

THE RELATIONSHIP BETWEEN OPERATIONAL EFFICIENCY AND PROFITABILITY OF JAMUNA BANK PLC.

Prepared by
Faria Akter Urmi
ID: 213011005

Supervised by
Sakib Hasan Siddiqui
Lecturer, School of Business, (USB)

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Business Administration



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Internship/Project Report Approval Form

Student Name: Faria Akter Urmi

ID No. 213011005

Major: Finance

Year: 2025

Mobile Phone: 01732922912

Email: faria.akter1.bba@ulab.edu.bd

INTERNSHIP/PROJECT INFORMATION

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Remarks (For Not Approved):

Signature: _____

Date: _____

Name: Sakib Hasan Siddiqui

E-mail: _ sakib.siddiqui@ulab.edu.bd _____

Phone: 01617636363

Table of Contents

Internship/Project Report Approval Form	ii
PLAGIARISM DECLARATION.....	vi
Letter of Transmittal	vii
Acknowledgement	viii
List of Abbreviations	ix
Part - A.....	1
Chapter 01.....	1
1.1 Reasons and Motivation for Participating in an Internship.....	1
1.2 Internship Search Process	2
1.3 Internship Interview Experience	2
CHAPTER 2	4
About the Internship	4
2.1. Job Scope – Job Description/Duties/Responsibilities	4
2.1.2 Work Environment.....	4
2.2 Takeaways from Internship.....	5
2.3 Application of educational learning with Internship.....	5
Chapter 3.....	6
Self-Reflection	6
3.1 Likes and Dislikes about my organization.....	6
3.2 My work improvement and organization’s optimal utilization:	7
3.3 Ways to Improve the Internship Programs	8
3.4 Feedback on Internship	8
Chapter 04.....	9
Personal Development Plan	9
4.1 Skill Learned.....	9
4.2 Observe attitude and acquire values:	9
4.3 Limitations and Difficulties Found	10
4.4 Proposed Course of Actions for Improvement.....	10
4.5 Implications.....	10
Part B	11
Executive Summary	11

Chapter 01	12
Introduction.....	12
1.1 Background of the Study	12
1.2. About the Internship Organization.....	13
1.3 Origin of the Report	14
1.4. Objectives of the Report	14
1.5. Methodology	14
1.6 Scope of the Report.....	15
1.7 Limitations of the Report	16
1.8 Vision, Mission, and Objectives of Jamuna Bank PLC	16
1.9 Core Values of Jamuna Bank PLC	17
1.10 Corporate Slogan	18
1.11 Organizational Structure	18
1.12 Strategic Marketing Plans	19
1.13 Corporate Culture of Jamuna Bank PLC	19
1.14 The Departments' Roles	20
1.15 Services and Products of Jamuna Bank PLC	22
1.16 Schemes Facility: Schemes offered by Jamuna Bank Limited:	24
1.17 Organogram of Dhanmondi Branch.....	25
1.18 SWOT Analysis of Jamuna Bank PLC	25
1.19 Financial Products & Services of Jamuna Bank Limited.....	26
Chapter Two:	28
Ratio Analysis and Evaluation.....	28
2.1 Financial Ratio Analysis of Jamuna Bank PLC	28
Chapter: 3.....	45
Operational Efficiency Jamuna Bank PLC.	45
3.1 Operational Effectiveness:	45
Chapter 4.....	50
Finding and Conclusion	50
4.1 Findings.....	50
4.2 Recommendation	50
4.3 Conclusion	51
Bibliography	53

Web References:	54
.....	55
INTERNSHIP PROPOSAL FORM.....	55
Appendix.....	57

PLAGIARISM DECLARATION

1. I know that plagiarism means taking and using the ideas, writings, works or inventions of another as if they were one's own. I know that plagiarism not only includes verbatim copying, but also the extensive use of another person's ideas without proper acknowledgement (which includes the proper use of quotation marks). I know that plagiarism covers this sort of use of material found in textual sources and from the Internet.
2. I acknowledge and understand that plagiarism is wrong.
3. I understand that my research must be accurately referenced.
4. This assignment is my own work, or my group's own unique group assignment. I acknowledge that copying someone else's assignment, or part of it, is wrong, and that submitting identical work to others constitutes a form of plagiarism.
5. I have not allowed, nor will I in the future allow, anyone to copy my work with the intention of passing it off as their own work.

Name__Faria Akter Urmi_____

ULAB ID #_213011005_____

Signature _____

Letter of Transmittal

Sakib Hasan Siddiqui

Lecturer, School of Business.

University of Liberal Arts Bangladesh (ULAB)

688 Beribadh Road, Dhaka-1207

Subject: Submission of Internship report titled — The Relationship Between Operational Efficiency and Profitability of Jamuna Bank PLC.

Dear Sir,

Greetings, hope you are doing good. With due respect, I would like to inform you that I have completed the Internship Report on **“The Relationship Between Operational Efficiency and Profitability of Jamuna Bank PLC;Dhanmondi Branch”** that has been prepared for the fulfillment of my report according to the prerequisites of my undergraduate program Bachelor of Business Administration (BBA) in University of Liberal Arts Bangladesh. I have made every effort to include the learnings I learnt in my Bachelor of Business Administration program into my report, as well as some knowledge I have gained by searching the internet for pertinent information on the project. I'm hoping you'll acknowledge it. I am eager to hear your insightful thoughts. I learned the ins and outs of a bank's operations during my internship. Along with gaining experience in the financial industry, I made every effort to complete the internship report in compliance with your guidelines. Accepting this internship report would be greatly appreciated, and I would welcome your thoughtful feedback. Yours

Sincerely

Faria Akter Urmi

ID: 213011005

ULAB School of Business (USB)

Acknowledgement

At first, I would like to thank the almighty Allah for whose kindness I've managed successfully to complete the paper properly and thoroughly with sound health.

Then, I would like to thank those people who helped me to secure the internship by completing and submitting the internship report properly.

Firstly, I would like to express my gratitude to my brother who helped me secure my internship at Jamuna Bank PLC Dhanmondi 5no branch. He believed in my abilities and encouraged me at every moment during my internship journey, where I was doubting myself. I'm truly blessed to have him in my life.

Secondly, I extend my gratitude to my Supervisor Md. Moniruzzaman Khan the Branch Manager of Dhanmondi 5, Khodeja Begum of the GB Incharge of Jamuna Bank PLC and the whole team of Jamuna Bank Dhanmondi 5. In addition, teaching me vital skills, they have given me a supportive and friendly environment in which I can advance professionally.

Thirdly my heartfelt thanks goes to Md Shohanur Rahman who was the MTO of the Branch. He always motivated me during my internship at Dhanmondi 27. He encouraged me to learn more about the work being done in Jamuna Bank PLC. Whenever I was facing any problem in doing a certain task, he was there to help me. I have learned a lot from him, his leadership, his patience and guidance within a month.

Lastly, I would like to thank my internship Supervisor Sakib Hasan Siddiqui, Lecturer, Finance - School of Business, sir for his valuable guidance, encouragement and insight. He guided me throughout my internship process for which I will be forever so grateful to him. Without his encouragement and support, my internship might have been an impossible task.

Thanks to all of you.

List of Abbreviations

PLC	– Public Limited Company
ACCA	-Association of Chartered Certified Accountants
DPS	-Deposit Pension Scheme
ERIN	-Electronic Rin
eKYC	-Electronic Know Your Customer
FDR	– Fixed Deposit Receipt
OTC	– Over the Counter
OTP	– One-Time Password
YOY	– Year on Year
SME	-Small and Medium Enterprises
NID	-National Identification Document
FGD	-Focus Group Discussion
BBA	-Bachelor of Business Administration
ATM	-Automated Teller Machine
KPI	-Key Performance Indicator
MFS	-Mobile Financial Services
BDT	-Bangladeshi Taka

Part - A

Chapter 01

Overview of Internship

1.1 Reasons and Motivation for Participating in an Internship

Participating in an internship is a crucial step for BBA students to combine their academic knowledge with practical working experience. It enables students to apply principles they have learned in class to actual organizational settings, including budgeting, data analysis, reporting, and decision-making. This hands-on experience boosts confidence and enhances the capacity to manage work-related responsibilities.

Career planning is another important source of motivation. An internship helps develop practical skills, enhances comprehension of organizational procedures, and increases a student's competitiveness in the job market because the business sector rewards students who already have practical experience.

Additionally, internships provide students the opportunity to experiment with various jobs in corporate settings, assisting them in determining which profession best fits their interests and long-term objectives. This experience frequently influences intentions for further education or future job decisions.

Lastly, one significant advantage is the chance to develop professional connections. Collaborating closely with colleagues and superiors can lead to future employment possibilities, referrals, and mentorship. When looking for a job, these networks are really helpful.

In general, the desire to acquire useful skills, improve employability, comprehend actual company procedures, investigate career choices, and create beneficial professional relationships are the driving forces behind internship participation.

1.2 Internship Search Process

Finding an internship required a number of measures to guarantee a placement that complemented my educational background and professional goals. I started by deciding what kind of company and workplace I wanted to work in, concentrating on industries where I could use my analytical and business talents. After establishing these choices, I looked for open positions using a variety of resources, including corporate websites, LinkedIn, online job portals, and career services at universities.

I prepared a brief cover letter and an updated resume that highlighted my education, academic accomplishments, and potential contributions. These materials were customized for every application to meet the organization's needs. In order to get advice and possible recommendations, I also contacted professors, professionals, and seniors.

I was contacted for interviews after applying to many companies, and I took part in selection procedures that involved written exams, brief interviews, or conversations on my interest and fit for the position. I received an internship offer based on my performance and the needs of the company.

All things considered, the search process included preparation, investigation, networking, and persistent work, all of which eventually assisted me in obtaining a placement that matched my academic objectives and professional aspirations.

1.3 Internship Interview Experience

After applying to several organizations, I was finally called for an interview at Jamuna Bank Limited. The interview was held at their head office, and it was conducted by the HR representative along with one senior officer from the finance department.

At first, they asked me to introduce myself and talk briefly about my educational background and why I was interested in doing my internship at Jamuna Bank. Then they asked a few general questions related to finance and banking, such as the difference between a savings and current account, what I knew about Jamuna Bank's services, and how I could contribute as an intern.

The interviewers were very polite and encouraging. They seemed more focused on understanding my communication skills, confidence level, and attitude rather than testing deep technical knowledge. I was honest with my answers and shared that I wanted to gain practical experience in financial operations.

Overall, the interview went smoothly, and I felt positive afterward. A few days later, I received a confirmation email stating that I had been selected for the internship at Jamuna Bank Limited. It was a great moment for me because it marked the beginning of my professional learning journey in the banking sector.

CHAPTER 2

About the Internship

2.1. Job Scope – Job Description/Duties/Responsibilities

I was given the position of intern in the department of general banking at the JAMUNA BANK PLC. Dhanmondi Branch. At the first in my office, I was asked to join an orientation program; the orientation program was for the new joiners at The Jamuna Bank Limited where the values, code of conducts and brief History of the bank were covered by the first officer Ananna Humayun mam. Right after that I introduced myself on our meet and greet session. When I joined Jamuna Bank Limited, I constantly work in the General banking department. I had done different activities in this department like –

Account opening and it related to all activities

Account Closing

Check Book Issue

Check Book Requisition

Check Book Data Entry

Voucher Collecting and sorting

Pay-order 8. Inward data entry

Outward data entry

2.1.2 Work Environment

The atmosphere at the Jamuna Bank PLC. Dhanmondi 5 Branch office is approachable, vibrant, and collaborative. Even though there were customers all day long, everyone was supportive to one another and the atmosphere was supportive. Every staff used to assist me with my task. They never got upset or hesitated to clarify when I asked for the same thing twice or more to make sure I understood. There was a separate lunch room, a prayer room, and the head office upstairs in my bank. Even though the branch has a wide range of job categories, there is a strong multifunctionality and collaborative work atmosphere where employees put out endless effort to increase productivity and improve customer service. Regardless of rank, everyone supports and works for one another. Both formal and informal communication methods are used. Target fillup,

client reviews, and customer handling are discussed on a monthly basis. When the bank shuts at 4 p.m., everyone is in a good mood and chatting to each other at the end of the day. Occasionally, there is a celebration at the mid-quarter month closure when the bank makes a profit and offers the employees a treat. Employees are better able to interact and get to know one another as a result.

2.2 Takeaways from Internship

During my internship, I learnt a lot about digital banking customer service, account opening process and comprehended a variety of banking procedures. I gained more information and am now able to assist students who wish to apply overseas by learning how to open student account files and fill out credit card account forms. Through encounters with clients and coworkers, I also improved my communication abilities to guarantee flawless service. Additionally, I improved my time management skills and became more adaptable, which enabled me to successfully handle client enquiries and balance my responsibilities. As I dealt with issues with digital onboarding, transaction failures, and account access, I also improved critical thinking abilities and gained confidence in handling customer concerns. Additionally, I saw that staff frequently put in beyond hours to finish their responsibilities despite having a 10 AM–6 PM work schedule. This helped me better comprehend the commitment and workload associated with the banking industry.

2.3 Application of educational learning with Internship

During my working time at Jamuna Bank PLC I applied the knowledge obtained from my Bachelor of Business Administration at the University of Liberal Arts in Bangladesh to real-life situations. I did journals during my academic years where I get to learn more about debit credit and now I can check and understand vouchers easily.

Chapter 3

Self-Reflection

3.1 Likes and Dislikes about my organization

3.1.1 Likes

Professional Learning Environment

Learning from some of the knowledgeable staff of Jamuna Bank PLC was a practical experience. My coworkers were encouraging and helped me comprehend the work they perform. They were always there for me when I needed them. They assisted me in overcoming my introversion and improving my teamwork and communication abilities.

Supportive Supervisors and Colleagues

Throughout my internship, the branch managers, cops, and senior personnel were kind and helpful. Despite their hectic schedules, they patiently went over difficult duties several times until I grasped them. I also valued the flexibility in work schedules; for instance, my boss promptly granted my request for a one-hour lunch break so I could go home. Their advice encouraged me to develop my problem-solving skills and gave me more self-assurance, particularly when I first had trouble with some assignments. My internship was a worthwhile and memorable experience because of this strong support network.

3.1.2 Dislikes

No internet and Breaks:

One of the main disadvantages of the bank, in my opinion, is that none of its branches provide WiFi. Because banking job is extremely challenging and requires constant interaction with numbers, individuals who work eight hours a day require breaks. Additionally, it is evident that the younger generation prefers to transfer papers via WhatsApp since it is more convenient. Customers must email instead of doing it effortlessly due to a scarcity of internet. Senior colleagues find emailing difficult since they don't know much about emails or other apps. Because of this, they have to visit the bank and ask the personnel for assistance, which increases their workload. Additionally, when clients are waiting or, for instance, need to transmit an email or obtain a document from the internet but their phone is out of data. They also have trouble obtaining the paperwork because the bank does not have internet.

Additionally, a significant percentage of bank personnel are moms and women. Specially, as a working mother it would be healthy support if i get child-care facility.

Not Enough Scope for Interns:

The absence of a designated workspace was another obstacle I encountered during the internship. It was challenging for me to stay organized and comfortably finish my daily tasks because I was not given a separate desk. Sharing a seat or switching seats frequently caused small disturbances and decreased the level of concentration required for the tasks at hand. Maintaining productivity and feeling like a part of the team depend on having a suitable workstation. Giving interns a designated desk would enhance their experience and enable them to work more productively.

3.2 My work improvement and organization's optimal utilization:

I intend to consistently expand my knowledge—such as what paperwork is needed for student files, loans (personal, auto), credit cards, DPS, and FDR—as well as my soft skills—such as problem-solving, communication, leadership, and flexibility—through training, mentorship, and real-world experience. I should ask my elders for input on a frequent basis to see what I can learn today and where I need to grow. In order to increase customer happiness and operational effectiveness, I need also enhance my time management skills. To get better, I should work effectively with others, share ideas, and ensure that there is good communication to increase productivity. Finally, but just as importantly, I have to study the company's values and goals, adapt to the organisational cultures, and align my work ethic with the company's aim, such as arriving at work on time. In order for me to make the most of my abilities and contribute as much as possible, the organisation need to have assigned me significant tasks. Being on time for work was one of my biggest challenges, but as the days pass, I've grown punctual. Giving me a higher level, though, will increase my learning and production. By identifying my interests and skills, the company will be able to offer me jobs that will allow me to succeed. In order to create a pleasant environment that enhances performance, the organisation should also encourage regular communication and feedback.

3.3 Ways to Improve the Internship Programs

Structured Training and Orientation: The organization could arrange an orientation program to help future interns learn more about their job roles and understand the company's policies and expectations to ensure a smoother transition into them. Also the company should provide a structured job description for the interns that they will do during their internship period. The work assigned for intern is more random like whenever a work is there they assign it to the intern.

Mentorship and Guidance: Interns' learning experiences could improve if mentors or supervisors are assigned to them, guaranteeing ongoing support, feedback, and career guidance.

Provide Feedback and Communication: Supervisors providing feedback to help interns improve their performance or assigning advanced tasks sometimes could increase interns' expectations towards the organizations.

Developing Professional Networks and Skills: Interns can network with professionals in the field and create connections for potential future employment by planning workshops, guest lectures, and networking events.

3.4 Feedback on Internship

My internship at Jamuna Bank PLC has been a wonderful, learning experience, providing me hands-on experience on student file, car loan, credit/debit card delivery, checking cash vouchers, digital banking, etc. One of the key highlights of my internships was gaining experience handling customers, how to guide customer to fillup forms for their accounts & credit cards, learning how to increase branch efficiency and customer satisfaction. In addition to it working, the customer service team improved my communication ability and adaptation to working in a team and handle customers very politely. Even when the internship was highly educational, I faced some challenges, like managing multiple tasks together. For example, there were times when I was helping a customer fill out a deposit slip at the same time I was activating a customer's debit card on his Jamuna Bank

Chapter 04

Personal Development Plan

4.1 Skill Learned

In university, I have completed many courses and some of those are related to finance and banking, from that I got a basic idea about banking and its different features and how it works.

Some topics that I have learned about banking from academic courses like deposit, loan, pay order, Interest, remittance, credit management, and credit card & debit card.

After working as an intern at Jamuna Bank Limited this academic learning help me so much because it gives me a basic introduction to the bank and these topics are directly related to the practical world so as Jamuna Bank Limited and this learning increase my understanding ability faster and help to get comfortable with all activities in my workplace.

4.2 Observe attitude and acquire values:

Working with Jamuna Bank Limited helped me develop certain positive attitudes and work ethic values. I learnt about time management throughout my training period by seeing JBL professionals. I learnt how essential time is for work and how carefully it must be maintained, as well as how hard effort and honesty are necessary to have a professional life.

The hardest task:

Dealing with coworkers and clients has been quite difficult for me because it was my first time working in an organisation. Since I worked in the general banking department, I had to adhere to certain rules and regulations set out by Jamuna Bank Limited in addition to being on time for work every day. This required me to interact with large numbers of clients and provide them with prompt and appropriate customer care.

These, in my opinion, were the things that I found most difficult throughout my internship.

4.3 Limitations and Difficulties Found

Restricted Data Access: I was unable to get all the necessary data since some crucial information was private.

Not Allowed to Enter the Cash Section: Interns were not permitted to enter the cash department due to security concerns, which restricted their exposure to crucial procedures.

Time Restrictions: The brief internship term made it challenging to do in-depth assignments or investigate every topic.

4.4 Proposed Course of Actions for Improvement

To improve operational efficiency and workplace productivity, the following actions are recommended:
Boost automation and make the switch to a paperless system.

Train employees on digital and customer management technologies on a regular basis.

In busy branches, put in place efficient queue management solutions.

To guarantee continuous service, fortify the IT infrastructure.

Introduce mentorship and internship programs.

To lessen stress, make sure that staff are assigned tasks in a balanced manner.

4.5 Implications

Significant insight into how operational operations affect a bank's profitability was gained throughout the internship. It showed that the key elements of sustainable banking operations are process efficiency, technology adoption, and high-quality customer service. For the intern, it enhanced practical knowledge of banking procedures, developed professional discipline, and deepened understanding of the operational-financial relationship in a corporate environment.

Part B

Executive Summary.

By analysing survey-based feedback and financial performance from 2022 to 2024, this study investigates the link between Jamuna Bank PLC's operational efficiency and profitability. Customer service, credit evaluation, credit disbursement, staff satisfaction, digital banking services (Shadhin App), problem-solving, employee training, and branch atmosphere were among the critical areas where operational efficiency was evaluated. According to survey results, employee-related characteristics ranged from 3.8 to 4.0, indicating a generally favourable work culture and service quality. Digital banking scored 3.3 and branch environment 3.4. With ROE rising from 7.69% to 13.33%, ROA rising from 0.58% to 0.83%, and a falling cost-to-income ratio, financial analysis demonstrated consistent improvement, showing improved operational management and profitability. Higher operational efficiency—through efficient service delivery, digital banking, branch management, and employee performance—directly contributes to increased profitability, according to the findings, and closing current operational gaps can further improve Jamuna Bank's competitiveness and financial performance.

Chapter 01

Introduction

The Relationship Between Operational Efficiency and Profitability of Jmuna Bank PLC.

1.1 Background of the Study

The Relationship Between Operational Efficiency and Profitability in Jamuna Bank

Operational efficiency and profitability are two fundamental indicators of a bank's overall performance and sustainability. In today's competitive banking environment, commercial banks in Bangladesh must operate efficiently to maintain strong financial health and meet customer expectations. Jamuna Bank Limited (JBL), as a prominent private commercial bank, has been focusing on improving its operational processes, cost management, and service delivery to remain competitive and profitable.

How well a bank uses its resources—labor, technology, capital, and time—to provide financial services at the lowest feasible operating cost is known as operational efficiency. Effective branch operations, the use of digital banking technology, the management of non-performing loans, lower administrative expenses, and seamless internal procedures are all examples of operational efficiency for a bank such as Jamuna Bank. Banks may greatly increase their profitability when they can reduce operational costs without sacrificing the quality of their services.

Conversely, profitability shows the bank's capacity to make money from its activities. Financial metrics like Return on Equity (ROE), Return on Assets (ROA), and Net Profit Margin are commonly used to measure it. For Jamuna Bank, sustaining long-term viability, growing its services, and preserving investor trust all depend on profitability.

Jamuna Bank has made significant efforts in recent years to increase operational efficiency through people management, technology advancements, and enhanced customer service systems. These enhancements may result in more sales, reduced expenses, and better client happiness, all of which might boost profitability. However, a thorough examination is necessary to determine the precise type and degree of the link between operational effectiveness and profitability in the context of Jamuna Bank.

Thus, the main goal of this study is to investigate how Jamuna Bank's profitability is impacted by operational efficiency. Comprehending this correlation will aid in assessing the bank's performance and might offer strategic perspectives to managers, policymakers, and scholars who wish to enhance the efficiency of Bangladesh's banking industry.

1.2. About the Internship Organization

Bangladesh's banking sector is vital to the nation's economic growth since it facilitates investment, mobilises deposits, and upholds financial stability. By providing a broad variety of banking services to both corporate and individual clients, Jamuna Bank PLC has established itself as a powerful and competitive financial institution among the commercial banks operating in Bangladesh. However, in order to maintain profitability in an increasingly competitive financial climate, banks must guarantee both revenue growth and operational efficiency.

The capacity of a bank to provide goods and services economically without sacrificing performance or quality is known as operational efficiency. It shows how well the bank makes use of all of its resources—labor, capital, and technology—to produce the most. Conversely, profitability gauges the institution's financial performance by showing how well the bank turns its assets into net income.

Because effective operations may have a direct impact on a bank's cost structure, service delivery, and financial results, the link between operational efficiency and profitability is especially significant in the banking industry. By reducing expenses, enhancing service quality, and maximising resource use, an operationally efficient bank is likely to see increased profitability. As a result, the study's main objectives are to investigate the relationship between Jamuna Bank PLC's operational efficiency and profitability, pinpoint the important variables that affect this relationship, and offer suggestions for how the bank can further enhance its operational performance to boost profitability.

1.3 Origin of the Report

This report has been prepared as a partial requirement for the completion of the Bachelor of Business Administration (BBA) program. To fulfill this requirement, students are assigned an internship program in a reputed organization to gain practical knowledge and experience in real-world business operations.

During the internship period at **Jamuna Bank PLC**, the researcher had the opportunity to observe and analyze the bank's operational procedures, financial performance, and management practices. Based on these observations, the topic "**The Relationship between Operational Efficiency and Profitability in Jamuna Bank PLC**" was chosen. The topic was selected with the consent and guidance of the internship supervisor to relate theoretical learning with practical insights from the banking sector. The study aims to bridge the gap between academic understanding and practical applications of financial performance evaluation in the banking industry.

1.4. Objectives of the Report

Broad Objective:

To evaluate the relationship between operational efficiency and profitability in Jamuna Bank PLC.

Specific Objectives:

To determine the main factors influencing Jamuna Bank PLC's operational efficiency.

To examine the bank's profitability patterns throughout the most recent years.

To evaluate the impact of operational efficiency on profitability using several financial metrics.

To assess how well Jamuna Bank uses resources and controls costs.

To offer doable suggestions for raising profitability and operational performance.

1.5. Methodology

The study is based on both **primary** and **secondary** sources of data to ensure accuracy and depth of analysis.

Primary Data:

Direct interviews and casual conversations with bank personnel and authorities.
During the internship, daily banking activities and processes were observed.
Insights and real-world experience acquired while employed at the bank.

Secondary Data:

Jamuna Bank PLC's annual reports for the previous three years.
Ratio analyses using publicly available financial accounts.
Books, journal articles, and research papers that are pertinent to operational profitability and efficiency.
Publications and reports from Bangladesh Bank and other regulatory bodies.
official websites and online databases.
To ascertain the connection between efficiency and financial success, collected data was examined using financial ratio analysis, trend analysis, and comparison of important operational and profitability indicators.

1.6 Scope of the Report

Jamuna Bank PLC, a well-known private commercial bank in Bangladesh, is the sole subject of the research. In order to assess the link between operational efficiency and profitability, the research primarily looks at the past five fiscal years. In addition to profitability metrics like Return on Assets (ROA), Return on Equity (ROE), and Net Profit Margin, it examines a number of efficiency metrics, including operational cost ratio, asset utilisation ratio, staff productivity, and cost-to-income ratio.

The scholarly report's goal is to provide readers a thorough grasp of how operational effectiveness affects a commercial bank's total profitability. The conclusions and suggestions might help researchers, regulators, and management improve the financial and operational performance of the banking sector.

1.7 Limitations of the Report

The study has encountered several constraints despite meticulous planning, which should be noted: Because the study only looked at Jamuna Bank PLC, its conclusions might not apply to the whole banking industry.

Access to some internal financial and operational data was limited due to secrecy.

Due to the internship's brief duration, there was little chance for in-depth observation and data collection.

A portion of the study's data comes from secondary sources, which might include biased or out-of-date information.

The use of sophisticated statistical methods for a more thorough empirical study was limited by time and budget restrictions.

However, based on the information at hand and useful insights, the researcher has worked diligently to guarantee the precision and applicability of the results.

1.8 Vision, Mission, and Objectives of Jamuna Bank PLC

Vision

By providing cutting-edge banking solutions and guaranteeing sustainable growth, Jamuna Bank PLC hopes to establish itself as a prominent and trustworthy financial institution in Bangladesh. Through superior service quality, technological innovation, and ethical banking practices, the bank hopes to generate long-term value for its clients, staff, and shareholders. It seeks to become a reliable partner in the financial industry and make a significant contribution to the nation's economic development.

The mission

Jamuna Bank PLC's goal is to offer client-focused financial services that are backed by creativity, cutting-edge technology, and expert knowledge. In all aspects of its business, the bank is dedicated to upholding strict corporate governance, transparency, and ethical banking standards. Its objective also includes aiding company growth, promoting entrepreneurship, and funding productive sectors to contribute to the development of the national economy. Additionally, Jamuna Bank works to foster a performance-driven work culture, encouraging and focused on learning in order to increase employee happiness.

Objectives :

In addition to increasing its market presence through additional branches, digital platforms, and a variety of financial products, Jamuna Bank PLC's main goals are to improve client satisfaction by providing dependable, effective, and technologically advanced banking services. By preserving high asset quality, successfully controlling risks, and attaining operational efficiency, the bank hopes to guarantee ongoing profitability. By providing banking services to underserved and rural areas, it also aims to advance financial inclusion. As the bank continues to promote national development by funding SMEs, agriculture, industry, and other productive sectors, strengthening corporate governance, upholding ethical standards, and investing in human resource development remain important goals.

1.9 Core Values of Jamuna Bank PLC

Jamuna Bank PLC adheres to a set of guiding principles that specify its commitment to stakeholders and corporate behaviour.

Integrity: Maintaining truthfulness, equity, and openness in all interactions.

Excellence is the pursuit of ongoing performance and service delivery improvement.

Customer Focus: Providing individualised banking solutions to guarantee customer pleasure.

Accountability: Taking ownership of one's acts and maintaining moral standards.

Teamwork: Encouraging cooperation and group effort at all levels.

Innovation: Using contemporary technology to enhance banking offerings.

Social Commitment: Using corporate social responsibility (CSR) programs to support national development.

The success and standing of Jamuna Bank in Bangladesh's financial industry are based on these principles.

1.10 Corporate Slogan

Jamuna Bank PLC operates under the slogan:

“Your Partner for Growth.”

The bank's idea of being a trustworthy partner in its clients' financial success is embodied in this tagline. It demonstrates the bank's dedication to enduring partnerships built on mutual gain, trust, and shared development.

1.11 Organizational Structure

To guarantee effective operations and transparent accountability, Jamuna Bank PLC adheres to a well-organised hierarchical system. Establishing business strategy, policies, and governance standards is the responsibility of the Board of Directors, which has the highest power. These plans are carried out and day-to-day activities are managed by the CEO and Managing Director (**MD**). Deputy Managing Directors (**DMDs**), Senior Executive Vice Presidents (**SEVPs**), Executive Vice Presidents (**EVPs**), Vice Presidents (**VPs**), Assistant Vice Presidents (**AVPs**), and Officers who oversee various functional areas like Credit, Foreign Exchange, Treasury, Human Resources, and IT support the MD and CEO.

At the branch level, each unit is led by a **Branch Manager**, who supervises operational, general banking, loan, and foreign exchange departments. This structure ensures a smooth chain of command, efficient decision-making, and effective control over operations.

1.12 Strategic Marketing Plans

Jamuna Bank PLC undertakes strategic marketing activities to expand its market presence and strengthen client loyalty. Among the important marketing techniques are:

Market Segmentation: Targeting distinct customer categories such as corporate clients, SMEs, and retail consumers with specialised financial solutions.

Product diversification: This is the introduction of cutting-edge financial goods such as digital savings plans, Islamic banking, and SME loans.

Brand Positioning: Promoting the bank as a reliable, customer-driven, and technologically sophisticated company.

Promotional campaigns: Using sponsorships, ads, and CSR initiatives to raise brand awareness.

Client relationship management (CRM): Using digital CRM solutions to enhance client retention and service delivery.

These measures collectively help Jamuna Bank retain competitiveness and develop long-term profitability.

1.13 Corporate Culture of Jamuna Bank PLC

Jamuna Bank PLC fosters a company culture that values professionalism, respect for one another, and ongoing education. The company fosters cooperation, open communication, and openness in

operations. Workers are encouraged to collaborate and exchange ideas in order to help the company thrive.

Through frequent training programs, workshops, and performance assessment systems, the bank also places a strong emphasis on staff motivation and skill development. Employees may provide excellent customer service while upholding operational and ethical standards in a supportive and welcoming work environment.

1.14 The Departments' Roles

Jamuna Bank PLC works through various connected divisions, each playing a significant role in attaining the bank's strategic objectives. By ensuring that its specialised responsibilities are carried out with accuracy, transparency, and regulatory compliance, each department helps to improve overall operational efficiency and profitability. The main departments and their primary responsibilities are listed below:

a. Department of General Banking

The General financial Department works as the front office of the branch, directly engaging with clients and providing a wide range of financial services. Its key tasks include creating several sorts of accounts—savings, current, fixed deposit, and special schemes—while guaranteeing correct documentation and verification under KYC (Know Your Customer) rules.

It also manages the processing of inward and outgoing clearing instruments, account closing processes, and the issue of check books. Additionally, the department handles remittance services such telegraphic transfers, demand drafts, and pay orders.

As the initial point of contact for clients, this division is essential to preserving client pleasure and guaranteeing seamless service delivery, both of which are crucial to the bank's operational effectiveness.

c. Department of Cash

All cash-related transactions and proper daily cash management are within the purview of the Cash Department. Receiving deposits, withdrawing money, and keeping enough cash on hand for daily

operations are all part of it. Cash reconciliation is carried out at the conclusion of every working day in order to confirm balances and identify inconsistencies.

In order to stop fraud or improper handling, this section also makes sure that security measures such as dual control systems are followed. Efficient cash operations contribute directly to customer trust and aid in minimising idle cash, which eventually enhances profitability through greater fund utilisation.

c. Department of Loans and Advances

Since lending is one of the bank's main sources of income, this division is essential to its revenue generation. It oversees credit facilities such as corporate lending, SME finance, overdrafts, and term loans. The department is responsible for analysing creditworthiness, producing documentation, and ensuring that distribution corresponds with the bank's credit policy and Bangladesh Bank's rules.

Additionally, the agency keeps track of categorised loans, monitors debt recovery, and starts recovery procedures in the event of default. Efficient management of loans and advances minimises credit risk and promotes profitability by ensuring a healthy loan portfolio and minimising non-performing assets (NPA).

d. Department of Foreign Exchange

The Foreign Exchange Department aids international trade by conducting import and export transactions and managing foreign remittances. It complies with international banking standards and Bangladesh Bank's Foreign Exchange Regulations while processing Letters of Credit (LC), bills of exchange, and other trade-related papers.

This department's efficiency provides speedier trade settlements, greater foreign currency profits, and enhanced service income, which combined raise the bank's profitability.

e. Department of Accounts

The branch's financial integrity is upheld by the Accounts Department. Its tasks include creating daily transaction reports, managing general ledgers, reconciling accounts, and preparing revenue and expenditure statements. Additionally, it guarantees adherence to auditing standards and internal control systems.

Accurate financial reporting helps management to analyse operational performance, reduce expenses, and make informed strategic decisions, all of which are crucial to maintaining sustained profitability.

Each of these departments acts as part of an integrated system where efficiency in one area promotes the performance of others. Together, they guarantee that Jamuna Bank PLC works with financial prudence, client focus, and regulatory compliance – all contributing to a strong basis for prosperity.

1.15 Services and Products of Jamuna Bank PLC

Jamuna Bank PLC offers a broad range of services to meet the diverse needs of its customers.

Deposit Products:

Current Account

Savings Account

Fixed Deposit Receipt (FDR)

Monthly Savings Scheme (MSS)

Double/Triple Benefit Scheme

Deposit Pension Scheme (DPS)

Loan and Advance Products:

Personal Loan

Home Loan

Car Loan

SME and Corporate Financing

Agricultural and Industrial Loans

Islamic Banking Services:

Shariah-compliant banking services such as Mudaraba, Murabaha, and Ijarah.

Digital and Card Services:

Internet and Mobile Banking

Debit/Credit Cards (Visa, MasterCard)

Fund Transfer and Bill Payment

Foreign Trade and Remittance:

Import/Export Financing

LC Processing

Foreign Currency Exchange

Remittance Transfer

The following are JBL online banking's primary features:

All of Jamuna Bank Limited's branches provide real-time internet banking. The following services are available to any customer via online service:

Cash withdrawal from any branch.

Cash deposit into any branch. Encashment of pay-order from any branch.

Statement from any branch

Delivery Channel of JBL On-Line Banking is as follows:

Branch Network

ATM Network

Tele-Banking Network

SMS Banking Network

Internet Banking Network

POS (Point Of Sales) Network

The Bank offers Q-Cash, Omnibus (BRAC), DBBL (Dutch Bangla), and VISA enables ATMs for ensuring 24 hours banking service. Customers can transact round the clock through ATMs and any Point of Sales located in the country.

The Features of ATM are:

24 hours banking

Account Transfer

Balance Inquiry

Cash Withdrawal

Other Services:

Locker Services

Utility Payment Collection

Treasury and Investment Advisory

1.16 Schemes Facility: Schemes offered by Jamuna Bank Limited:

Monthly Benefit Scheme

Monthly Saving Scheme

Education Saving Scheme

Marriage Deposit Scheme

Â Double Growth Deposit Scheme

Triple Growth Saving Scheme

Lakhpoti Deposit Scheme

Kotipati Deposit Scheme
Millionaire Deposit Scheme

1.17 Organogram of Dhanmondi Branch

Branch Manager

↓

Operations Manager / Second Officer

↓

Credit / Foreign Exchange / Cash Officers

↓

General Banking Officers / Customer Service Officers

↓

Support Staff and IT Assistants

This structure ensures effective supervision and coordination among the branch departments to maintain operational efficiency and service quality.

1.18 SWOT Analysis of Jamuna Bank PLC

Strengths

Strong capital base and reputation in the market.
Broad range of financial services. Skilled and experienced workforce. Advanced technological infrastructure.

Weaknesses

Limited international exposure. Heavy dependence on interest income.
Lengthy decision-making process.

Opportunities

Threats

Expansion of SME and rural banking. Growth in digital financial services. Opportunities in remittance and foreign exchange markets.	Increasing competition in the banking industry. Regulatory changes by Bangladesh Bank. Economic uncertainty and inflationary pressures.
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According to the SWOT analysis, Jamuna Bank has a solid competitive base, but in order to maintain its profitability, it has to concentrate on diversification, technology development, and service innovation.

1.19 Financial Products & Services of Jamuna Bank Limited

The bank is a service-oriented enterprise and deals with numerous financial goods and services for financial advantages. Jamuna Bank Limited is a full-service bank that offers a wide variety of highly customised financial services, including fraudulently disguised banking products, to meet the demands of all customer groups. The financial goods and services that JBL provides to its clients fall into the following categories:

Loan Products

The following loan and advance products are available from JBL to the client for financing various objectives that satisfy the client, meet the bank's requirements, and yield a fair return on investment. The goods for loans and advances are:

- Financing for projects.
- Financing for Working Capital
- Financing for Agriculture,
- Consumers, SMEs,
- House Buildings, and Women's Personal Loans.
- Syndication Loan,
- Export Financing, and Import Financing

Remittance Products:

Jamuna Bank PLC offers the following remittance products:

- Pay Order (PO)

Demand Draft (DD)

Outward Bills For Collection (OBC)

Security deposit Receipt (SDR)

International Business Products:

International Business Products that are offered by JBL are as under:

Letter of Credit (L/C)

Letter of Credit Back-to-Back (BTB L/C)

Buying & Selling of Foreign Exchange

Draft for Foreign Demand (FDD)

Foreign Telegraphic Transfer (FTT)

Other Service Products:

International Trade Finance

Corporate Banking

Tele Banking

SMS Banking

Internet Banking

24 Hours Banking

Chapter Two:

Ratio Analysis and Evaluation

2.1 Financial Ratio Analysis of Jamuna Bank PLC

The objective of this part is to evaluate the financial performance of Jamuna Bank PLC.

So, ratios are discussed based on recent year's financial ratios.

2.1.1 Profitability Ratio

a) Return on Equity (ROE)

Return on Equity (ROE) is the amount of net income returned as a percentage of shareholder's equity. Return on Equity (ROE) measures how efficiently a company uses its shareholders' equity to generate profit. It shows how much net profit is earned for each unit of equity invested. A higher ROE indicates better profitability and efficient management performance.

Return on Equity (ROE) = Net Income/ Total Equity*100%

Table 2.1: Return on Equity of Jamuna Bank PLC

Year	Net Income After	Total Equity	ROE
2022	1581442530	197480000	8%
2023	2362359210	20127170000	11.7%
2024	27938999237	2285127968	12.2%

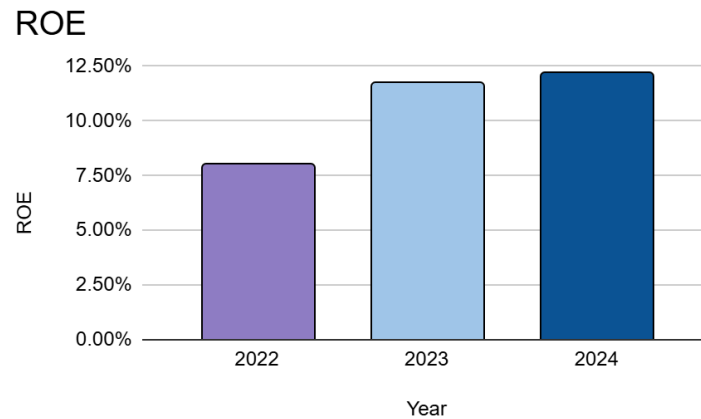


Figure 2.1: Graphical Presentation of Return on Equity of Jamuna Bank PLC

Interpretation: The organisation had a moderate return on shareholders' equity in 2022 (8.00%). Although encouraging, this suggests a comparatively lesser profitability when compared to the subsequent years.

2023 (11.70%): ROE rose dramatically, indicating more effective use of shareholders' equity to produce profits. Higher net income, improved cost control, or more efficient use of equity might be the cause of this.

2024 (12.20%): Although the growth rate somewhat decreased, the rising trend persisted. This suggests that the business continued to increase shareholder value while maintaining high profitability.

Overall Trend: Over the course of the three years, ROE has shown a positive and improving trend, indicating rising profitability and effective use of equity. Investors can take heart from this as the business is increasing returns on their capital each year.

b) Return on Asset (ROA)

Return on Assets (ROA) is a financial ratio that measures how efficiently a company uses its total assets to generate net profit. It shows the percentage of profit earned for every unit of assets owned by the business. A higher ROA indicates better utilization of assets and stronger managerial efficiency. It helps compare performance across companies, especially within the same industry. For banks, total assets mainly include

loans, investments, and other earning assets. ROA also reflects how well management controls costs and increases income from available resources. Investors and analysts use ROA to judge the sustainability of profits. However, ROA may vary across industries depending on asset structure, so comparisons should be made carefully.

$$\text{ROA} = \text{Net Income} / \text{Total Asset} * 100\%$$

Table 2.2: Return on Asset of Jamuna Bank PLC

Year	Net Income	Total Asset	ROA
2022	1581442530	282,636,717,699	0.56%
2023	2362359210	366,207,397,334	0.64%
2024	27938999237	366,121,408,828	7.63%

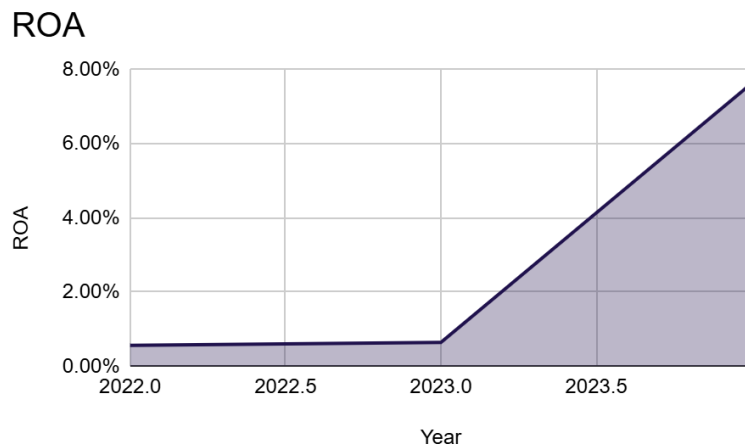


Figure 2.2: Graphical Presentation of Return on Asset of Jamuna Bank PLC

Interpretation of ROA: 2022 (0.56%): The business produced an extremely low return on its total assets, demonstrating inefficient use of assets to create profit.

2023 (0.64%): ROA rose little, indicating a small improvement in profitability and asset utilisation.

2024 (7.63%): ROA increased dramatically, indicating a significant improvement in the business's capacity to make money off of its assets. This large increase points to either increased net income in relation to assets or improved operational efficiency.

Overall Trend: ROA has a robust increase trend, particularly in 2024, suggesting that the business is improving its ability to turn assets into profits.

c) Net Interest Margin (NIM)

Net Interest Margin (NIM) is a key profitability ratio for banks that measures how efficiently they earn interest income from their assets compared to the interest they pay on their liabilities. It shows the difference between interest earned on loans and investments and interest paid on deposits and borrowings. A higher NIM indicates better financial performance and efficient asset–liability management. Net Interest Margin (NIM) measures how efficiently a bank earns income from its interest-bearing assets compared to the interest it pays on liabilities.

$$\text{NIM} = (\text{Net Interest Income} \div \text{Total Assets}) \times 100$$

Table 2.3: Net Interest Margin of Jamuna Bank PLC

Year	Net Interest Income	Total Assets	NIM
2022	2,876,060,132	282,636,717,699	1.02%
2023	8,260,300,196	366,207,397,334	2.26%
2024	7,596,548,290	366,121,408,828	2.08%

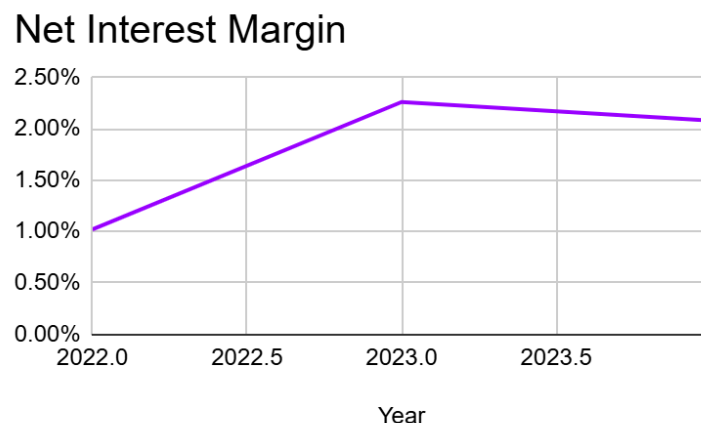


Figure 2.3: Graphical Presentation of Net Interest Margin of Jamuna Bank PLC.

Interpretation: The bank's capacity to produce interest revenue in relation to its asset base has greatly improved, as seen by the Net Interest Margin, which rose from 1.02% in 2022 to 2.26% in 2023. This dramatic increase may indicate improved loan pricing, increased yield on earning assets, or more effective funding cost management.

Although NIM decreased little to 2.08% in 2024, it was still much higher than in 2022. This little decline might be the result of a change in the asset mix, competitive pressure on lending rates, or higher funding costs. Despite the little slowdown in 2024, the bank's total NIM performance demonstrates that it continued to have a strong interest generating capacity.

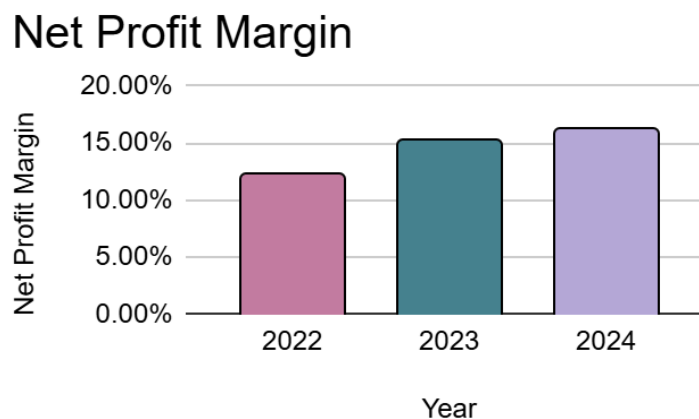
d) Net Profit Margin

Net Profit Margin measures the overall profitability of a company by showing what percentage of total revenue turns into net profit after all expenses, taxes, and costs are deducted. It reflects how efficiently a company controls its costs and generates profit from its sales. A higher NPM indicates better profitability and financial health.

$$\text{NPM (\%)} = (\text{Net Profit} / \text{Total Operating Income}) \times 100$$

Year	Net Profit	Total Operation Income	Net Profit Margin
2022	1581.44	12,822.34	12.33%
2023	2362.36	15,567.95	15.17%
2024	2794	17,332.99	16.12%

Figure 2.4: Graphical Presentation of Net Profit Margin of Jamuna Bank PLC



Interpretation: The Net Profit Margin of Jamuna Bank PLC climbed significantly from 12.33% in 2022 to 15.17% in 2023, and further to 16.12% in 2024. This higher trend shows better profitability.

Overall, the growing Net Profit Margin implies good profit growth and better operating efficiency for JBPLC.

2.1.2 Liquidity Ratio

a) Current Ratio

The current ratio is a liquidity ratio that measures a company's ability to pay short-term obligations or those due within one year. It tells investors and analysts how a company can maximize the current assets on its balance sheet to satisfy its current debt and other payables. A current ratio that is in line with the industry average or slightly higher is generally considered acceptable. A current ratio that is lower than the industry average may indicate a higher risk of distress or default. Similarly, if a company has a very high current ratio compared to their peer group, it indicates that management may not be using their assets efficiently.

Current Ratio= Current Asset/Current Liability.

Table 2.5: Current Ratio of Jamuna Bank PLC

Year	Current Ratio
2022	0.90:1
2023	0.77:1
2024	1.13:1

Current Ratio

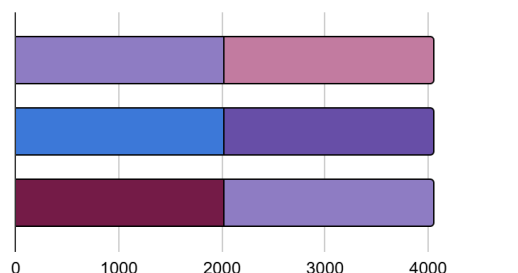


Figure 2.5: Graphical Presentation of Current Ratio of Jamuna Bank PLC

Interpretation of Current Ratio : The Current Ratio of Jamuna Bank PLC shows volatility throughout the three years—0.90:1 in 2022, reducing to 0.77:1 in 2023, and then improving to 1.13:1 in 2024. This reflects changes in the bank's short-term liquidity status.

Decline in 2023: A lower capacity to meet short-term obligations that year is shown by the decline to 0.77:1.

Improvement in 2024: The jump to 1.13:1 reflects higher liquidity and better control of current liabilities.

Better short-term stability: 2024 ratio shows the bank is in a safer position to satisfy immediate commitments.

Fluctuating liquidity: The tendency demonstrates varied efficiency in managing current assets and obligations.

Overall, JBPLC's short-term financial strength is improved by the Current Ratio, which displays initial liquidity strain followed by a robust rebound in 2024.

b) Liquidity Coverage Ratio (LCR)

The Liquidity Coverage Ratio (LCR) is a key regulatory metric that measures a bank's ability to meet its short-term obligations during a 30-day stress period using high-quality liquid assets. It ensures that the bank maintains sufficient liquidity to cover potential cash outflows without relying on external funding. A higher LCR indicates stronger liquidity, while a ratio below 100% may signal a liquidity shortfall. This ratio is crucial for financial stability, as it ensures that banks can withstand short-term funding pressures and continue operations without disruption. Regulators often require banks to maintain an LCR of at least 100%.

$$\text{LCR (\%)} = (\text{High-Quality Liquid Asset} / \text{Total Net Cash Outflows Over 30 Days}) \times 100$$

Table 2.6: Liquidity Coverage Ratio of Jamuna Bank PLC

Year	Liquidity Coverage Ratio
2022	170.93%
2023	165.46%
2024	236.97%

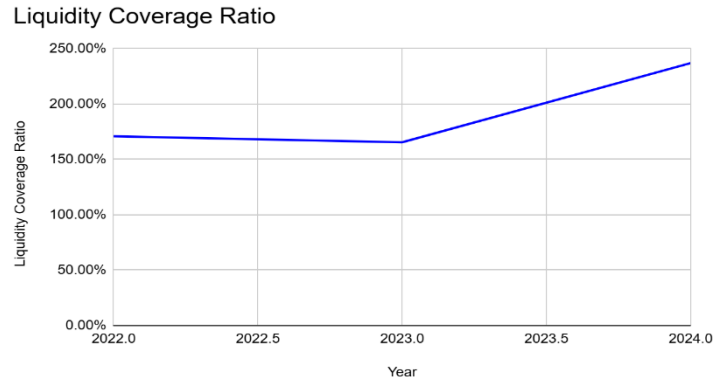


Figure 2.6: Graphical Presentation of Liquidity Coverage Ratio of Jamuna Bank PLC

Interpretation of Liquidity Coverage Ratio: Jamuna Bank PLC's LCR decreased slightly from 170.93% in 2022 to 165.46% in 2023 before improving significantly to 236.97% in 2024. This shows changes in the bank's capacity to handle short-term liquidity stress.

Small decline in 2023: Indicates somewhat reduced liquidity strength compared to 2022.

Strong improvement in 2024: A sharp increase to 236.97% shows a much stronger buffer of high-quality liquid assets.

Higher financial resilience: The 2024 ratio demonstrates better preparedness for short-term cash outflows.

Positive liquidity position: Overall, the bank's ability to meet immediate stress scenarios improved significantly in 2024.

Overall, the LCR trend suggests slight liquidity pressure in 2023 followed by considerable strengthening in 2024, demonstrating greater stability and risk management for JBPLC.

2.1.3 Solvency Ratio

a) Debt-to-Equity Ratio

The debt-to-equity (D/E) ratio is calculated by dividing a company's total liabilities by its shareholder equity. The ratio is used to evaluate a company's financial leverage.

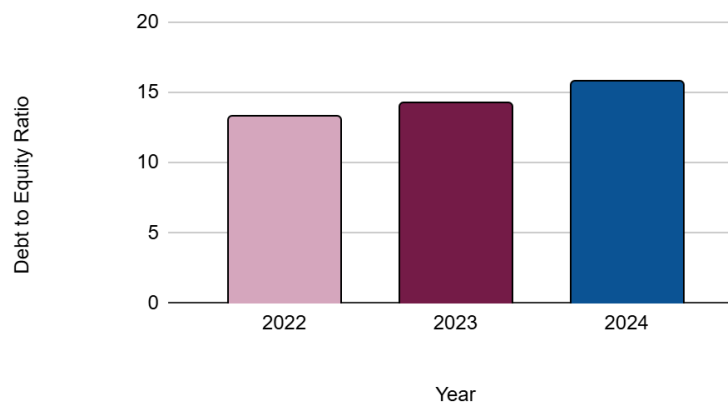
The D/E ratio is an important metric used in corporate finance. It is a measure of the degree to which a company is financing its operations through debt versus wholly-owned funds. More specifically, it reflects the ability of shareholder equity to cover all outstanding debts in the event of a business downturn.

$$\text{Debt-to-Equity Ratio} = \text{Total Liability} / \text{Shareholders Equity}$$

Year	Total Liabilities	Shareholder's Equity	Debt to Equity Ratio
2022	262,887.98	19,748.74	13.31
2023	286,793.33	20,127.17	14.25
2024	344,240.21	21,781.27	15.80

Table 2.7: Debt-to-Equity Ratio of Jamuna Bank PLC

Debt to Equity Ratio



Interpretation of Debt to Equity Ratio for JBPLC: The Debt to Equity Ratio of Jamuna Bank PLC climbed from 13.31 in 2022 to 14.25 in 2023, and further to 15.80 in 2024. This constant growth suggests growing reliance on borrowed finances.

Increasing leverage: JBPLC is employing greater debt relative to equity each year.

Higher financial risk: Rising debt levels may raise interest obligations and total risk.

Aggressive funding strategy: The bank may be growing operations with borrowed funds.

Need for cautious monitoring: Continued growth may impact future profitability and stability.

Overall, the higher trend in the Debt to Equity Ratio implies greater dependency on debt financing, which can encourage expansion but also adds financial risk for JBPLC.

2.1.4 Market Measurement Ratio

a) Earnings Per Share (EPS)

Earnings Per Share (EPS) measures how much profit a company earns for each outstanding share of its common stock. It indicates the company's profitability on a per-share basis and is widely used by investors to assess performance. A higher EPS means the company is generating more profit for its shareholders. The basic formula for EPS is:

$$\text{EPS} = \text{Net Profit after Tax} \div \text{Number of Outstanding Shares.}$$

Year	Net Profit after Tax	Number of Shares	Earnings Per Share (EPS)
2022	1581.44	749.23	1.95

2023	2362.36	812.91	2.68
2024	2794	882.01	3.17

Table 2.8: Earnings Per Share of Jamuna Bank PLC

Earnings Per Share (EPS)

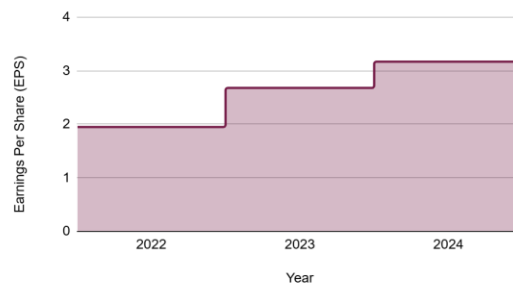


Figure 2.8: Graphical Presentation of Earnings Per Share (EPS) of Jamuna Bank PLC

Debt to Equity Ratio Interpretation : The Debt to Equity Ratio of Jamuna Bank PLC climbed from 13.31 in 2022 to 14.25 in 2023, and further to 15.80 in 2024. This constant growth suggests growing reliance on borrowed finances.

Increasing leverage: JBPLC is employing greater debt relative to equity each year.

Higher financial risk: Rising debt levels may raise interest obligations and total risk.

Aggressive funding strategy: The bank may be growing operations with borrowed funds.

Overall, the higher trend in the Debt to Equity Ratio implies greater dependency on debt financing, which can encourage expansion but also adds financial risk for JBPLC.

b) Price Earnings Ratio (P/E Ratio)

The Price–Earnings (P/E) Ratio shows how much investors are willing to pay for each taka of a company’s earnings. It is calculated by dividing the market price per share by the earnings per share (EPS). A high P/E means investors expect strong future growth, while a low P/E may indicate

undervaluation or weaker growth prospects. This ratio helps compare companies within the same industry and judge whether a stock is cheap or expensive based on its earnings.

P/E Ratio = Market Price per Share ÷ Earnings per Share (EPS)

Table 2.9: Price Earnings Ratio (P/E Ratio) of Jamuna Bank PLC

Year	Market Price Per Share	Earnings Per Share (EPS)	Price Earnings Ratio (P/E Ratio)
2022	21.30	1.95	10.92
2023	20.90	2.68	7.80
2024	19.60	3.17	6.19

Price Earnings

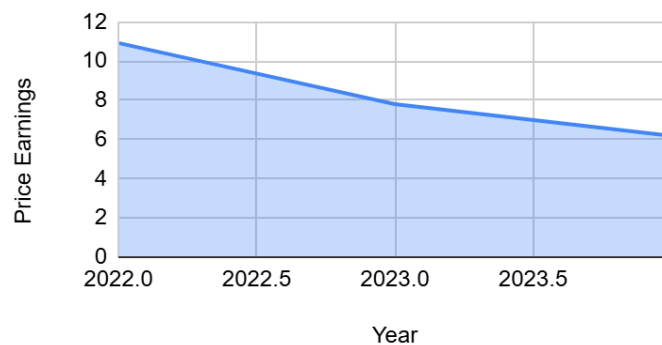


Figure 2.9: Graphical Presentation of Price Earnings Ratio (P/E Ratio) of Jamuna Bank PLC

Interpretation: Jamuna Bank PLC's P/E ratio decreased from 10.92 in 2022 to 7.80 in 2023 and then to 6.19 in 2024. The market is paying less taka for each taka of earnings, as seen by this consistent decline.

Reduced valuation: A declining P/E indicates that the company is now less expensive in relation to its profits.

Greater earnings growth: A decline in P/E might indicate that earnings have grown more quickly than the share price.

Potential market worries: Despite growing EPS, investors can remain wary and keep the price lower.

Attractive to investors: A stock may be cheap if its P/E ratio is lower.

Overall, even while profitability has improved, the dropping P/E Ratio indicates lower market value, which might provide investors a chance.

c) Net Asset Value (NAV) Per Share

Net Asset Value (NAV) per share represents the value of a company's net assets available to each outstanding share. It shows the company's actual worth on a per-share basis after deducting total liabilities from total assets. A higher NAV per share indicates stronger financial strength and greater asset backing for shareholders. Investors often use NAV to assess whether a stock is overpriced or underpriced relative to its book value. It is commonly analyzed for banks, financial institutions, and mutual funds.

$$\text{NAV per Share} = (\text{Total Assets} - \text{Total Liabilities}) \div \text{Number of Outstanding Shares}$$

Year	Total Assets	Total Liabilities	Number of Shares Outstanding	Net Asset Value (NAV) Per Share
2022	282,636.72	262,887.98	749.23	26.36
2023	306,920.50	286,793.33	812.91	24.76
2024	366,021.48	344,240.21	882.01	24.70

Table 2.10: Net Asset Value (NAV) Per Share of Jamuna Bank PLC

Net Asset Value (NAV) Per Share

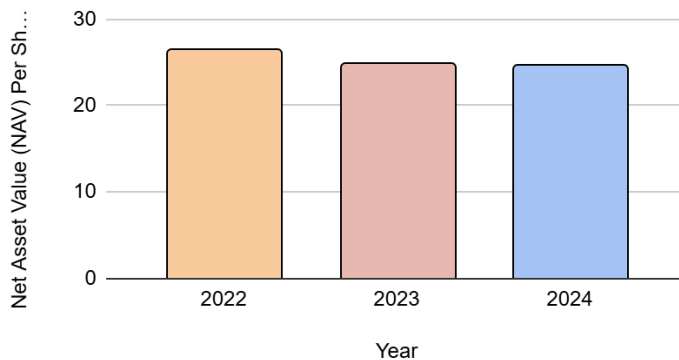


Figure 2.10: Graphical Presentation of Net Asset Value (NAV) Per Share of Jamuna Bank PLC.

Interpretation: From 2022 to 2023, Net Asset Value (NAV) per share decreased, suggesting less net assets accessible to shareholders. The NAV was essentially flat in 2024, indicating stasis and no appreciable increase in asset strength. Since the bank's shareholders' equity did not increase much throughout that time, this negative and stagnant pattern points to a worse equity position. JBPLC may need to increase asset growth, hold onto more earnings, or boost overall equity management in order to strengthen its NAV.

2.1.5 Asset Quality Ratio

a) Non-Performing Loan Ratio: The Non-Performing Loan (NPL) Ratio is a key indicator of a bank's asset quality, showing the proportion of loans that are in default or not generating income. It is calculated as:

$$\text{NPL Ratio (\%)} = (\text{Non-Performing Loans} / \text{Total Loans}) \times 100$$

A higher NPL ratio indicates poor asset quality and potential risk to the bank's profitability, while a lower ratio reflects healthy lending practices. It helps investors and regulators assess the bank's credit risk and financial stability. Regular monitoring of NPL ratio is crucial for effective risk management.

Year	Non Performing Loans	Total Loans	Non-Performing Loan Ratio
2022	9,609.50	180,490.79	5.32%
2023	9,263.60	186,760.02	4.96%
2024	13,074.95	188,990.02	6.92%

Table 2.11: Non-Performing Loan Ratio of Jamuna Bank PLC

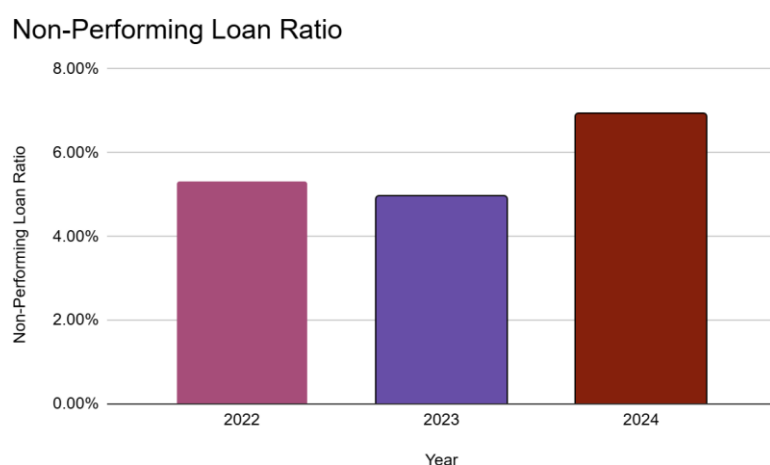


Figure 2.11: Graphical Presentation of Non-Performing Loan Ratio of Jamuna Bank PLC

Interpretation

An improvement in credit quality was shown by Jamuna Bank PLC's NPL Ratio, which dropped from 5.32% in 2022 to 4.96% in 2023. It did, however, rise rapidly to 6.92% in 2024, indicating a decline in the asset quality of the bank.

Improvement in 2023: Better loan recovery and credit management are demonstrated by lower NPL. 2024 saw a sharp increase, which is indicative of worse loan performance and increased default risk.

Increased credit risk: Increasing NPL in 2024 points to possible strain on provisions and profitability.

Stronger oversight: The bank could require more stringent methods for credit evaluation and recovery.

Overall, the NPL trajectory indicates a need for more effective credit risk management in 2024, with an early improvement followed by a notable decline.

Chapter: 3

Operational Efficiency Jamuna Bank PLC.

3.1 Operational Effectiveness:

In order to evaluate Jamuna Bank PLC's operational effectiveness in four crucial areas—customer handling, credit evaluation efficiency, credit disbursement, and employee satisfaction—I conducted a brief survey among the bank's staff and clients as part of my internship. Ten respondents in all gave each category a Likert scale rating between 1 (strongly disagree) and 5 (strongly agree). Understanding internal performance, identifying operational strengths, and identifying potential improvement areas were the goals of this study.

List of product	Strongly Disagree	Disagree	Nature	Agree	Strongly Agree	Average
Customer Satisfaction	0	1	2	4	3	3.9 (Mostly Agree)
Credit evaluation efficiency,	0	1	4	4	1	3.5 (Between Neutral & Agree)
Credit disbursement	0	1	2	4	3	3.9 (Mostly Agree)

Employee satisfaction	0	0	3	4	3	4 (Agree)
Digital Banking System	0	3	3	2	2	3.3 (Between Neutral & Agree)
Branch Environment and comfort	0	2	4	2	2	3.4 (Between Neutral & Agree)

Table: 3.1 The Customer rating evaluation

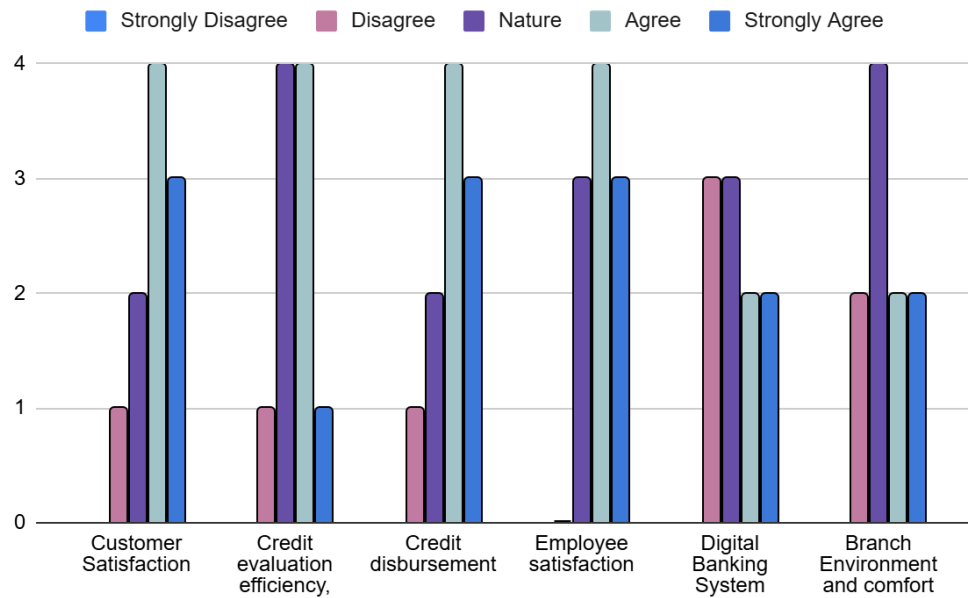


Figure: 3.1 shows the chart of the ratings.

Customer Satisfaction:

The term "customer handling" describes how bank employees engage with clients, respond to their questions, handle complaints, and offer services in a polite and expert manner. Customer satisfaction gauges how pleased customers are with these exchanges and services.

When customers are treated well, they feel appreciated, which increases trust and loyalty. Positive word-of-mouth, recurring business, and a better reputation for the bank can all result from high customer satisfaction. It also aids in discovering service quality gaps for ongoing enhancement.

Customers usually agree that the bank offers good service, as seen by the average customer handling rating of 3.9 based on the replies. The majority of respondents said the employees were helpful, kind, and cooperative. There is little room for improvement in response time or service efficiency, according to a tiny percentage of the assessments.

Credit Assessment Efficiency

The accuracy and ease with which the bank assesses loan applications is reflected in credit assessment efficiency. This includes verifying compliance, evaluating risk, and examining financial records.

Effective credit evaluation reduces default risk, expedites loan acceptance, and promotes financial self-control. Additionally, it improves customer impression and facilitates improved operational flow.

A somewhat favourable reaction was indicated by the average credit evaluation efficiency grade of 3.5. Respondents agreed that the bank used a methodical and trustworthy evaluation procedure. Some, however, believed that in order to further increase efficiency, the process might be made quicker or more transparent.

Credit Disbursement

The release of authorized loan amounts to clients is referred to as credit disbursement. Assessing this procedure aids in figuring out how quickly the bank provides money once all formalities are finished.

Customer satisfaction depends on prompt and correct distribution, particularly for corporate clients who rely on timely cash. Trust and operational credibility may suffer if this procedure is delayed.

The average rating for credit distribution was 3.9, indicating that consumers generally concur that the bank releases loans efficiently. Although some respondents noted sporadic delays that may be reduced with improved coordination, most respondents praised the prompt payout.

Employee Satisfaction

Employee satisfaction is a reflection of the bank employees' motivation, morale, and work environment. Understanding internal worker circumstances is aided by this evaluation.

Long-term organizational performance, increased productivity, and improved customer service are all influenced by happy workers. Keeping workers happy lowers attrition and raises service standards.

The average score for employee satisfaction was 4.0, meaning that the majority of workers are satisfied with their jobs. Although some recommended better task balance and more incentives, respondents valued the work atmosphere and management assistance.

Digital Banking System

All of Jamuna Bank PLC's electronic banking services, including internet and mobile banking, ATM services, and other online platforms like the Shadhin App, are together referred to as the "Digital Banking System." It shows how well clients may complete financial transactions without going to a branch.

Effective online services are crucial for consumer convenience, time savings, and branch task reduction in today's fast-paced digital environment. Customer happiness, loyalty, and the bank's ability to compete in the financial market are all enhanced by a dependable digital system.

According to the poll findings, the average rating is 3.3, which is in the neutral to agree range. This suggests that consumers' satisfaction with the digital services is mediocre. The majority of respondents said they could use the system for everyday transactions, although a few users complained about sporadic problems with the Shadhin App, such poor response times, trouble logging in, or brief outages. The user experience is somewhat impacted by these issues. Although

the digital services are operating satisfactorily overall, consumer happiness may be greatly increased by fixing app-specific problems and enhancing system dependability.

The Branch Environment and Comfort

The physical aspects of bank branches, including cleanliness, seating, queue management, lighting, and overall atmosphere, are measured by Branch Environment & Comfort. It shows how inviting and cosy the branch is for patrons.

The customer experience depends on the branch being tidy, well-organised, and welcoming. It promotes recurring business, makes customers feel appreciated, and facilitates efficient operations. The opinion of the bank's professionalism and level of service can also be impacted by branch comfort.

The average rating from the study was 3.4, which indicates a somewhat favourable opinion. The majority of respondents said the branches were tidy, well-organised, and cosy; nevertheless, a few recommended small adjustments for seating, queue control, and ensuring uniform comfort at every branch. Although it may be improved, the branch atmosphere generally improves the client experience.

Chapter 4

Finding and Conclusion

4.1 Findings

As seen by growing ROE, ROA, Net Profit Margin, and EPS, profitability steadily increased, suggesting more earning potential and higher operational effectiveness.

Despite increased earnings, market valuation decreased, as seen by the declining P/E ratio, which raises the possibility that the company is cheap or that investors are wary.

The bank's short-term financial health improved as a result of the liquidity position's fluctuations, with the Current Ratio and LCR indicating a decline in 2023 but a robust rebound in 2024.

As the Debt to Equity Ratio climbed annually, signaling greater financial leverage and risk exposure, debt reliance also increased.

The NPL Ratio increased dramatically in 2024, indicating a decline in asset quality and possible impact on profitability due to rising credit risk.

Limited growth in shareholders' equity and worse underlying asset strength are shown by the reduction and stagnation of NAV per share.

The performance of net interest was inconsistent, with NIM increasing in 2023 but declining in 2024, indicating pressure on core banking profits.

4.2 Recommendation

To maintain ROE growth, keep your attention on lucrative areas and effective equity utilization.

Boost asset usage and keep expenses under control to encourage more ROA growth.

To lessen NIM volatility, make sure that loan pricing is balanced and that deposit methods are steady.

Maintaining a healthy profit margin requires improving the revenue mix and cost effectiveness.

To maintain liquidity, maintain a balanced short-term asset-liability structure.

To maintain high LCR levels, keep owning high-quality liquid assets.

Carefully manage leverage by striking a balance between capital accumulation and debt expansion.

Encourage EPS growth with steady sales and frugal expenditure.

Boost P/E performance by guaranteeing steady profits and transparent communication.

Boost NAV with consistent capital strengthening and better asset quality.

Increase credit monitoring, early risk detection, and recovery activities to lower non-performing loans (NPLs).

4.3 Conclusion

As a private commercial bank, Jamuna Bank PLC carries significant responsibilities in contributing to the country's financial stability and meeting the expectations of its customers and stakeholders. To fulfill these responsibilities, the bank continues to adopt strategies that strengthen its financial health and enhance the quality of its services. Modern banking technologies, skilled manpower, efficient service delivery, and improved operational processes remain essential for maintaining competitiveness. The findings of the financial performance analysis highlight both positive trends and areas requiring further attention, and the insights gathered can be meaningful in supporting the bank's long-term sustainability.

From my perspective as an intern, observing these patterns during the preparation of this report has provided a deeper understanding of the bank's internal workings and financial behavior. While analyzing the data, I realized that implementing improvements in a long-standing financial system is not simple; it requires time, structured planning, and consistent effort. The trends in profitability, liquidity, solvency, and asset quality reflect both progress and challenges shaped by market conditions and operational decisions. Jamuna Bank PLC continues to move forward through disciplined management and strategic adjustments, and with further refinement, the bank has the opportunity to strengthen its overall financial performance even more.

Throughout my internship, I gained valuable exposure by analyzing the financial

statements, understanding the bank's performance indicators, and observing how different departments contribute to its operations. This experience has enriched my practical knowledge and helped me connect theoretical learning with real financial practices. Despite facing challenges such as rising non-performing loans and fluctuating earnings, the bank remains committed to improving efficiency and service standards. With continued focus on risk management, technological advancement, and strategic planning, Jamuna Bank PLC is well-positioned to enhance its financial stability and strengthen its place in the competitive banking industry.

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Name:	Faria Akter Urmi
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Department:	BBA
Supervisor's Name (Faculty):	Sakib Hasan Siddiqui
Organization Name:	Jamuna Bank PLC.
Internship Title:	The Relationship Between Operational Efficiency and Profitability of Jamuna Bank PLC.

Student's signature & date
date

Supervisor's signature &



Jamuna Bank

Human Resources Division

August 20, 2025

Ref. NO.	HRD: 2025 /163
Student Name	Ms. Faria Akter Urmi
Education Level	BBA
University Name	University of Liberal Arts Bangladesh
Branch/Division	Dhanmondi Branch
Location	Dhaka
Cell Number	01732-922912

Subject: Acceptance of Your Internship

Dear Ms. Urmi,

Congratulations, we are pleased to inform you that you have qualified to carry on a three-month-long internship program with Jamuna Bank PLC. with effective from August 24, 2025 at our Dhanmondi Branch.

Since this internship is prerequisite of your Graduation / Post Graduation, kindly follow the guidelines designed by your University. Furthermore, overall banking knowledge and functions are available at Branches/Divisions.

Kindly be advised that you will not be provided any conveyance / allowance and your presence be required five working days at regular office hours.

Sincerely yours,

Head of Human Resources

Copy for kind information and necessary action:

- The Head of Respective Branch/Division
- Director- International Affairs & Career Services Office
- Internship File

Appendix

Questionnaire

A. Effect on the Ratio (Impact on Profitability)

How do you think Jamuna Bank's profitability ratios, including ROA and ROE, are affected by operational efficiency?

Do you think the bank's financial performance has benefited from advancements in branch operations, digital banking, or customer service? Please provide an explanation.

Which operational adjustments, in your opinion, have most significantly lowered the bank's expenses?

Over the past few years, have you noticed any changes in the bank's performance that you believe are connected to increased operational efficiency?

B. Views and Difficulties

What is your personal opinion on Jamuna Bank's operational effectiveness?

When utilising Jamuna Bank's services, whether in-person or online, what difficulties do you encounter?

Do you have problems with the digital banking system, such as the Shadhin App, or do you think it functions well? Describe, please.

What are the primary shortcomings or restrictions in Jamuna Bank's operational procedures, in your opinion?

Do you think staff members are well trained to effectively address client needs? Why not, or why?

C. Enhancements and Prospects

What changes should Jamuna Bank implement to increase the effectiveness of its operations?

What modifications to online banking services would enhance your overall experience?

How can Jamuna Bank maintain service quality while reducing branch burden even more?

Which technological advancements or improvements do you hope Jamuna Bank will implement in the future?

What actions should the bank take, in your opinion, to increase its profitability and operational efficiency in the upcoming years?

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