UTTARA UNIVERSITY

Project Report
On
Analysis of Banking Industry & Janata Bank Limited.

Submitted to:

Md. Mohedul Islam
Assistant Professor of Accounting
Department of Business Administration
School of Business
Uttara University

Submitted by:

Firoz Ahommed
ID: 2163011003
Batch: 41th (A)
Program: BBA
Major in Accounting
Department of Business Administration
Uttara University

Date of Submission: 11 September, 2020.

Letter of Transmittal

11 September 2020

Md. Mohedul Islam
Assistant Professor of Accounting
Department of Business Administration School of Business.
Uttara University

Subject: Submission of Project Report.

Dear Sir,

With due respect, I beg to inform you that, I am a student of BBA, 41th batch & dept. of DBA at Uttara University. I am very glad to submit you my project report prepared on **"Analysis of Banking Industry & Janata Bank Limited"**

I have given my best effort to prepare the report with relevant information that I have collected from various sources during my project.

I pray and hope that the mistake of the report may have, will be kindly excused. So I cordially request to you evaluating this report & enough kind to receive this report.

Sincerely yours

……………………

Name: Firoz Ahommed
ID: 2163011003
Reg No. : UU16303050
Batch: 41th
Major: Accounting
Department Of Business Administration.
Uttara University

Student's Declaration

I Firoz Ahommed bearing ID: 2163011003, hereby declare that this project report entitled **"Analysis of Banking Industry & Janata Bank Limited"**
Has been prepared by me towards the partial fulfilment of the requirement for the award of the Bachelor of Business Administration (BBA) degree under the guidance of **Md. Mohedul Islam**, **Assistance Professor of Accounting, Uttara University.**

I also declare that this project report is my original work and has not been previously submitted.

…………………

Firoz Ahommed
Id: 2163011003
Batch: 41th (A)
Program: BBA
Department of Business Administration
Uttara University

Supervisor's declaration

This is to certify that Firoz Ahommed, ID: 2163011003, Batch: 41^{th} (A), Program: BBA, Major in Accounting a student of Uttara University, Department of Business Administration has completed his Project report entitled **"Analysis of Banking Industry & Janata Bank Limited"** under my supervision. I am pleased to state that he has worked hard in preparing this report. The data and findings are presented in the report seems to be authentic.

I wish his every success.

……………………….

Md. Mohedul Islam
Assistant Professor of Accounting
Department of Business Administration
School of Business
Uttara University

Acknowledgements

At first, I would like to express my profound gratefulness to almighty Allah for giving me strength and mobility to finish the report within time Then, I congratulated and lay my sincerest thankfulness to my honorable supervisor Md. Mohedul Islam, Assistant Professor of Accounting, Department of Business Administration School of Business ,Uttara University .For his help, encouragement, guidance, and valuable suggestions throughout the entire period of this study, within which it could not have been feasible to submit this report on time. It was an eminent scope for me to complete this report on **"Analysis of Banking Industry & Janata Bank Limited**" Uttara Branch. Finally, I am fortunate for the aid and encouragement I have received from all of my teachers and friends and students of Uttara University.

Table of Contents

List of Table:

List of Figure

Section-01

Justification:

Banking industry is a part and parcel for any country. Banking industry plays an important role In an economy of a country. That's why I am highly interested to do research about this topic. Among four state owned bank in Bangladesh Janata Bank is one of them. And recently NPL of Janata Bank was the highest. This reason highly motivates me to do analysis about Janata Bank. Finally, as a student of business studies it will also help me in finding a lucrative job in the Banking sector. It will also help me in my future research.

Section-02:

Objectives of the studies:

A project objective describes the desired results of a project. An objective must be specific and measurable. There are two types of objective broad objective and specific objective. For accomplishing my project report I have also set some objectives. These are as shown:

- To learn more about the Customer Satisfaction in Banking Sector.
- To explain the Classification of Descriptive Statistic Toward Influencing Factor.
- To tell my readers that Loan Management Procedure of Janata bank Limited.

Section -03

Methodology:

Every research has a methodology. On the way of the formation of this report, it has a methodology too. The study is descriptive in nature to analyze the existing studies. In this report qualitative approach has been applied by analyzing existing theories and relevant kinds of literature. Due to this CORONA Pandemic situation this study is largely based on the secondary data from academic articles, books, working papers, academic theses, reports, policy documents by the government, and domestic and international development agencies. The applied data have been gathered from several authentic sources.

In this report most of the information's are collected from various articles. To collect all this articles my supervisor suggests me go ABDC journal ranking website. Where I found several categories of journal related to Accounting, Finance and economics. I choose some a categories of journal website and go through it. After analyzing all the journals, I selected my topic.

Then, I selected some key words related to my topic as like I put these key words in Google Scholars. Then I found many articles related to my topic. From those articles I selected 10 important articles based on my topic. It was quite impossible for me to collect or download all my articles. But in this case my supervisor helped me very much. Even he collects some articles for me. After collecting those articles, I numbering those articles from 1 to 10 which helps me in preparing my report appendices. After collecting articles at first, I read them very carefully and marked my important paragraph from those articles.

To present all these data I used MS. Word. Sometimes I used some table in MS. Word to represent the data. For analyzing all these data, I used MS. Excel as an analyzing tool. In this project report some graphs has been shown which is prepared by using MS. Excel.

<u>**Section-4:**</u>

DISCUSSION:

Objective-1: To learn more about the Customer Satisfaction in Banking Sector.

I learned that there are Customer Satisfaction in Banking Sector. **Md. Mobarak Karim** (2018)

Studies **“Customer Satisfaction in Banking Sector: A Case Study on Janata Bank Limited”.**

His findings Customer is the king of marketing. In the globalization era customer satisfaction is the crucial factor of every organization. Banking industry is growing day bay day in Bangladesh. The bank industry provides different attractive services to the customers. Most of the customers are satisfied but not fully satisfied about the service and facility provided by the Janata Bank Limited. However, Janata Bank Limited has many opportunities to improve the service quality to the respected customers. Basically the online banking system, service charge, deposit scheme etc. are not fully satisfactory to the customers. Office environment is the most important elements that have direct and indirect impact on customer satisfaction.

From the journal “**An Overview of School Banking Program: Its Problems, Prospects and Acceptability”** I find that School banking in Bangladesh is a very important issue and plays an important role for our economy especially for the school children. The activities of school banking are different from the activities of other conventional function of banking. School Banking follows the different rules and regulation for conducting its several activities. So it is necessary to know the overall activities and performance of School banking. But acceptability is increasing after taking different promotional activities. School banking is gradually getting popularity among the people due mainly to its some particular features including safe deposit and insurance coverage for their children and intimating the students with banking habit from early age.

“An analysis of the levels of employee satisfaction: A study on Janata bank limited”. Journal indicate that finding evaluate the factors or determinants those have strong influence in employee’s satisfaction level of JBL. Ivancevich et al. (1997) defined job satisfaction as feeling and perception of a worker regarding his/her work and how he or she feels himself well in an organization.

Objective-2: To explain the Classification of Descriptive Statistic Toward Influencing Factor.

From "**Interpretation of Descriptive Statistic**" journal I find that strongly influencing factors those are future progression, job motivation, salary structure, job security is highly contributed to improve the satisfaction level of employee towards the bank. Moderate influencing factors those are responsibility, job location, balance work & family, working environment, flexibility, friendly atmosphere, recognition & reward, job efficiency.

Table 1: Descriptive statistic toward influencing

Strong Influence Factor	Moderate Influence Factor	Less Influence Factor
1. Future Progression 2. Job Motivation 3. Salary Structure 4. Job Security	1. Responsibility 2. Job Location 3. Balance Work & Family 4. Working Environment 5. Flexibility 6. Friendly Atmosphere 7. Recognition & Reward 8. Job Efficiency 9.Compensation &Responsibility	1.Working Pressure 2.Job Migration

"**Janata Bank's Special Programme of Interest-Free and Collateral-Free Loan to Landless and Marginal Farmers: An Impact Study"** journal suggest that is an indication of their subsistence level of economic status. Borrowers who had repaid their loans in full were 1,994 in number, about 23% higher than the number of borrowers who sold harvested paddy suggesting the fact that the farmers who fully repaid loans include other households earning income from other activities.

From the journal **"Customer Perceptions and Expectations Regarding Service Qualities in govt"** I find that the customer perceptions and expectations regarding service qualities in the Govt. owned commercial banks of Bangladesh. The average experience with the bank of customer is between 5 to 9 years that indicate their capability to understand and evaluate the services of the bank.

Objective-3: To tell my readers that Loan Management Procedure of Janata bank Limited.
Janata Bank adopted a number of criteria to select target borrowers. For identifying and selecting the borrower's field-level household survey data was collected by the agriculture clerks/supervisors of the bank. On the basis of the survey, 78.51% of the loan were selected. Then 19.39% loan were selected.

From the journal **"An analysis of the levels of employee satisfaction: A study on janata bank limited"** I find that the Employee Satisfaction is one of the most researched variables in the area of work place psychology and has been associated with numerous organizational factors ranging from leadership to job design.
Hop pock (1935) mentioned that job satisfaction is seen as any form of blend of psychological environmental as well as physiological circumstances that can make an individual admit in all honesty that I am gratified with the employment I do for a leaving. Aziri (2011) assert that the level of job satisfaction is within the range of extreme satisfaction and extreme dissatisfaction.

"Customer Satisfaction in Banking Sector" journal indicate that that the Customer satisfaction is related to customer loyalty and customer loyalty is related to the profitability of a bank. Customer satisfaction is an important aspect for service organizations and is highly related. With service quality, they are all related to each other; as service quality gets better, customer satisfaction level will also be increased and it will lead to more stable relationships between a bank and its customer leading to a higher level of loyalty as well as profitability. It is almost impossible, however, to keep an entire company permanently motivated by a notion as abstract and intangible as customer satisfaction. Therefore, customer satisfaction must be translated into a number of measurable parameters directly linked to people's job -in other words factors that people can understand and influence.

"Analysis and Results" I find that the above table and chart it can be said that only 7 respondents strongly agreed to this fact and 6 agreed. Meanwhile the number of respondent who strongly disagreed to this fact is 0. Here 3 respondents said they disagree in this regard and 4 respondents kept themselves in neutral side.

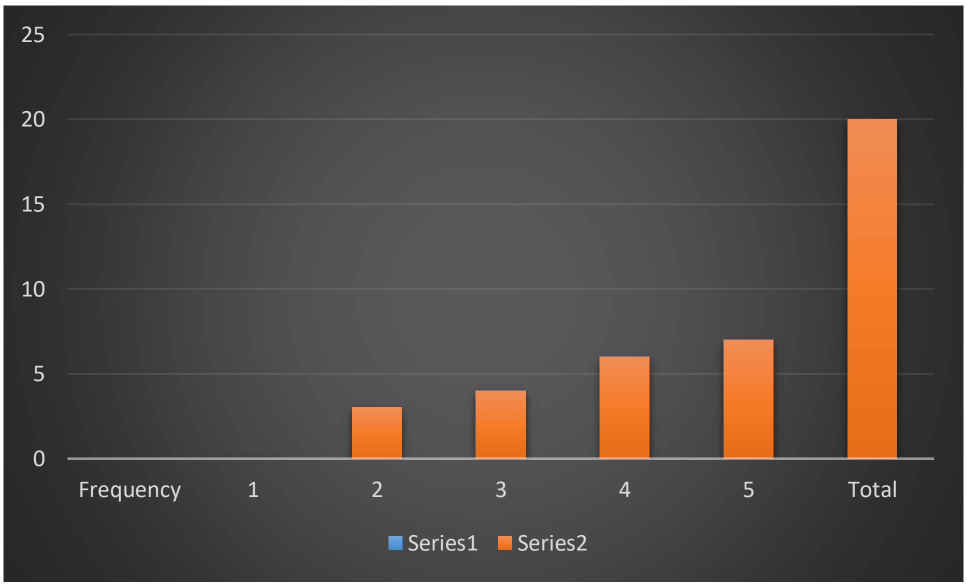

Figure1. Environment of JBL

Findings of **"LOANS AND ADVANCES OF COMMERCIAL BANKS: A CASE STUDY ON JANATA BANK LIMITED"** journal suggest that suggesting for every one percent increase in LNACGS, on average, agricultural output will increase by about 0.26 percent at aggregate level. The response of the dependent variable is inelastic, but is statistically significant at six percent significant level. At sect oral levels, the credit provided by the ACGS to all the subsectors produces positive coefficients. However, only crop and fishery have statistically significant coefficients, while livestock and forestry output are not statistically significant. The result indicates that the fishery subsector was more significant at three percent levels of significance, followed by the aggregate output and then the crop subsector at six percent and eight percent levels of significance respectively. The elasticity of crop output is slightly higher than the aggregate sector and fishery subsector outputs with credit provided by the ACGS. The result from Model 2 suggests that if there is a one percent increase in LNACGSC, the output of crop sub-sector will increase at 0.30 percent. This response is so because crop is a common supply of food and its production creates market demand opportunities. Therefore farmers intensify their efforts in providing food, and hence the effect of the LNACGSC is realized spontaneously. Crop farming consists of cereals, fruits, tubers etc. It is possible to harvest crop products on monthly, semiannually or yearly bases. This explains why the effect of credit finance from the ACGS on crop output is significant. The primary purpose of the ACGS finance is to serve as a guarantee for loans granted for agricultural purposes in respect of the crop production.

Section-5:

Future Forward

The study has some limitations which could not avail to overcome during the study. The research is qualitative in nature based on a secondary study which lacks some concrete findings. As the study is futuristic in nature based on recent trend and covering very few factors is challenging to measure the impact on economic development. In terms of methodologies, the study lacks any scientific methods which challenge the reliability. Despite of these limitations, the project makes a scope for further study by forwarding few questions in relevant areas:

1. What is the financial position of Janata Bank?
2. What's the reason for increasing NPL of Janata Bank?
3. Why Janata banking systems become more popular than other bank?

Section-6

APPENDICES

Appendix I
Introducing Consulted Articles

Si No	Article Title	Author(s)	Journal Name	Volume & Issue	Year	Publisher
1	Customer Satisfaction in Banking Sector: A Case Study on Janata Bank Limited.	Md. Mobarak Karim Md. Abdul Latif Mahmud	Noble International Journal of Business and Management Research	Volume-2 Issue - 11	2018	Semanticscholar.org
2	An Overview of School Banking Program: Its Problems, Prospects and Acceptability (A Case Study on Janata Bank Limited	Ghulam Rabbany, Din-il-Islam, Fatema Tus Sadia	International Journal of Economics, Finance and Management Sciences	Volume-3 Issue-6	2015	Sciencepg.net
3	AN ANALYSIS OF THE LEVELS OF EMPLOYEE SATISFACTION: A STUDY ON JANATA BANK LIMITED	Dr. Bishawjit Chandra Deb Muhammad Shajib Rahman Ishrat Jahan	Journal of Management (JOM)	Volume-5 Issue-5	2018	researchgate.net
4	Job Satisfaction of Employees in Banking Sector: A Case Study on Janata Bank Limited	Md. Mobarak Karim Md.Jannatul Islam	European Journal of Business and Management	Volume-6 Issue-17	2014	academia.edu
5	Customer Perceptions and Expectations Regarding Service Qualities in Govt. Owned Commercial Banks of	Mohammad Toufiqur Rahman, Mohammad Shyfur Rahman Chowdhury &	International Journal of Business Research and Management (IJBRM)	Volume-4 Issue-1	2013	Cscjournals.org

	Chittagong CityA Study on Janata Bank Limited, Bangladesh.	Mohammad Rokibul Kabir				
6	Loan and Advances of Commercial banks: A case study on janata bank Ltd.	Farjana Salam Fahima Salma	International Journal of Research in Commerce & Management	Volume-4 Issue-5	2013	academia.edu
7	Service marketing mix and their impact on bank marketing performance: A case study on Janata Bank Limited, Bangladesh	Md. Farijul Islam Md. Mostafizur Rahman	Journal for worldwide holistic sustainable development	Volume-1 Issue-1	2015	researchgate.net
8	Janata Bank's Special Programme of Interest-Free and Collateral-Free Loan to Landless and Marginal Farmers: An Impact Study	A K Monaw-war Uddin Ahmad Mozammel Hoque	JANATA BANK JOURNAL OF MONEY, FINANCE AND DEVELOPMENT	Volume-1 Issue-1	2014	Jb.com.bd
9	Corporate social responsibility of commercial banks in Bangladesh: A case study on Janata bank Limited.	Md. Kamruzzaman, PhD	Journal of Business Studies, PUST	Volume-1 Issue-1	2018	Pust.ac.bd
10	Factors affecting the inflows of foreign direct investment in readymade garment sector of Bangladesh.	Md. Mahbubul Kabir	Journal of Business Studies.	Volume-1 Issue-1	2018	Pust.ac.bd

Appendix II

Compilation of Objectives/ Purposes/ Questions/Hypotheses Addressed by the Articles

Article	Objectives/ Purposes/ Questions/Hypotheses
1	To know about the deposit scheme of Janata bank limited. To investigate the impact of online banking on customer satisfaction To give some possible suggestions for the improvements of service quality
2	To know the basic concept of school banking To know the functions and activities under school banking program. To explore the problems related to school banking program. To analyze customers' acceptance towards this new service.
3	To identify the factors or determinants those have strong influence in employee satisfaction. To identify the factors that decreased the satisfaction level of employees. To know the reasons behind the employee dissatisfaction from the findings. To make some recommendations regarding the employee satisfaction of Janata Bank Limited.
4	The give some possible suggestions for the improvements of service quality The analyze customers' acceptance towards this new service. To identify the factors that decreased the job satisfaction.
5	To find out the customers' satisfaction regarding service qualities offered by the bank. To find out service perceptions and expectations on the basis of age group. To find out the gap between customer perceptions and customer expectations regarding services delivered by the bank.
6	To develop skill on the banking sector. To know the money and credit policy of Janata Bank Ltd. To take ides about loan and advances of Janata Bank Ltd. To find the various rates of loans of Janata Bank Ltd.

7	To analyze scenario of service marketing mix elements practiced by banking section especially Janata Bank Limited in Bangladesh. To investigate the relationship between the elements of service marketing mix with the bank marketing performance of banking sector. To appraise the impact of product, price, place, promotion, physical evidence, people and process of service on marketing performance of banking product and service.
8	To make an investigation into the appropriateness of the process followed for identification and selection of the target borrowers and whether they received loans within the stipulated loan sizes. To make an assessment of the actual usages made of the borrowed loans as against the purpose of Janata Bank. To look into the extent of benefits received by the borrowers from use of the loans, as compared to the loans from the Mahajans and the NGOs. To assess the contribution made to the households' well-being of the borrowers due to the use of these interest-free loans
9	To know the impact of such financing on social economic advancement of Bangladesh. To analyze the nature of CSR activities of selected commercial banks in Bangladesh during last five years. To suggest the better financing of such activities.
10	To examine the policy relating to inflows of FDI in Bangladesh. To examine the factors influencing the inflows of FDI in Bangladesh. To identify the problems impeding the creation of a friendly environment to the inflows of FDI in the garment sector in Bangladesh. To render suggestions in the light of the findings.

Appendix III

Compilation of Methods

Article	Methods
1	This study is based on primary data. For collecting primary data questionnaire method is being used here having 10 questions on that. Target population was the customers of Gulshan Circle-2, Corporate Branch of Janata Bank Limited. By using simple random sampling method 20 customers of JBL Gulshan Circle-2, Corporate Branch responded is this regard. All variables were measured using a 5-point likert scale in which 5 represented strongly agree to 1 which is strongly disagreeing.
2	Methodology provides various strategies and techniques to solve research problems. The following methodology will be followed for my study: In this study, investigative (Exploratory Research) research will be conducted to find out and understanding of the overall school banking service. It’s problems, prospects and acceptability of JANATA Bank Ltd. Shyamoli corporate branch.
3	It is very much necessary to follow specific rules and regulations to make a relevant study. The current study has been conducted with a descriptive research design and interview method as a strategy and in the time of questionnaire sometimes opinion has been taken from some respondents to collect relevant information to conduct the study.
4	This research study has been conducted and analyzed on the basis of primary data. Primary data were collected by survey method from a branch of Janata Bank limited. The primary data has been analyzed by using Microsoft Excel Sheet. Interview of only 20 employees has been conducted out of 50 employees in Janata Bank Limited, New Market Branch, Dhaka by random sampling method. Here, we have used twelve variables such as Job preference, Co-workers Cooperation, Working Environment, Working Facilities, Salary Satisfaction, Increment Satisfaction, Welfare Facilities, other facilities, Performance Appraisal System, Behavior of boss, Career Development System and Promotion system. By which we have been measured the job satisfaction level of the employees of Janata Bank limited

5	The research is mainly based on the survey through questionnaire. We have taken Janata Bank Limited as a sample bank and the survey was conducted over 75 customers from the different branches in Chittagong city, Bangladesh through cluster sampling to analyze their perception and expectation regarding service quality they are facing. Data were collected by the post-graduate marketing students in the month of October and November, 2012 by visiting the branches personally and contacting the customers.
6	In the present study, methodology is taken to indicate the underlying principles and methods or organizing and the systems or inquiry procedure leading to completion of the study. This chapter deals with various methodological issues relating to the study like study of various of Grading Policies of JBL, JBL General Banking Policy Book, JBL Foreign research applications
7	The study is conclusive in the form of descriptive design. The study has been conducted using primary data for statistical analysis and secondary data for literature review analysis. The data collection mode is survey in the personal face to face interview with branch manager, executives, officers and customers of the bank. The measurement techniques is non-comparative scaling in the form of Itemized rating scaling technique through 5 point Liker scale ranging from 1 to 5 where 5= Strongly agree, 4=Agree, 3=Neutral, 2= Disagree and 1= strongly disagree. The sample size is 200 and non-probability judgmental sampling used to collect the survey data. The study is limited to branches of Janata Bank Limited in the area of Rangpur division during July-Dec, 2014. For the reliability and validity of data the Cranach's Alpha and KMO Bartlett's test of sphere city have been used. The data analysis tools are Descriptive statistics, one way analysis of variance (ANOVA) and multiple regression
8	This impact analysis has made use of both primary and secondary data. The primary sources of data are the borrowers of the programmer who received interest-free loans during the IRRI/Boro paddy season in 2009-2010 and 2010-2011. In all, a total of 2,182 borrowers were interviewed, with the help of structured questionnaire. The secondary sources of information included minutes of meetings of the Board of Directors of the Janata Bank and the related records on loans disbursed in various regions of the country under the coverage of the programmer.

9	Various CSR activities are analyzed. Tracing of employees in CSR activities have been shown. Nature of implementation of Bangladesh Bank directives has been shown. Details of CSR activities are also shown.
10	Corruption Bureaucracy Political instability (strike or any political decision that will affect the RMG sector directly) Infrastructure (financial, physical, information) Incentives provided by government institutions Government policies related to ready-made garments and FDI Effectiveness of government institutions related to foreign investment and RMG sector. Legal and regulatory framework Access to information (financial and technological) The study is empirical in nature. For collecting primary data a questionnaire embodying thirty relevant statements under ten separate sections was designed.

Appendix IV

Complication of Conclusions

Article	Conclusions
1	Customer satisfaction has become important issues of bank industry to achieve goals of the bank. The success or failure of every organization depends on customer satisfaction. Despite competition among banks in Bangladesh the Janata Bank Limited has achieved good reputation around Bangladesh. It has to compete with not only State-owned bank but also private commercial banks. Though the Janata Bank Limited has lack behind in many sectors such as online banking but still people are investing in this bank because of its good reputation. This report shows what JBL is serving to their customers and what is the response of customers on the service provided by them Huge number of researches has been done on banking sector of Bangladesh to find out the role of banking industry in the development of economy. Banks plays an important part in the economy of developing country like Bangladesh. Basically the services of private bank are better than state-owned bank. But in case of reputation, reliability, service charge, and deposit schemes are better than private banks. So the bank should provide different services to retain the customers. In this regarding, the bank should identify their strength and need to recover their weak sides.
2	As there are lots of local and foreign banks in Bangladesh the JANATA Bank Ltd. is promising commercial Bank among them. In this competitive market JANATA Bank has to compete not only the other commercial banks but also with the multinational Bank. JANATA Bank Ltd. is more capable of contributing towards economic development as compared with other bank. The bank launched school banking program about one year back but didn't get satisfactory responses. But now a day it is becoming a very promising sector. The offer of bearing study cost up to 18 years of the account holder students, if they unfortunately lost their parents, is mainly promoting the customers to accept the product. The more profit the bank earns, the more benefit the account holders will get; awarding the student for brilliant results. JANATA Bank does not see school banking as a profit making business. But they hope that many of these students would become their customers in future.

3	The competitive world, it is crucial for each organization to develop a strong presence in the market by maximizing profit margin by satisfying of their employees as much as possible. There are some evidences that the most of employees are agreed with almost every facility which is provided by Janata Bank Limited. But some employees are disagreed and neutral in case of some issues like job migration, working pressure, responsibility, job efficiently and recognition & rewards. And also found that there is a correlation between and among some factors like job efficiency and responsibility, working pressure and job migration, job motivation and future progression, job efficiency and responsibility, friendly atmosphere and flexibility, future progression and job security.
4	Every organization depends on their manpower for success and development. In-fact, if workers or employees work properly, the organization can easily achieve the target. To get the best out of the employees in work, proper attention must be given to enhance their job satisfaction level. While studying the job satisfaction level of employees of Janata Bank Limited, the finding is that on average they were satisfied with their jobs. Although some weaknesses exist in contents of Welfare facilities, other facilities, performance Appraisal system, behavior of boss, Career Development System and Promotion system, the bank can easily overcome them through improvement measures.
5	The study analyzes the customer perceptions and expectations regarding service qualities in Govt. owned commercial banks of Bangladesh. From the descriptive analysis we see that maximum customer is dissatisfied with the perception level in all dimensions of service quality. On the other hand, in expectation level, customers expect more in Assurance, Responsiveness and Empathy. On the basis of age group, almost all the age group is dissatisfied with the services that are currently served by the bank but in the expectation level, the young age group of 20-29 years and 30-39 years expect more service standards than from other age groups. Paired sample test shows a gap between customer perceptions and the customer expectations regarding Assurance, Empathy, Tangibility and Responsiveness but no gap in Reliability. So the bank should concentrate more on to improve service standards in courtesy, ability of employees inspires trust & confidence of the customer, their willingness to help &

	provide prompt services, need few more in caring and individualized attention to retain and close the gap with the customers. It is, therefore very important to know how customers evaluate service quality and what can be done to measure and improve it.
6	Banks always contribute towards the economic development of a country. Compared with other Banks Janata Bank Ltd is contributing more by investing most of its funds in fruitful projects leading to increase in production of the country. It is obvious that right channel of Banking establishes a successful network over the country and increases resources; will be able to play a considerable role in the portfolio of development in developing country like ours. Janata Bank Ltd playing its leading role in socio-economic development of the country. Since inception, Janata Bank Ltd has been rendering its Banking services with the needs of the nation to cope with the demands of people in the country. By doing many other works for state & society, Janata Bank Ltd has emerged as the pioneer of playing key role in the country.
7	Janata Bank Limited is committed to provide high quality financial services/products to largely contribute to the remarkable growth of GDP of the country through stimulating trade and commerce, accelerating the pace of industrialization, and sustainable socio-economic development of the country. An examination had been made to rank the most important demographic factor that influence the bank marketing performance of banking sector is education and the standardized coefficient beta column reveals the product and service has a beta coefficient -.217 which is significant 0.016 and price has a beta coefficient -.247 which is significant 0.019 among the 7 marketing mix elements in the study because the customers group of state owned commercial banks are the middle income group but all factors are correlated and somehow dependent on each other.
8	Janata Bank's special program of interest-free and collateral-free loan to landless and marginal farmers deserves special attention. The programmer can be termed 'successful' in view of full repayment rate of loan of 93% and appreciable economic impacts on the farmers: increase in household income, food intake, better quality foods and other consumables. Similarly there have been credible benefits as regards some

	socio-psychological elements of the households including peaceful sleep, learning bank transaction procedures etc.
9	CSR is seen as a concept in which companies voluntarily integrate social and environmental concern into their business operations and into the interaction with their stakeholders. As a matter of fact, over the last few decades, corporations in the developed economics have moved to 'Social Responsibility Approach' from classical 'Profit Maximizing' where businesses are not only responsible to its stakeholders but also to the society as a whole in a broader inclusive sense (Ferdous, M., & Moniruzzaman, M. (2015). The idea of being a socially responsible company means doing more than complying with the legal and regulatory requirements. This is true that banks are paying more to their CSR activities but not so much as their earnings increases. Common CSR practices in Bangladesh by different organization are centered on mainly poverty alleviation, healthcare, education, charity activities, cultural enrichment, youth development, women empowerment, patronizing sports and music etc.
10	In Bangladesh FDIs, particularly in the Ready-Made Garments (RMG) industry occupying a unique position in our economy, play an important role in boosting up the economy of Bangladesh. The various factors affecting the inflows of FDIs have been examined based on the perceptions of people working in RMG enterprises at Dhaka EPZ. The findings of the study with regard to the degree of effect the factors, covered under this study, have on the FDI inflows should not be considered as exhaustive ones as in this study a few numbers of factors were examined to find out their effect on the inflows of FDIs in the RMG sectors. Moreover, as this study involves a small chunk of the foreign direct invested RMG factories operating at EPZ, the findings should be considered indicative ones.

Section-7

REFERENCES: (APA Format)

1. Karim, M. M., Mahmud, M. A. L., & Latif, A. (2018). Customer Satisfaction in Banking Sector: A Case Study on Janata Bank Limited. Noble International Journal of Business and Management Research, 2(11), 90-100.
2. Rabbany, G., & Din-il-Islam, F. T. S. (2015). An Overview of School Banking Program: Its Problems, Prospects and Acceptability (A Case Study on Janata Bank Limited Shamoli Corporate Branch). International Journal of Economics, Finance and Management Sciences, 3(6), 685-694.
3. Deb, D. B. C., Rahman, M. S., & Jahan, I. (2018). An Analysis of the Levels of Employee Satisfaction: A Study on Janata Bank Limited. Journal of Management, 5(5).
4. Karim, M. M., Islam, M. J., & Mahmud, M. A. L. (2014). Job Satisfaction of Employees in Banking Sector: A Case Study on Janata Bank Limited. European Journal of Business and Management, 6(17), 70-77.
5. Rahman, M. T., Chowdhury, M. S. R., & Kabir, M. R. (2013). Customer Perceptions and Expectations Regarding Service Qualities in Govt. Owned Commercial Banks of Chittagong City-A Study on Janata Bank Limited, Bangladesh. International Journal of Business Research and Management, 4(1).
6. SALAM, F., SALAM, F., ROY, A., & HALIMUZZAMAN, M. (2013). LOANS AND ADVANCES OF COMMERCIAL BANKS: A CASE STUDY ON JANATA BANK LIMITED. CLEAR International Journal of Research in Commerce & Management, 4(5).
7. Islam, F., & Rahman, M. (2015). Service marketing mix and their impact on bank marketing performance: A case study on Janata bank limited, Bangladesh. Journal for Worldwide Holistic Sustainable Development, 1(1), 16-32.
8. Ahmad, A. M. W. U., & Hoque, M. (2014). Janata Bank's Special Programme of Interest-Free and Collateral-Free Loan to Landless and Marginal Farmers: An Impact Study. Janata Bank Journal of, 1(1), 22.

9. Kamruzzaman, M. (2018). CORPORATE SOCIAL RESPONSIBILITY OF COMMERCIAL BANKS IN BANGLADESH: A CASE STUDY ON JANATA BANK LIMITED. JOURNAL OF BUSINESS STUDIES, PUST, 108.
10. Kabir, M. M., & Mahbub, F. B. (2018). FACTORS AFFECTING THE INFLOWS OF FOREIGN DIRECT IN-VESTMENT IN READYMADE GARMENT SECTOR OF BANGLADESH: A STUDY ON SELECTED GARMENT FACTORIES AT DHAKA EXPORT PROCESSING ZONE. JOURNAL OF BUSINESS STUDIES, PUST, 120.