debt or providing the goods or services being promised in the future. Since the banking sector has been established and supporting in every aspects of human's life, this lending and borrowing is the most prominent source of income for any banks. This relationship established among lenders and borrowers under a mutual trust just as the word "Credit" describes in Latin which means "I believe".

Usually bank generates its revenue by lending and borrowing capital to businesses and funds and many other ways on an agreement and according to that agreement it gets back the capital it lend. Banks are the right medium who utilize their capital properly. Bank will provide money and then on a agreeing time it gets the return with some additional goods and later it provides to some other company or firm and in return it gets the same way of goods and then it provides to another one. The whole process is kept on going as far the bank is generating its own revenue and it grows it while the exchange of getting return with some additional goods from the borrower to sender. So if bank is unable to collect it's owing capital it will not be able to generate revenue to fund other firms or companies which will be a huge loss of the bank and it may cause the closing of it.

Just to make sure of it gets the capital in return as promised so the whole process of generating revenue stays alive with the existence of the bank, there is a proper way is credit risk management and what are the reasons it may occur so it can create a whole system for tackling any hazardous situation against the sustainability for the bank. Managing the credit has to be done proactively by managing the portfolio in order to minimize the losses.

Credit risks have major adverse effects on banks capital and other results including finance as the debtor's default to meet the bank and its obligations. Credit risk can be look through in different aspects on occurring it such as:

- i) **Concentration Risk:** Which may occur by directly or indirectly of being exposure to similar kind or type of risk by the bank.
- ii) **Country Risk:** Which relates to the person's original country the bank is exposed to and having negative effect on bank's capital due to bank's inability to collect the debt for reasons such as political, economical and other circumstances of the borrower's origin or country.
- iii) **Transfer Risk:** Due to currency conversion internationally, the probability of loss imposed by foreign government which results in moving out money from the country.
- iv) **Settlement Risk:** Which is also called default risk, while one party is unable to pay the debts on the time of settlement. Which also results in shifting time and due to inability of both sides.

### **Principles for Credit Risk Management:**

For attaining the credit risk management in the right way, the bank should follow some of the principles which has been popular among the banks, which are:

- i) Sufficient information about the background of the borrower
- ii) Capability and total assets owned by the borrower
- iii) Any liabilities or medical, political issues
- iv) Proper police verification
- v) Purpose for the need
- vi) Source of repayment

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# CREDIT RISK IN JAMUNA BANK

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For ensuring the risk and minimizing the loss on lending capital, there are several active committees monitors and track records on different matters which enable the bank's sustainability in today's competitive and risky market.

### **Credit Committee:**

From the whole hierarchy of risk managing in Jamuna Bank, there are different committee for different risk measuring. For measuring the credit risk there is the Credit Committee who is liable to the upper level hierarchy for its clarifications on reports and statistics. The credit committee of Jamuna Bank does the following work to keep it along are:

- i) Setting up strategies for credit policy and procedures by monitoring credit risks
- ii) Reviewing the credit risk appetite and exposure of the bank
- iii) Keeping up with the consent of BOD's credit limits approval

### **Head Office Credit Review Committee (HOCRC):**

HOCRC serves as the reviewing body of client's credit applications, recommended for approval by the branch group. Recommending credit applications/proposals by the competent approval authorities is also one of the tasks of HOCRC. In addition the committee reviews framing/updating of credit policy and recommends for approval by the Board of Directors. The committee also reviews adequacy of credit risk management and loan loss provisioning. HOCRC consists of Head Office executives from different divisions. The chairperson of the HOCRC is appointed by the MD/CEO. The Head of Retail Banking Division and Head of SME Division attend meetings if they have proposals placed in the HOCRC for discussion.

## **Policies and Procedures for Credit Risk Management:**

The goal for managing the credit is to be maximizing the return of the lending goods for the Shareholders. For this purpose, it has to be a robust processing that enables to proactively manage the relative portfolios in order to minimize the loss as much as possible. For making it happen Jamuna Bank Limited has a comprehensive IT System which have the capability of gathering all customer data and relevant key information like, risk management and transaction information. Moving more towards the digitalization Jamuna Bank has a real time on-line banking system which is a key for generating large volumes of data. As the world so much fast changing nature and so many other impacts there has to be a very well optimized policies and procedures to maintain and manage the whole system of credit risk.

The Credit Policy guidelines has been initially approved on 08/01/2006 by the Board of Directors in the 59<sup>th</sup> meeting. Later it has been reviewed on the 305<sup>th</sup> meeting on 24/04/2017. For keeping up with the terms and conditions of the Bangladesh Bank on Credit Risk Management, Jamuna Bank has always been responsive and refined it.

The Credit Policy Guidelines of JBL encompasses a wide range of issues related to credit operation and been continually updated for being on the lead of ongoing improvement in the banking sector. Some of the prime points JBL focuses on while credit policy,

- i) Organizational Structure
- ii) Segregation of Duties
- iii) Implementation of the concept of Relationship Banking
- iv) Credit Facilities Parameter
- v) Credit Principles
- vi) Review of Large Loan Concentration
- vii) Review of Mode-wise Credit Position
- viii) Review of Classification Position and Target
- ix) Credit Budget with sectorial outlook
- x) Discouraged Business
- xi) Disbursement process and Documentation

- xii) Credit Risk Grading System
- xiii) Emphasizing on Secured Lending
- xiv) Procedure of Credit Operation including credit assessment
- xv) Credit Monitoring
- xvi) Policy for Delegation of Lending Authority

## Measuring Credit Risk Methods:

Credit risk grading is one of the most popular methods for banks and financial sectors to predict the score that helps to measure the reliability of the settlement with the borrower. It helps to identify different dimensional effect on different occasions for different transactions. This helps to assess the quality of credit portfolio of the bank of a branch on looking different activities and lines of business. The better the grading system the more the it towards bank safety and soundness by facilitating informed decision making. The result of grading system is measuring credit risk and differentiating individual credits and groups of credits by the risk they pose. Then it gets stored and which enables upper level management and examiners to monitor risks levels by changes and trends. This process helps to generate optimized returns.

There are different types of weights being assigned on accordance to the severity of the risk where the areas are financial risks, management risks, relationship risks, industrial risks, business risks and security risks. They are subdivided. Prior to sanctioning of credit facilities there is a thorough credit risk assessment being conducted and which is done annually for every relationship. Then the assessment result is presented in the credit proposal by the Relationship Manager.

Before the assessment being done, there are several areas being addressed in credit sanctioning process:

- i) **Borrower Analysis:** Reputation, education, experience and age along with success history and net worth of the borrower. Also lacking of management depth, complicated ownership structures are addressed in borrower analysis.



- ii) **Industry Analysis:** For analyzing industry, Jamuna Bank considers position of industry and related threats in the industry, borrower position in the industry and the risk factors relating to it
- iii) **Historical Financial Analysis:** Minimum of 3 years of financial history has to be presented of the borrower, which helps the analysis to address the quality and sustainability of earning, cash flow and the strength of the borrower
- iv) **Projected Financial Performance:** There's been made a projection of the borrower's future financial performance
- v) **Infrastructural Facilities:** Seasonality of demand, Debt-Equity ratio, account conduct of the borrower, Security and other relevant factors are considered to assess credit risks.

## **Credit Risk Management System:**

One of the most promising part of Jamuna Bank has been its System for Credit Risk Managing so that it can manage the loan portfolio for minimizing the loss. It has accelerated the computation of cost in such an improved way that enabled a standard for segregation of duties and responsibilities relating to Credit Operation.

Some major steps being taken by Jamuna Bank on implementing the risk managing system.

- i) With the compliance of the risk guidelines of Bangladesh Bank it has formulated its own Credit Policy.
- ii) The risk grade being generated are assigned with properly mentions in the credit proposal for making it more transparent
- iii) The central computer system is authorized for all sorts of disbursement and if all the required document needed per sanction is not provided there is no scope of a disbursement without the approval of the competent authority, which has been clearly defined in the policy
- iv) There is another Credit Monitoring Dept. as described who ensures the monitoring of the loan portfolio

As per policies being set by the central bank, Jamuna Bank Limited always try to keep adapting up with the changing nature while keeping the previously provisioned rules. With all the process being mentioned above, for completing the whole work done, there are some additional aspects such as Asset impairment Policy, Quantitative disclosure like total gross credit exposures broken down by major types of credits, credits exposure by adding risk weight and geographical distribution of loans and advances, JBL always keeps on trying to figure out fraudulent transactions and risks measuring for betterment generating revenue.

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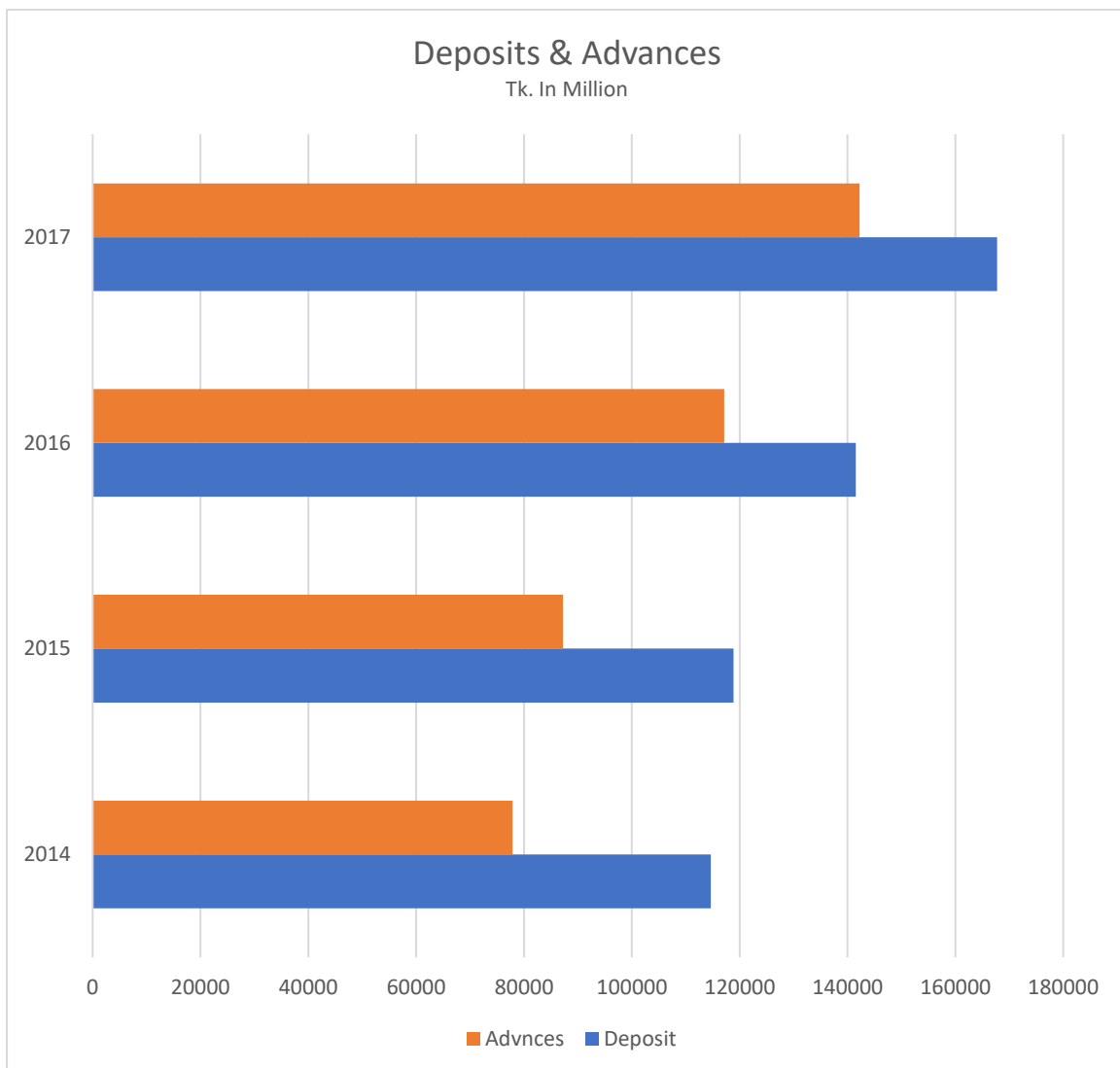
# FINANCIAL ANALYSIS

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As JBL is a financial sector so it has to be focused in generating capitals and for that there has to be necessary analysis and visuals to look how they are moving towards their goal and increasing value to the community and to their employees.

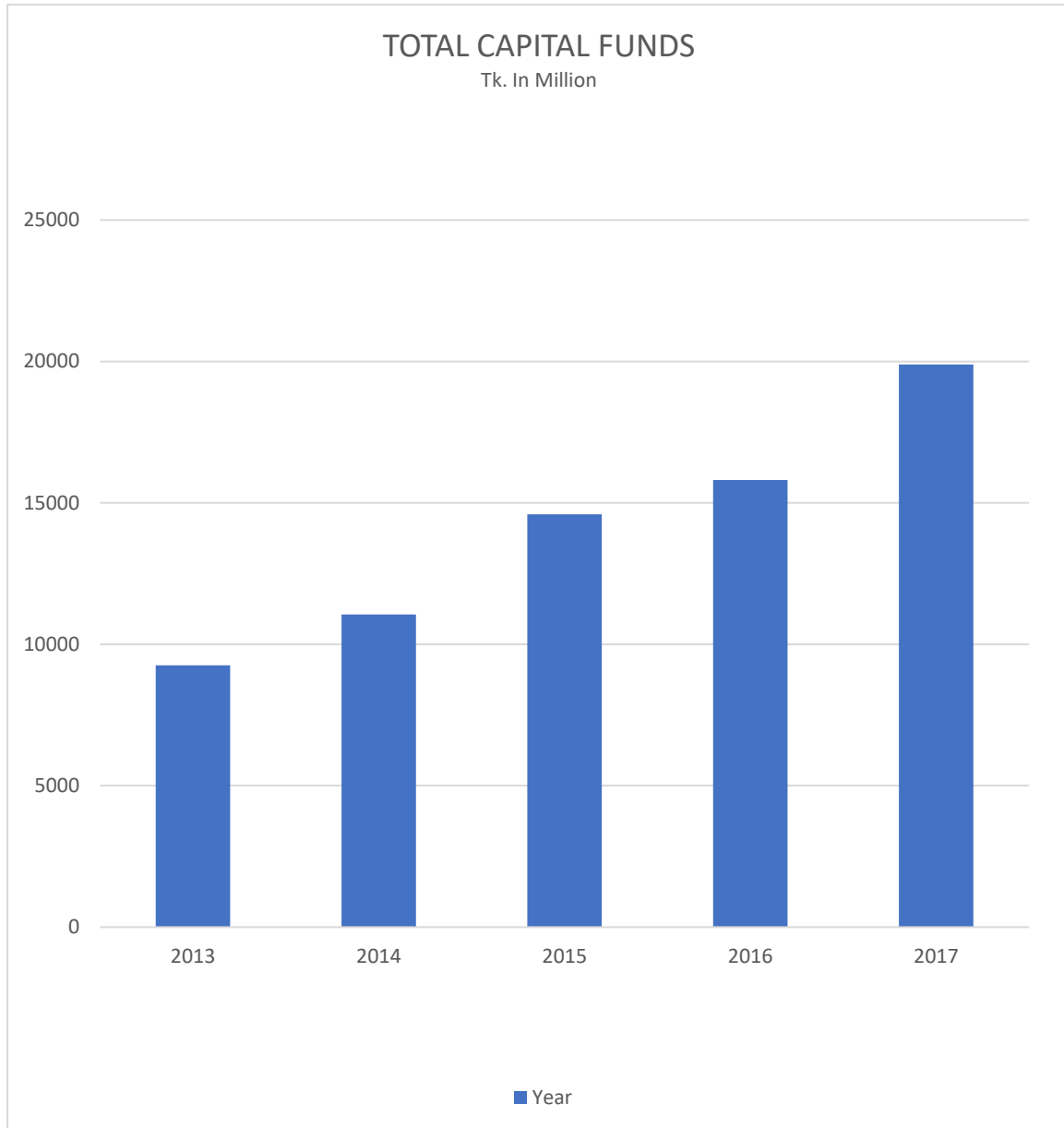
### Deposit & Advance:

The study of the number of deposits being done is supremely important as that's the way most of the earnings are done. Over the years JBL has been able to draw customer attention and maintained a value which eventually resulted into increasing number of deposits.



## Total Capital Fund:

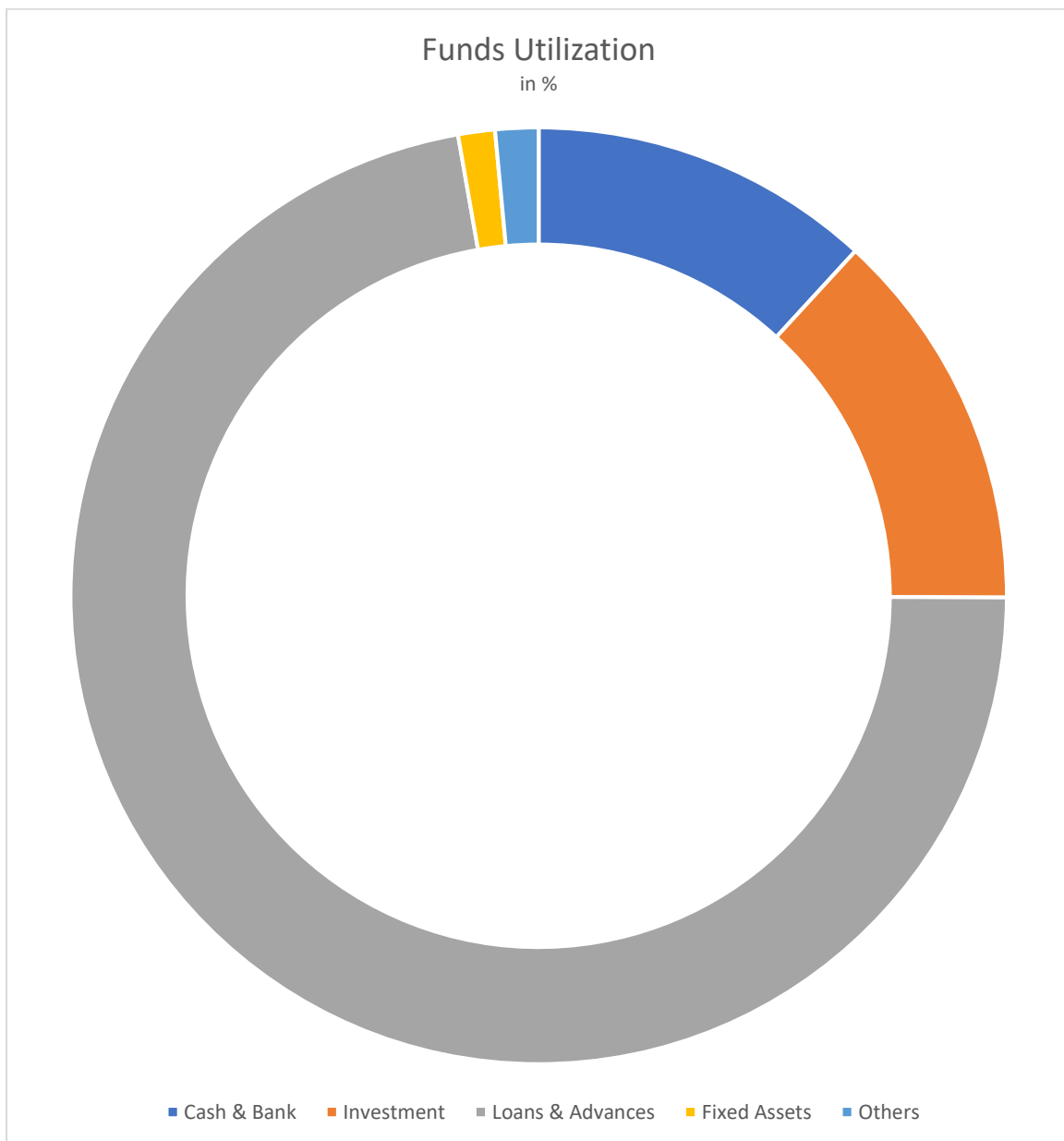
For their immense popularity and growth, they are able to gain more and more capital over the years and hoping to grow more in the future.



From the observation, JBL seems to have a very good ratio of increasing its funds which has been the prime goal. Now having over Tk.19 million in funds and this year the fund is seeming to be more than the previous years.

## Utilization of Funds:

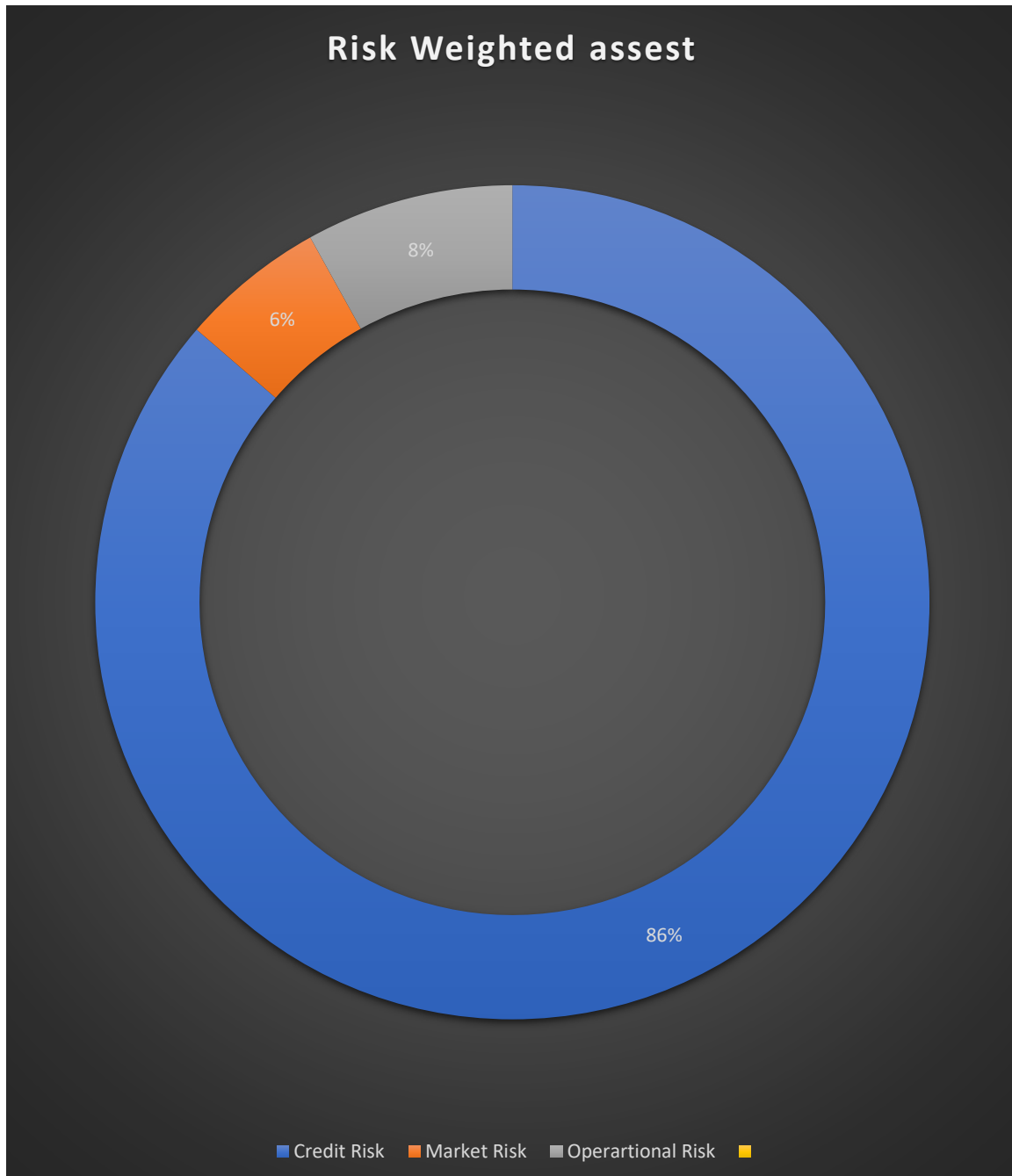
JBL has a wide range of sectors where it allocates the capital it raises, and looking those closely we can be thought how it is increasing its potential to the growing market and broadening its horizon.



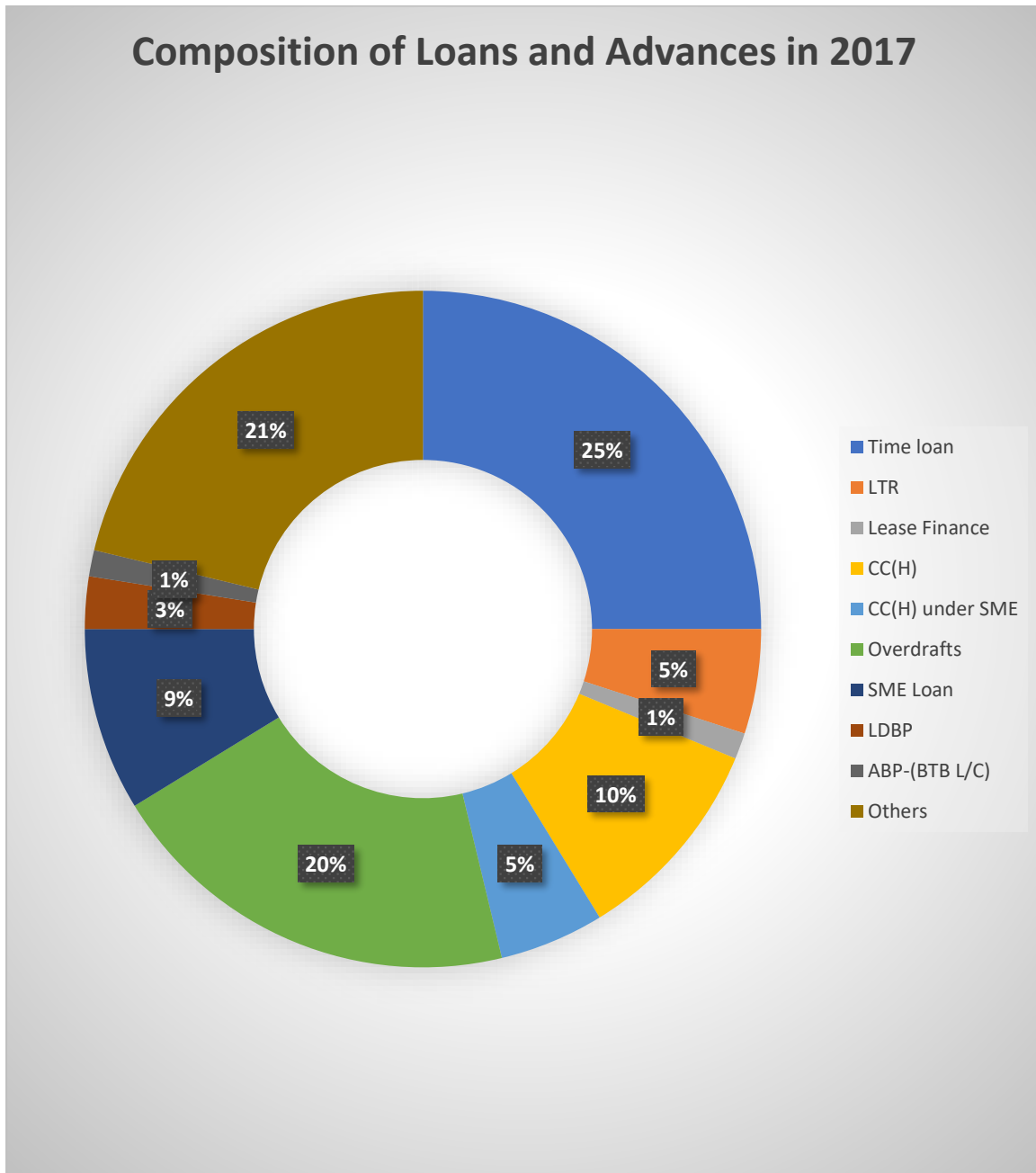
From here it shows how JBL has been utilization most of their capitals in Loans and Advances which is prime section for the credit risk managing.

## Assets (Risk Weighted):

Growing assets in different segments and among them which one has a prime share that is also a matter of observation. According to that we will look into BASE-III risk weighted assets of JBL according to last year.



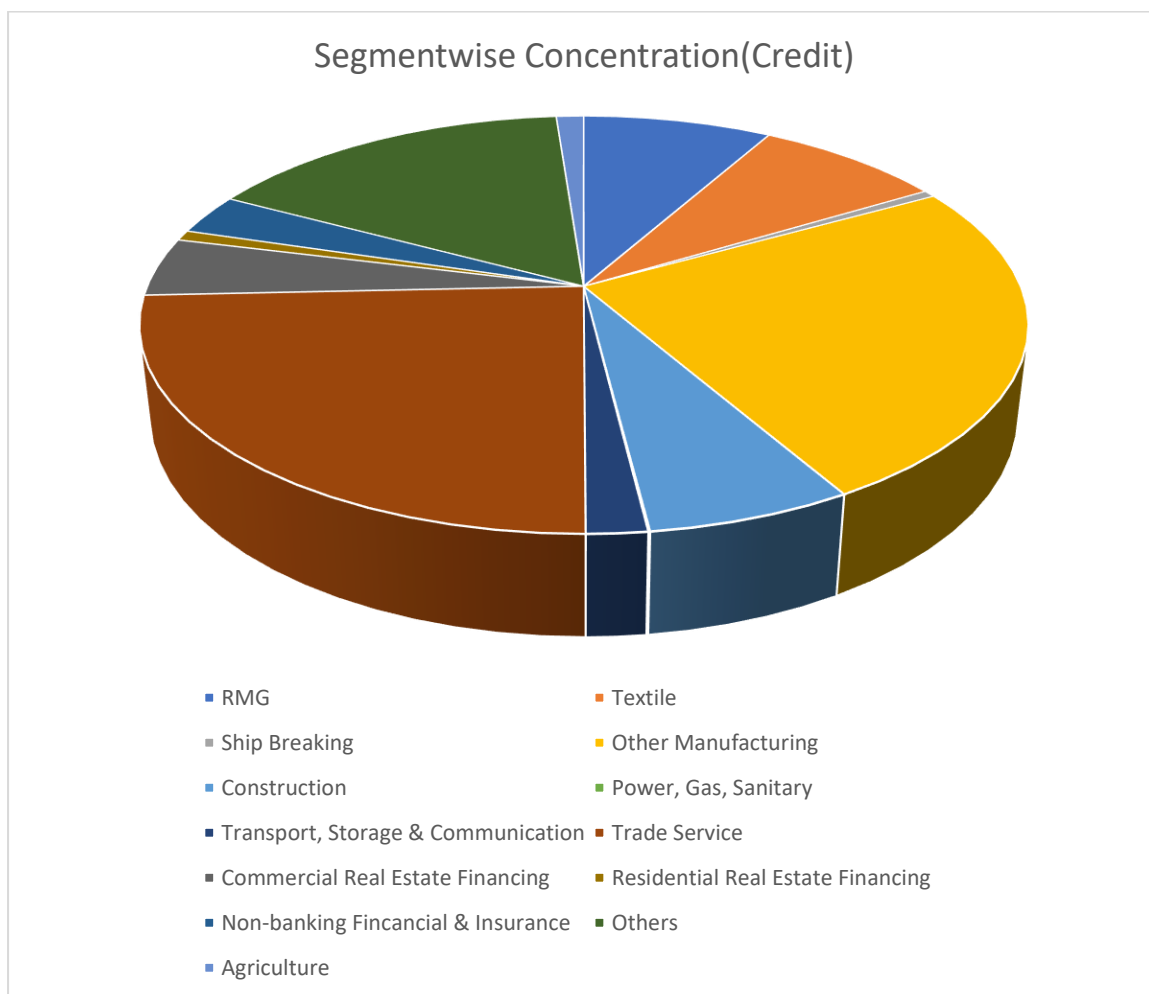
## Compositions (Loans & Advance):



Looking at the impressive amount of increment the total loans and advances has reached to Tk. 14225.29 crore and JBL is looking forward to increase its horizon more.



## Segmentation of Concentrating:



According to previous report, total of 80.45% came from corporate banking and each of the above are the percentage of share for consisting in summing up the entire loan.

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# SWOT ANALYSIS

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SWOT refers to strength, weakness, opportunities and threats of an organization. Performing swot analysis is right now a must do because in this age of competitive market one has to keep update of what might help them to be in the competition and what factors can affect the organization in a big margin and what are the newly opportunity available to grab on.

Later, fitting the organization with the proper findings is absolutely a boost up for any organization in any business or competition. JBL has also some significant SWOT analysis for keeping up their base into the modern world of business,

### **Strength:**

- i) Apart from many well organized factors of JBL, it has always managed in keeping a very good portfolio for loans
- ii) A strong background on efficient human resource
- iii) Geographical locations of all branches are in competitive places for drawing the max attention
- iv) Top-notch IT system infrastructure to keep up with the digital era of banking with servicing all of those in real time
- v) Bangladesh Bank has approved JBL in being Authorized Primary Dealer of Government Treasury Bonds & Bills, approved by Bangladesh Bank

### **Weakness:**

- i) It has not yet established a brand name like some other competitive brands
- ii) Still struggling for enlarging their loan portfolio
- iii) Customers still have some unsatisfactory terms with the bank

### **Opportunities:**

- i) Spreading throughout the country discovering new places
- ii) SME has a big potential for the bank as they are more focus to it

## **Threats:**

- i) Being into a very competitive market, its changing and being more competitive
- ii) Unstable political conditions
- iii) Market Recession globally

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# CONCLUSION

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As per we know and can see, the importance of credit for a financial sector is the prime part for its existence. As a part of the world and business its also not easy to keep it and maintain a very strong position as days changes so fast. Nowadays trends and people mindset changes so much that it's a tough matter for any banks to keep up with the flow. Tackling the challenges have to be organized and also efficient. With proper management and infrastructure anything is possible in today's world with strong determination. Jamuna Bank is setting up their base with keeping the important notes in mind and trying to find new ways to fill the customer needs as new generation is becoming mature and have different needs. Jamuna Bank has resulted with some good results which undoubtedly reflects by its margin of loans and deposits and distribution in many sectors. But things has to be adapted more and more in the course of time otherwise the other competitors will take away the flow from their hands. More and more investments in developing sectors and a very good managing of the employers keeping them happy to the fullest are the keys of growing. That's what Jamuna Bank sees and still working hard in finding more. Hope their good works will be in the voyage of good results and keeping a strong contributor in growing the GDP of the nation it belongs and filling the needs of thousands of clients.

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