



## 1. Jamuna Bank Overview

- **Established:** June 3, 2001
  - **Headquarters:** Gulshan-1, Dhaka, Bangladesh
  - **Branches:** Over 150 across the country
  - **Banking Types:** Conventional & Islamic (limited branches)
  - **Key Services:** Retail banking, SME, corporate finance, foreign trade, offshore banking, Islamic banking, remittance
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## 2. Account Types and Features

### A. Savings Account

- Minimum opening deposit: **BDT 2,000 (urban) / BDT 500 (rural)**
- Interest rate: ~5% annually (credited half-yearly)
- Max withdrawal without notice: 25% of balance
- Max withdrawals: 2 times per week
- Nominee allowed

### B. Current Account

- No interest provided
- Minimum deposit: **BDT 5,000**
- Suitable for individuals, companies, partnerships
- Unlimited transactions
- Free cheque book and debit card

- Service charge: BDT 500 (half-yearly)

### C. Short Notice Deposit (SND)

- Requires **minimum BDT 100,000** to earn interest
- Interest on daily balance
- Cheque facility available

### D. Fixed Deposit Receipt (FDR)

- Tenure options: 1 month to 5 years
  - Competitive profit rates
  - Premature encashment allowed with reduced rate
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## 3. Documents Required for Opening an Account

### For Individual Accounts:

1. **Account Opening Form (AOF)** – Filled & signed
2. **National ID card / Passport / Driving License** (Photocopy)
3. **2 passport-sized photographs** (attested)
4. **Nominee's photo & NID copy**
5. **Proof of address** – utility bill or similar (if different from NID)
6. **Minimum deposit money** (depends on account type)

### For Business Accounts:

1. Trade license

2. TIN certificate
  3. Partnership deed / Board resolution
  4. Company registration (if applicable)
  5. ID of all partners/directors
  6. Seal, BIN, and company letterhead
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## 4. Foreign Nationals & NRB Rules

### **A. Resident Foreign Currency Deposit (RFCD) Account**

- For Bangladeshi residents who returned from abroad with foreign currency
- Currencies accepted: USD, EUR, GBP
- Interest as per Bangladesh Bank rules
- Required documents:
  - Valid passport (with entry stamp)
  - Foreign currency declaration (if over USD 5,000)
  - Nominee details

### **B. Non-Resident Foreign Currency (NFCD) Account**

- For **Non-Resident Bangladeshis (NRBs)**
- Tenure: 1 month to 1 year
- Currency: USD, GBP, EUR
- Competitive interest rates
- Required documents:

- Copy of valid passport
- Visa/Work Permit (attested)
- Employer certificate
- Two photographs
- Nominee's ID

### **C. Offshore Banking Unit (OBU)**

- Available for:
  - NRBs
  - Foreign nationals
  - Exporters & EPZ businesses
- Supports:
  - FC deposit
  - Export-import payments
  - Foreign loans
- Required documents:
  - Passport, work permit
  - Company legal documents (if corporate)
  - KYC compliance document



## **6. Areas Jamuna Bank Should Improve**

### **1. Digital Banking Experience**

→ Upgrade mobile app and internet banking with modern UI, faster performance, QR

payments, and biometric login.

**2. Customer Service Quality**

→ Reduce waiting times, improve staff training, and set up efficient complaint resolution systems.

**3. NRB & Foreign Currency Services**

→ Simplify account opening for Non-Resident Bangladeshis (NRBs) and offer digital onboarding for RFCD/NFCD accounts.

**4. Product Innovation**

→ Introduce more tailored accounts for students, freelancers, and small entrepreneurs with flexible features.

**5. International Card Services**

→ Improve international usability of debit/credit cards, and offer virtual/prepaid cards for online transactions.