



Ethical Practices

- We strictly comply with all rules and regulations.
- We provide fair treatment to all stakeholders.
- We maintain strict secrecy of customers' accounts.
- We listen to our customers and work for their requirement.
- We provide adequate disclosure of corporate information and operation results to shareholders for taking suitable investment decision.
- We ensure work under highly motivated team spirit and fellowship bond.
- We do not encourage projects which are not environment friendly.
- We extend financial assistance to poor, helpless and distressed people as well as provide donation/sponsorships to sports, culture, health-care and community development ventures as we are responsible corporate citizen of the country.

12th Annual General Meeting



Corporate Profile

Name & Corporate Head Office

Jamuna Bank Limited
Hadi Mansion (3th, 4th, 5th, 7th, 8th, 9th & 10th floor)
2 Dilkusha C/A, Dhaka-1000

Legal Form

Public Limited Company

Number of Promoters	20
Number of Directors	19
Number of Branches	91
Number of SME/AGRI Branches	08
Number of Islami Banking Branches	02
Off-Shore Banking Unit	01

Chairman
Shaheen Mahmud
Managing Director
Shafiqul Alam
Company Secretary
Malik Muntasir Reza
Chief Financial Officer
Ashim Kumer Biswas

Auditor

Syful Shamsul Alam & Co.
Chartered Accountants
15 Dilkusha C/A (6th Floor)
Dhaka-1000
Bangladesh

Legal Advisor
Habibul Islam Bhuiyan
Senior Advocate
Bhuiyan Islam & Zaidi
House # 29, Road # 9/A, Dhanmondi R/A
Dhaka-1209

Credit Rating Agency

Credit Rating Agency of Bangladesh Ltd. (CRAB)

Subsidiaries

1. Jamuna Bank Capital Management Limited
(Merchant Bank)
Mirza Elias Uddin Ahmed
Chairman
M.M. Mostafa Bilal
Managing Director
Hadi Mansion (3rd Floor)
2 Dilkusha C/A, Dhaka
2. Jamuna Bank Securities Limited
(Brokerage House)
Shafiqul Alam
Chairman
Mohammad Sanawar Hossain
Managing Director (Acting)
Hadi Mansion (3rd Floor)
2 Dilkusha C/A, Dhaka

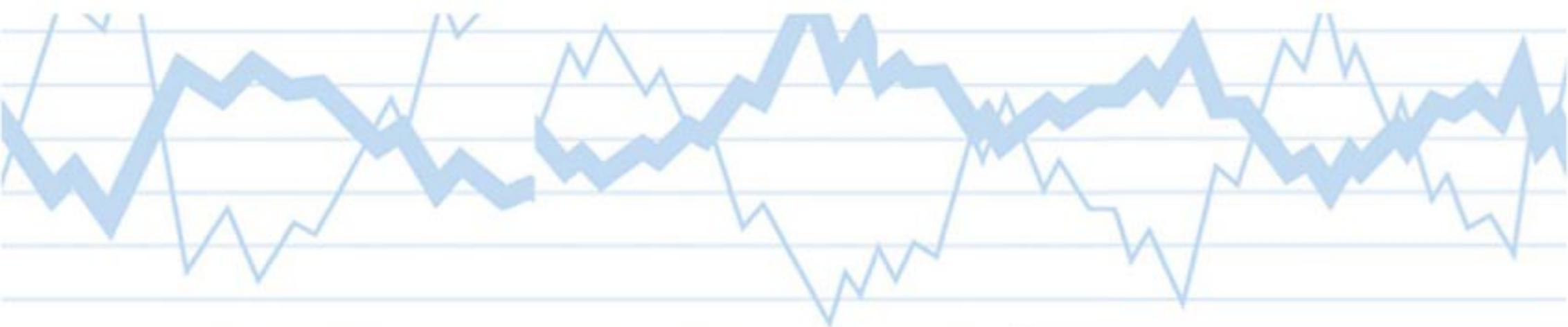
Other Concern

Jamuna Bank Foundation
Al-Haj Nur Mohammed
Chairman
Hadi Mansion (4th Floor)
2 Dilkusha C/A, Dhaka



Jamuna Chronicles

April 02, 2001	Incorporation of the Company
June 03, 2001	Commencement of banking business
June 03, 2001	First Branch opening at Mohakhali
October 25, 2003	First Islami Banking Branch opened at Nayabazar
December 11, 2003	Licensed as a Primary Dealer
March 28, 2004	First Dividend Declaration for Income Year 2003 @ 10%
December 12, 2005	Initial Public Offering
April 12, 2006	Listed with Dhaka Stock Exchange
April 17, 2006	Listed with Chittagong Stock Exchange
September 09, 2007	Increased Authorized Share Capital To BDT 400.00 Crore
October 16, 2008	Space purchased for establishing Corporate Head Office at Gulshan
June 15, 2009	Launching of SME Division
July 29, 2009	Launching of first SME/Agri Branch
December 22, 2009	Obtained Off Shore Banking License
December 23, 2009	Jamuna Bank Capital Management Limited (Merchant Bank)
June 13, 2010	Increased Authorised Share Capital to BDT 1000.00 Crore
December 25, 2010	Jamuna Bank Model Village (Singpara, Thakurgaon)
February 07, 2011	Issuance of Right Shares
November 11, 2011	Jamuna Bank Medical College & Hospital
February 18, 2013	Jamuna Bank Securities Limited (Brokerage House)



Directors Profile



Mr. Shaheen Mahmud Chairman

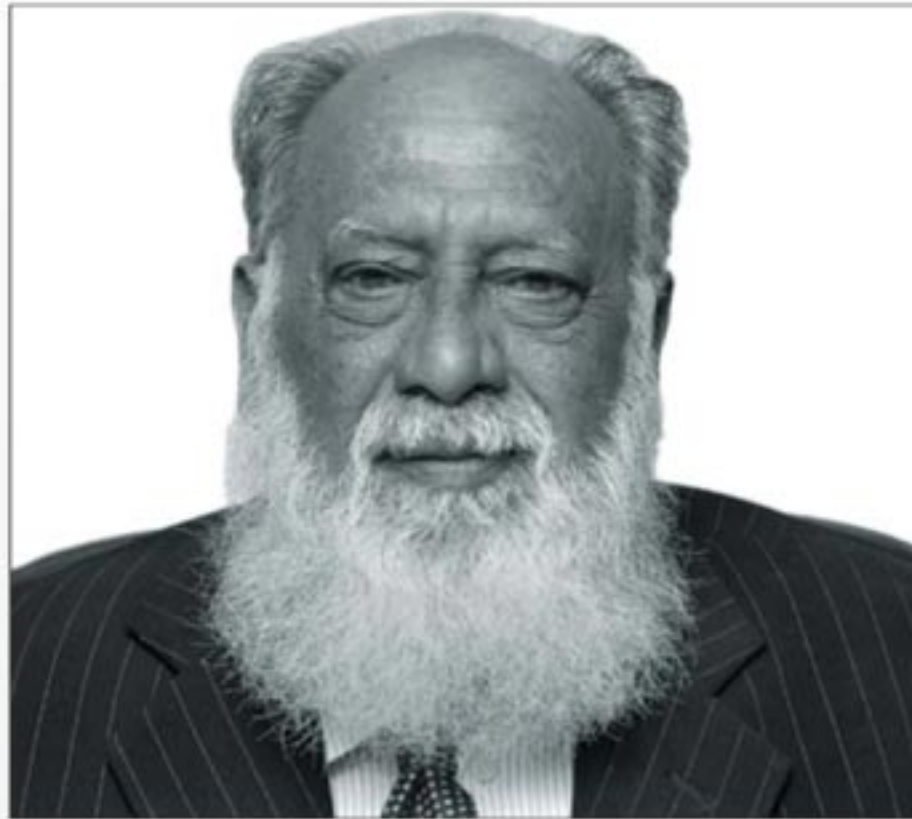
Mr. Shaheen Mahmud took the charge of Chairman of Jamuna Bank on April 27, 2014. Otherwise, Chairman of Cotton Group, Mr. Mahmud owns a number of RMG manufacturing units under the umbrella of Cotton Group, with necessary backward and forward linkages, ensuring high compliances, as required by his European, US, Canadian and South American buyers. Hence, it did not take him long to become a successful exporter of ready made garments from Bangladesh and earn confidence of global buyers and accolade from the Government of Bangladesh. In appreciation of large volume export, the Government of Bangladesh awarded him an export trophy and gave him CIP status. Mr. Mahmud also runs Telecommunication and Real Estate company and has under his active consideration a number of diversified programmes.

Mr. Mahmud was born in a respectable Muslim family of Dhaka. His father was a business entrepreneur and taught Mr. Mahmud how to succeed in business by adopting honest practices which has remained his guiding principles ever since. He represented Bangladesh as a member of several delegations to Japan, South Korea and Europe. He has recently been elected as a Director of Bangladesh Korea Chamber of Commerce and Industry.

Mr. Mahmud is a keen sports enthusiast and social benefactor. He is the Senior Vice Chairman of Usha Krira Chakra, a renowned sporting club of Dhaka. He also served the Bangladesh Hockey Federation as its Vice President for 12 years. He sponsored the biggest annual golfing event of the Country, Bangladesh Amateur Golf Championship for a consecutive period of 5 years. Mr. Mahmud instituted awards after the name of his late father for the meritorious under-privileged school children.

Mr. Mahmud is happily married to Ms. Tasmin Mahmud and they are caring, loving parents of a daughter and a son. Whilst he himself traveled major countries of the six continents for business purpose, all his family members are no less widely traveled persons.

Obituary



Al-Haj M.A. Khayer
Founder Chairman (1928 - 2014)

Al-Haj M. A. Khayer was born in 1928 in a respectable Muslim family of Hutigram under Gopalganj District. He passed B. Sc from University of Dhaka. Mr. Khayer was elected as a Member of National Assembly of erstwhile Pakistan in 1970. By virtue of that he was a Member of Constituent Assembly of Bangladesh. He was the founder Chairman of the Bank. Mr. Khayer was a successful businessman and an industrialist. He was the Managing Director of M/S. Globe Industrial Enterprise Ltd., East Asia Company Ltd. and Reo Movies Limited. As a social worker he was the President of Gopalganj Zila Somity. Mr. Khayer was the Vice Chairman of Film Producers' Association of erstwhile East Pakistan and General Secretary of Nikkon Academy of Fine Arts. He was the Joint Secretary of Arts Council of erstwhile Pakistan of which the Chief Secretary to the Government was the President. Mr. Khayer discharged his responsibilities as a Director of the Board of Agrani Bank in 1974. He was also Director of Bangladesh Film Development Corporation and Mutual Insurance Co. Ltd. He was the former member of Bangladesh Road Transport Authority, Bangladesh Family Planning Council and Bangladesh Film Censor Board. Mr. Khayer was an active social worker and a soft-spoken man of amiable disposition. The Swadhinata Puraskar-2014 (posthumously), was bestowed upon him (the highest award given by the government of the peoples republic of Bangladesh) in recognition of his substantial contributions to the Independence and Liberation War.



Mr. Khairul Anam Shakil, renowned singer and the Son of late Al-Haj M. A. Khayer, Founder Chairman of the Bank receiving the Swadhinata Puraskar-2014 (posthumously) from the Honorable Prime Minister Sheikh Hasina in favour of the founder Chairman.

Engr. A.K.M. Mosharraf Hussain
Director



Engr. Mosharraf Hussain was born in 1944 in a respectable Muslim family of Sirajgonj. He obtained Degree in Bachelor of Science in Civil Engineering from Bangladesh University of Engineering and Technology (BUET). He is a fellow of Institute of Engineers, Bangladesh. He started business in construction sector through setting up a renowned construction firm, The Civil Engineers Ltd. He also set up a number of industrial undertakings in textile and clothing sectors. He is the Managing Director of Standard Group, Chairman of The Civil Engineers Ltd. and Sponsor Shareholder of Standard Insurance Ltd. He was a CIP for few years. He served as Chairman of the Board of Directors of Jamuna Bank Limited from April 27, 2002 to April 26, 2003.

man of The Civil Engineers Ltd. and Sponsor Shareholder of Standard Insurance Ltd. He was a CIP for few years. He served as Chairman of the Board of Directors of Jamuna Bank Limited from April 27, 2002 to April 26, 2003.

Engr. Md. Atiqur Rahman
Director



Engr. Md. Atiqur Rahman comes of a respectable Muslim family of Comilla who was born in 1946. He obtained B. Sc. Degree in Civil Engineering from Bangladesh University of Engineering and Technology (BUET), Dhaka and is a Fellow, Institute of Engineers, Bangladesh. He made his mark in business and industry. He is the Managing Director of The Civil Engineers Ltd., one of the best construction companies in Bangladesh. In industrial sector he was actively associated with setting up of a number of industrial concerns in garments sub-sector. He is the Chairman of country's renowned industrial group named "Standard Group". He is also a Sponsor Shareholder of Standard Insurance Ltd. For his contribution in trade, commerce and industry he was declared CIP by the government for the last few years. He was the Chairman of the Board of Directors of Jamuna Bank Limited from April 27, 2003 to April 26, 2004.

Mr. Golam Dastagir Gazi, Bir Protik, MP
Director



Mr. Golam Dastagir Gazi, Bir Protik, MP son of Late Golam Kibria Gazi was born in the year 1948 in a respectable Muslim family. A renowned and established business personality Mr. Dastagir is also the Managing Director of Gazi Satellite TV, Gazi Tanks & Gazi Tyres, which has a proven track record in the country. He is a gallant freedom fighter. He received the award of Bir Protik for his act of courage in the Liberation war of 1971. He is a Member of Parliament and a member of the Standing Committee on the Ministry of Finance in the Parliament and

thus contributing to Bangladesh economy and politics in policy making level. As a keen lover of sports he is associated with a number of sports bodies & clubs of national level and patronizes games and sports in all respect. He contributed to the development of cricket as a director of Bangladesh Cricket Board (BCB) for a longtime and at present he is a member of working committee of Bangladesh Cricket Board. A well-known leader of business community of the country Mr. Gazi was the President of Gazipur Chamber of Commerce & Industry and the Director of the Bangladesh Federation of Chamber of Commerce and Industries (FBCCI). He served as the Chairman of the Board of Directors from April 27, 2004 to May 09, 2005.

Mr. Fazlur Rahman
Director



Mr. Fazlur Rahman comes of a respectable Muslim family of old Dhaka. He is a self-educated personality in trade, commerce and industry. By virtue of his education and hands-on experience he has emerged as one of the business tycoons in trade & industry of Bangladesh. He set up a number of industrial units in Edible Oil, Sugar, Flour, Seed Crushing, Salt, Mineral Water, Poultry, Fish & Animal Feed Products, Plastic, Food & allied products and also related industries like Printing and Packaging sub-sectors. The well-known City

Group of the country bears testimony of his successful entrepreneurship and management. He is the Chairman and Managing Director of City Group. He is also Chairman of Dhaka Insurance Ltd. He is the life member of Trustee Board of Anjuman Mofidul Islam and member of the Managing Committee of Gandaria High School, Dhaka. He served as the Chairman of the Board from May 08, 2006 to April 28, 2007.

Al-Haj Nur Mohammed
Director Jamuna Bank Ltd. &
Chairman of Jamuna Bank
Foundation



Al-Haj Nur Mohammed was born in 1954 in a respectable Muslim family of Munshigonj. He is a Bachelor of Arts from the University of Dhaka. He is associated with a number of business and manufacturing concerns as Managing Director. He was a Member of Parliament, President of Munshigonj Chamber of Commerce and Industry since 1989. He is the President of Bangladesh Anti-Drug Federation, President and Founder of Al-Haj Nur Mohammed Trust. He is well known for his contribution to social welfare and philanthropic activities. He served as

Chairman of the Board of Directors of Jamuna Bank Limited from April 29, 2007 to April 26, 2008, He also served as the Chairman of the Audit Committee of the Board of Directors of the Bank for three times.

He has been serving as the Founder Chairman of Jamuna Bank Foundation, an allied concern of Jamuna Bank Limited established with an aim and object to provide assistance to the destitute and distressed people of the society as well as to create awareness/inspire people regarding their social responsibilities and commitments towards nation etc. as a part of CSR activities of Jamuna Bank Ltd. since its inception.

Mr. Md. Tajul Islam, MP comes of a respectable Muslim family of Comilla. He was born in 1955. He obtained Masters Degree in Marketing. He is a noted businessman and industrialist. He made his mark in business and industrial sector by setting up of a number of business and industrial concerns in garments, accessories, paper & board and pharmaceuticals sub-sectors. He is the Managing Director of Fabian Group, a large conglomerate of the country. He is a Member of Parliament. His contributions to the society in philanthropic activities are remarkable. He is playing significant role in national economy and contributing towards the nation as a policy maker. He served as Chairman of the Board and Chairman of the Audit Committee from April 27, 2008 to April 26, 2009 and from July, 2009 to July, 2012 respectively.



Mr. Md. Tajul Islam, MP
Director

Mr. Sakhawat, Abu Khair Mohammad
Director



He was born in 1955 in a respectable Muslim family of Munshigonj District, Bangladesh. He passed M. Sc. in Textile Engineering from Germany. After completion of academic education he began his career as a businessman and set up a number of industrial units in Textile sector. He was elected as the Chairman of the Board of Directors of the Bank from April 27, 2009 to April 26, 2010. He is now active President of Bangladesh German Chamber of Commerce and Industry. Now he is the Managing Director of Robintex (Bangladesh) Limited, Comptex Bangladesh Limited, Robin Knitwear Limited. He is also Director of Islamic Finance and Investment Limited, International Holdings Limited and member of the Board of Governors of Eastern University. He has a vast experience in the arena of business at home and abroad.

Al-haj Md. Rezaul Karim Ansari
Director



Al-haj Md. Rezaul Karim Ansari was born in a respectable Muslim family of Laxmipur in 1955. He engaged himself in business and manufacture of tannery sub-sector and emerged as one of the noted businessmen and industrialists in this sub-sector of the country. He is the Chairman and Managing Director of Karim Leathers Ltd., Kamtex Limited, Hi-Tech-Steel & Re - Rolling Mills Ltd. He is at present the President of Bangladesh Tanners Association and Finished Leather, Leather Goods & Footwear Exporters' Association. He was also the Chairman of Express Insurance Co. Ltd. He has been nominated as a CIP by the Government for his significant contribution towards business sector. He is associated with different social welfare activities. He was the Chairman of the Board from April 27, 2010 to April 26, 2011.

Mr. Md. Belal Hossain
Director



Mr. Md. Belal Hossain was born in a respectable Muslim family of Naogaon in 1956. He made his mark in business of food grains, particularly rice. He is the proprietor of a number of rice mills and the Managing Director of Belcon Company (Pvt.) Ltd. He is associated with sports and trade bodies of Naogaon and Hilly as life member and member respectively. He was the Chairman of the Board from April 27, 2011 to April 29, 2012.

Mr. Md. Mahmudul Hoque was born in a respectable Muslim family of Chittagong in 1959. He obtained Bachelor of Arts Degree from Chittagong University. He made his mark in trade, import, indenting, real estate and textile sector. He is the Managing Director of Anlima Group and the Sole Proprietor of Orchid International. He is also associated with social welfare activities by patronizing different clubs and social organizations. He served as Vice-Chairman of the Board from April 27, 2002 to April 26, 2003 and Chairman of the Board from April 30, 2012 to April 28, 2013.

Mr. Md. Mahmudul Hoque
Director



Mr. Md. Sirajul Islam Varosha
Director



Mr. Md. Sirajul Islam Varosha, son of Al-haz Karim Uddin Varosha was born in the year 1958 in a respectable Muslim family of Rangpur District. After graduation he started his business career. He is involved with different business houses and industrial organizations. Mr. Varosha is the Chairman of M/s. Karim Impex & Amazontex Knit Fashion Garments Ltd., Managing Director of M/s. R. K. Industries Ltd. & R. K. Metal Industries Ltd. He is associated and involved with a number of business and industries. Proprietor of S. V. Tobacco Co., M/s. Siam

Enterprise, M/s. Islam Enterprise and Siraj Chemical Co. Mr. Varosha is an amiable person and has deep affinity and attachment with various socio-cultural activities. He served as Vice-Chairman of the Board from April 29, 2007 to April 26, 2008. He is also a member of Liaison Committee of International Business Forum of Bangladesh (IBFB).

Mr. Majumder hails from a respectable Hindu family of Noakhali. He was born in 1940. He obtained Masters of Commerce from University of Dhaka. A renowned and pioneer businessman in construction sector, he set up New Generation Construction Co. Ltd., one of the oldest and best construction firms of the country, which has been keeping remarkable contribution in building country's infrastructural development. Mr. Majumder is a Sponsor Director of Federal Insurance Co. Ltd., advisor of Mohanagar Puja Committee and also a

member of Dhaka Club Limited. Mr. Majumder was the immediate past Chairman of the Board of Directors from April 29, 2013 to April 26, 2014.

Mr. Kanutosh Majumder
Director



Mr. Gazi Golam Murtoza
Director



Mr. Gazi Golam Murtoza was born in a respectable Muslim family of Dhaka in 1980. He had his education in a renowned North American University and obtained Bachelor Degree in Engineering. He is engaged in business and industries as one of the Directors of the country's renowned business and industrial conglomerate, Gazi Group. He made his mark in IT development in the country. He is the key person of Gazi Communications Ltd. as its Managing Director. As a sports organizer his contribution to the development of cricket is significant. He is the President of Gazi Tanks Cricketers of Premier Division Cricket League and also a member of Disciplinary Committee of Bangladesh Cricket Board (BCB). Mr. Murtoza was the Vice Chairman of the Board of Directors of the Bank from April 27, 2010 to April 26, 2011.

Mr. A.S.M. Abdul Halim
Independent Director & Chairman
of the Audit Committee



Mr. A.S.M. Abdul Halim was born in a respectable Muslim family of Jamalpur in 1948. He joined the civil service in 1970 after completion of post graduation degree from the University of Dhaka in commerce discipline in 1969. During his service, he worked at several departments and corporation as Director and Chairman. He also served as Secretary to the government in the Ministry of Agriculture, Jute and Textile and Ministry of Establishment. Before retirement from the government service, he held the position of Cabinet Secretary, the highest position in civil service of the country. He visited over 20 countries of the world including USA, UK, France, Germany, Brazil, Syria, and Iraq. He used to write on different issues in Newspaper and also compose poems. Six of his poetry books have been published.

Mr. Md. Rafiqul Islam
Independent Director



Mr. Md. Rafiqul Islam was born on January 17, 1949 in a respectable Muslim family of Naogaon. He was a Secretary to the Government of People's Republic of Bangladesh in the Ministry of Shipping in February 2005.

He was engaged to formulate the policies for development, monitoring and implementation of inland water transportation systems. He was Secretary in-charge in Ministry of Primary and Mass Education. Mr. Islam passed M. A (Economics) in 1970 from University of Chittagong. He started his Profession in the year 1974 in Bangladesh Civil Service

(Administration). During his service, he participated in various international meetings and seminars: Seminar on Education and Training of Rural Youth, Japan, Ministerial Conference on Industry-Institution Linkage, South Korean National University, Asia-Pacific Leadership Forum workshop, Sri Lanka, Regional Study visit program on Primary Education, China, Tripartite Intercessional meeting of World Maritime Convergence, Switzerland, Board of Governors Meeting of World Maritime University, Sweden and 23rd Extra-Ordinary Meeting of IMO Council & 24th General Assembly of IMO, London, UK. Mr. Islam also attained Post-Graduation Diploma in Personnel Management, 1995, University of Manchester and Certificate Course in Health Economics, University of York, UK.

Mr. Narayan Chandra Saha (N.C. Saha) was born on March 01, 1943 in a respectable Hindu family of Boalmari, Faridpur. Mr. Saha passed M. Com. with major in Accounting from Dhaka University in 1968. He started his career as Lecturer in a

Degree College in 1968 and was elevated to the position of Head of the Department of Commerce in 1973. Mr. Saha joined Government Service in early 1974 and worked in different Ministries/ Divisions in different capacities and retired as a Joint Chief/Joint Secretary to the Govt. in 2001. His last posting was in Bangladesh Tariff Commission under the Ministry of Commerce where he used to deal with bilateral and multilateral Trade Agreements, Trade & Industrial Policy Analysis, Tariff Policy, Tariff Structure, Sectoral/Sub-sectoral Studies, review of Tax Policy with special emphasis on Custom Duty, VAT, Supplementary Duty, Tariff Value etc.

While in college Mr. Saha, organized and participated in the Liberation War of Bangladesh and worked with the then Mujibnagar Government. Just after retirement he also rendered Consultancy Services in a worldwide Pre-shipment Inspection (PSI) Company, M/s. Inspectorate Griffith Ltd., Bangladesh Branch and was responsible for determination of correct H.S. Code of the imported goods, interpretation of Rules for Harmonized System, settlement of dispute over H.S Code differentials, conducting training classes on Customs Classification under the Harmonized Commodity Description and Coding System, Commercial Fraud Prevention, GATT Valuation Procedures, PSI Rules & drafting petition to the Appellate Tribunal to waive penalties or ensure fair judgment within the preview of the PSI Order, 1999. During his service tenure, he participated in a number of meetings/seminars at home and abroad on Trade related aspects and investment potentials of Bangladesh. Mr. Saha also obtained Diploma in Administration & Development from BPATC, Savar and successfully completed a Certificate Course on Evaluation of Trade & Economic Policies from Center for International Economics (CIE) in Canberra, Australia.

Mr. Narayan Chandra Saha
Independent Director



Mr. Chowdhury Mohammad Mohsin
Independent Director



Mr. Chowdhury Mohammad Mohsin born on December 23, 1945 in a respectable Muslim family of Fatehabad-Battali under Hathazari UZ in Chittagong. After obtaining Bachelor of Science in Civil Engineering from Bangladesh University of Engineering and Technology (BUET) in 1967 he started his professional career. During his service life, he attended 5th Regular course at The Bangladesh Administrative Staff College in 1979-80, Post Graduate Course in Gas Engineering & Management in UK on a Scholarship offered by Confederation of British Industries (CBI) in 1975-76, Post Graduate Course in Multi-Modal Transport Management at WES Brugge, Belgium in 1993-94 & a Senior Manager's Course at Gyosi International College, University of Reading in 1997. He became a Secretary to the Govt in May 1999 and served as Secretary in the Ministry of Civil Aviation & Tourism and the Ministry of CHT Affairs before retiring in end 2003 from the Ministry of Energy & Mineral

Resources. He was earlier Additional Secretary in ERD of Ministry of Finance and Joint Secretary of Ministry of Communications of the Government of People's Republic of Bangladesh. He was Founding CEO of Government sponsored and owned organizations in the Public sector (1) Bakhraabad Gas Systems Limited (BGSL), a Subsidiary of Petrobangla, (2) Bangladesh Petroleum Exploration Company Limited (BAPEX), another subsidiary of Petrobangla, (3) Infrastructure Development Company Limited (IDCOL) and (4) Infrastructure Investment Facilitation Company Limited (IIFC). He led a number of GOB delegations on Bi-Lateral and multilateral negotiations at home and abroad while serving the Government Of Bangladesh. After retirement from Govt services he launched a Charitable Trust with his own resources known as 'Engineer Chowdhury Mohammad Mohsin Foundation for Human Resources Development' at Alhaj Shamsul Alam Chowdhury Memorial Hospital premises at Fatehabad-Battali in Hathazari Upzilla which provides financial assistances to permanent residents of Hathazari UZ in Chittagong pursuing higher education at Public Universities within Bangladesh, besides funding medical treatment and providing income generating implements to most vulnerable ones to come out of poverty.

Mr. Shafiqul Alam
Managing Director & CEO



Mr. Shafiqul Alam has joined as Managing Director in Jamuna Bank Limited. Before joining in Jamuna Bank, Mr. Alam was Additional Managing Director of UCBL. Mr. Shafiqul Alam started his banking career as Management Trainee in ANZ Grindlays Bank Limited in the year 1980 after completion of Masters of Science with honours from Dhaka University. In his 34 years banking career he headed important departments and divisions of Prime Bank Limited, First Security Islami Bank Limited and held the position of SEVP and Deputy Managing Director. Mr. Shafiqul Alam has travelled widely and attended different training programs and seminars at home and abroad.



Mirza Elias Uddin Ahmed
Deputy Managing Director

Mirza Elias Uddin Ahmed of Jamuna Bank Limited (JBL) has been promoted to the rank of Deputy Managing Director of JBL. Mr. Elias joined the service of JBL as SAVP in 2001. Mr. Elias started his career in 1985 with National Bank Limited and afterwards, he served in Prime Bank and Mercantile Bank Limited in different capacities. He has extensive banking experience of 28 years and he obtained M. Com in Management from University of Dhaka in 1988. He is a DAIBB of the Institute of Bankers Bangladesh and a founder General Secretary of BAMDA. He was the former Chairman of Technical Committee of Primary Dealers Bangladesh Limited.

Mr. A.K.M. Saifuddin Ahamed
Deputy Managing Director

Mr. A.K.M. Saifuddin Ahamed started his Banking Career in 1984 as Probationary Officer with National Bank Limited. He completed his Masters in Marketing (Hon's) from Dhaka University. During his 30 years long banking career he worked in National Bank Ltd. and Exim Bank Ltd. in different key positions at Branch & Head Office level specially in International Banking, Global Trade Services, Treasury Credit Risk Management, Financial Crime & AML Compliance, NRB Banking etc. Mr. Ahamed has been working as one of the Founding Executives of Jamuna Bank Ltd. since inception of the Bank. He participated in various training, seminar, conference throughout the world.

Mr. Mosleh Uddin Ahmed
Deputy Managing Director

Mr. Mosleh Uddin Ahmed is serving as Deputy Managing Director in Jamuna Bank Limited for the last 15 months. Prior to joining in Jamuna Bank Ltd. Mr. Ahmed was the Senior Executive Vice President and Area Head of Dhaka Corporate of The City Bank Ltd. Mr. Ahmed has more than two decades of experience in various fields of Banking in different capacities. In the process of career progression, he capitalized the opportunities to work with many other banks and also held many responsible positions like Head of Leasing Unit in Prime Bank Limited, Head of Gulshan Branch & Head of Credit (Bangladesh Operations) in State Bank of India and Head of Dhaka Corporate in The City Bank Ltd. etc. He graduated in Electrical and Electronic Engineering and also did MBA from IBA, University of Dhaka. He participated in different training and workshops on Advanced Credit Risk Management and Trade Finance from AIT Bangkok, Central Bank of Malaysia, State Bank Staff College, Hyderabad and Delhi.

Our Directors Our Inspiration



Honorable Directors of Jamuna Bank



*Hon'ble Chairman & Managing Director
of Jamuna Bank*



Management of the Bank

Top Management



Shafiqul Alam
Managing Director

Mirza Elias Uddin Ahmed
Deputy Managing Director

Mosleh Uddin Ahmed
Deputy Managing Director

A.K.M. Saifuddin Ahamed
Deputy Managing Director

Divisional Heads



Name	Designation	Name of the Division
Md. Habibur Rahman	SEVP	Credit Risk Management
Kh. Khalidur Rahman	EVP	Anti-Money Laundering
Mahbubul Huq Choudhury	EVP	Human Resources, PR & Brand Communication
Ahamed Sufi	SVP	ICC
Ahmed Nawaz	SVP	Information & Communication Technology
Md. Mohi Uddin	SVP	Card & ADC
S. M. Anisuzzaman	SVP	Monitoring
Ashim Kumer Biswas	SVP	Financial Administration
Malik Muntasir Reza	SVP	Board Secretariat & Share
Md. Abul Bashar Mazumder	VP	Credit Administration
S.M. Ashafuddoullah	VP	General & Common Services
M.M. Mostafa Bilal	VP	Capital Market Operation



Name	Designation	Name of the Division
Abdul Awal Khan	VP	Law & Recovery
S M Jamal Uddin	VP	Banking Operation
Md. Shah Alam	VP	Risk Management
Asif Khan	VP	SME
Ahsan Tariq	SAVP	Corporate Banking
Md. Mamtaz Uddin Chowdhury	SAVP	Agricultural Loan Unit
Abdus Sobhan	SAVP	NRB Banking & Foreign Remittance
Mohammad Shamsur Rahman	SAVP	International
A.S.M. Humayun Kabir	AVP	Trade Finance Processing Centre (TFPC)
Syed Serwarul Islam	AVP	Retail Banking
Md. Mehedi Hasan	AVP	Treasury
Md. Ashaduzzaman	FAVP	Islamic Banking
Mohammad Nazmul Hassan	FAVP	Offshore Banking Unit
Noor Nabi Khan	FAVP	Marketing and Development



Head of Branches



Code	Branch Name	Name of Manager	Designation
0001	Mohakhali	Md. Mofazzal Hossain	SEVP
0002	Sonargaon Road	Md. Moniruzzaman Khan	VP
0003	Moulvibazar	Iqbal Akram Khan	SVP
0004	Goalabazar	Md. Zahidul Alam (CC)	SEO
0005	Agrabad	Md. Khurshed Ul Alam	SEVP & Head of Chittagong zone
0006	Dilkusha	Md. Faiz Ahsan	SVP
0007	Beanibazar	Sajal Kanti Das	FAVP
0008	Sylhet	Mohammad Mozammel Haque	FAVP
0009	Shantinagar	Syed Mahbub Morshed	SVP
0010	Gulshan	Md. Abdus Salam	EVP
0011	Dhanmondi	Shakil Bodruddoza Shams	VP
0012	Nayabazar	Syed Shakir Uddin	SVP
0013	Mohadevpur	Md. Nurul Islam	FAVP
0014	Naogaon	Md. Rafiqul Islam	VP
0015	Khatungonj	Mohammad Aminur Rahman	VP
0016	Konabari	Mohammad Nurul Huda	SAVP
0017	Bhatiyari	Md. Shahidul Islam	SVP
0018	Foreign Exchange	Masudur Rahman	VP
0019	Jubilee Road	Mohammad Nurul Huda	VP
0020	Chistia Market	Shamim Ahmed Sagar	AVP
0021	Bogra	Md. Rafiqul Huda	AVP
0022	Baligaon	Md. Samsuzzoha	FAVP
0023	Narayanganj	Md. Abdullah	SVP
0024	Motijheel	Md. Majibur Rahman	VP
0025	Rajshahi	Md. Manjurul Ahsan Shah	AVP
0026	Bashurhat	Md. Kamruzzaman	AVP
0027	Dholaikhal	Ashraf Alam	SAVP
0028	Bahaddarhat	Md. Yasin Siddiqui	VP
0029	Sirajganj	Benozir Ahmed	AVP
0030	Banani	Md. Mahbub Alam	SVP
0031	Ashulia	Md. Nurul Islam Khan	SAVP
0032	Mawna	Md. Golam Mawla	AVP
0033	Dinajpur	Md. Amiruzzaman	SEO
0034	Kushtia	Md. Delower Hossain	SEO
0035	Kadamtoli	C.S.M. Atiqur Rahman Hyder	AVP
0036	Aganagar	Md. Mohtasinul Hoque	AVP
0037	Uttara	Md. Shahid Ullah	SAVP
0038	Comilla	Md. Shahnewaz Sarker	SAVP
0039	Azadibazar	Mohd. Osman Gani Siddique	AVP
0040	Laksham	Md. Alim Ullah (CC)	AVP

Head of Branches

Code	Branch Name	Name of Manager	Designation
0041	Anderkilla	Abdul Hamid Chowdhury	SAVP
0042	Mirpur	S.M. Mofizur Rahman	SAVP
0043	Malibagh	Md. Kaicobad Osmane	VP
0044	Madaripur SME/Krishi	Mohammad Kabir Hossain	SEO
0045	Thakurgaon	Md. Mozahedul Islam	SEO
0046	Barishal	Md. Ziaul Haque	SEO
0047	Jurain-sme	A.H.M. Momenur Rahman	FAVP
0048	Rangpur	Md. Shamim Akhtar	SEO
0049	Feni	Mohammed Belal	FAVP
0050	Gazipur Chowrasta	Md. Mahabub Alam Pramanik	SEO
0051	Savar	Md. Shazzadur Rahman (CC)	SEO
0052	Chapainawabgonj-sme	Md. Altafur Rahman	FAVP
0053	Rayerbag	Md. Zakir Hossain	AVP
0054	Munshigonj-sme	Rafiqul Islam	FAVP
0055	Nasirabad	Wahiduzzaman Chowdhury	AVP
0056	Kazipur-sme	Md. Abdul Mannan	SEO
0057	Setabgonj	Md. Sougat Arman	SEO
0058	Sherpur-sme	Md. Nurul Islam	FAVP
0059	Jessore	Prasanta Kumar Das	SEO
0060	Islampur	Md. Moazzem Hossain	SAVP
0061	Ringroad	Istiaq U. Ahmad	AVP
0062	Mymensingh	Molla Md. Harun Or Rashid	AVP
0063	Rupshi	Md. Nazrul Islam	VP
0064	Pabna	Md. Kamaruzzaman Kamrul	SEO
0065	Tongi	Khandaker Murshiduzzaman	SEO
0066	Dewanhat	Md. Monirul Alam Chowdhury	VP
0067	Progotisarani	Md. Habibur Rahman	VP
0068	Moulvibazar-sme	Nabil Ahmed	AVP
0069	Sherpur	Md. Hafizur Rahman	FAVP
0070	Natore	Md. Moniruzzaman	FAVP
0071	Ashugonj	Md. Noor-Ul Aftab Khan	AVP
0072	Tongibari	Md. Arif Hossain Khan	FAVP
0073	Barura	Mohammed Jahangir Alam	FAVP
0074	Lalmatia	Md. Raquib Uddin	VP
0075	Lohagara	A.K.M Saifuddin Chowdhury	SEO
0076	Gouripur	Md. Abul Kalam Azad	FAVP
0077	Kanchpur	Md. Hedayet Ullah (CC)	FAVP
0078	Chandra	Khondaker Shafiur Rahman	FAVP
0079	Bhulta	Md. Kamruzzaman	FAVP
0080	Tanbazar	Mohammed Shaharior Islam	VP
0081	Dakshinkhan	Md. Abu Taher	AVP
0082	Chokoria	Md. Basir Uddin	FAVP
0083	Raipur	Ataur Rahman Monir (CC)	SEO
0084	Khulna	Abdullah Akram	AVP
0085	Natherpetua	Mohammed Shorwardy	SEO
0086	Faridpur	Muhammad Hasan Ali	FAVP
0087	Chowmuhuni	Md. Ahsan Uddin Patwary	SEO
0088	Mirpur-1	Md. Golam Kibria	AVP
0089	Rupgonj	Md. Faruq Iqbal	AVP
0090	Kalampur	Mohammad Mahbubul Alam Biswas	SEO
0091	Bhoberchar	Md. Emrul Hasan	SEO



Board of Directors' Meeting



Executive Committee Meeting





Audit Committee Meeting



Shariah Supervisory Committee Meeting

