

If you have any queries about this document, you may consult your stockbroker or dealer, bank manager, lawyer, professional accountant or other professional adviser.

PROSPECTUS

For

PUBLIC ISSUE OF 4,290,000 ORDINARY SHARES OF TK. 120.00 EACH INCLUDING A PREMIUM OF TK.20 PER SHARE TALLING TK. 514,800,000.00 IS BEING MADE

OPENING DATE FOR SUBSCRIPTION: 05/02/2006

CLOSING DATE FOR SUBSCRIPTION: 09/02/2006

Joint Manager to the Issue

AAA Consultants & Financial Advisers
Amin Court, (4th Floor), 62-63, Motijheel C/A., Dhaka-1000

&

ICB Capital Management Limited
BSB Building (14th Floor), 8 Rajuk Avenue, Dhaka-1000

Date of Publication of the Prospectus

15th December 2005 in the "Financial Express"

JAMUNA BANK LIMITED

Registered Office: Printers Building (3rd & 8th Floor) 5, Rajuk Avenue, Dhaka-1000,
Phone: 9555141, 9570912-16 Fax: 880-2-9565762, E-mail: jamunabk@bdcom.com
Website: www.jamunabankbd.com

THE ISSUE IS LIKELY TO BE PLACED IN "A" CATEGORY

Credit Rating by CRISL

Long Term

BBB+
(Triple B Plus)

Short Term

ST-3

"As per provision of the Depository Act, 1999 and regulations made thereunder, shares will only be issued in dematerialized condition. All transfer/transmission/ splitting will take place in the Central Depository Bangladesh Ltd. (CDBL) system and any further issuance of shares (right/bonus) will be issued in dematerialized form only."

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JAMUNA BANK LIMITED

PROSPECTUS

For

PUBLIC ISSUE OF 4,290,000 ORDINARY SHARES OF TK. 120.00 EACH INCLUDING A PREMIUM OF TK.20 PER SHARE TOTTALLING TK. 514,800,000.00 IS BEING MADE

As per the SEC's guideline 50% of the public offer viz. 2,145,000 ordinary shares of Tk. 120.00 each including a premium of Tk20 per share are underwritten by the Underwriters. Underwriting Commission @ 0.50% on Tk. 257,400,000.00 (i.e., 50% of the IPO).

OPENING DATE FOR SUBSCRIPTION: 05/02/2006.

CLOSING DATE FOR SUBSCRIPTION: 09/02/2006.

CLOSING OF SUBSCRIPTION FOR NRB QUOTA: 19/02/2006

Underwriters

ICB Capital Management Limited.	
Dhaka Bank Limited.	Union Capital Limited.
The Trust Bank Limited.	Southeast Bank Limited.
Express Insurance Limited.	Bay Leasing & Investment Ltd.
IDLC of Bangladesh Limited.	Popular Life Insurance Co. Ltd.
The Loyeds Insurance Co. Ltd.	Prime Finance & Investment Ltd.
Arab Bangladesh Bank Limited.	Bangladesh Commerce Bank Ltd.
Capital Market Services Limited.	Grameen Capital Management Ltd.
National Life Insurance Co. Ltd.	Bangladesh Mutual Securities Limited.
Bangladesh Shipla Rin Sangstha.	Republic Insurance Company Limited.
Standard Insurance Company Limited.	Export Import Bank of Bangladesh Ltd.
Green Delta Insurance Company Limited.	Banco Transworld (Bangladesh) Limited.

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ICB Capital Management Limited
BSB Building (14th Floor), 8 Rajuk Avenue, Dhaka-1000

Date of Publication of the Prospectus

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"CONSENT OF THE SECURITIES AND EXCHANGE COMMISSION HAS BEEN OBTAINED TO THE ISSUE/OFFER OF THESE SECURITIES UNDER THE SECURITIES AND EXCHANGE ORDINANCE, 1969 AND PUBLIC ISSUE RULES, 1998. IT MUST BE DISTINCTLY UNDERSTOOD THAT IN GIVING THIS CONSENT THE COMMISSION DOES NOT TAKE ANY RESPONSIBILITY FOR THE FINANCIAL SOUNDNESS OF THE COMPANY, ANY OF ITS PROJECTS OR THE ISSUE PRICE OF ITS SHARES OR FOR THE CORRECTNESS OF ANY OF THE STATEMENTS MADE OR OPINION EXPRESSED WITH REGARD TO THEM, RESPONSIBILITY FOR WHICH LIES WITH THE ISSUER, ITS DIRECTORS, INVESTMENT ADVISER, ISSUE MANAGER, VALUER AND/OR AUDITOR.

IT IS, HOWEVER, THE SECURITIES AND EXCHANGE COMMISSION'S RESPONSIBILITY TO ENSURE THAT FULL AND FAIR DISCLOSURES ARE MADE IN THE PROSPECTUS IN TERMS OF THE PUBLIC ISSUE RULES, 1998, SO THAT THE INVESTORS CAN MAKE INFORMED INVESTMENT DECISIONS."

Definition and Elaboration of the abbreviated words and technical terms used in the Prospectus

IPO	:	Initial Public Offering
Commission	:	Securities and Exchange Commission
SEC	:	Securities and Exchange Commission
JBL	:	Jamuna Bank Limited
Issuer Company	:	Jamuna Bank Limited
Issue	:	Public Issue
BB	:	Bangladesh Bank
DSE	:	Dhaka Stock Exchange Limited
CSE	:	Chittagong Stock Exchange Limited
RJSC	:	Registrar of Joint Stock Companies & Firms
AAA	:	AAA Consultants & Financial Advisers
ICB	:	Investment Corporation of Bangladesh
ICML	:	ICB Capital Management Limited
Stockholder	:	Shareholder
NRB	:	Non Resident Bangladeshi
NBR	:	National Board of Revenue
Allotment	:	Letter of allotment for shares
FC Account	:	Foreign Currency Account
STD Account	:	Short Term Deposit Account
Securities	:	Shares of Jamuna Bank Limited
Securities Market	:	The Share Market of Bangladesh
Offering Price	:	Price of the securities of Jamuna Bank Limited offered.
Subscription	:	Application money
NAV	:	Net Asset Value of the Company
Sponsors	:	The sponsor shareholders of Jamuna Bank Limited.
Companies Act	:	Companies Act, 1994 (Act. No. XVIII of 1994)
Registered Office	:	Printers Building (3 rd & 8 th Floor) 5, Rajuk Avenue, Dhaka-1000

AVAILABILITY OF PROSPECTUS

Prospectus of the Company may be available at the following addresses:

Name & Address	Contact Person	Tel. No.
Jamuna Bank Limited Head Office: Printers Building (3 rd Floor & 8 th Floor) , 5 Rajuk Avenue Motijheel C.A. , Dhaka-1000	Kazi Fariduddin Ahmed Sr. Executive Vice President & Company Secretary	9570119 9570912

ISSUE MANAGER

AAA Consultants & Financial Advisers Suite # 404, Amin Court, 62-63 Motijheel C.A., Dhaka-1000.	Mr. Khwaja Arif Ahmed Managing Partner & CEO	9559602 9567726
ICB Capital Management Limited 8, Rajuk Avenue(14 th Floor), Dhaka-1000	Md. Iftikhar-Uz-Zaman Chief Executive Officer	7160326 7160627

UNDERWRITERS

Southeast Bank Limited 1, Dilkusha C/A, Dhaka-1000.	Muhammad Shahjahan EVP & company secretary	9550086 9550081
Arab Bangladesh Bank Limited BCIC Bhaban (10 th Floor), 30-31, Dilkusha C.A. Dhaka-1000	Mr. Mufakhkharul Islam Executive Vice President	9560312
The Trust Bank Limited PICL Bhaban, 36 Dilkusha C/A, Dhaka-1000	Farhad Uddin Company Secretary	9562042
EXIM Bank Limited Printers Building, 5 Rajuk Avenue, Dhaka-1000	Md. Humayun Kabir Vice President	9561604
Dhaka Bank Limited 115-120 Motijheel C.A. Dhaka-1000.	Syed Ashraf Alam Assistant Vice President	9553113 9556587
Bangladesh Shilpa Rin Sangstha BSRS Bhaban (16 th Floor) 12 , Kawran Bazar Dhaka-1215	Mrs. Hamida Akhter Asst. General Manager	9137265
ICB Capital Management Limited 8, Rajuk Avenue(14 th Floor), Dhaka-1000	Md. Iftikhar-uz-Zaman Chief Executive Officer	7160326 7160627
IDLC of Bangladesh Limited Hadi Mansion 6 th & 7 th Floor, 2, Dilkusha C/A, Dhaka-1000.	Mahmudul Bari Senior Manager	7162617 9571842
Prime Finance & Investment Limited 63, Dilkusha C/A, Dhaka-1000	Md. Rezaul Haque Senior Manager	9563883
Union Capital Limited Sonartori Tower, (14 th Floor), 13, Sonargoan Road, Dhaka-1205	Mr. Mahbul Alam Managing Director	9662888 855716
Green Delta Insurance Co. Ltd. Hadi Mansion 4 th Floor, 2, Dilkusha C/A, Dhaka-1000	Zahurul Syed Bakht Finance Director	9563680
Bay Leasing & Investment Limited Printers Building (7 th Floor), 5 Rajuk Avenue, Dhaka-1000	Khandoker Raihan Ali Senior Principal Officer	9565026 9568599
Grameen Capital Management Limited Grameen Bank Bhaban, Mirpur-2, Dhaka-1216	Shieadul Morsalin Deputy Manager	9005257
Capital Market Services Limited Suite#702, 28, Dilkusha C.A. Dhaka-1000	Mr. Al Maruf Khan Managing Director	9562715 7168652
Bangladesh Mutual Securities Limited Biman Bhaban, (8 th Floor), 100, Motijheel C/A, Dhaka-1000	Md. Kamrul Islam Sr. Executive Officer	9570624 7169428
The Loyeds Insurance Company Limited Amin Court (8 th Floor), 62-63 Motijheel C.A. Dhaka-1000	Md. Abul Hashim Managing Director(C.C)	9571482 9557175
Standard Insurance Company Limited Sena Kalyan Bhaban, (5 th Floor), 195, Motijheel C/A, Dhaka-1000	Md. Kowser Munshi Company Secretary	9888548
Republic Insurance Company Limited H.R. Bhaban (3 rd Floor), 26/1, Kakrail Dhaka-1000	Mr. Rafiqul Islam Asst. Controller of Accounts	9336619 8315301
Banco Transworld (Bangladesh) Limited Isphahani Building (3 rd Floor), 14-15, Motijheel C.A. Dhaka-1000	Prof. Mahmud Hasan Director	9569541 9564922
Popular Life Insurance Co. Limited Peoples Bhaban (3 rd floor), 36, Dilkusha, Dhaka-1000.	M A. Aziz Managing Director (C.C)	7174158 7174157
Bangladesh Commerce Bank Ltd. Taranga Complex, 19, Rajuk Avenue	Md. Majibar Rahman Vice President	9567073 9559831
Express Insurance Limited 58, Dilkusha, Dhaka-1000	Mosleh Uddin Ahmed Managing Director	9552672 9554421
National Life Insurance Co. Ltd. 79, Motijheel C.A. Dhaka-1000	A.T.M Shafiqul Islam Company Secretary	9560241 7162748

STOCK EXCHANGES

Dhaka Stock Exchange Limited (DSE) 9/F, Motijheel C.A., Dhaka-1000.	DSE Library	9564601 9666944
Chittagong Stock Exchange Limited CSE Building, 1080, Sk. Mujib Road, Agrabad C.A., Chittagong	CSE Library	714632 720871

Prospectus is also available on the Web site (www.secbd.org, www.jamunabankbd.com) and Public Reference room of the SEC for reading and study.

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