

**00237
BBA**

**Report
On**

**Successfully Use of Marketing Techniques in Promotion of
Jamuna Bank Limited**

Course code: 499

Course Title: Internship

Prepared for

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East West University

Successfully Use of Marketing Techniques in Promotion of



Jamuna Bank Limited
your partner for growth



Letter of Transmittal

29th April, 2010

Sayed Alam

Associate Professor

Business Administration Department

East West University

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Dhaka- 1212

Subject: Submission of Internship report on “Successfully use of marketing tools in promotion of Jamuna Bank Limited”.

Sir,

I am honored and pleased to have such a creative report paper which has given me immense pleasure and enhanced my educational knowledge beyond my limit. While preparing this report paper, I had the unique opportunity to deliver my ideas, thoughts, plans as well as myself.

I have tried to give my best to follow your instruction, Schedule, Format and Suggestion in every step of our writing.

Thanking you and expecting to get cordial acceptance from you.

Sincerely,

Mousumi Banik .29.04.2010

Mousumi Banik

Acknowledgement

At first I would like to thank my God, who provides the all supportive to make the report completed and meaningful. It could not have been materialized without the help of all officers, executives and staffs of Jamuna bank Limited, Malibagh Branch, Dhaka. Preparation of this report received assistance, guidance and took valuable time of many important and prestigious personalities.

In preparing this report, I have received active co-operations from **Shahriar Kabir**, **Umme Kawsar** and **Alamgir Parvez** of Jamuna Bank Limited. I am also grateful to the manager sir **Moin Uddin Ahmed** and SVP Sir **Raisul Alam** who have provided a true working and learning environment in the bank.

However this report has suffered some shortcomings. I have exerted my best effort to prepare this report. I seek excuse for the errors that might have occurred in spite of my best efforts.

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Executive Summery

This report is an individual assignment as a part of the internship programme under the BBA curriculum of East West University. The primary objective of this report is to know **How this Jamuna Bank limited is promoting their products to the customers.** I have prepared this report on the basis of my three months practical experience at Jamuna Bank Limited. The internship programme helped me to learn about the current situation of a financial institution. I have also implemented my theoretical knowledge into practical and realistic work environment.

Banks play a vital role in the economy of the country. Countries' development greatly depends on the activities of the bank. Commercial Banks take deposit and give away loans. These banks help in savings. Savings create investment. Finally the commercial Banks play a significant role in import of country through opening of bank L/Cs. These assist to earn foreign currency by helping the exporters in export. The bank provides the customers with the safety, liquidity and profitability by means of different savings media offering different degrees of a mix of liquidity return and safety of savings. The saving banks use as their key of business. They invest the savings in higher degree of return and maximize their profit in business.

This is a descriptive research designed to evaluate the promotional strategy of Jamuna Bank Limited based on observed facts and figures. This Bank is registered by the central bank; Bangladesh Bank. It follows the rules and regulations prescribed by the Bangladesh Bank. The functions of the bank cover a wide range of banking and functional activities to individuals, firms, corporate bodies and other multinational agencies.



INTRODUCTION



1. Introduction

Jamuna Bank is now running 9th years of its successful operation. It recognizes the support of all valued customers, well-wishers and partners which has enabled us to reach at this stage. They believe that like previous years they will be with the customers to give the opportunity to serve them in coming years.

Jamuna Bank is highly capitalized new generation Bank started its operation with an authorized capital. JBL is managed by highly professional people. It takes the all types of banking transactions to support the development of trade and commerce in the country. The Bank gives special emphasis on export, import, Trade Finance, SME Finance, Retail Credit and finance to women. The corporate culture of Jamuna Bank Limited is created by it's employees. They always ready to give the prompt and flexible services to the customers. The main strategies of his bank are to rise up paid up capital and reserve fund up to t.4000.00illion by June 2011. it is strive for customer satisfaction through quality control and delivery of timely services. This bank always keeps a good relation with the customers to increase a direct contact. The organizational structure and corporate governance of Jamuna Bank Limited reflect the determination to establish, sustain, and increase its strength for a strong base as a customer-oriented bank with a transparent management.



1.1 Origin of the Report

The report is prepared to fulfill the partial requirement of Bus 499, Internship. On the month of April, 2010, my supervisor, Sayeed Alam is assigned me to prepare a report on *real life marketing techniques that strategies success of Jamuna Bank Limited.*

1.2 Objective:

- **Broad Objective:** Apart from fulfilling the course requirement BUS 499, I am practicing this report to learn and know in detail about the advertising strategies which the Jamuna Bank takes as their promotional methods.
- **Specific Objective:** Specifically I am preparing this report to find out the importance of different factors by which this bank can advertise their products in this competitive market to the customers. This paper aims to highlight the importance and influence of the various factors of advertising strategies.

1.3 Scope of the report:

In this report, I have covered mainly the employee's suggestion of Jamuna Bank Limited. My supervisor has also provided me a guideline.

1.4 Methodology of the report:

I have used both primary and secondary method to collect the relevant information. I have collected information from the internet, the annual report of Jamuna Bank Limited and also from marketing related books. The employees of Jamuna Bank Limited, Malibagh Branch have also helped me.

1.5 Limitations:

To prepare this report I have faced a lot of difficulties. This Bank is not in a successful position in case of advertising their products to the customers. Mainly they sell their products like, Savings, Current, STD account; various Loans through Personal Selling or Direct Marketing. As a financial organization, a bank has some restrictions to serve all the real data of the bank to the general people.



OVERVIEW OF JAMUNA BANK LIMITED



2. Overview of Jamuna Bank Limited

Jamuna Bank Limited is a banking company registered under the company act; 1994. It has started its operational activities from 3rd June, 2001.

To become a leading banking institution and to play a pivotal role in the development of the country, the Jamuna Bank limited has been doing its activities. Its corporate slogan is “**Your Partner for Growth**”. The sponsors of Jamuna Bank Limited are highly leading entrepreneurs of the country having stakes in different segments of the national economy. They are renowned industrialists and businessmen having wide business reputation both at home and abroad. This bank is managed by highly professional people.

Jamuna Bank Limited has established relationship with most leading international banks in 107 countries through 715 correspondents to cover all important financial centers of the world. The bank endeavors to increase its network of correspondent relationship with more overseas banks, financial institutions to cater to the needs of customers globally. Drawing arrangements with overseas exchange houses have already been established for bringing in home remittance through banking channel. Efforts are underway to expand correspondent relationship further to facilitate the bank’s growing foreign trade transactions

Jamuna Bank’s banking practice is based on a network of relationship with its employees, customers, suppliers, business associates, shareholders regulatory authorities and the community. The bank’s corporate social responsibility is about addressing the needs of all the stakeholders in a way that advances its business and makes a positive and meaningful involvement to the society.



2.1 Bank management:

Banks are exposed to a number of risks of different types in banking. Credit risk, Market risk, Operational Risk and reputation risk are important. In these days, the risks are added money laundering coupled with terrorist financing. Bangladesh bank has emphasized on managing these risks and issued respective guidelines to be followed by banks operating in the country.

2.2 Profile of Malibagh Branch, JBL:

During my internship period, I have worked in Jamuna Bank Ltd, Malibagh Branch. It has opened in 25th June, 2009 though this bank is newly opened but it is working in an efficient way. There are some corporate clients who always do their transaction in this bank.

Bengal Paint, Madina Dyeing, Anchor Dyeing & Accessories, Pack stone, Galaxy Thread & Accessories are those corporate clients. Sometimes they try to bring some other corporate clients because in this bank they get the best service for their business transaction. In this way they are performing a good job for advertising the bank.

The branch has three departments:

- **General Banking Department**
- **Loans and advance Department**
- **Foreign Exchange Department**

The General Banking Department deals with the functions of the Accounts management, Cash deposits and withdrawal, Local transmittal and Clearing.

The Loans and advance Department is responsible for the functions of assessment, processing, monitoring and recovery of the loans and advances.

The Foreign Exchange Department carries out the functions of export and import finance and foreign remittance.



ADVERTISING FORMULAS THROUGH DIFFERENT DEPARTMENTS IN JBL



3 Advertising Formulas through different departments in JBL

An organization is like complex machinery consisting of different parts. Different functional divisions and departments are the different parts of this organizational machinery. Therefore, to make an organization a success, the divisions and departments must work accordingly. In Jamuna Bank Limited, all the divisions and departments are closely tied with one another.

- **Sales division** makes sales forecast, identifies market's potential opportunity and sends it to the technical division for doing the plan for new coverage area. There is a sales team in this bank, these people go to the customers and tell about the benefits of their bank account.
- If the sales and marketing team faces any problems and suggestions regarding the products and their selling procedure they in form to the General Banking Division.
- **Account division** is related with all the divisions for fund allocation and fund management of all shorts and giving salary to all the employees of the bank. After the daily transaction period, they go to cash department and follow up the whole day transaction.
- **General Banking division** provides the foundation of banker-customer relationship. This is an era of keen competition among Banks. It is most important and preliminary work of a bank. The regular service given to customers such as Depositing or drawing money, selling of instruments to them for remittance purpose collection of instruments, providing other subsidiary services to keep customer.
- The Bank is being managed and operated by a group of highly educated and professional team with diversified experience in finance and banking. The Management team is headed and led by **Moin Uddin Ahmed** who has been working as Managing Director and **Raisul Islam**, SVP. The Management of the



Successfully Use of Marketing Techniques in Promotion of Jamuna Bank Limited

bank constantly focuses on understanding and anticipating customer's needs always.

- In **Foreign Exchange Department**, the foreign traders refer to the trade between the different sovereign nations of countries. Foreign trade mainly categorizes into export trade and import trade. For development of the economy in a country foreign trade is important. Financial institutions like Bank can help the foreign trade of a country through financial accommodation to the foreign trade.

The all departments work together that's why Jamuna Bank Ltd does not face so many difficulties. The customers also get a better service from this bank. For all the departments the performance of the Jamuna Bank Limited as a whole is said to be quite standard.

The transaction hour of the bank is 10 a.m to 4 p.m from Sunday to Thursday. But after the transaction period all the employees stay until 6 p.m. for doing their internal banking jobs. This Bank offers different types of corporate and personal banking services involving all segments of the society within the purview of rules and regulations laid down by the central bank and other regulatory authorities.



3.1 Working process through Online Banking

In all over the country, Banking Business has become competitive in respect of line of products and quality of services. The Banks are operating in a race to give the prompt services and technology for satisfying customer's need better than one another. In case of Jamuna Bank Limited, they have adopted the latest technology in operation and that atmosphere which bring the development. Being aware of these facts they are ready to provide world class banking facilities and services supported by technology to the customers. That's why the customers always remain satisfied. As an Online Banking Software, Switching Software, Servers, ATM, Data Storage System and other hardware this bank uses **Flora Bank**. The customers of this bank are in apposition avail of world class banking services locally at a reasonable cost through fully automated on line banking system.

The main features of Jamuna Bank Limited are given below:

- ❖ Centralized Database
- ❖ Internet Banking Interface
- ❖ Real time any branch banking
- ❖ ATM interface
- ❖ Corporate MIS facility

Delivery channels of Jamuna Bank Limited online banking are:

- ❖ Branch Network
- ❖ ATM Network
- ❖ Point of Sales Network
- ❖ Tele-Banking Network
- ❖ SMS Banking Network
- ❖ Internet Banking Network



USING OF PROMOTIONAL TOOLS IN JAMUNA BANK LTD.



4 Using of Promotional Tools in Jamuna Bank Ltd.

In order to sell goods and services or promote an idea, Promotion acts as the coordinator of all seller initiated efforts to set up channels of information and persuasion. The basic tools used to accomplish an organization's communication objectives are often referred to as the Promotional mix.

There are mainly four parts of Promotional Mix.

- **Advertising**
- **Sales Promotion**
- **Publicity**
- **Personal Selling**

But besides them we can recognize extra two tools **Direct Marketing and Interactive Marketing** as the major promotional mix elements. How the Jamuna Bank Limited are going to use the promotional tools through its different activities are given below:

- **Jamuna Bank Limited** does not use all the tools of promotional tools. This bank only uses direct marketing and personal selling as their advertising procedure.
- In the TV news, Jamuna Bank sponsors for reminding the customers.
- They believe on a variety of promotional elements to progress their products and services through intermediaries directly to the customers.
- They think that **Personal Selling** is effective in creating brand image, conveying information, creating awareness and can generate a behavioral response.
- As we know that **Direct Marketing** is in itself a form of Advertising. Through mail, print, or TV ads they make a direct response with the customers.



- In the news papers, Jamuna Bank gives ads for their social marketing activities. Like. AIDS, Drug Addiction, to help poor children, to save the ACID victim etc.
- For transferring money from outside of the country there are several systems .But the fastest system is **Money laundering**. By this system the customers can get money quickly using pin number through telephone. In all the branches of Jamuna Bank Limited, there is a Bill board in which it is written that “**Money Laundering in easy way**”.



PRODUCTS OF JAMUNA BANK LIMITED



5. Products of Jamuna Bank Limited

As a commercial bank, this Jamuna Bank also gathers funds from depositors and inter-bank markets and invests them principally in both personal and commercial loans. This is important because this is the earning unit of the bank. Banks are accepting deposits from the depositors in condition of providing interest to them as well as safe keeping their interest. Now the question may gradually arise how the bank will provide interest to the clients and the simple answer is – advance. Why the bank provides advances to the borrowers –

- a. To earn interest from the borrowers and give the depositors interest back
- b. To accelerate economic development by providing different industrial as well as Agricultural advances.
- c. To create employment by providing industrial loans
- d. To pay the employees as well as meeting the interest groups

Two products are available in this bank to provide the facilities to the customers.

- **Deposit Products**
- **Loan Products**

5.1 Deposit Products:

Under deposit products the customers can maintain different types accounts such as: **Current Account, Savings Account, STD, FDR and Foreign Currency Account.** But the others are considered as deposit schemes.



All Schemes:

- Monthly Savings Scheme
- Lakhpati Deposit Scheme
- Millionaire Deposit Scheme
- Money Multiplier
- Monthly Benefit Scheme
- Corepati Deposit scheme
- Double Growth Deposit Scheme
- Tripple Growth deposit Scheme
- Rural Deposit scheme
- Education Savings Scheme
- Deposit Scheme

Monthly Savings Scheme (MSS)

Savings is the best friend in everybody's life. Small savings can build up a successful future. In case of emergencies this savings can help in a major way. Jamuna Bank Ltd has introduced Monthly Savings Scheme (MSS) that allows one to save on a monthly basis and get a handsome return upon maturity. If anyone wants to build up a significant savings to carry out one's cherished dream, Mss is the best way of JBL. This MSS is known to DPS in other banks.



Advertising Analysis:

When they first introduced this new scheme, the customers have known about it from Online and by personal selling.

Target Group:

For MSS, the main target customers are the housewife and the lower income group people. During my internship period, I have seen that the people of Malibagh, Bonosree, Moghbazar, and Rampura they mainly come to deposit their money. The women and men who are working in garments beside the bank, they also come to save money from their monthly income.

The **rate sheet** is given to all the customers.

Tenor	Installment	Payable Amount
3 Years	500	20570
	1000	41145
	1500	61720
	2000	82300
5 Years	500	37955
	1000	75915
	1500	113875
	2000	151835

The Government takes 10% from the payable interest. The customers have to deposit the installment in every month. If anyone fails to deposit then she or he has to given 50 tk after the month.



Marriage Deposit Scheme

In our country, marriage of children especially girl is a great headache for the parents. Marriage of children involves expense of considerable amount. Sensible parents make effort for gradual building of fund as per their capacity. Parents get relief and can have peace of mind if they can arrange the necessary fund for marriage of their children, no matter whether they survive or not till the marriage occasion. It can be a great help to the parents if there is any scope of deposit of a reserved amount as per their financial capacity.

In this case, Jamuna Bank Limited has introduced Marriage Deposit Scheme, which offers the customers an opportunity to build up their cherished fund by monthly deposit of small amount at their affordable capacity.

Advertising Analysis:

The parents can know about this scheme from the bank. They can collect a rate sheet of marriage deposit scheme. The employees sometimes go personally to the known people and tell them about the facilities of this scheme.

Target Group:

For this scheme the target group is the young girl's and boys. In maximum time I have seen that the parents who have the girl's they are always anxious about their child's marriage. So when they come to the bank and know about the facilities of this scheme, they feel secure for future time.



The rate sheet is:

Tenor	Installment	Payable Amount
5.5 Years	1000	84375
	1500	126565
	2000	168755
	2500	210945
7.5 Years	1000	127090
	1500	190640
	2000	254190
	2500	317735

Lakhpoti Deposit Scheme

In Bangladesh most of the people want to become lakhpoti. Especially the lower and lower middle class income group they wish to do it. Like every process, this procedure should have a right plan. Keeping the thinking in mind JBL has introduced “**Lakhopati Scheme**” which has flexibility in report of maturity and monthly installment as per affordable capacity.

Advertising Analysis:

The middle class people are interested to deposit this scheme. Because if they deposit only 2435 tk as an installment for 3 yrs. Then they will get One Lakh taka .It’s a huge pleasure for a customer if he can properly maintain this scheme. For 5 yrs it will have to deposit only 1315 taka.



Millionaire Deposit Scheme

It is a dream for many small savers to become a Millionaire. The word '**Millionaire**' is really exciting. This dream can be a reality if anyone has a designed plan and strong purpose. Jamuna Bank has introduced '**Millionaire Deposit Scheme**' which has flexibility in respect of period and monthly deposit as per one's affordable capacity for giving a sum of Tk. 1 million i.e. Tk. 10(ten) lac at a time.

Advertising Analysis:

The customers can know about the scheme from online advertisement. There is no any billboard, poster, TV advertisement. The people who always use the internet they can easily visit the Jamuna Bank's web site and can informed about the all schemes.

Kotipati Deposit Scheme

It is feasible for high income group who have strong determination and savings habit. If anyone decides and plans to save money from his regular income, he can own Tk1.00 crore easily by making a planned savings. In this regard, JBL has introduced "**Kotipati Deposit Scheme**" offering the savings plan .Anyone can take advantage of the "**Kotipati Deposit Scheme**" from JBL and plan for golden future accordingly.

Advertising analysis:

I have already said it before that the officers sometimes go for marketing and advertise their products. In this case, they try to convince the people. But the employees of this bank have informed me that this scheme is not so much popular. Mainly the Mss is so much popular.



Education Savings Scheme

Education is a basic need of every citizen. Every parent wants to impart proper education to their children. As yet, there is no arrangement of free education to the citizens from the government level. So that there should be pre-arrangement of fund to ensure higher education for the children. Today's higher education is becoming expired day by day. Parents can get relief and can have peace of mind if they can arrange the necessary fund for higher education of their children.

Considering this matter, JBL has introduced '**Education Savings Scheme**' which offers one an opportunity to build up his cherished fund by monthly deposit of small amount at affordable capacity deposit to meet the educational expenses. Under this Scheme the customers have the different attractive options to avail the future benefit.

Advertising Analysis:

Jamuna Bank Limited has arranged some programs in colleges and universities. The students can inform from those programmes and also from online. They can save their money by depositing money.

Target Group

The students who are well educated but sometimes they can not manage their study expenses for their financial crisis. They can use this scheme for their better future life.

.At those programme they try to motivate the students about the savings money. As a result the students do not go for other bad habits. It's a success of the Bank.



Double/Triple Growth Deposit Scheme

For people who have cash flow at this moment and want to get it doubled/tripled quickly JBL has introduced Double/Triple Growth Deposit Scheme. Which offers anyone to ~~make~~ double/triple money within 6(six) years and 9.5 (nine and a half) years respectively resulting a high rate of interest

Advertising Analysis:

For advertising this scheme, Jamuna Bank uses “**Personal selling**” as an element of the Promotional Mix. Personal selling is a form of person to person communication in which a seller tries to assist prospective buyers to purchase the company’s product or service on an idea. Mainly it is the direct contact between buyer and seller. In this bank, sometimes the junior level officers go for marketing and try to capture the customers.



5.2 Loan Products:

Lending is the core function of commercial bank. For a bank, good loans or credits or advances are most profitable assets. The largest portion of operating income is derived from lending. A commercial bank usually wins over its competitors only on the quality and quantity of lending. It is therefore, indispensable for a bank to have a well thought policy for executing its lending operation.

General loan facility includes the **letter of credit, Bank Guarantee, Cash Credit, SOD, Lease Finance, Export Finance, LDBP, and House Building Loan.** The others are:

SME Credit Scheme:

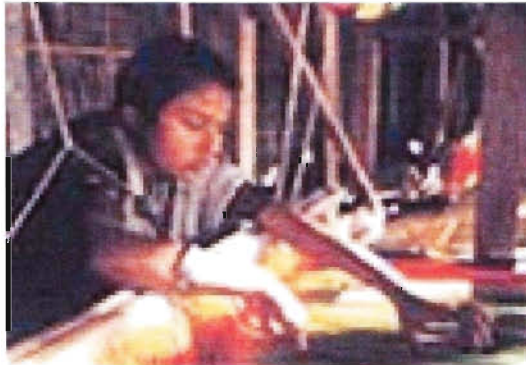
- Double Loan
- Festival Credit
- Shop/Business office renovation loan
- Loan for women entrepreneur
- Working capital
- Flexible working loan
- Loan for purchase of possession right for shop/Business

Personal Selling is used most preferably in case of Jamuna Bank Ltd to sell the products of it, because they do not yet make any attractive advertisement to promote their products. I am informed that this is the best way for them to advertise their Bank.

Jamuna Bank Limited gives the **Capital Machinery Loan.** Business is a running process. For its maintenance there is always need of machinery. The customers can know about the loan from **online** or through the **SME service centers.** For any kind of business purpose this loan is given if they have two years experience. The loan receiver must have



to be 20-60 years. They will have to be capable to pay the loan amount from their business.



Personal Loan for Women

Jamuna Bank limited always tries to help the poor women or women entrepreneurs who want to do something for their safety. This product is designed specially for the working women and housewives. Housewives with reasonable income of the spouses are also eligible to avail this loan. The loan can be availed for the purchase of domestic device, house renovation etc. Our sales team goes to some villages and they talk with the women who are capable to earn money.



Loan Sanction's Advertisement of Jamuna Bank Ltd.

This is the survival unit of the bank because until and unless the success of this section the survival is a question to every bank. If this section is not properly working, the bank itself may become bankrupt.

For opening a Letter of Credit (L/C), in international environment, buyers and sellers are often unknown to each other. So seller always seeks guarantee for the payment for his goods exported. Here is the roll bank. The Bank gives export guarantee that it will pay for the goods on behalf of the buyer. This guarantee is called Letter of Credit. Thus the contract between importer and exporter is given a legal shape by the banker by its 'Letter of Credit'.

In this case Jamuna Bank works as a party of importer or Exporter, Importer, The Seller who applies for opening an L/C. The issuing bank, It is the bank which opens/issues a L/C on behalf of the importer. Confirming bank, It is the bank, which adds its confirmation to the credit and it, is done at the request of issuing bank. Confirming bank may or may not be advising bank.

Advising / Notifying Bank is the bank through which the L/C is advised to the exporters. This bank is actually situated in exporter's country. It may also assume the role of confirming and / or negotiating bank depending upon the condition of the credit. Negotiating Bank is the bank, which negotiates the bill and pays the amount of the beneficiary. The advising bank and the negotiating bank may or may not be the same. Sometimes it can also be confirming bank. Paying / Accepting Bank is the bank on which the bill will be drawn (as per condition of the credit). Usually it is the issuing bank. Reimbursing bank is the bank, which would reimburse the negotiating bank after getting payment – instructions from issuing bank



Electronic Products:

- **Real time on line any branch banking**
- **Debit Card**
- **Credit Card**
- **24 hours ATM**
- **SMS banking**
- **Telephone Banking**
- **Internet banking**

Credit Card:

Jamuna Bank does not give the credit card to all types of customers. The only corporate clients can get this opportunity of Credit card. The credit is the property of the bank at all times. This card of JBL is not transferable. If anyone has to take it then they have to do transaction here for six months. They have to deposit in huge amount. This card is issued to a card holder to avail services or to purchase on credit or to draw cash by properly presenting the same at the notified member banks. For applying for the card the client has to have trade license, tin certificate, voter ID, salary certificate, business card and incoming supporting papers. The more information is given in the online.

Debit Card:

When the customers come to open an account they are informed that they will get a Debit card which is used to withdraw money at any time. The booths are available in every branches of JBL. These are opened for all the days in a week. A customer can withdraw money up to 50,000 in a day. When the accounts are opened then the employees send requisition to the Head office. Only the Head office has the right to issue the Debit cards. For this benefit the customers are interested to do transaction here.



Retail Credit products:

- **Any purchase lifestyle loan**
- **Doctors loan**
- **Car loan**
- **Study Loan**
- **Household durable loan**
- **Marriage loan**
- **Travel loan**
- **JBL Debit & Credit Card**
- **Loan against salary**

Car Loan:

This is given to accelerate the transport facility national wide It's interest rate is 16.00% It is give to equal monthly installment. Others conditions are almost same as the industrial loan. The customers can easily know about this loan facility from the **online**. There is some advertisement against this loan.

House Building Loan:

This loan is given for the construction of dwelling house. At a monthly installment, this loan is given at 13% interest rate. But in this bank, this type of loan is not given in a frequent moment.

Agricultural Loan:

It is given from the branch wise of Jamuna bank Limited. The interest rate is 12.00-13.00%. The poor farmers can get this loan so the outside of Dhaka city, wherever the branches of Jamuna Bank Ltd are located the branch people try to motivate to take this loan. Because in the rural area, every where it is not available of TV and the internet.



PROMOTION OF JAMUNA BANK LTD. THROUGH SOCIAL ACTIVITIES



6. Promotion of Jamuna Bank Ltd. through Social Activities

As a social responsibility, Jamuna Bank Limited has arranged some programmes. So that the people can have their mind that name of Jamuna Bank Limited. They have donated to the S.S.C passing students. The amount was 42,000 tk. For blood donation programme, they expend 54,830 tk. This Bank has also helped the patients. For treatment purpose they used 2, 25,000 tk. The poor students can also get some facility, as the Haraganga College students got 21,000 tk. By doing these kinds of programmes, Jamuna Bank has reminded the people to come and join with them.

Relief Distribution by Jamuna Bank Foundation



Jamuna Bank Foundation was distributed relief material among the storm Aila affected people. Chairman of the Board of Directors of Jamuna Bank Limited, Chairman of the Jamuna Bank Foundation were present at this occasion.

Donation to Chief Advisor's Relief Fund & Relief Distribution



Successfully Use of Marketing Techniques in Promotion of Jamuna Bank Limited

Al Haj Nur Mohammed, Chairman of the Board of Directors of Jamuna Bank Limited handed over a Pay order of Tk. 50.00 lacs to the Chief Advisor recently as donation to CA's Relief Fund on behalf of the Jamuna Bank Limited for helping the flood affected people.

Blood Donation Program and free eye camp



Al Haj Nur Mohammed, Chairman Board of Directors inaugurating the blood donation program at Rajshahi .This bank tries to recall to the people of the bank through blood donation programme.

Customer Night- 2007 & 2009



Jamuna Bank Limited always arrange a party for the valuable customers in every year .In that programme they give this award which is called “**Business excellence award**”. So the clients become more interested to do more transaction with this bank.



Scholarship Programme

Jamuna bank limited helps the poor children with some money. The poor children who have got G.P.A 5.00, they are presented by this bank. In every year this bank are going to arrange these types of programmes. For that programme the students are influenced to study more, besides this JBL tries to remind people of their bank.



RECOMMENDATION & CONCLUSION



6. Recommendation

The following factors are recommended to this report to improve customer's perception about the advertisement of Jamuna Bank Limited. Though JBL is more popular to the customers for their better services but they have to expand it. It is therefore imperative to get to the customers to know their impression on the services of this important communication medium. Such as:

- The Bank can get huge popularity to the people by using different advertisement tool to its customer.
- The Bank should give more emphasize on their marketing efforts and try to increase their sales force.
- Authority should give emphasize on a system which is enriched with isolated billboards. Billboards can capture more people at a time.
- On the basis of the products and services category all advertisements of JBL should be placed whether in commercial areas and highways and shopping places.
- The theme of the advertisement of JBL should be changed time to time with containing the same message.
- Content should be in that way like people could understand the meaning at a glance.
- JBL can give sponsorship to the cricket tournament, football tournament and others games.



Successfully Use of Marketing Techniques in Promotion of Jamuna Bank Limited

- People visit in the musical programmes for refreshment, so JBL can sponsor to these types of programe for attracting to the customers.
- They should focus on TV and radio advertisement. All over the people of the country are involved with the TV. Now a day, Radio Today, Radio Furti these are popular to the people .If JBL try to capture the customer they can easily solve the problem.
- In all the newspapers, Jamuna Bank Limited has to give their advertisement. If they introduce any new scheme, new loan then they have to inform it through daily newspapers.
- The Bank should have to expand its branches through out the country. Then the customers can easily do their transaction through Online Banking.
- In different occasions like: Pohela Baishkh, Happy New Year, Mother's independent day, Victory Day they can arrange some extra ordinary programme for the customers who have accounts or who are maintaining different schemes.
- In those occasions they already give different items (flower, chocolate) to the valued customers. But they have to give some general customers so that they expose to other people.



7. Conclusion

It is a great pleasure for me to have practical exposure to Jamuna Bank Limited, Malibagh Branch. At present Jamuna Bank Limited is one of the developing banks in Bangladesh. Because of its services the bank has already achieved immense popularity. To let people know about the company, every company uses different types of promotional tools. Though Personal Selling is used in a wide range but besides this JBL must have to use other tools to advertise their bank's products and services. Such Billboard is one of the most popular using promotional tools to the company. As it is cheap and mostly seen in an open place, most of the company likes to use this tool because of its wide repeated exposure. Jamuna Bank Limited is not different from others. They also use billboard advertisement to let their people know about their products, services, features etc. But there are shortages of its advertisement.

A research has done on the customer's perception about the advertisement of Jamuna Bank Limited. Different people gave different opinion about the advertisement of Jamuna Bank Limited. From the survey I have informed that they want to see more advertisement through the billboard which should placed in signals, the size of the billboard should be regular and the color should be sober so that the customers become attract towards billboard. Though highway is the best place for billboard but most of the respondents aren't aware of it. Customer is the king of any company so before taking any decision in case of advertising should identify what types of ads the customers really want from them. Most of the customers are aware of TV advertisement, newspaper advertisements. Advertising is a crucial role for the customer to recall the brand name repeatedly. The more advertisements will be presented in front of the customers the more they will focus to Jamuna Bank Limited. I hope that JBL will be able to spread their business with increasing various schemes & other utility services.



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- ❖ www.dgmarket.com.
- ❖ **Jamuna Bank Limited**
Head office
Chini Shilpa Bhaban 3
Dilkusha C/A, Dhaka-1000



JBL SME Banking
Turning into future Corporate

যন্ত্র ঋণ

(Capital Machinery Loan)

ft
season!



প্যাংক ও নিম্নলিখিত ডেমিটেন দেশগুলিতে অফিস
নার গোল্ডার টাকা পৌঁছে দেবে।

- ঃ যুক্তরাষ্ট্র, যুক্তরাজ্য, কানাডা, দুবাই
- ঃ যুক্তরাজ্য
- ঃ যুক্তরাজ্য
- ঃ যুক্তরাষ্ট্র, যুক্তরাজ্য, কানাডা, ইতালী, দুবাই
- ঃ মালয়েশিয়া
- ঃ যুক্তরাজ্য
- ঃ মালয়েশিয়া

য় আপনার পরিচিতির সঠিক তথ্য, অর্ধের উৎস ও
বর সঠিক ধারণা প্রদান করুন। ভবিষ্যত অহেতুক
চর্মকর্তাকে সহায়তা করুন।

স্পর্কে সজাগ থাকুন। অবৈধভাবে অর্থ/সম্পদ
ন- মানি লন্ডারিং ও সন্ত্রাসী অর্থায়ন প্রতিরোধে

ও টাকা প্রেরণ থেকে বিরত থাকুন। দেশের
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নতায় যমুনা ব্যাংক লিমিটেড

যমুনা সেবা গ্রহণের জন্য নিকটস্থ শাখা/এস এম ই

বন, ৩, দিলকুশা বাণিজ্যিক এলাকা, ঢাকা-১০০০
১২, ৯৫৫৫১৪১

ঃ ৬৫৭৬২

uk@bdcom.com

nabankbd.com

Jamuna Bank Limited
your partner for growth

পূর্ণ উদ্দেশ্য
এক ব্যবসায়িক প্রয়োজনে

যায় যোগ্যতা
শুধুমাত্র দু'বছরের সফল ব্যবসা পরিচালনার
প্রমাণ থাকতে হবে।
হীতার বয়স ২০ থেকে ৬০ বছরের মধ্যে
থাকতে হবে।
ব্যাংক থেকে ঋণের কিস্তি পরিশোধের
ক্ষমতা থাকতে হবে।

শিষ্টা
৫.০০ লক্ষ টাকা হতে সর্বোচ্চ ৫০.০০
লক্ষ টাকা ঋণ সুবিধা।
পরিশোধের সময়সীমা সর্বোচ্চ ৬০ মাস
কিস্তির মাধ্যমে ঋণ পরিশোধ।
সুবিধাজনক সুদের হার।

পূর্ণ জন্য যা প্রয়োজন
ইউএস ডি লাইসেন্স।
সার্টিফিকেট।
ব্যাংক মাস ওয়ারী বিক্রয় বিবরণী।
হিসাব বিবরণী।
নতুন জমা খরচের হিসাব।
নতুন অন্যান্য কাগজপত্র।

করুন

কোন শাখা বা
সার্ভিস সেন্টারে।

Jamuna Bank Limited
Your partner for growth
ইউএস ডিভিশন, প্রধান কার্যালয়
১৫/টি এডভান্সড (এক্সটেনশন)
বা/এ, ঢাকা।

JBL GIFT CARD
The most unique gift
you can give this festive season!



UPCOMING PRODUCTS
JBL VISA Gift Card
JBL VISA Travel Card

FEATURES

- Customer can customize the name printed on the Card (e.g. Name, Greeting, Wishes, etc.)
- This smart card can be considered as Gift of Birthday, Marriage Ceremony, Marriage Anniversary, Performance Award, Eid Festival etc.
- It is the easiest and the most secured way of utilizing money for 24/7 retail purchases (only Q-Cash POS) as well as cash withdrawal.
- Customer can reload money to the existing JBL Gift Card.
 - * Minimum 05 (five) to 07 (seven) business days is required to deliver the Gift Card.

Jamuna Bank Limited

Your partner for growth

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Commercial Area, Dhaka-1000, Bangladesh.
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www.jamunabankbd.com



MOBILE NUMBER

01713-329460
01713-329262, 01713-069095
01713-329256, 01819-117130
01711-401454, 01711-485109
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01730-017943
01711-575499
01715-024814
01713-035604, 01730-443089
01712-277810
01713-329354
01713-329358

- কৃষি যন্ত্রপাতি (পাওয়ার টিলার, ট্র্যাক্টর, ফসল কাটা ও মাড়াই এর যন্ত্রপাতি এবং অন্যান্য কৃষি যন্ত্রপাতি)
- অন্যান্য মেয়াদী কর্মকাণ্ড

হাড়াওঃ -

স্বামাদের দেশে যেহেতু বিদ্যুৎ ঘাটতি রয়েছে এবং দেশের অনেক অঞ্চলে যথাঃ চর, হাওড় এবং প্রত্যন্ত অঞ্চলে এখনও বিদ্যুৎ পৌছায়নি সেখানে বিদ্যুৎ এর চাহিদা রয়েছে ফলে এই চাহিদা মোকাবেলা করার লক্ষ্যে সৌর শক্তি (Solar Energy) সংশ্লিষ্ট খাতের জন্য ঋণ প্রদান করা হবে।

স্বাস্থ্য সমস্যা মোকাবেলা সহ প্রাকৃতিক ভারসাম্য রক্ষার জন্য গবাদি/ পোস্তী (হাঁস-মুরগী) খামারে বায়োগ্যাস (Bio-gas) প্রস্তুত স্থাপনে এবং বায়োগ্যাস (Bio-gas) প্রস্তুতসহ সমন্বিত গরুর খামার স্থাপনের জন্য ঋণ প্রদান করা হবে।

পরিবেশ সংরক্ষণ বিধিমালা, ১৯৯৭ অনুযায়ী যে সমস্ত শিল্প কারখানায় উৎপাদন প্রক্রিয়ায় তরল বর্জ্য উৎপন্ন হয় (যেমনঃ টেক্সটাইল ডাইং, ফার্মাসিউটিক্যাল, গার্মেন্টস ওয়াশিং, সার, কাগজ, ডিস্টিলারি, চিনি উৎপাদন কারখানা ইত্যাদি) সে সকল শিল্প কারখানায় বর্জ্য পরিশোধন প্র্যান্ট (ETP) স্থাপন বাধ্যতামূলক। ঐ সকল শিল্প কারখানায় বর্জ্য পরিশোধন প্র্যান্ট (ETP) স্থাপনের জন্য ঋণ প্রদান করা হবে।

বৈদেশিক রেমিটেন্স সার্ভিস

বাংলাদেশের অর্থনীতিতে একটি নীতি নির্ধারক নিয়ামক হল রেমিটেন্স। অভিবাসি বানোরা এই টাকার যোগানদাতা। সেই টাকা সহজেই মানুষের দোর দোর পৌঁছানোর অভিপ্রায়ে যমুনা ব্যাংক বৈদেশিক রেমিটেন্স সেবা প্রদান করে

- দ্রুততার সাথে প্রাপকের কাছে টাকা পৌঁছানো।
- রেমিটেন্স সার্ভিসকে সেবা পর্যায়ে নিয়ে যাওয়া।
- অন লাইন ব্যাংকিং এর মাধ্যমে মুহূর্তেই আমরা টাকা পৌঁছে দিচ্ছি সমগ্র বাংলাদেশে।
- যমুনা ব্যাংক এর প্রধান কার্যালয় থেকে সমগ্র রেমিটেন্স কার্যক্রম মনিটরিং এবং দ্রুত সেবা নিশ্চিত করা হয়।

পৃথিবীর বিভিন্ন দেশে অবস্থিত ব্যাংক ও নিম্নলিখিত রেমিটেন্স কোম্পানির মাধ্যমে যমুনা ব্যাংক সহজেই মানুষের দোর গোড়ায় টাকা পৌঁছে দেয়।

- মানি গ্রাম : যুক্তরাষ্ট্র, যুক্তরাজ্য, কানাডা, দুবাই
- র্যাফেল এক্সচেঞ্জ : যুক্তরাজ্য
- মানি লিংক : যুক্তরাজ্য
- প্রসিড এক্সপ্রেস : যুক্তরাষ্ট্র, যুক্তরাজ্য, কানাডা, ইতালী, দুবাই ও মালয়েশিয়া
- ইউরো বাংলা : যুক্তরাজ্য
- ফাষ্ট রেমিট : মালয়েশিয়া

- ব্যাংক হিসাব খোলার সময় আপনার পরিচিতির সঠিক তথ্য, অর্থের উৎস ও সম্ভাব্য লেনদেনের যথাসম্ভব সঠিক ধারণা প্রদান করুন। ভবিষ্যত অহেতুক জটিলতা এড়াতে ব্যাংক কর্মকর্তাকে সহায়তা করুন।
- আপনার কন্ট্রোল্ড অর্থ সম্পর্কে সজাগ থাকুন। অবৈধভাবে অর্থ/সম্পদ উপার্জন থেকে বিরত থাকুন- মানি লন্ডারিং ও সন্ত্রাসী অর্থায়ন প্রতিরোধে সহায়তা করুন।
- অবৈধ পথে বিদেশে পুন ও টাকা প্রেরণ থেকে বিরত থাকুন। দেশের উন্নয়নে সহযোগিতা করুন।

জন সচেতনতায় যমুনা ব্যাংক লিমিটেড

যমুনা ব্যাংক হিসাব খোলা ও অন্যান্য সেবা গ্রহণের জন্য নিকটস্থ শাখা/এস এম ই সেবা কেন্দ্রে যোগাযোগ করুন।

প্রধান কার্যালয় # চিনি শিল্প ভবন, ৩, দিলকুশা বাণিজ্যিক এলাকা, ঢাকা-১০০০
টেলিফোন # ০২-৯৫৭০৯১২, ৯৫৫৫১৪১
ফ্যাক্স # ৮৮-০২-৯৫৬৫৭৬২
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Website # www.jamunabankbd.com



এস এম ই (SME) অর্থায়ন, কৃষি ঋণ বৈদেশিক রেমিটেন্স সার্ভিস



যমুনা ব্যাংক লিমিটেড

আপনার উন্নয়ন অংশীদার

কৃষি ঋণ

খাদ্য মানুষের প্রধান খাদ্য। বাংলাদেশের কৃষিনির্ভর অর্থনীতিতে শতাংশেরও বেশী লোক প্রত্যক্ষ অথবা পরোক্ষভাবে খাদ্য উৎপাদনের সাথে জড়িত। ক্রমশঃ প্রাকৃতিক দুর্যোগ, উন্নত প্রযুক্তির অভাব, মানসম্মত বীজ ও প্রয়োজনের উচ্চমূল্য এবং খাদ্য উৎপাদন ও চাষিদের সময়স্বহীনতার অভাবে ক্রমশঃ প্রকট হয়ে উঠেছে খাদ্য সংকট। এই খাদ্য সংকট মোকাবেলার জন্য প্রতিবছর বৈদেশিক মুদ্রা ব্যয় করে আমাদের খাদ্য আমদানি করতে হয়। সবার জন্য নিরাপত্তা নিশ্চিতকরণ বর্তমানে বাংলাদেশের জন্য অন্যতম চ্যালেঞ্জ। এই চ্যালেঞ্জ মোকাবেলা করার জন্যই কৃষিখাতকে অগ্রাধিকার দেয়ার প্রয়োজন রয়েছে। অর্থনীতির পুনর্জাগরণের লক্ষ্যে সরকারের দায়িত্ববাহক কৃষিনিতি ও যোগিত বাবে সাথে সম্মতি রেখে বাংলাদেশ ব্যাংক কর্তৃক প্রদত্ত নির্দেশনার আলোকে যমুনা ব্যাংক লিমিটেডে “যমুনা ব্যাংকে কৃষি ঋণ প্রকল্প” নামক কর্মসূচি হাতে নিয়েছে।

উদ্দেশ্য :

- ডিমহীন, প্রান্তিক ও ক্ষুদ্র কৃষক তথা বর্গচাষীসহ সকল কৃষকের জন্য প্রাপ্তি সহজ করনের মাধ্যমে পারিবারিক খাদ্য নিরাপত্তা ও উৎপাদনশীল বৃদ্ধির জন্য কৃষকদেরকে কৃষি উৎপাদন বিশেষ করে শস্য, মৎস্য, মৎস্য পত্তসম্পদ যাতে ঋণ কর্মসূচীর অন্তর্ভুক্তকরণ।
- অঞ্চলভিত্তিক ফসল উৎপাদন, ফসলের ধরণ অর্থাৎ যে এলাকায় যে ফসল উৎপাদন হয় সেগুলোকে গুরুত্ব দিয়ে Area approach পদ্ধতি বাস্তবভিত্তিক কৃষি ঋণ বিতরণ করা।
- কৃষি এবং এর সহায়ক খাতের পাশাপাশি গ্রামীণ অর্থনীতিতে গতিশীল করতে নানাবিধ আত্ম-কমসংস্থানমূলক বা আয়-উৎসারী কর্মকাণ্ডে এরা দলীয় ভিত্তিতে ঋণ প্রদানের ব্যবস্থা গ্রহণ করা।

কৃষি ঋণ প্রকল্প এর বিভিন্ন খাত/উপখাত :

❖ যন্ত্র মেয়াদী ঋণ :

- শস্য/ফসল ঋণ যথা :- রোপা আমন, রবি ফসল, গ্রীষ্মকালীন ফসল এবং অন্যান্য ফসল।
- মৎস্য সম্পদ উন্নয়ন (মৎস্য চাষ, চিংড়ি চাষ ও রেনু উৎপাদন)
- শস্যগুদাম ও বাজারজাতকরণ এবং
- দায়িত্ব বিমোচন / আয় উৎসারী কর্মকাণ্ড।

❖ মেয়াদী ঋণ :

- সেচযন্ত্রপাতি (গভীর নলকূপ, ভগভীর নলকূপ, এল এল পি, হস্ত চালিত নলকূপ/ রোয়ার পাম্প/ ট্রেডল পাম্প)
- পত্তসম্পদ উন্নয়ন (হাঁস/ মুরগীর খামার, ছাগল/ ভেড়া পালন, দুগ্ধবতী গভীর খামার, গরু মোটাতাজাকরণ এবং হ্যাচারী)

MONTHLY SAVINGS SCHEME

TENOR	INSTALLMENT	PAYABLE AMOUNT
	500	20570
	1000	41145
	1500	61720
3YRS	2000	82300
	3000	123450
	5000	205760
	10000	411520
	500	37955
	1000	75915
	1500	113875
5YRS	2000	151835
	3000	227760
	5000	379600
	10000	759205
	500	99535
	1000	199075
	1500	298615
7YRS	2000	398155
	3000	597235
	5000	995400
	10000	1990800

MARRIAGE DEPOSIT SCHEME

TENOR	INSTALLMENT	PAYABLE AMOUNT
	1000	84375
	1500	126565
	2000	168755
5.5YRS	2500	210945
	1000	127090
	1500	190640
	2000	254190
7.5YRS	2500	317735
	1000	207870
	1500	311810
	2000	415750
10.5YRS	2500	519690
	1000	260410
	1500	390620
	2000	520830
12YRS	2500	651040
	1000	387050
	1500	580580
	2000	774110
15YRS	2500	967640
	1000	557860
	1500	836790
	2000	1115720
18YRS	2500	1394650

LAKHPATI DEPOSIT SCHEME

TENOR	INSTALLMENT	PAYABLE AMOUNT
3YRS	2435	1 LAC
5YRS	1735	1 LAC
7YRS	1315	1 LAC

MONTHLY BENEFIT SCHEME

TENOR	DEPOSIT	MONTHLY PROFIT
6MONTHS	1 LAC	765/-
1YR	1 LAC	785/-

MILLIONAIRE DEPOSIT SCHEME

TENOR	INSTALLMENT	PAYABLE AMOUNT
3YRS	24305	10 LAC
5YRS	17370	10 LAC
7YRS	13225	10 LAC
9YRS	10480	10 LAC
11YRS	8510	10 LAC
13YRS	5085	10 LAC
15YRS	3775	10 LAC
17YRS	2530	10 LAC

EDUCATION SAVINGS SCHEME

TENOR	DEPOSIT	MONTHLY PROFIT
	1000	57220
	1500	85830
	2000	114445
4YRS	2500	143055
	1000	95000
	1500	142505
	2000	19010
6YRS	2500	237510
	500	70695
	1000	141400
	1500	212100
8YRS	2000	282800
	2500	353505
	500	131115
	1000	262240
	1500	393360
	2000	524480
12YRS	2500	655605

KOTIPATI DEPOSIT SCHEME

TENOR	INSTALLMENT	PAYABLE AMOUNT
3YRS	244845	1 CRORE
5YRS	175290	1 CRORE
7YRS	133635	1 CRORE
9YRS	105935	1 CRORE
11YRS	86220	1 CRORE
13YRS	51680	1 CRORE
15YRS	35540	1 CRORE
17YRS	25350	1 CRORE
19YRS	18000	1 CRORE
21YRS	14230	1 CRORE

TERMS AND CONDITIONS

"Bank" means the Jamuna Bank Limited (JBL) and its branches.

"Card" means valid JBL "Credit" Card issued for purchase and/or to purchase on credit and/or to purchase the same at the notified Member Establishment. There are of Three types:- i) Classic Card ii) Gold Card iii) Corporate Card.

"Member Establishment" means the authorized establishments of Jamuna Bank Ltd., Janata Bank, Mercantile Bank of India, Trust Bank Ltd. or any other bank or financial institution or network or have entered into agreements for honorarium or presentation.

"Corporate Member" means the company or the institution in which has been admitted as a Member (under whose instruction the Card(s) will be issued) or the person as the case may be and such Corporate Member shall be jointly and severally liable for the bills of such Cardholder(s) on presentation.

"Cardholder" means an individual, mentioned in the application form, for who use the Card has been issued at his/her residence or the Corporate Member as the case may be.

"Current Account" means an account maintained by the Cardholder and/or Corporate Member and entries made therein.

"Credit" is the property of the Bank at all times.

Credit card is non-transferable.

On receipt of the Card, the Cardholder shall sign with the Bank in the space provided for, as per his/her signature on the application form for "Credit" Membership. In case of loss, theft, stolen/ misplaced, Corporate Member and/or the Cardholder shall be jointly and severally liable for all charges incurred on it.

Bank reserves the right to seize/cancel the Card of the Cardholder, if found at a later date that the information furnished by the Corporate Member and/or the Cardholder is false and incorrect.

Bank reserves the right to require the Corporate Member and/or Cardholder shall furnish the up-to-date financial position of the Corporate Member and/or Cardholder as required and as determined upon by the Bank. If the data is not furnished or is not satisfactory in its own discretion may refuse renewal of the Card and/or terminate the Card with.

On termination of Membership of "Credit" card for the Cardholder, the Card shall be returned to the Personal Banking Division of the Bank from the date of receipt of notice thereto, notwithstanding such termination the Corporate Member and/or Cardholder shall jointly and/or severally remain liable for all charges arising out of and in connection with issue and/or use of the Card for a period from its/their issue/renewal till surrender.

Bank reserves the right to renew the Membership of "Credit" card and can refuse the same without assigning any reason.

When the Corporate Member ceases to be a Member of the Bank or in the event of insolvency or liquidation of the Corporate Member, the Membership of all the Cardholder(s) will stand cancelled.

Bank reserves the right to require the Corporate Member on whose request the Card(s) is/are issued, the Cardholder(s), the Card(s) so issued must be signed by the Corporate Member and/or such Cardholder(s) to Personal Banking Division of the Bank. In his action the Corporate Member and the Cardholder(s) shall be jointly and severally responsible. Corporate Member shall be responsible for all charges arising out of use of the Card(s) by such Cardholder(s) and the Corporate Member but till such time the Card(s) is/are issued.

Jamuna Bank

Credit Card Application Form



VISA



Jamuna Bank Limited

Personal Banking Division

House # 17, Road # 6, Dhanmondi R/A, Dhaka-1207