

Jamuna Bank Securities Limited
Statement of Cash Flow
For the period from 07 February 2011 to 31 December 2011

	2011 Taka
Cash flows from operating activities	
Income from investment	7,436,044
Fees & charges	-
Other operating income	-
Operating expenses paid in cash	(65,071)
(I) Cash generated from operating activities before changes in operating assets and liabilities	7,370,973
Increase / (decrease) in operating assets & liabilities	
Other liabilities	15,000
Other current assets	(768,604)
(II) Cash (used in) operating assets and liabilities	(753,604)
Net cash flow from operating activities (A) = (I+II)	6,617,369
Cash flow from investing activities	
Purchase of CSE membership	(280,000,000)
Preliminary expenses	(733,640)
Investment	(121,682,440)
Net cash used in investing activities (B)	(402,416,080)
Cash flow from financing activities	
Proceeds from issue of share capital	400,000,000
Net cash flows from financing activities (C)	400,000,000
Net surplus/(use) in cash & bank balances for the Year (A+B+C)	4,201,289
Cash & bank balance at beginning of the period	-
Cash & Bank Balance at the end of the period (*)	4,201,289
(*) Closing Cash & bank balance:	
Cash in Hand	-
Balance with Jamuna Bank Ltd.	4,201,289
	4,201,289


Chairman


Director


Managing Director & CEO

Dhaka, 14th February 2012.


S. H. Khan & Co.
Chartered Accountants

Jamuna Bank Securities Limited

Notes to the Financial Statements

For the year ended 31 December 2011

1. Background of the company

Jamuna Bank Limited is one of the leading private commercial Banks in the country. The Bank has been carrying out its banking business efficiently since its incorporation in 2001. The Bank is offering various banking services to the customers through its wide branch network at different locations of the country. The Board of Directors of the Bank felt necessary to make its presence in the growing capital market of our country and decided to form a fully owned subsidiary company in the name of Jamuna Bank Securities Limited to provide state of the art brokerage services to the investors.

Jamuna Bank Securities Limited has been incorporated as a private limited Company with Registrar of Joint Stock Companies & Firms, Dhaka on 07 February, 2011 bearing number-C-90274/11. The authorized capital and paid up capital of the company is Tk.100.00 crore (Tk. one hundred crore) and Tk.40.00 crore (Tk. forty crore) respectively.

The company applied to Chittagong Stock Exchange (CSE) for a membership of the Exchange to start its brokerage business and accordingly CSE has issued membership certificate no.147 to the company. The company has applied for stock broker and stock dealer license from the Securities and Exchange Commission (SEC) and expected to start its operation upon getting the stock broker and stock dealer license from SEC.

2. Significant Accounting Policies

2.1 Basis of Presentation of Financial Statements

The financial statements of the company have been prepared applying accrual basis of accounting under the historical cost convention in accordance with Bangladesh Financial Reporting Standards.

2.2 Revenue Recognition

The revenue during the period under audit is recognized satisfying the conditions as specified in Bangladesh Accounting Standards (BAS) 18 "Revenue Recognition".

2.3 Statement of Cash Flows

The statement of cash flows is prepared in accordance with Bangladesh Accounting Standard (BAS) 7 "Cash Flow Statement" and the cash flow from the operating activities has been presented under direct method.

2.4 Investment and Provision

Investment values and classification are assessed under the Bangladesh Accounting Standard (BAS) 25 "Accounting for Investments" which is shown below:

Items	Assessment of Accounting
Investment in Shares	Cost or market price whichever is lower
Investment in FDR	Cost Price

2.5 Preliminary Expense

Expenses incurred for incorporation of the company i.e. preliminary expenses have been deferred and will be amortized/written off over a period of five years upon commencement of operation of the company.

2.6 Taxation

Provision for tax has been made @37.5% as prescribed in the Finance Act, 2011 of the profit made by the Jamuna Bank Securities Limited considering major taxable allowances and disallowances.

2.7 General

Figures in the financial statements have been rounded off to the nearest Taka.

	31.12.2011
	Taka
3. Preliminary expenses	
Registration cost with RJSC	531,500
Purchase of tender schedule	15,000
Trade license fee	18,100
TIN certificate	4,040
Charges of SEC	125,000
Stock broker & stock dealer license fees	40,000
	733,640
4. Cash in hand and bank	
Cash in hand	-
Cash at bank (Jamuna Bank Ltd. CD A/C-0006-0210016350)	4,201,289
	4,201,289
5. Other current assets	
Advance income tax (Note: 5.1)	743,604
Advance deposit	25,000
	768,604
5.1 Advance Income tax	
Tax deducted at source from FDR interest (0006-0330060521)	388,125
Tax deducted at source from FDR interest (0006-0330060521)	355,479
	743,604
6. Share capital	
Authorized capital	
10,000,000 Ordinary Shares of Tk.100 each	<u>1,000,000,000</u>
Issued, Subscribed and Paid Up Capital	
4,000,000 Ordinary Shares of Tk.100 each fully paid	<u>400,000,000</u>

Details of shareholdings are as under:

Sl. # Name of the shareholders	% of Holdings	No. of Share	Amount in Tk.
1 Jamuna Bank Ltd.	99.9999%	3,999,995	399,999,500
2 Mr. Md. Motior Rahman	0.00003%	1	100
3 Mr. Md. Abul Shahjahan	0.00003%	1	100
4 Mirza Elias Uddin Ahmed	0.00003%	1	100
5 Mr. A.K.M. Rashiduzzaman	0.00003%	1	100
6 Mr. Md. Yunus Ali	0.00003%	1	100
		4,000,000	400,000,000

31.12.2011
Taka

7. Retained earnings	
Opening Balance	-
Add: Addition during the period	4,606,858
	4,606,858
8. Provision for taxation	
Opening Balance	-
Add: Provision made for the year	2,764,115
	2,764,115
Less: Income tax Adjustment	-
	2,764,115
9. Other liabilities	
Auditors' fee Payable	15,000
10. Income from investment	
Income from investment in shares	-
Interest On FDR	7,436,044
	7,436,044
11. Auditors' fees	15,000
12. Other expenses	
Entertainment	8,841
Bank charges	20,230
Annual subscription of CSE	5,000
Rates & taxes	16,000
	50,071

13. Others

13.1 Board meeting and Directors' remuneration

Each Director is drawing Taka 3,000 for attending each Board Meeting. No remuneration or special payment was paid to the Directors for attending board meetings or otherwise during the year 2011. Nothing is due from any Director of the Company as on the date of closing the accounts.

13.2 Director's interest in contracts with the company

There was no transaction resulting in Director's interest with the company.

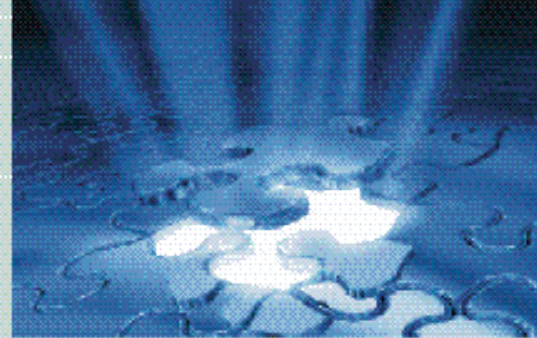
13.3 Foreign remittances

No remittances was made in foreign currency on account of dividend, royalty, technical experts, professional advisor fees, interest, etc.

13.4 Contingent liabilities

There have been no reportable material contracts, capital commitments, subsequent events or contingent liabilities.

Our Products & Services



Corporate Banking

Jamuna Bank Ltd. offers a complete range of advisory, financing and operational support services to its corporate client groups requiring support for Trading, Manufacturing, Treasury, Investment and Transactional Banking Facilities.

Whether it is Project finance, Term Loan, Trade Finance Working Capital Finance or a forward cover for a foreign currency transaction, JBL Corporate Banking specialists will offer you the accurate solution and high-class service for speedy approvals and efficient processing to satisfy your needs.

Retail Banking

- Auto Loan
- Salary Loan
- Personal Loan
- Education Loan
- Any purpose Loan

Small and Medium Enterprise (SME)

- Jamuna Swabolambi - Working Capital Loan
- Jamuna Somriddhi – Working Capital Loan
- Jamuna Jantrik – Capital Machinery Loan
- Nari Uddog – Women Entrepreneur
- Jamuna Chalantrak
- Jamuna Bonik
- NGO Sahajogi
- Jamuna Green
- Jamuna Shachchonda

Treasury and Foreign Currency

Money Market

- Overnight call
- Repo and Reverse Repo
- Swap
- Sale and Purchase of Treasury Bill and Bond
- Term Placement
- Term Borrowing

FX Market

- Spot Transaction
- Forward Transaction
- Inter Bank Sale/Buy of Foreign Currency

Our Products & Services

Transactional Accounts and Deposit Products

- Savings Account
- Current Account
- Short Notice Deposit
- Fixed Term Deposit
- Foreign Currency Account
- Monthly Savings Scheme
- Monthly Benefit Scheme
- Double Benefit Scheme
- Triple Benefit Scheme



Islamic Banking

Transactional Accounts and Deposit Products

- Savings Account
- Al-Wadeeah Current Account
- Mudaraba Savings Account
- Mudaraba Special Notice Deposit Account
- Mudaraba Term Deposit Account
- Mudaraba Hajj Savings Scheme
- Mudaraba Deposit Pension Scheme
- Mudaraba Monthly Profit Paying Deposit Scheme

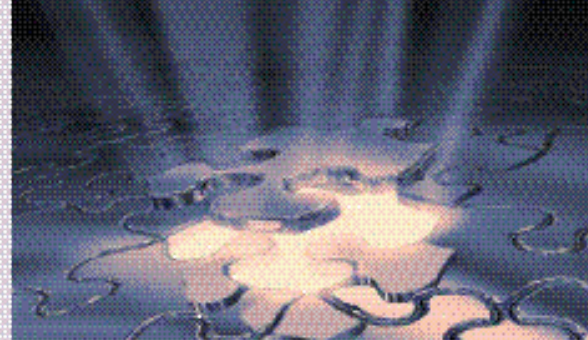
Investment Products

- Bai Muajjal (Working Capital Finance)
- Bai Murabaha Post Import
- Hire Purchase under Shirkatul Melk
- Quard
- Ijarah/Lease
- SME Investment
- Household Durable Purchase Investment
- Investments against Documentary Bills



Launching Ceremony of three customized savings Products for Senior Citizens, Housewives and Students.

Our Products & Services



Cards

- JBL Visa Debit Cards
- Visa Local Currency
- Visa Dual Currency
- Visa International
- JBL Visa prepaid travel Card
- JBL Visa prepaid gift Card
- JBL Visa dual gold Credit Card
- JBL Visa gold Card
- JBL Visa classic credit card
- JBL Green Debit Card

Services

- ATM Service
- Remittance Service
- Locker Service
- Online Banking
- Internet Banking
- SMS Services
- Mobile Banking
- SWIFT
- BACH & EFTN
- Student File
- Traveler's Cheque

Off- Shore Banking


- Bill Discounting
- Capital Finance
- Working Capital Finance

Capital Market

- Brokerage Operation
- Margin Loan
- Own Portfolio Management



JBL Green Debit Card



Features of JBL Deposit Scheme Products

Monthly Savings Scheme (MSS)

• JBL has Monthly Savings Scheme (MSS) that allows you to save a small amount per month and get a handsome return upon maturity. If you want to build up a significant savings to carry out your cherished dream, JBL MSS is the right solution. You can choose savings installment and tenor suitable for you. Save TK. 1000 per month and get TK. 83,100 at the end of 5 years, which is the Highest return from the market.

Double/Triple Growth Deposit Scheme

• For people who have investible funds at hand and want to get a secured investment option for a longer period, they can place their funds under this scheme that offers to make the invested amount double at the end of five years seven months and triple at the end of eight years six months.

Monthly Benefit Scheme (MBS)

• JBL has Monthly Benefit Scheme (MBS) for the persons desiring to have monthly fixed income stream out of their invested amount without taking risk of loss. Invest TK. 1,00,000 for 5 years and get TK. 1050 per month.

Kotipati Deposit Scheme

• To become a "Kotipati" is simply a dream for the most of the populace of Bangladesh. The term "Kotipati" denotes moneyedman. But, if you decide and plan to save money from your regular income, you can own TK. 1.00 Crore. JBL "Kotipati Deposit Scheme" offers the savings plan fit to your income and to execute your dream to be a Kotipati by depositing per month at your affordable capacity under this scheme.

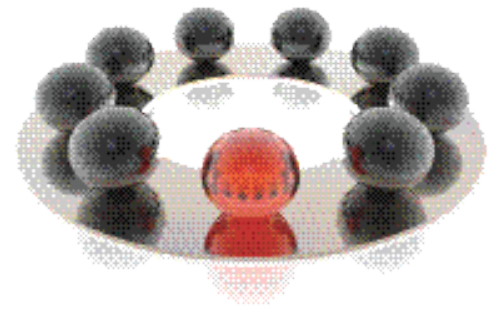
Millionaire Deposit Scheme

• It is a dream for many savers to become a "Millionaire". The word "Millionaire" is really exciting. This dream can be a reality if you have a calculated plan and strong determination. JBL has introduced "Millionaire Deposit Scheme" which has flexibility in respect of period and size of monthly deposit. You can choose an option as per your affordable capacity for getting a sum of Tk.1.00 (one) million i.e. Tk.10 (ten) lac at the end of the tenor.

Lakhpati Deposit Scheme

• To become a "Lakhpati" is a dream to most of the people of Bangladesh. Under this scheme, one can save just a small amount as per his/her affordable capacity and become a "Lakhpati" at the end of the tenor. JBL has "Lakhpati Scheme" which has flexibility in respect of maturity and monthly installment as per your affordable capacity.

Features of JBL Deposit Scheme Products

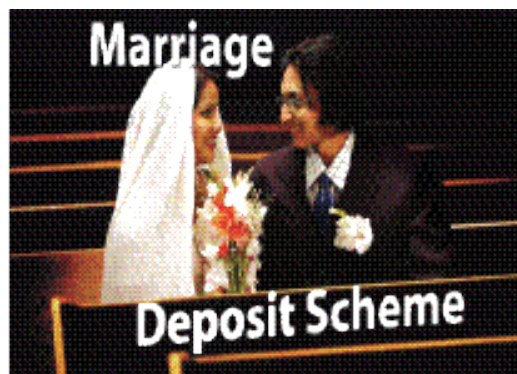


Marriage Deposit Scheme

Prudent parents make effort for gradual building of funds as per their capacity to meet the matrimonial expense of their children specially daughters. It can be a great help to the parents if there is any scope of deposit of a modest amount as per their financial capacity, which grows very fast at high rate of interest yielding a sizeable amount on maturity. With this end in view, JBL has introduced Marriage Deposit Scheme, which offers you an opportunity to build up your cherished funds by monthly deposit of small amount at your affordable capacity.

Education Savings Scheme

Parents can get relief and can have peace of mind if they can arrange the necessary funds for higher education of their children. As such, JBL has introduced 'Education Savings Scheme' which offers you an opportunity to build up your required funds by monthly deposit of small amount at your affordable capacity or initial lump sum deposit to yield handsome amount on a future date to meet the educational expenses. Under this Scheme, you have the different attractive options to avail the future benefit i.e. withdrawal of the total amount accumulated in lump sum or withdrawing monthly benefit to meet educational expense keeping the principal amount intact or to withdraw both principal and accumulated profit monthly for a certain period.



Jamuna Bank Limited
your partner for growth

Double / Triple Growth Deposit Scheme

Monthly Benefit Scheme

Millionaire Deposit Scheme

Lakhpatti Deposit Scheme

Education Savings Scheme

Double Benefit Deposit Scheme

Kotipati Deposit Scheme



Education Savings Scheme

build your future with us



Jamuna Bank Limited

2011-2012 ANNUAL REPORT

www.jamunabankbd.com

Features of JBL Retail Products

Auto Loan	Any Purpose Loan
<p>Customers having sufficient net cash flow to deposit the installments regularly of the following segment:</p> <p>Customer Segment</p> <p>For permanent/confirmed service holders of Govt., Semi-Govt., Autonomous Organizations, Banks, Insurance Companies, Public Limited Companies, Multinational Companies, NGOs, Employees of Private Limited Companies, acceptable to the bank, covered by guarantee of another employee of equal or higher grade. Teachers of Universities, Colleges & Schools (Affiliated). Professional persons like Doctors, Engineers, Chartered Accountants, and Architects.</p> <p>Purpose</p> <ul style="list-style-type: none"> ■ To procure brand new/reconditioned Personal Transport, of age not more than 5 years. ■ The Vehicle should have maximum 10(ten) seats. ■ Model year is in the limit of 5 year. <p>Age Limit</p> <ul style="list-style-type: none"> ■ Minimum age 25 years / Maximum age 54 years ■ But loan tenor shall not exceed 59 years of age. <p>Minimum Income</p> <p>Net income should be at least Tk. 40,000/- per month. (To be substantiated by evidence) The customer must have sufficient net cash flow to repay the loan installments.</p> <p>Loan Size</p> <p>Minimum 5.00 Lac to Maximum Tk. 20.00 Lac.</p> <p>Maximum Term of Loan</p> <p>5 years.</p> <p>Loan to price</p> <p>Regulated by Bangladesh Bank from time to time.</p> <p>Rate of Interest</p> <p>As determined by the bank from to time.</p> <p>Security/ Collateral</p> <ul style="list-style-type: none"> ■ Registration of vehicle in favor of JBL. ■ Personal guarantee of the applicant & applicant's spouse. ■ Third party Guarantor shall be equal to or creditworthy than the principal applicant. ■ Post dated cheques for installments and one undated cheque covering entire loan amount with interest. ■ Comprehensive 1st party Insurance coverage of asset favouring the bank. 	<p>Customers having sufficient net cash flow to deposit the installments regularly of the following segment:</p> <p>Customer Segment</p> <p>For permanent/confirmed service holders of Govt., Semi-Govt., Autonomous Organizations, Banks, Insurance Companies, Public Limited Companies, Multinational Companies, NGOs, Employees of Private Limited Companies, acceptable to the bank, covered by guarantee of another employee of equal or higher grade. Teachers of Universities, Colleges & Schools (Affiliated). Professional persons like Doctors, Engineers, Chartered Accountants, and Architects.</p> <p>Purpose</p> <p>For construction & renovation of residential house/building and purchase of Flat/Apartment & any lawful purpose.</p> <p>Age Limit</p> <ul style="list-style-type: none"> ■ Minimum age 25 years / Maximum age 55 years ■ But loan tenor shall not exceed 60 years of age. <p>Minimum Income</p> <p>Net income should be at least Tk. 40,000/- per month. (To be substantiated by evidence)</p> <p>Loan Size</p> <p>Minimum 2.00 Lac Maximum Tk. 75.00 Lac.</p> <p>Maximum Term of Loan</p> <p>10 years.</p> <p>Loan to price</p> <p>Regulated by Bangladesh Bank from time to time.</p> <p>Rate of Interest</p> <p>As determined by the bank from to time.</p> <p>Security/ Collateral</p> <ul style="list-style-type: none"> ■ The loan shall be secured by 200% tangible asset or 100% financial asset. ■ In suitable cases security condition may be relaxed. ■ Hypothecation/ Lien / Registration / Mortgage of any other asset, acceptable to the bank, as feasible depending on the type of asset. ■ Personal guarantee of the applicant & applicant's spouse. ■ Third party guarantor shall be equal to or creditworthy than the principal applicant.

Features of JBL Retail Products

Personal Loan	Salary Loan	Doctor's Loan
<p>Customers having sufficient net cash flow to deposit the installments regularly of the following segment:</p> <p>Customer Segment</p> <p>For permanent/confirmed service holders of Govt., Semi-Govt., Autonomous Organizations, Banks, Insurance Companies, Public Limited Companies, Multinational Companies, NGOs, Employees of Private Limited Companies, acceptable to the bank, covered by guarantee of another employee of equal or higher grade, Teachers of Universities, Colleges & Schools (Affiliated), Professional persons like Doctors, Engineers, Chartered Accountants, and Architects.</p> <p>Purpose</p> <p>Any lawful purpose.</p> <p>Age Limit</p> <ul style="list-style-type: none"> ■ Minimum age 25 years / Maximum age 55 years. ■ But loan tenor shall not exceed 60 years of age. <p>Minimum Income</p> <p>Net Income should be at least Tk. 40,000/- per month. (To be substantiated by evidence)</p> <p>Loan Size</p> <p>Minimum 2.00 lac to Maximum Tk. 20.00 Lac.</p> <p>Maximum Term of Loan</p> <p>5 years</p> <p>Rate of Interest</p> <p>As determined by the bank from to time.</p> <p>Security/ Collateral</p> <ul style="list-style-type: none"> ■ The loan above Tk. 8.00 Lac shall be secured by 200% tangible asset or 100% financial asset. ■ Hypothecation/ Lien/Registration / Mortgage of Offered/Procured/Purchased/Any other asset, acceptable to the bank, as feasible depending on the type of asset ■ In suitable cases security condition may be relaxed. 	<p>Customers having sufficient net cash flow to deposit the installments regularly of the following segment:</p> <p>Customer Segment</p> <p>For permanent/confirmed service holders of Govt., Semi-Govt., Autonomous organizations, Banks, Insurance Companies, Public Limited Companies, Multinational Companies, NGOs, Employees of Private Limited Companies, acceptable to the bank, covered by guarantee of another employee of equal or higher grade, Teachers of Universities, Colleges & Schools (Affiliated), Professional persons like Doctors, Engineers, Chartered Accountants, and Architects.</p> <p>Purpose</p> <p>Any lawful purpose.</p> <p>Age Limit</p> <ul style="list-style-type: none"> ■ Minimum age 21 years / Maximum age 55 years. ■ But loan tenor shall not exceed 60 years of age. <p>Minimum Income</p> <p>Net Income should be at least Tk. 15,000/- per month.</p> <p>Rate of Interest</p> <p>As determined by the bank from to time.</p> <p>Maximum Term of Loan</p> <p>5 year</p> <p>Loan Size</p> <p>Minimum 1.00 lac Maximum Tk. 8.00 lac Or 12 times of gross salary, whichever is lower.</p> <p>Security/ Collateral</p> <ul style="list-style-type: none"> ■ Lien on Salary and service benefit of the customer and consent to pay to JBL on demand to adjust the loan from his employer on JBL standard format. ■ Personal guarantee of the applicant & applicant's spouse. ■ Third party guarantor shall be equal to or more creditworthy than the Principal applicant. 	<p>Customers having sufficient net cash flow to deposit the installments regularly of the following segment:</p> <p>Customer Segment</p> <p>For Salaried Doctors of reputed Medical Colleges & Hospitals, Clinics, Diagnostic Centres, NGOs, Multinational/Local Corporate, Govt. Offices, Semi Govt. Offices, Autonomous Organizations, National/International Aid agencies, UN Bodies, Self Employed Tax Paying Doctors having good reputation and reliable income source(s).</p> <p>Purpose</p> <p>Educational Expenses, Office equipment, Medical Equipments Purchase, Professional Equipment Purchase, Commercial/Office/Chamber Space Purchase/, Renovation/Decoration, Office Decoration, Equipments, Electronics items purchase.</p> <p>Age Limit</p> <ul style="list-style-type: none"> ■ Minimum age 25 years / Maximum age 60 years. ■ But loan tenor shall not exceed 65 years of age. <p>Minimum Income</p> <p>Net Income should be at least Tk. 30,000/- per month. (To be substantiated by evidence)</p> <p>Loan Size</p> <p>Minimum 2.00 lac Maximum Tk. 50.00 lac</p> <p>Maximum Term of Loan:</p> <p>5 year</p> <p>Rate of Interest</p> <p>As determined by the bank from to time.</p> <p>Security/ Collateral</p> <ul style="list-style-type: none"> ■ Loan above Tk.10.00 lac must be secured by 200% fixed asset or 100% financial asset. ■ Hypothecation/ Lien / Registration / Mortgage of Offered/Procured/Purchased/Any other asset, acceptable to the bank, as feasible depending on the type of asset. ■ Comprehensive 1st party insurance coverage of asset favouring the bank, if applicable. ■ Personal guarantee of the Applicant & Applicant's spouse. ■ Third party Guarantor shall be equal to or more creditworthy than the Principal applicant.

Features of JBL Retail Products

Education Loan	Overseas JOB Loan									
<p>Customers having sufficient net cash flow to deposit the installments regularly of the following segment:</p> <p>Customer Segment</p> <p>Students of reputed Public/Private Universities, Medical/Engineering/Nursing Colleges and Institutes Professionals Courses: CA, CMA, CIMA, Marine, MBA, MBM, FCPS, FRCs, Bar-at-Law. Minimum Educational Qualification: HSC/A-Level Pass. Overseas Education in any reputed educational Institution. Person having overseas job offer at hand, bound by training/course requirement.</p> <p>Pre-qualification</p> <p>The applicant must have (a) Chitra-Bandhu Account (EL-19) or (b) Overseas Student File or (c) Overseas Scholarship/University Acceptance.</p> <p>Parents/Guardians/Guarantors Qualification</p> <p>Guarantor having sufficient net cash flow to deposit installments regularly. Parent/Guardian/Guarantor who are eligible shall be referred to as Guarantor.</p> <p>Purpose</p> <p>Student supposed to bear (1) Tuition Fees (2) Living Cost (3) Other Educational Expenses (4) Consultants Fee (5) Visa Processing fees (6) Travelling Cost (7) Document/Other verification Fees (8) Purchase of Educational Equipments/Gadget (9) any other cost not stated above but acceptable to the bank.</p> <p>Age Limit</p> <table border="1"> <thead> <tr> <th></th> <th>For student</th> <th>For Guarantor</th> </tr> </thead> <tbody> <tr> <td>Minimum age</td> <td>18</td> <td>35</td> </tr> <tr> <td>Maximum age</td> <td>40</td> <td>57</td> </tr> </tbody> </table> <p>Minimum Income</p> <p>Gross Monthly Income of the Customer/Guarantor should be at least Tk. 30,000/- per month. The Customer/Guarantor must have sufficient net cash flow to repay the loan installments.</p> <p>Loan Size</p> <p>Minimum 1.00 Lac Maximum Tk. 10.00 Lac</p> <p>Maximum Term of Loan</p> <p>4 year</p> <p>Rate of Interest</p> <p>As determined by the bank from to time.</p> <p>Security/ Collateral</p> <ul style="list-style-type: none"> ■ Mortgage of any tangible asset having forced sale value of at least double the loan amount or Lien on financial asset having value at least equivalent to the loan amount. ■ Any other security acceptable to the bank. ■ Personal guarantee of the applicant & applicant's spouse. ■ Third party Guarantor shall be equal to or more creditworthy than the principal applicant. 		For student	For Guarantor	Minimum age	18	35	Maximum age	40	57	<p>Customers having sufficient net cash flow to deposit the installments regularly of the following segment:</p> <p>Customer Segment</p> <p>Person having valid Job Offer/Akama/Green Card/Business Visa/ Resident Visa/Work Permit Visa. Person moving overseas for on the job training with subsequent Job Prospect. Person having business overseas evidenced by business documents.</p> <p>Purpose</p> <p>Travel expenses, marital expenses, Educational expenses, Festival expenses, Home construction, House renovation, Land purchase, Transport purchase, Office equipment, Professional equipment purchase, office space purchase, shop space purchase, Office decoration, Household durables/equipments/electronics purchase.</p> <p>Age Limit</p> <ul style="list-style-type: none"> ■ Minimum age 25 years / Maximum age 57 years. ■ But loan tenor shall not exceed 62 years of age. <p>Minimum Income</p> <p>Net Income should be at least Tk. 50,000/- per month. (To be substantiated by evidence)</p> <p>Loan Size</p> <p>Minimum 2.00 Lac Maximum Tk. 80.00 Lac</p> <p>Maximum Term of Loan</p> <p>5 year</p> <p>Rate of Interest</p> <p>As determined by the bank from to time.</p> <p>Security/ Collateral</p> <ul style="list-style-type: none"> ■ Registered mortgage/ registration of fixed asset in the name of the bank having value of at least two times the loan applied for. ■ Lien of financial asset having value of at least equivalent to the loan amount. ■ Personal Guarantee of the applicant & applicant's spouse. ■ Third party Guarantor shall be equal to or more creditworthy than the principal applicant.
	For student	For Guarantor								
Minimum age	18	35								
Maximum age	40	57								



Classic Card



Jamuna Bank Limited
your partner for growth



Dual Card



Jamuna Bank Limited
your partner for growth



Debit Card



Jamuna Bank Limited
your partner for growth

VISA Classic Credit Card:

VISA Classic is a local currency card. This credit card will bring the ultimate power and flexibility to your life. Wherever you go, you can enjoy the power of using this Card in every corner of Bangladesh. All transactions in your Credit Card will be shown in Bangladeshi Taka in your monthly statement.

VISA Dual Gold Credit Card:

The JBL VISA Dual Gold Credit card simplifies your travel and eliminates the need to carry cash. Whether traveling on business or taking a holiday, just relax and let your JBL VISA Dual Gold Credit Card take care of your money matters. The Dual Gold Credit Card is denominated both in Bangladeshi Taka and US Dollars. You can also get one of these against your personal Resident Foreign Currency Deposit (RFC/D) Account, Foreign Currency (FC) Account or your Exporter's Extension Quota (EEQ) Account.

The international usage on your Credit Card is allowed against your annual Travel Quota (TQ) entitlement as per the prevailing Foreign Exchange Regulations. Your Supplementary Cardholder can also enjoy international usage facility against higher Travel Quota (TQ) entitlement.

JBL VISA Debit Card

JBL VISA Debit Card is a smart alternative to cash and meant to make shopping more convenient. Our Debit Card can be used to pay for purchases at more than 3000 merchant establishments in Bangladesh and is also accepted in any Q-Cash and VISA ATM.



Gift Card



Gold Card



Travel Card



Jamuna Bank Limited

your partner for growth



Jamuna Bank Limited

your partner for growth



Jamuna Bank Limited

your partner for growth

JBL VISA Prepaid Gift Card

The most unique gift for every occasion!

Keeping in mind the diversity of the occasions for which you would need the Gift Card, JBL has designed VISA Prepaid Gift Card for every occasion. Now you can choose a JBL VISA Gift Card as your gift, which you can load-up with the amount of your choice.

VISA Gold Credit Card:

As a VISA Gold (Local) Cardholder, you will be entitled to an unparalleled range of benefits that no other Card offers. Choose the JBL VISA Gold Card for the ultimate luxury and convenience that others can only dream of. VISA Gold Credit Card is designed to give you greater flexibility and round-the-clock convenience. JBL VISA Gold credit cards are accepted at outlets across Bangladesh. All transactions in your Credit Card will be shown in Bangladeshi Taka in your monthly statement.

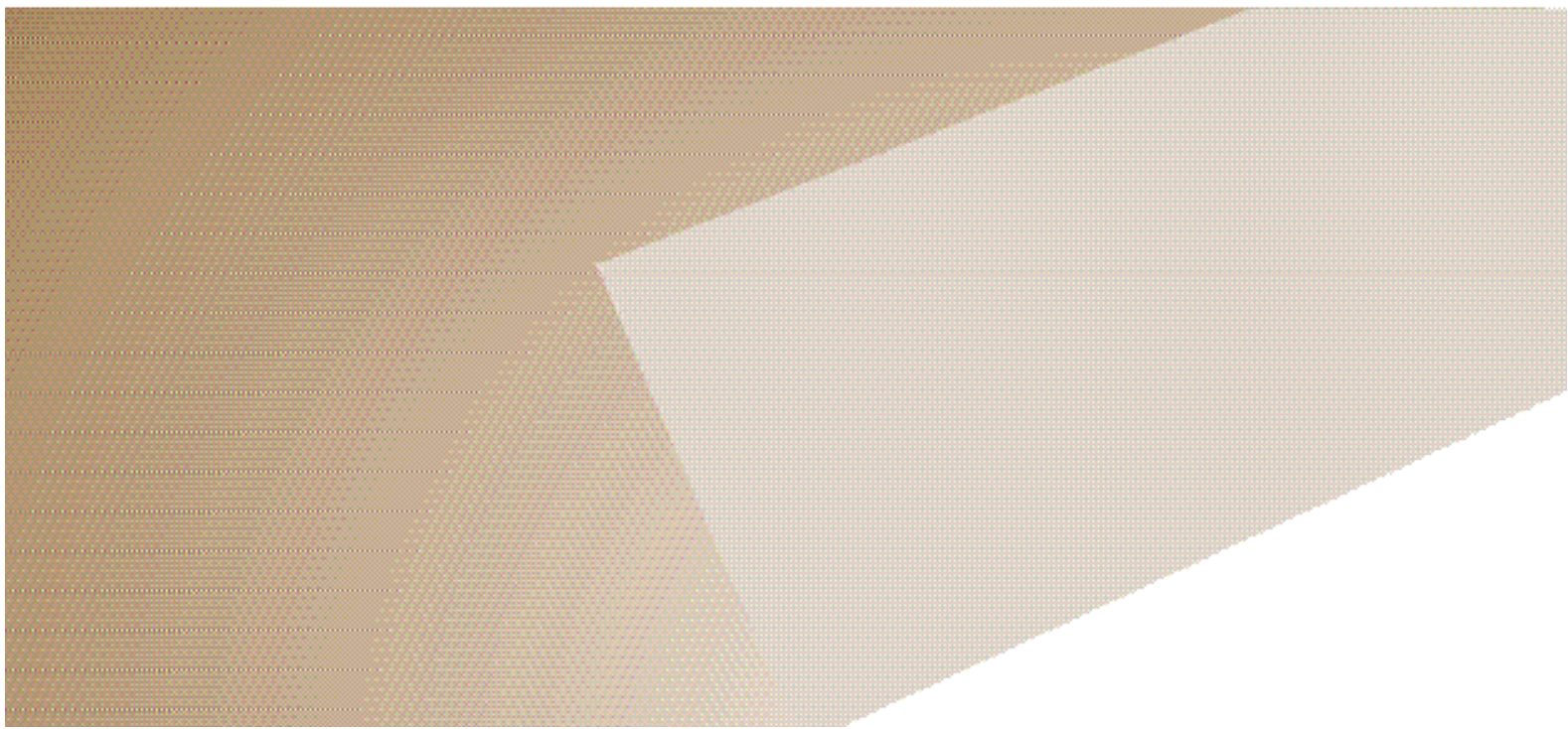
JBL VISA Prepaid Travel Card

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Events of 2011 Through The Lens



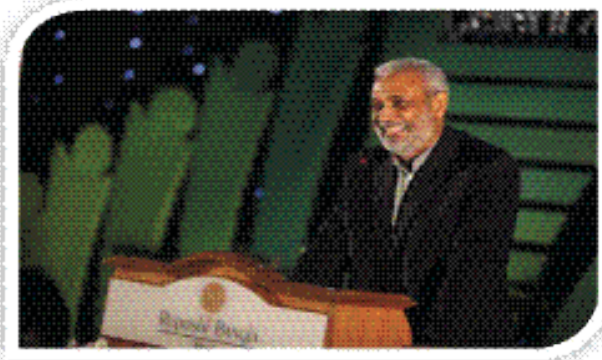
JBL

10 Years

Celebration







Inauguration of Branches



Moulavibazar Branch

Natore Branch





Inauguration of Branches



Barura Branch, Comilla



Jamuna Bank Capital Management Limited





Dhaka Region

Dhanmandi Branch ATM
Motjheel ATM
Chistia Market Branch ATM
Gulshan (Hotel Blossom) ATM
Narayanganj Branch ATM
Mawna Branch ATM
Mallibagh Branch ATM
Dilkusha Branch ATM
Gazipur Chowrasta Branch ATM
Rayerbagh Branch ATM
Konabari Branch ATM
Manipur High School (Mirpur-2) ATM
Mirpur Branch (Mirpur-1) ATM
Munshiganj SME Branch ATM
Laxmi Bazar (Old Town Dhaka) ATM

Ashulia ATM-1
Ashulia Branch ATM-2
Sonargaon Road Branch ATM
Uttara Branch ATM
Rupshi Branch ATM
Mymensingh Branch ATM
Standard Group ATM-1
Standard Group ATM-2
Pragoti Sarani Branch ATM
Madaripur Branch ATM
Ring Road Branch ATM
Santinagar Branch ATM
Savar Branch ATM
Sherpur Branch ATM
Naya bazaar ATM
Panthopath ATM
Kamalapur ATM

Rajshahi Region

Bogra Branch ATM
Sirajganj Branch ATM
Dinajpur Branch ATM
Thakurgaon Branch ATM-1
Thakurgaon ATM-2
Chapainawabganj Branch ATM-1
Setabganj Branch ATM
Chapainawabganj ATM-2
Natore Branch ATM
Sherpur SME ATM

Chittagong Region

Bashurhat Branch ATM
Azadi Bazar Branch ATM
Comilla Branch ATM-1
Laksham Branch ATM
Bhatiyari Branch ATM
Anderkilla Branch ATM
Nasirabad Branch ATM
Comilla ATM-2
Comilla-Barura Branch ATM
Bahaddarhat Branch ATM
Feni ATM
Ashugonj ATM

Rangpur Region

Rangpur Branch ATM

Barisal Region

Barisal Branch ATM

Sylhet Region

Sylhet Branch ATM
Goalabazar Branch ATM
Beanibazar ATM

Live ATM Till Date

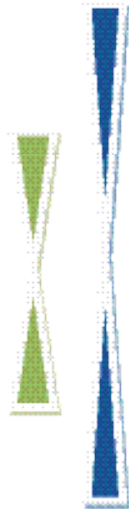
SL	ATM	Status	Address
1	Dhanmondi Branch ATM	Live-01-10-2003	House # 17, Road # 6, Dhanmondi R/A, Dhaka
2	Motijheel Branch ATM	Live- 24-11-2004	2 DIT Extension Road, Motijheel C/A, Dhaka
3	Chistia Market Branch ATM	Live-27-11-2005	Chistia Market, 393/B, Elephant Road (2 nd Floor), Dhanmondi, Dhaka.
4	Bogra Branch ATM	Live-18-12-2005	(New), Kabi Nazrul Islam Sarak, Borogola, Bogra.
5	Gulshan(Hotel Blossom) ATM	Live-25-10-2005	7 Park Road, Baridhara, Gulshan, Dhaka
6	Beanibazar ATM	Live -16.06.2009	City Centre, South Bean/ Bazar, Syhet.
7	Sirajganj Branch ATM	Live -16.09.2009	Hassaln Plaza, 973-975 S.S Road, Sirajganj-6700.
8	Bashurhat Branch ATM	Live-05-04-2008	Basurhat Bazar, Companiganj, Naakhali
9	Azadi Bazar Branch ATM	Live-04-03-2008	Nozir Market, Azadi Bazar, 18/ Dharmapur Union, Fatikchari, Chittagaong-4358.
10	Comilla Branch ATM	Live - 03.12.2008	Trical Tower (Ground Floor), 634/581, South Thakur Para, Laksam Road, Comilla.
11	Dinajpur Branch ATM	Live -11.03.2009	562/533 & 563/534, Nimtola, Dinajpur
12	Laksham Branch ATM	Live-16.04.2009	Holding No. 967, AB Plaza (1 st floor) Laksham, Comilla.
13	Narayanganj Branch ATM	Live -22.06.2009	Holding No-Old-137, New-207 B.B. Road, Chashara, Narayanganj.
14	Mawna Branch ATM	Live -23.06.2009	Mr. Kazi Rakibul Anwar 172, Mawna Chowrasta, Sripur Purasova, Gazipur
15	Thakurgaon Branch ATM	Live -11.10.2009	Masud Heights (1 st floor), Shahid Mohammad Ali Road, Thakurgaon-5100
16	Bhatiyari Branch ATM	Live-07-06-2009	Newaz Market, Bhatiyari Uttar Bazar, Sitakunda, Chittagong
17	Anderkilla Branch ATM	Live -24.11.2009	Holding No. 479/510 (1 st , 2 nd , 3 rd floor), Bashar Chamber, Anderkilla, Ctg.
18	Malibagh Branch ATM	Live -07.04.2010	Holding No. 67, Malibagh ChoudhuryPara (1 st floor), DIT Road, Dhaka-1219
19	Dilkusha Branch ATM	Live -08.11.2009	33, Dilkusha C/A, Dhaka.
20	Gazipur Chowrasta Branch ATM	Live -18.04.2010	Holding No. 1428 (1 st floor), Chandona Chowrasta, Bason Union, Joydevpur, Gazipur.
21	Rayerbagh Branch ATM	Live -03.05.2010	Holding No. 1296, Inantabag, Rayerbag, Dania Union, Shampur, Dhaka.
22	Konabari Branch ATM	Live -09.05.2010	BSCIC Shilpa Area, Konabari, Gazipur
23	Thakurgaon ATM-2	Live -10.05.2010	Thakurgaon Road(Beside Main Road) Thakurgaon

SL	ATM	Status	Address
24	Manipur High School (Mirpur-02) ATM	Live - 08.06.2010	Camps-01, Manipur High School, Mirpur, Dhaka
25	Mirpur Branch (Mirpur-01) ATM	Live - 29.05.2010	Holding No. 203/A, 203/1, Senpara Parbata (1 st , 2 nd floor), Mirpur-10, Dhaka
26	Bahaddarhat Branch ATM	Live - 26.07.2010	1068/69/70 Old, Arakan Road Bahaddarhat Area, Chadgaon, Chittagong
27	Munshiganj SME Center/Krishi Branch ATM	Live - 09.08.2010	G.H. City Center, 223, Jubilee Road, Munshiganj.
28	Barisal Branch ATM	Live 28.09.2010	Holding No. 105, Sadar Road, Nasir Complex (Ground Floor), Barisal
29	Sylhet Branch ATM	Live - 29.09.2010	Modhuban Super Market (1 st . Floor), Plot Na# 7774, Holding No # 1472, PS - Kotwali, Sylhet.
30	Laxmi Bazar (Old Town Dhaka) ATM	Live - 05.12.2010	64 Ejal Heaven Laxmi Bazar, Dhaka
31	Nasirabad Branch ATM	Live - 09.11.2010	PWD Plot No. 10 Baizid Bastami Road, Bakhtiar Center (1 st & 2 nd floor), East Nasirabad, PS.- Panchlaish, Dist.- Ctg.
32	Goalabazar Branch ATM	Live 7.12.2010	New Plaza, Goala Bazar, Osmaninagar, Balagonj, Sylhet
33	Chapainawabganj SME Center ATM-1	Live 23.12.10	Holding No. 12/13, Jheelim Road (1 st floor), Boro Indara mar, Chapai Nawabganj
34	Setabgonj Branch ATM	Live 21.12.2010	Setabgonj Chowrasta, PS- Bachagonj Dis.- Dinajpur
35	Ashulia Branch ATM	Live 30.12.2010	Zirabo Bazar, Ashulia, Savar, Dhaka
36	Sonargaon Road Branch ATM	Live 01.02.2011	National Plaza, 109, Bir Uttam CR Datta Road Dhaka
37	Uttara Branch ATM	Live 06.02.2011	Singapore Plaza, (1 st Floor), 17/Mymensingh Road, Sector #3 Dhaka-1230
38	Sherpur SME/Krishi Branch ATM	Live 06.04.2011	Holding No. 66 (1 st . Floor) Sherpur Bus Stand Alhaj Sonaulah Complex P.S.- Sherpur Dist. - Bogra
39	Rupshi Branch ATM	Live 06.04.2011	Holding No. 413, Haji Julhas Bhuyan Shopping Complex, (1 st . Floor), Rupshi Bus Stand, Khadun P.S.- Rupshi, Dist.- Narayongonj.
40	Mymensingh Branch ATM	Live 28.06.2011	Holding No. 12-01 (1 st . & 2 nd Floor), Swadeshi Bazar, P.S.- Kotwali, Dist.- Mymensingh.
41	Standard Group ATM-1	Live 05.07.2011	Jarun, Kanabari, Gazipur
42	Standard Group ATM-2	Live 05.07.2011	Jarun, Kanabari, Gazipur
43	Chapainawabganj SME Center (Stadium Market) ATM-2	Live 25.07.11	Plot no-4, ward no-2, Ground Floor, Chapainawabganj Stadium Market, Chapainawabganj
44	Progoti Sarani Branch ATM	Live 14.08.2011	Holding no# ka-70, kuril, Hazi Ahmed plaza, Progoti sarani, Badda Dhaka

SL	ATM	Status	Address
45	Comilla ATM-2	Live 14.08.2011	Eastern Yakub Plaza market, race course, comilla
46	Madaripur Branch ATM	Live 18.08.2011	Holding No 676, Pura Bazar, New Market Complex.
47	Ring Road Branch ATM	Live 06.09.2011	Janata co-operative housing society Ltd., Rahbar Tower Road, Adabar.
48	Santinagar Branch ATM	Live 07.09.2011	41/ B, Chamelibag, Shantinagar, Dhaka
49	Rangpur Branch ATM	Live 09-10-11	Address: Holding #75/76, Station Road, Rangpur, Ground Floor, Front Side of Rangpur Branch Premises.
50	Savar Branch ATM	Live 10-10-11	B/1 Bazar Road, Bazar Bus Stand, Dhaka. Beside Monsur Market.
51	Sherpur Branch ATM	Live 27.10.2011	Holding No: 158,159, (Ground Floor), SN Complex, Shahid Bulbul Road, P.S Sherpur, Dist: Sherpur
52	Natore Branch ATM	Live 30.10.2011	Holding No: Ka-572 (Ground Floor & 1st Floor), kanaikhal, Dhaka Road P.S Natore
53	Borura Branch ATM	Live 27.12.2011	Aumkur Bhuiya Complex, Borura Bazar, Comilla
54	Nayabazar ATM	Live 25.01.2012	1/3 North South Road, Bangshal, Dhaka-1100.
55	Panthopath ATM	Live 31.01.2012	20/3, North-South Road, Bangshal, Dhaka-1100
56	Ashulia Branch ATM-2	Live 12.02.2012	Holding No: 1159, Nigar Plaza& Hakim Plaza, Opposite of Fantasy Kingdom, Jamghara, Ashulia, Dhaka
57	Feni ATM	Live 08.03.2012	'Grand Hoque Tower' at Holding No. 548, 549 (Ground Floor) Mizan Road, Feni
58	Kamolapur ATM	Live 04.04.2012	125/5 South Kamolapur, Near ICD Gate
59	Ashugonj ATM	Live 11.04.2012	London Plaza, West Bazar, P.O. : Ashugonj P.S. : Ashugonj, Ashugonj.



Service Outlets



JAMUNA BANK LIMITED

Head Office: Chini Shilpa Bhaban,
3 Dilkusha Commercial Area,
Dhaka-1000

Head Office	Phone: 9570912, 9555141	Fax: 9565762, 9570937 & 9567865
Card Division	Phone: 9662668, 8622717, 8621805,	Fax: 9562773
AML/D	Phone: 9570848,	Fax: 7117506
Share Division	Phone: 9570938	Fax: 7117014
ICCD	Phone: 7113068	Fax: 7117506
JBLTI	Phone: 9113277	

Dhaka Region

Foreign Exchange Branch

Date of Opening: 24.11.2004
64, Motijheel C/A, Dhaka C/A, Dhaka
Tel (PABX) : 9571365, Fax: 9554568
Cell : 01714-162041, 01711-480552
SWIFT CODE - JAMUBDDH045

Mohakhali Branch

Date of Opening: 03.06.2001
Ismail Mansion, 32, Mohakhali C/A, Dhaka
Tel (PABX): 88-02-9889273-4, 9887269,9899455
Fax: 88-02-9888358
Cell: 01713-329460
SWIFT CODE - JAMUBDDH035

Gulshan Branch

Date of Opening: 24.09.2003
Land View Commercial Center, 28, Gulshan North C/A
Gulshan Cercle-2, Gulshan, Dhaka.
Tel (PABX): 88-02-8861281, 8859425
Fax: 88-02-8853784
Cell: 01670-080979, 01711-896567
SWIFT CODE - JAMUBDDH043

Mirpur Branch

Date of Opening: 16.06.2009
Holding No. 203/A, 203/1, Senpara Parbata
(1st, 2nd floor) Mirpur-10, Dhaka
Tel: 8051931-33
Cell: 01714-173363, 01711-706328
SWIFT CODE - JAMUBDDH056

Dilkusha Branch

Date of Opening: 26.02.2002
33, Dilkusha C/A, Dhaka
Tel (PABX) : 88-02-9565608, 9551419, 9555795
Fax: 88-02-9562485
Cell : 01714-166923, 01714-166877
SWIFT CODE - JAMUBDDH037

Malibagh Branch

Date of Opening: 25.06.2009
Holding No. 67, Malibagh ChoudhuryPara
(1st floor), DIT Road, Dhaka-1219
Tel: 9338251, 8319595, FAX: 9353039
Cell: 01811-421381, 01714-170822

Motijheel Branch

Date of Opening: 07.12.2006
Surma Tower (1st floor), 59/2,
Purana Paltan, Dhaka.
Tel: 88-02-9554474, 9551606 (PABX),
Fax: 88-02-9554467
Cell: 01716-484611, 01714-136686, 01915-482100
SWIFT CODE - JAMUBDDH051

Shantinagar Branch

Date of Opening: 01.06.2003
41/B, Chamlibag, Shantinagar, Dhaka
Tel (PABX) : 88-02-8355179, 9358194, 9358157,
Fax: 88-02-8355649
Cell : 01714-166903, 01713-329273
SWIFT CODE - JAMUBDDH041

Uttara Branch

Date of Opening: 01.12.2008
Singapore Plaza, (1st Floor),
17/Mymensingh Road, Sector #3 Dhaka-1230
Tel: 8933085, 8933059
Cell: 01713-329326, 01673-995026
SWIFT CODE - JAMUBDDH054

Banani Branch

Date of Opening: 04.12.2007
Tower Hamlet (2nd floor), 16, Kemal Atatürk Avenue
Banani C/A, Dhaka-1213
Tel: 8836631, 8836632, Fax: 8836630
Cell: 01713-047153, 01730-084047, 01713-329401
SWIFT CODE - JAMUBDDH053

Islampur Branch

Date of Opening: 18.10.2010
Khales Mansion, 108/A, Islampur Road, Dhaka.
Tel: 7391371, 7395978, Fax: 7391370

Dholaikhal Branch

Date of Opening: 27.12.2006
119/B/1 New, Distillery Road, Sutrapur, Dhaka.
Tel: 88-02-7452064-5 (PABX), Fax: 88-02-7440415
Cell: 01713-329340, 01711-860614
SWIFT CODE - JAMUBDDH052

Moulvibazar Branch

Date of Opening: 10.10.2001
Mostakim Mansion, 77/3, Moulvi Bazar, Dhaka
Tel (PABX): 88-02-7315026, 7315974-5
Fax: 88-02-7315391
Cell: 01713-329256, 01819-117130
SWIFT CODE - JAMUBDDH036

Rayerbag Branch

Date of Opening: 29.12.2009
Holding No. 1296, Jnatabag, Rayerbag, Donta Union, Shampur, Dhaka.
Tel: 02-7552012, 02-7552014, 02-7552017
Fax: 02-7552090, Cell: 01730-054675

Fragati Sarani Branch

Date of Opening: 05-04-2011
Holding No. Ka-70,
Kuri, Haji Ahmed Plaza,
Fragati Sarani, Badda, Dhaka
Tel: 8416318-19, Fax: 8416320

Chistia Market Branch

Date of Opening: 27.11.2005
Chistia Market, 393/B, Elephant Road (2nd Floor),
Dhanmondi, Dhaka.
Tel: 9673742, 9670135 (PABX), Fax: 8653550
Cell: 01713-329424, 01716-460952

Konabari Branch

Date of Opening: 18.07.2004
BSCIC Shilpa Area, Konabari, Gazipur
Tel: 9297182 & 9297183 (PABX)
Fax: 9297254
Cell: 01714-166892

Dhaka Region

Dhanmondi Branch

Date of Opening: 01.10.2003
House # 17, Road # 6, Dhanmondi R/A, Dhaka
Tel (PABX) : 8613920, 8626044 Fax: 88-02-9675344
Cell : 01711-591840, 01716-815298
SWIFT CODE - JAMUBDDH048

Sonargaon Road Branch

Date of Opening: 07.06.2001
National Plaza, 109, Bir Uttam CR Datta Road Dhaka
Tel (PABX): 88-02-9670655, 9677050, Fax: 88-02-9669206
Cell: 01713-329262, 01713-069095
SWIFT CODE - JAMUBDDH039

Ring Road Branch

Date of Opening: 28.10.2010
Holding No. 75,76 (1st floor)
Janata Co-operative Housing Society Ltd.
Rahbar Tower, Ring Road, PS. Adabar, Dhaka
Tel: 9103122

Ashulia Branch

Date of Opening: 12.12.2007
1159, Nigar Plaza & Hakim Plaza,
Opposite Fantasy Kingdom, Jamghara,
Ashulia, Dhaka
Tel: 88-02-7788493 PABX, 7788437 Direct
Fax: 88-02-7788437
Cell: 01713-030683, 01915-478993

Dhaka Region

Tongi Branch

Date of Opening: 18-12-2011
Talukder Super Market (Ground floor & 1st Floor),
College Road, P.S. Tongi Bari, Dist- Munshigonj
Tel: 0691-74119, 0691-74126
Fax: 0691-74130, Cell: 01714-025818

Baligaon Bazar Branch

Date of Opening: 22.12.2005
Aziz Plaza, Baligaon Bazar
Artal Baligaon, Tongi Bari, Munshigonj.
Tel: 0691-74078 (PABX)
Cell: 01817-751857, 01711-268000, 01713-329358

Narayanganj Branch

Date of Opening: 26.12.2005
Holding No-Old-137, New-207
B.B. Road, Chashara, Narayanganj.
Tel (PABX): 88-02-7635166, 7630900
Fax: 88-02-7631477
Cell: 01714-070215, 01730-090078, 01712-739292

Basurhat Branch

Date of Opening: 17.12.2006
Basurhat Bazar, Comanigonj, Noakhali
Tel: 03223-56031-32, Fax: 03223-56043
Cell: 01718-081361

Mawna Branch

Date of Opening: 17.12.2007
172, Mawna Sorasta, Sripur Purosova, Gazipur
Tel: 06825-51336, 06825-52200
Fax: 06825-51337
Cell: 01714-166894, 01715-344010,
01713-329477

Aganagar Branch

Date of Opening: 10.11.2008
Haji Anower Hossain Complex, Shahid Delwar
Hossain Road, East Aganagar, South Keranigonj,
Dhaka., Tel: 7762295-8, Fax: 7762298
Cell: 01714-166915, 01819-625513, 01713-329229

Gazipur Chowrasta Branch

Date of Opening: 17.12.2009
Holding No. 1428 (1st floor), Chandoma Chowrasta,
Bason Union, Joydevpur, Gazipur.
Tel: 02-9262174, 02-9262138, Fax: 02-9262143
Cell: 01714-179760, 01715-024814

Savar Branch

Date of Opening: 17.12.2009
Holding No. A-40 (1st floor & 2nd floor), Savar Bazar
Road, Savar, Dhaka
Tel: 02-7744884, 02-7744883, Fax: 02-7744882
Cell: 01713-035604, 01730-443089

Tongi Branch

Date of Opening: 27.12.2010
Holding No. 12/2
Bepari Market (1st floor)
Chairman Bari Road, Tongi College Gate
PS. Tongi, Dist. Gazipur
Mobile : 01711-465479

Rupshi Branch

Date of Opening: 21.12.2010
Holding No. 413, Haji Julhas Bhuyan Shopping
Complex, (1st Floor), Rupshi Bus Stand, Khadun P.S.-
Rupshi, Dist- Narayanganj.
Mobile : 01915-482172, 01713-329302

Feni Branch - Chittagong Region

Date of Opening: 15.12.2009
Holding No. 952, Jagannath Bari Road,
(S.S.K Road), Feni.
Tel: 0331-62435, 0331-62437
Fax: 0331-62436
Cell: 01730-302938, 01817-730746

Mymensingh Branch

Date of Opening: 19.12.2010
Holding No. 12-01 (1st & 2nd Floor),
Swadeshi Bazar, P.S.- Kotwali,
Dist.- Mymensingh., Tel : 091-69363, 69362
Fax : 091-69362, Mob: 01919-226537

Sherpur Branch

Date of Opening: 27-10-2011
Holding No. 158, 159 (Ground floor & 1st Floor),
SN Complex, Shahid Bulbul Road
P.S. Sherpur, Dist.- Sherpur
Tel: 0931-61351, 0931-61354
Fax: 0931-61384

Dhaka Region

Sylhet Branch

Date of Opening: 31.07.2002
Madhuban Super Market 1st Floor
Kotwali, Sylhet.
Tel (PABX) : 88-0821-725409,725239
Fax: 88-0821-725239-122
Cell: 01711-401561, 01911-374966

Goala Bazar Branch

Date of Opening: 15.01.2002
New Plaza, Goala Bazar,
Osmaninagar, Balagonj, Sylhet
Tel (PABX): 88-03799-187352-3
Fax: 88-03799-187353
Cell: 01711-401454, 01716-965252

Beani Bazar Branch

Date of Opening: 29.07.2002
City Centre, South Beani Bazar, Sylhet.
Tel (PABX) : 88-03799-288022
Fax: 88-03799-287738
Cell: 01711-406060, 01711-392687,
01719-500388

Sylhet Region

Chittagong Region

Agrabad Branch

Date of Opening: 26.01.2002
76/77, Agrabad C/A, Chittagong
Tel (PABX): 88-031-727727, 2523272,
04434485306, 031-2511611, 031-2529611,
031-2529612, 31-710071,
Fax: 88-031-2523271
Cell: 01713-329426, 01819-394348, 01817-730068
SWIFT CODE - JAMUBDDH038

Baligaon Bazar Branch

Date of Opening: 24.12.2003
Mukta Market, 268 Khatungonj, Chittagong
Tel: 88-031-625454, 843410 (PABX)
Fax: 031-2852194
Cell: 01713-104555, 01819-311323
SWIFT CODE - JAMUBDDH042

Dhaka Region

Date of Opening: 24.12.2003
Mukta Market, 268 Khatungonj, Chittagong
Tel: 88-031-625454, 843410 (PABX)
Fax: 031-2852194
Cell: 01713-104555, 01819-311323
SWIFT CODE - JAMUBDDH042

Nasirabad Branch

Date of Opening: 06.06.2010
PWD Plot No. 10 Balzid Bostami Road,
Baidhtiar Center (1st & 2nd floor), East Nasirabad,
PS. - Panchlaish, Dist. - Chittagong.
Tel: 031-2583672, 2583670

Bhatiyari Branch

Date of Opening: 10.08.2004
Newaz Market, Bhatiyari Uttar Bazar,
Sitakunda, Chittagong
Tel: 031-752187, 2780025, 2780365 (PABX)
Fax: 031-2780364
Cell: 01714-166924, 01818-255320
SWIFT CODE - JAMUBDDH055

Kadamtoli Branch

Date of Opening: 30.12.2007
Khaleque Mansion, 1167, D.T. Road
Kadamtoli, Chittagong
Tel: 031-2514178, 031-2514179
Fax: 031-2514178
Cell: 01730090072, 01817730746

Bahaddarhat Branch

Date of Opening: 15.02.2007
1068/69/70 Old, Arakan Road
Bahaddarhat Area, Chadgaon, Chittagong
Tel (PABX): 031-2551851-2
Fax: 031-2551854
Cell: 01713-329429, 01816-615646

Azadibazar Branch

Date of Opening: 04.12.2008
Nozr Market, Azadi Bazar,
18/ Dharmapur Union, Fatikchari,
Chittagaong-4358.
Tel: 04436140600
Cell: 01730-084063, 01195-102882

Anderkilla Branch

Date of Opening: 23-04-2009
Holding No. 479/510 (1st, 2nd, 3rd floor), Bashar
Chamber, Anderkilla, Chittagong.
Tel: 031-617524-5
FAX: 031-617946
Cell: 01714-166893, 01711-848167

Dewanhat Branch

Date of Opening: 29.12.2010
Holding No. 230/250
Haji Jamir Ambia Plaza (1st floor)
D.T. Road, PS. Doublemouring
Dist. Chittagong
Tel: 031-2529714, 2529715

Rajshahi Branch

Date of Opening: 14.12.2006
88, Shaheb Bazar, Zero Point, Rajshahi
Tel: 0721-812569-70, Fax: 0721-812567
Cell: 01713-329204
SWIFT CODE - JAMUBDDH050

Bogra Branch

Date of Opening: 18.12.2005
(New), Kabir Nazrul Islam Sarak,
Borogola, Bogra.
Tel: 051-69834, 69835 (PABX)
Fax: 051-69836, Cell: 01713-329359

Sirajgonj Branch

Date of Opening: 29.03.2007
Hossain Plaza, 973-975 S.S Road,
Sirajgonj-6700.
Tel: 0751-64377-78, Fax: 0751-64379
Cell: 01713-329430, 01718-199922

Dinajpur Branch

Date of Opening: 26.12.2007
562/533 & 563/534, Nimtola, Dinajpur
Tel: 0531-51849, Fax: 0531-51850
Cell: 01714-166893, 01716-357276

Kushtia Branch

Date of Opening: 27.12.2007
21-22, NS Road, MH Bhaban, Roxy More, Kushtia
Tel: 071-73729, Fax: 071-73139
Cell: 01714-166896, 01818-227771

Mohadepur Branch

Date of Opening: 15.12.2003
Mohadepur, Naogaon
Tel: 88-07426-75137 (PABX)
Fax: 88-07426-75138
Cell: 01717-547955

Naogaon Branch

Date of Opening: 15.12.2003
Gitanjali Shopping Centre,
Holding-321 2nd Floor
Main Road, Naogaon
Tel: 88-0741-61840 (PABX)
Fax: 88-0741-61850
Cell: 01711-826467, 01714-166878

Rajshahi Region

Thakurgaon Branch

Date of Opening: 09.08.2009
Masud Heights (1st floor),
Shahid Mohammad Ali Road,
Thakurgaon-5100
Tel: 0561-52585, FAX: 0561-53629
Cell: 01730-300911, 01712-529392

Rangpur Branch

Date of Opening: 22.11.2009
75/76, Station Road
P.S. Katowali, Dist.- Rangpur
Tel: 0521-53773, Fax: 0521-53844
Cell: 01730-017943

Setabganj Branch

Date of Opening: 08.08.2010
Setabganj Chowrasta
PS- Bochagonj, Dist.- Dinajpur
Tel: 05325-73152
Mob: 01729-099021

Pabna Branch

Date of Opening: 23.12.2010
Holding No. 790 (1st Floor), A. Hamid Road,
P.S.- Pabna Sadar, Dist.- Pabna
Tel: 0731-64274, 64201
Mob: 01714-073673, 01730-710020

Natore Branch

Date of Opening: 30-10-2011
Holding No. ka-572 (Ground Floor & 1st Floor),
Kanaikhal, Dhaka Road, P.S.- Natore, Dist.- Natore
Tel: 0771-66627, 0771-66628, Fax: 0771-66641
Cell: 01713-453433, 01755-575145

Barisal Branch

Date of Opening: 20.10.2009
Holding No. 105
Sadar Road, Nasir Complex
(Ground Floor), Barishal
Tel: 0431-2176977, 0431-2176978
Cell: 01730-437858, 01925-868344

Jessore Branch

Date of Opening: 10.10.2010
Holding No. 2/1255 (1st floor), M.M. Ali Road
PS. Kotwali, Dist. Jessore
Tel : 0421-51153, 51154, Mob: 01911-173005

Comilla Region

Comilla Branch

Date of Opening: 03.12.2008
Trical Tower (Ground Floor), 634/581,
South Thakur Para, Laksham Road, Comilla.
Tel: 081-69234-5
Cell: 01730-084064, 01711-072074

Nayabazar Islamic Banking Branch

Date of Opening: 25.10.2003
10/3, Malitola, North South Road, Dhaka
Tel (PABX): 88-02-9553977, 9556527, 9554472
Fax: 88-02-9568989
Cell : 01713-329418, 01711-522148
SWIFT CODE - JAMUBDDH040

Jubilee Road Islamic Banking Branch

Date of Opening: 27.11.2004
Modina Tower, 57 Jubilee Road, Kotwali, Chittagong
Tel: 031-616266, 632486 (PABX)
Fax: 880-031-2558591
Cell: 01713-106414, 01713-329497, 01819-387138
SWIFT CODE - JAMUBDDH049

Barisal Region

Laksham Branch

Date of Opening: 16.04.2009
Holding No. 967, AB Plaza (1st floor)
Laksham, Comilla.
Tel: 08032-51305, FAX: 08032-51309
Cell: 01730-090080, 01819-642621

Barura Branch

Date of Opening: 27-12-2011
Holding No. F 322, Aunkur Bhuiyan Complex,
(Ground Floor & 1st Floor), Barura Bazar,
PS- Barura, Dist.- Comilla
Tel: 08027-52500, 08027-52490
Fax: 08027-52440

Islamic Banking Branches

SME/ Krishi Branches



Madaripur SME/Krishi Branch

Date of Opening: 29.07.2009
Holding No. 676, Puran Bazar,
New Market Complex, Madaripur.
Tel: 0661-61342, FAX: 0661-61343
Cell: 01711-808428, 01937-992844

Chapat Nawabgonj SME/Krishi Branch

Date of Opening: 24.12.2009
Holding No. 12/13, Jheelim Road (1st floor),
Boro Indara mor, Chapat Nawabgonj
Tel: 0781-51553, 0781-51554, Fax: 0781-51552
Cell: 01711-302655, 01730-437552,
01712-277810

Moulvibazar Krishi /SME Branch

Date of Opening: 23-10-2011
Holding No. 988 (1st & 2nd Floor), Rahman Plaza,
Syed Mostava Ali Road (Old Hospital Road)
P.S.- Moulvibazar, Dist.- Moulvibazar
Tel: 0861-63708, 0861-63709, 0861-63710

Munshigonj SME/Krishi Branch

Date of Opening: 30.12.2009
G.H. City Center 223, Jubilee Road, Munshigonj.
Tel & Fax: 0691-61236
Cell: 01747-000077, 01713-279257

Jurain SME Service Center

Date of Opening: 29.07.2010
16/2 Jurain Setu Market (2nd Floor)
Kadamtali, Dhaka
Tel: 7453661, 7453663

Ashugonj SME/Krishi Branch

Date of Opening: 12-12-2011
London Plaza (Ground floor & 1st Floor), Para
Gudam, Ashugonj West Bazar, PS- Ashugonj,
Dist. Brahmanbaria
Tel: 08528-74696, 08528-74697, 08528-74645
Fax: 08528-74698

Sherpur SME/Krishi Branch

Date of Opening: 30.09.2010
Holding No. 66 (1st Floor)
Sherpur Bus Stand., Alhaj Senaullah Complex
P.S.- Sherpur, Dist. - Bogra
Tel : 05029-77325, 05029-77326
Fax : 05029-77324

Kazipur SME/Krishi Branch

Date of Opening: 22.07.2010
Kazipur Pourashava, Ward-04
PS- Kazipur, Dist.- Sirajgonj
Tel : 07525-56534
Fax : 07525-56536
Mobile : 01747-816408

**Zirabo Booth
Ashulia, Dhaka**

Date of Opening: 13.07.2009
Palli Mongal Karmashuchi Bhaban, Head Office,
Ground Floor, DEPZ Road, Zirabo, Ashulia
Cell: 01717301695, 01815599844

**Custom House Booth
Chittagong**

Date of Opening: 23.04.2009
Lab Building (Ground Floor)
Chittagong Customs House, Chittagong
Phone & Fax: 031-2529579
Cell: 01711-063684, 01813-407293

JBL Booths

**Jamuna Bank Capital Management
Limited (Merchant Bank)**

Date of Opening: 10.04.2011
Chini Shilpa Bhaban,
3 Dilluksha Commercial Area,
Dhaka-1000.
Phone: 9570912
Fax: 9565762

**Jamuna Bank Capital Management
Limited (Brokerage House)**

Chini Shilpa Bhaban,
3 Dilluksha Commercial Area,
Dhaka-1000.
Phone: 9570912, 9555141
Fax: 9565762



Jamuna Bank Limited
Registered Office: Chini Shilpa Bhaban
3 Dilkusha C/A, Dhaka-1000

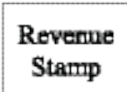
PROXY FORM

I, of
(Address).....

..... being shareholder(s) of JAMUNA BANK LIMITED and
entitled to vote hereby appoint, Mr./Mrs./Miss. as
my/our proxy to attend and vote for me/us and on my/our behalf at the **11th Annual General Meeting (AGM)** of
the Bank to be held on **Wednesday, May 23, 2012** at **10.00 a.m.** at **Officers' Club, 26 Bailey Road, Dhaka** and at
any adjournment thereof and the poll that may be taken in consequence thereof.

As witness my/our hand this day of 2012.

(Signature of the Proxy)
Date :



Signature of the Shareholder(s)
Register Folio/BO No:
No. of Shares held :
Date :

Signature Verified

Authorized Signature

Notes:

1. A Shareholder entitled to attend and vote at the Annual General Meeting (AGM) may appoint a Proxy to attend and vote in his/her behalf. The Proxy Form, duly stamped, must be deposited at the Registered Office of the Company not later than 48 hours before the time fixed for the meeting; i.e., latest by 10:00 a.m. of May 21, 2012.
2. Signature of the member must be in accordance with the specimen signature registered with the Company or with the Depository participant(s).



Jamuna Bank Limited
Registered Office: Chini Shilpa Bhaban
3 Dilkusha C/A, Dhaka-1000

ATTENDANCE SLIP

I/We hereby record my/our presence at the **11th Annual General Meeting (AGM)** of **Jamuna Bank Limited** at **10.00 a.m.** at **Officers' Club, 26 Bailey Road, Dhaka** on **Wednesday, May 23, 2012.**

Name of Shareholder(s)/Proxy :

Folio/BO No: holding of Ordinary Shares of Jamuna Bank Limited.

Signature(s) of Shareholder(s)/ Proxy

Note: Members attending the meeting in person or by proxy are requested to complete the Attendance Slip and handover the same at the entrance of the meeting hall. Any friend or children accompanying the honorable shareholder/proxy will not be allowed to the meeting.

যমুনা ব্যাংক লিমিটেড, প্রধান কার্যালয়, ঢাকা
২০১১ সালের মুদ্রিত বার্ষিক প্রতিবেদনের আর্থিক বিবরণীর কতিপয় সংশোধনী প্রসঙ্গে

যমুনা ব্যাংক লিমিটেড এর সম্মানিত শেয়ারহোল্ডারদের জ্ঞাতার্থে জানানো যাচ্ছে যে, বার্ষিক প্রতিবেদন-২০১১ এ নিরীক্ষিত আর্থিক বিবরণীতে কতিপয় ছাপাগত ভুল (Printing mistake) হয়েছে যা বহিঃনিরীক্ষক কর্তৃক প্রত্যয়ন সাপেক্ষে সংশোধন করা হয়েছে। নিম্নে উহার সংশোধনী বিবরণী দেওয়া হইল:

Page number in Annual Report	Contents	Previous Amount (Tk.)	Rectified Amount (Tk.)
176	Consolidated Balance Sheet: - Fixed Assets including Premises, Furniture and Fixtures - Other liabilities	2,258,315,269 3,600,691,077	2,257,847,810 3,600,515,779
178	Consolidated Profit and Loss Account - Operating expenses - Current Tax	2,056,231,152 1,133,634,047	2,056,698,612 1,133,458,750
205	Note- 9 (a)	2,258,315,269	2,257,847,810
208	Note- 13 (a)	3,600,691,076	3,600,515,779
217	Note- 25 (a) Note- 26 (a)	2,056,231,152 1,400,752,299	2,056,698,612 1,400,744,799
218	Note- 30 (a)	71,296,168	71,729,354

উপরোক্ত সংশোধনী বার্ষিক প্রতিবেদনের অংশ বলিয়া পরিগণিত হইবে। আপনাদের সদয় অবগতির জন্য উপস্থাপন করা হইল।

ধন্যবাদান্তে,

স্বা/-
মালিক মুনতাসীর রেজা
কোম্পানী সচিব

স্বা/-
মো: মতিয়র রহমান
ব্যবস্থাপনা পরিচালক



Jamuna Bank Limited

your partner for growth

Head Office:

Chini Shilpa Bhaban (2nd, 3rd & 8th floor) 3 Dilkusha C/A, Dhaka-1000, Bangladesh.
Tel: 88-02-9570912, Fax: 88-02-9570118, 9565762, SWIFT: JAMUBDDH
E-mail: id@jamunabank.com.bd, Web: www.jamunabankbd.com