

## Janata Bank UAE Operation.

Office Address	Name & Designation	E-mail	Fax No.	Tel. & Mobil. No.	SWIFT	P.O. Box	Emirate/ City
Chief Executive's Office Obied Sayah Al Mansouri Building. Zayed 2nd Street/ Electra Street. Abu Dhabi, UAE	Mr. Md. Masuduzzaman <b>Chief Executive</b>	<a href="mailto:janata@eim.ae">janata@eim.ae</a>	02-6348749	02- 6344543 02-6331400 050-4453262	JBNBAEAA	2630	Abu Dhabi
	Mr. Md. Chaynul Haque <b>IT Manager / SPO</b>	<a href="mailto:janata@eim.ae">janata@eim.ae</a> <a href="mailto:chayanmch@gmail.com">chayanmch@gmail.com</a>	02-6348749	02-6340881 02-6331400 050-2655042			
	Mr. Md. Ramjan Bahar <b>System Administrator / PO</b>	<a href="mailto:janata@eim.ae">janata@eim.ae</a> <a href="mailto:ramjanbahar@yahoo.com">ramjanbahar@yahoo.com</a>	02-6348749	02-6340881 02-6331400 050-2367413			

### Branches in UAE

Branch Address	Name & Designation	SWIFT / E-mail	Fax No.	Tel. & Mobil. No.	P.O. Box	Emirate/ City
Electra Road, Obied Sayah Al Mansouri Building, Zayed 2nd Street, Abu Dhabi, UAE.	Mr. Mohamudul Haque <b>Manager/ SPO</b>	JANBAEAAAUH <a href="mailto:jbadas@emirates.net.ae">jbadas@emirates.net.ae</a>	02-6348749	02-6344542 02-6331400 050-7214026	2630	Abu Dhabi
Sk. Khalifa Bin Mohd. Al Nahyan Bldg. Main Market Centre, Main Street, Al-Ain, UAE.	Mr. Md. Shahadat Hossain <b>Manager/ SPO</b>	JANBAEAAALN <a href="mailto:jbaln@emirates.net.ae">jbaln@emirates.net.ae</a>	03-7644475	03-7644425 03-7513425 050-7936740	1107	Abu Dhabi/ Al-Ain
Baniyas Complex (Nasser Square), Al Maktoum Hospital Road, Deira, Dubai.UAE	Mr. Md. Abdul Awal <b>Manager/ SPO</b>	JANBAEAADX <a href="mailto:jbdxbb@emirates.net.ae">jbdxbb@emirates.net.ae</a>	04-2246023	04-2223360 04-2281442 050-4200768	3342	Dubai
Saqer Bin Rashid Al-Quassim Building, Shuaiheen Street, Al Suwaiheen Street, Sharjah, UAE	Mr. Md. Mizanur Rahman <b>Manager/ SPO</b>	JANBAEAASHJ <a href="mailto:jbshj@emirates.net.ae">jbshj@emirates.net.ae</a>	06-5687846	06-5687032 050-5875848	5303	Sharjah



*FOR Head Office and other Corporate Information:* Please visit the following links:

Head Office, Dhaka, Bangladesh : <http://www.janatabank-bd.com/>

Top Management : <http://www.janatabank-bd.com/topmng.htm>




Award, Overview & Statistics of Employees : <http://www.janatabank-bd.com/jb1.htm>

Branches in Bangladesh and Overseas : <http://www.janatabank-bd.com/jb9.htm>

Branches in UAE : <http://www.janatabank-bd.com/foreignbr.htm>



## **CITIZEN CHARTER Of JANATA BANK UAE OPERATION**

### OFFICE TIMING



-  Saturday To Wednesday : 08.00AM To 01.30PM and  
05.00PM To 07.00PM
-  Thursday : 08.00AM To 02.00PM
-  Friday : Holiday

### TRANSECTION TIMING

#### **Morning Shift: (All Type of transaction including remittance)**

-  Saturday to Wednesday : 08.00AM To 01.00PM
-  Thursday : 08.00AM TO 12.00PM





#### **Evening Shift: (Only for remittance)**

-  Saturday to Wednesday : 05.00PM To 06.30PM
-  Friday : 05.00PM To 07.00PM









## SERVICES PROVIDED BY JANATA BANK




### 01. DEPOSETS ACCOUNTS

-  Currant Account
-  Foreign Currency(FC) Account
-  Savings Account
-  Fixed Deposit (FD) Account




### 02. LOANS & ADVANCES

-  Personal Loans(PL)
-  Temporary Overdrafts(TOD)
-  Cash Credit(CC)
-  Secured Overdrafts(SOD)
-  Cheque Discounting (IBP)
-  LTR/ LIM etc

### 03. REMITTANCE:

-  Taka Demand Draft (TDD)/Taka Telegraphic Transfer(TTT) to Bangladesh;
-  Foreign DD/TT to Bangladesh;
-  US Dollar, Pound Sterling, Euro, Japanese Yen etc FDD/FTT all over the world

### 04. OTHERS:

-  Issuance of Payment Order (PO)
-  Issuance of WEDB(Wage Earners Development Bonds)
-  Issuance of US Dollar Premium & Investment Bond
  - **US dollar Premium Bond**  
<http://www.bangladesh-bank.org/investfacility/premibond.html>
  - **US Dollar Investment Bond**  
<http://www.bangladesh-bank.org/investfacility/investbond.html>

### 05. INTEREST RATE ON DEPOSITS:

 Current Deposit	0.00%
 Saving Deposit	1.25%
 Fixed Deposit	
a. 01 Month period	3.00%
b. 03 Months period	3.50%
c. 06 Months period	3.75%
d. 12 Months period	3.75%



## **06. INTEREST RATE ON LONS & ADVANCES:**

<input type="checkbox"/> Cash Credit(CC)	12%
<input type="checkbox"/> Personal Loans :	
• Against Salary	12%
• Against Business	11%
• Against Transport/Car	10%
<input type="checkbox"/> Secured Over Drafts(SOD)	12%
<input type="checkbox"/> Temporary Over Drafts(TOD)	13%
<input type="checkbox"/> LIM/LTR	13%
<input type="checkbox"/> Cheque Discounting/IBP	12%

## **07. CHARGES:**

### **a. Service/Incidental Charges:-**

<input type="checkbox"/> Savings Account	AED 50/-
<input type="checkbox"/> Current Account	AED100/-

**b. Cheque Return Charges: AED=100/-**-(Per Instance);

**c. Payment Order/Manager's Cheque Issuance Charges:-AED=15/;**

### **d. Handling Charges for Loans & Advances:-**

<input type="checkbox"/> AED 150 Up to borrowing amount	AED=125000/-
<input type="checkbox"/> AED 200 Up to borrowing amount	AED=500000/-
<input type="checkbox"/> AED 300 Up to borrowing amount	AED=500001/-and above

### **e. Account Closing Charges:**

AED 50/--(CD & SB)

### **f. Fees on issuing Demand Drafts:-**


<input type="checkbox"/> Taka DD to Bangladesh only	AED 04/-
<input type="checkbox"/> Dollar/Pound/Euro etc DD's to Bangladesh	AED 20/-
<input type="checkbox"/> Other than Bangladesh for per FDD	AED 60/-

### **g. Fees on Telegraphic Transfer (TT)**

<input type="checkbox"/> Taka Telegraphic Transfer to Bangladesh	=AED 12/
<input type="checkbox"/> FTT's in other Currencies to Bangladesh	=AED 30/-
<input type="checkbox"/> FTT's other than Bangladesh	=AED 60/



#### **h. Commission on issuance of Guarantee**

 Per Guarantee	AED 10/ to 70/-
 Cancellation charges	AED 50/-

#### **i. Cheque Collection Charges–**

 Per instance with in UAE	AED 20/-
 Foreign Cheque / instruments(other than UAE)	AED 50/ or at actual

#### **j. Balance/Solvency/Clearance Certificate** **AED 30/-**

#### **k. Monthly statement of Accounts** **AED 10/** (Except running month)

#### **l. Telephone/Telegram/Postage** **At Actual**

#### **m. Standing Instruction Execution** **AED 10/** (per instance)

For Any Further information Call: 02-6331400 or email to : [jbadas@eim.ae](mailto:jbadas@eim.ae)