



Government of the People's Republic of Bangladesh  
National Board of Revenue

Taxpayer's Identification Number (TIN) Certificate

**TIN : 824423490634**

This is to Certify that **Md. Mahabbur Rahman Joy Chowdhury** is a Registered Taxpayer of National Board of Revenue under the jurisdiction of **Taxes Circle-014 , Taxes Zone Narayanganj**.

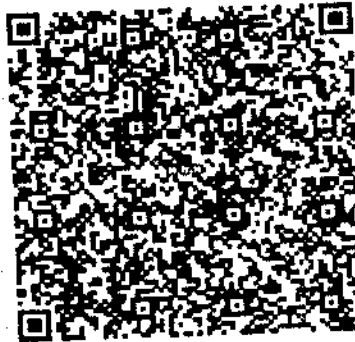
**Taxpayer's Particulars :**

- 1) Name : **Md. Mahabbur Rahman Joy Chowdhury**
- 2) Father's Name : **A. R. Chowdhury (Samad)**
- 3) Mother's Name : **Kaniz Fatema Moya**
- 4.a) Current Address : **South Sostapur, Fatullah, Narayanganj, PO : 1421**
- 4.b) Permanent Address : **Chowdhury Bari, Badal, Faridpur, Pabna, PO : 6650, Bangladesh**
- 5) Previous TIN : **Not Applicable**
- 6) Status : **Individual**

Date : November 13, 2018

**Please Note:**

1. A Taxpayer is liable to file the Return of Income under section 100 of the Income Tax Act, 2023.
2. Failure to file Return of Income under Section 100 is liable to:
  - (a) Penalty under section 266; and
  - (b) Prosecution under section 311 of the Income Tax Act, 2023.



Deputy Commissioner of Taxes  
Taxes Circle-014  
Taxes Zone Narayanganj  
Address : Rakya Bhaba (29<sup>th</sup> Floor), Channel,  
Narayanganj, Phone : 7634084

**N. B. This is a system generated certificate and requires no manual signature.**

*(Handwritten Signature)*  
22/11/2018  
মতিউর রহমান  
সিস্টেম ম্যানেজার  
আপারিস ৩২-০৪, ঢাকা।



Government of the People's Republic of Bangladesh  
National Board of Revenue  
Income Tax Department

Income Tax Certificate  
Assessment Year: 2025-2026

Section: 180(2) [Revised]

Taxpayer's Name	Md. Mahabbur Rahman Joy Chowdhury
Taxpayer's Identification Number (TIN)	824423490634
Father's Name	A. R. Chowdhury (Samad)
Mother's Name	Kaniz Fatema Maya
Current Address	N.P. Ayurbedik Bitan, South Sostapur, Fatullah, Narayanganj
Permanent Address	Chowdhury Bari, Badal, Faridpur, Pabna
Status	Individual -> Bangladeshi -> Having NID

This is to certify that Md. Mahabbur Rahman Joy Chowdhury is a registered taxpayer of Taxes Circle-014, Taxes Zone-Narayanganj. The taxpayer has filed the return of income for the Assessment Year 2025-2026. Shown Total Income 3,80,000 BDT, Net Wealth 23,45,000 BDT and Paid Tax 3,000 BDT.



This is a system generated certificate, and requires no signature.

217223  
মহাভাবুর রহমান  
সিনিয়র জুডিসিয়াল অফিসার  
অফিস নং-০৪, পাবনা।

eReturn



Government of the People's Republic of Bangladesh  
National Board of Revenue  
(Income Tax Office)

Acknowledgement Receipt/Certificate of Return of Income

Assessment Year: 2025-2026

Section: 180(2) [Revised]

Name of the Taxpayer: Md. Mahabbur Rahman Joy Chowdhury

NID / Passport No (if No NID): 4167642547

TIN: 8 2 4 4 2 3 4 9 0 6 3 4

Circle: Circle-014

Taxes Zone: Narayanganj

Total Income Shown: 3,80,000 Taka

Total Tax Paid: 3,000 Taka

Serial No. of Return Register	216994137223
Volume No. of Return Register	
Date of Return Submission	18/12/2025

Seal of Tax Office

Signature and Seal of the Official Receiving the Return



System generated document. No signature required.

Please Visit: "<https://etaxnbr.gov.bd>" website to get Income Tax Certificate in Online

25/12/25  
মহাভাবুর মাহমুদ  
পিনাক্স কন্সাল্ট্যান্স মার্কেটিং  
আবানগঞ্জ-০৪, গুলশান I



0020704958\*

Transaction 2512140721946861

আই. টি. ৩১ (পরিমার্জিত)

অর্থ প্রদানকারীকে দেয় রশিদ

সার্কেল: Circle-014

কর অঞ্চল: Narayanganj

কোড: 1110217103070-1111101

এচালান নং: 2526-0020704958  
তারিখ: 14/12/2025

মেসার্স/জনাব/ বেগম

Md. Mahabbur Rahman Joy Chowdhury

টি আই এন

824423490634

ঠিকানা

South Sostapur, Fatullah, Narayanganj-1421, Bangladesh

এর নিকট হইতে

2025-26

কর বৎসরের জন্য আয়কর আইন, ২০২৩-এর

Tax with Return -173

ধারায় অগ্রিম / দাবি আদায় বাবদ / সম্পদ কর আইন, ১৯৬৩ এর অধীন সম্পদ কর বাবদ টাকা (অংকে ও কথায়)

3000.00 ( Three Thousand Taka Only)

বুঝিয়া পাইলাম।

This challan has been generated electronically, no signature required

ম্যানেজার

সোনালী ব্যাংক লিমিটেড

স্থানীয় কার্যালয়, ঢাকা।

NBR Sonali Bank e-Payment

তারিখ: 14/12/2025

মতিউর রহমান  
২০/১২/২৫  
সিনিয়র অফিসিয়াল ম্যাজিস্ট্রেট  
আদালত নং-০৪, ঢাকা।

pay online, any time, any where

Help line: support@nbr.gov.bd

## Statement of Income and Tax during the Income Year ended on 30/6/2025

Taxpayer: Md. Mahabbur Rahman Joy

TIN:

8 2 4 4 2 3 4 9 0 6 3 4

Particulars of Income	Amount in Taka
1. Income from Employment (annex Schedule 1)	0
2. Income from Rent (annex Schedule 2)	0
3. Income from Agriculture (annex Schedule 3)	0
4. Income from Business (annex Schedule 4)	3,80,000 ✓
5. Income from Capital Gain	0
6. Income from Financial Assets (Bank Interest, Dividend, Securities Profit etc)	0
7. Income from Other Sources (Royalty, License Fees, Honorarium, Govt. Incentive etc.)	0
8. Share of Income from Firm or AOP	0
9. Income of Minor or Spouse (if not Taxpayer)	0
10. Taxable Income from Abroad	0
11. Total Income (Aggregate of Serial 1 to 10)	3,80,000 ✓

Tax Computation	Amount in Taka
12. Gross Tax on Taxable Income	1,500 ✓
13. Tax Rebate (annex Schedule 5)	0
14. Net Tax after Rebate (12 - 13)	3,000 ✓
15. Minimum Tax	3,000 ✓
16. Tax Payable (Higher of 14 and 15)	3,000 ✓
17. (a) Net Wealth Surcharge (if applicable)	0
(b) Tobacco Surcharge (if applicable)	0
(c) Environmental Surcharge (if applicable)	0
18. Delay Interest, Penalty or any other amount Under Income Tax Act (if any)	0
19. Total Amount Payable (16 + 17 + 18)	3,000 ✓

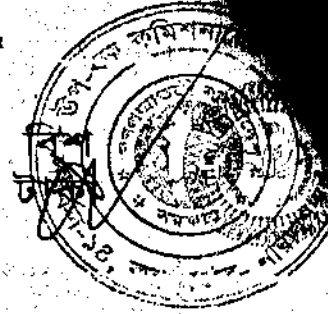
২২/১১/২৫  
 সিনিয়র অফিসার  
 আয়কর বিভাগ-৩৪, গাজরা

National Board of Revenue  
www.nbr.gov.bd

For Office Use	
Serial No. of Return Register	215994137223
Volume No. of Return Register	
Date of Return Submission	12/18/2025

FORM OF RETURN OF INCOME FOR  
INDIVIDUAL PERSON

U/S- 180(2) (Revised)



1. Name of the Taxpayer: Md. Mahabbur Rahman Joy Chowdhury

2. National ID No. / Passport No. (if No NID): 4157642547

3. TIN: 8 1 2 4 4 2 3 4 9 0 6 3 4

4. (a) Circle: Circle-014 (b) Taxes Zone: Narayanganj

5. Assessment Year: 2025-2026 6. Residential Status: Resident  Non-resident

7. Taxpayer's Status: Individual  Firm  Hindu Undivided Family  Others

8. Tick (✓) on the box for getting special benefit:

A gazette war-wounded freedom fighter  Female  Third Gender  Disable Person

Aged 65 years or more  A parent of a person with disability

9. Date of Birth (DD MM YYYY): 02 01 1978

10. Wife/Husband's Name:   
TIN (if spouse is a Taxpayer):

11. Address: N.P Ayurbedik Bitan, South Sostapur, Fatullah, Narayanganj  
Telephone: 01984361826 Mobile: 01984361826 e-mail:

12. If employed, employer's name (latest employer's name in case of multiple employment):

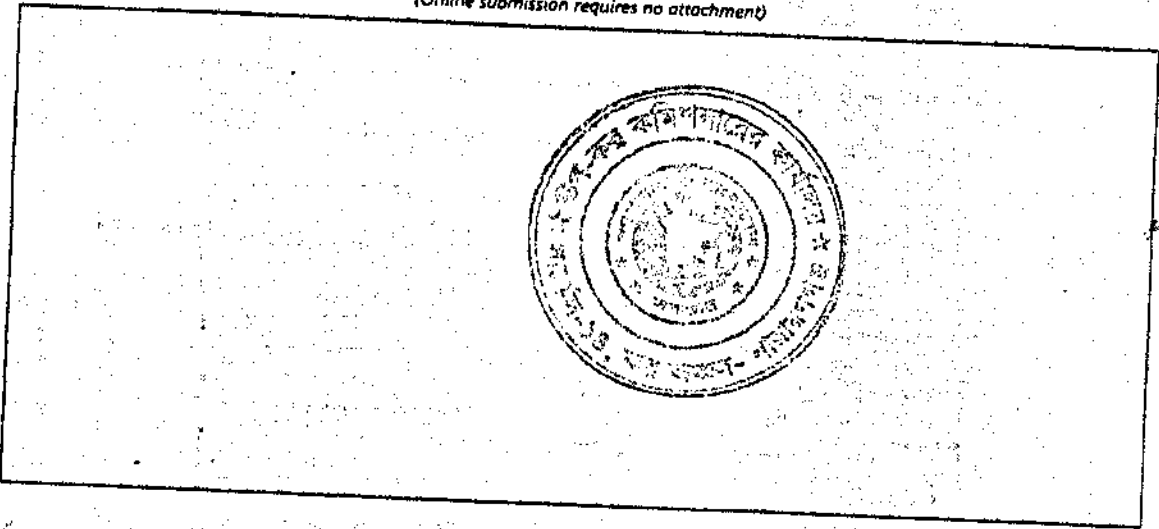
13. (a) Name of Organization:   
(b) Business Identification number (BIN):

14. Name and TIN of Partners / Members in case of Firm / Association of Persons:

অবিকল নকল  
আবেদনের তারিখ ২৩/১২/২০২৫  
আবেদনের তারিখ ২৩/১২/২০২৫  
কপিং ফি জমার তারিখ ২৪/১২/২০২৫  
নকল প্রদানের তারিখ ২৩/১২/২০২৫  
প্রকৃতিগতভাবে বাক্য

Details of Tax Payment		Amount in Taka
19.	Deducted or Collected at Source (attach proof)	0
20.	Advance Tax paid (attach proof)	0
21.	Adjustment of Tax Refund (mention assessment year(s) of refund)	0
22.	Tax Paid with this Return (attach proof)	3,000
23.	Total Tax Paid and Adjusted (20 + 21 + 22 + 23)	3,000
24.	Excess Payment (24 - 19)	0
25.	Tax Exempted / Tax Free Income (attach proof)	0

**List of Documents Furnished with this Return**  
(Online submission requires no attachment)



**Verification**

I **Md. Mahabbur Rahman Joy Chowdhury** father / husband: **A. R. Chowdhury (Samad)**  
 TIN 

8	2	4	4	2	3	4	9	0	6	3	4
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 solemnly declare that to the best of my knowledge and belief the information given in this return and statements and documents annexed herewith is correct and complete.

Place:  
Date: 12/18/2025

*(Handwritten Signature)*  
23/12/25

Md. Mahabbur Rahman Joy Chowdhury

Signature  
(Name in Block Letters)

*System generated document, it requires no signature*

*(Handwritten Signature)*  
23/12/25  
(বিশ্বজিৎ সরকার)  
প্রথম সহকারী  
সার্কেল-১৪  
কর অফিস-সারায়ণগঞ্জ।

**মাহবুবুর রহমান জয় চৌধুরী**  
সহকারী কর কমিশনার  
কর সার্কেল-১৪  
কর অফিস-সারায়ণগঞ্জ  
ফোন: ০২-৭৬৩৪০৮৪

*(Handwritten Signature)*  
23/12/25  
মাহবুবুর রহমান  
সিনিয়র জুনিয়র সিস্টেম অফিসার  
সারায়ণগঞ্জ-০৪, ফোন।

**Schedule-4**  
(Particulars of Income from Business)

Name of the Taxpayer: Md. Mahabbur Rahman Joy Chowdhury

TIN: 8 2 4 4 2 3 4

Name of Business: N.P Ayurbedik Bitan

Nature of Business: Regular Business Income

Address of Business: South Sastapur, Fatullah, Narayanganj.

Serial No	Summary of Income	Amount in Taka
1.	Sales / Turnover / Receipt	
2.	Gross Profit	68,00,000
3.	General, Administrative, Selling and Other Expenses	5,70,000
4.	Bad Debt Expense	90,000
5.	Net Profit (2 - 3)	3,80,000

Serial No	Summary of Balance Sheet	Amount in Taka
6.	Cash and Bank Balance	3,15,000
7.	Inventory	4,50,000
8.	Fixed Assets	0
9.	Other Assets	0
10.	Total Assets (6 + 7 + 8 + 9)	7,65,000
11.	Opening Capital	18,65,000
12.	Net Profit	3,80,000
13.	Drawing during the Income Year	2,00,000
14.	Closing Capital (11 + 12 - 13)	18,65,000
15.	Liabilities	0
16.	Total Capital & Liabilities (14 + 15)	18,65,000

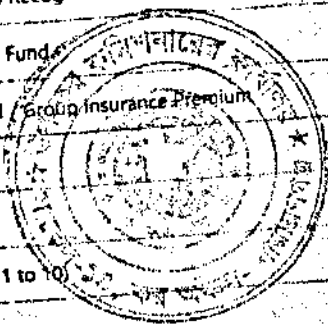


**Schedule-5**  
**(Particulars of Investment Tax Credit)**

Name of the Taxpayer: Md. Mahabbur Rahman Joy  
Signature

TIN: 8 2 4 4 2 3 4 9 0 6 3 4

Particulars of Rebatable Investment:		Amount in Taka
Serial No.	Summary of Income	
1.	Life Insurance Premium or Contractual Deferred Annuity Paid in Bangladesh	
2.	Contribution to Deposit Pension Scheme	0
3.	Investment in Government Securities, Unit Certificate, Mutual Fund, ETF or Joint Investment Scheme Unit Certificate	
4.	Investment in Securities listed with Approved Stock Exchange	
5.	Contribution to Provident Fund to which Provident Fund Act, 1925 applies	
6.	Self & Employer's Contribution to Recognized Provident Fund	
7.	Contribution to Super Annuation Fund	
8.	Contribution to Benevolent Fund / Group Insurance Premium	
9.	Contribution to Zakat Fund	0
10.	Others, if any (provide detail)	0
11.	Total Investment (aggregate of 1 to 10)	0
12.	Amount of Tax Rebate	0



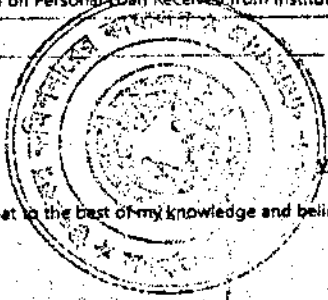
১৩/১২/২৫  
 মোঃ মাহবুবুর রহমান জয়  
 স্বাক্ষরিত ১৩-১২-২৫, ঢাকা।

**Statement of Expenses Relating to Lifestyle  
(For Individual Person)**

Name of the Taxpayer: Md. Mahabbur Rahman Joy  
Chowdhury

TIN 8 2 4 4 2 3 4 9 0

Serial No.	Particulars of Expenditure	Amount of Taka	Comments
1.	Personal and family fooding, clothing and other essentials	2,00,000	All Expenses
2.	Housing Expense	0	
3.	Personal Transport Expense	0	
4.	Utility Expense (Electricity, Gas, Water, Telephone, Mobile, Internet etc. Bills)	0	
5.	Education Expense	0	
6.	Personal Expense for Local and Foreign Travel, Vacation etc.	0	
7.	Festival and Other Special Expense	0	
8.	Tax Deducted / Collected at Source (with TS on Profit of Sanchaypatra) and Tax & Surcharge Paid based on Tax Return of Last Year	0	
9.	Interest Paid on Personal Loan Received from Institution & Other Source	0	
	Total:	2,00,000	



Verification

I solemnly declare that to the best of my knowledge and belief the information given in this IT-10BB (2023) is correct and complete.

Md. Mahabbur Rahman Joy Chowdhury  
Name & signature of the Taxpayer  
Date: 12/18/2025

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Statement of Assets, Liabilities and Expenses (as on 30/6/2025)

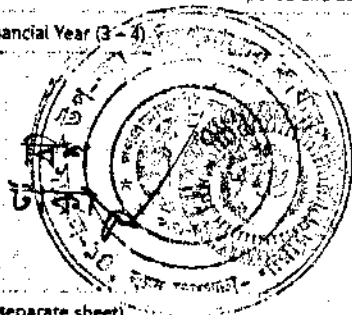
To Whom It May Concern

Every person who is a resident in Bangladesh and whose amount of Total Asset at home and abroad exceeds Taka 50,00,000 or whose amount of Total Asset does not exceed Tk. 50,00,000 but owns a Motor Car in any time or invested in any House Property or Apartment within the City Corporation area or Owns Assets outside Bangladesh or being a Shareholder Director of a Company. Every Non-Bangladeshi and Non-Resident Bangladesh Natural Person shall submit the statement only in respect of Assets Located in Bangladesh.

Name of the Taxpayer: Md. Mahabbur Rahman Joy Chowdhury

TIN 8 2 4 4 2 3 4 9 0 6 3 4

1. Sources of Fund:	Amount (Tk.)	Amount (Tk.)
(a) Total Income Shown in Return (Sl. No. 11 of Statement of Total Income)	5,80,000	
(b) Tax Exempted Income (Please see Instruction Page)		
(c) Receipt of Gift and Others		
<b>Total Source of Fund:</b>		<b>3,80,000</b>
2. Net Wealth as on Last Date of Previous Income Year		21,65,000
3. Sum of Source of Fund and Previous Year's Net Wealth (1 + 2)		25,45,000
4.		
(a) Expense relating to Lifestyle (as per IT-10BB)	2,00,000	
(b) Gift / Expenses / Loss Not Mentioned in IT-10BB	0	
<b>Total Expense and Loss:</b>		<b>2,00,000</b>
5. Net Wealth at the Last Date of this Financial Year (3 - 4)		23,45,000
6. Personal Liabilities Outside Business		
(a) Institutional Liabilities		
(b) Non-Institutional Liabilities		
(c) Other Liabilities		
7. Gross Wealth (5 + 6)		23,45,000
8. Particulars of Assets (If needed attach separate sheet)		
(a) Total Asset of Business	18,65,000	
Less: Business Liabilities (Institutional & Non-Institutional)	0	
(b) Director's Shareholdings in the Companies		
(c) Business Capital of Partnership Firm		
(d) Non-Agricultural Property / land / House Property (Acquisition / Cost Value with Legal Expense / Acquired Price / Building Cost / Investment)		
Location and Description of Non-Agricultural Property (use separate sheet if needed)		
(e) Agricultural Property (Acquisition / Cost Value with Legal Expense)		
Location and Description of Agricultural Property (use separate sheet if needed)		
(f) Financial Assets:		
(i) Share / Debenture / Bond / Securities / Unit Certificate etc.		
(ii) Sanchaypatra / Deposit Pension Scheme		
(iii) Loan Given (Mention Name & NID of Loan Receiver)		

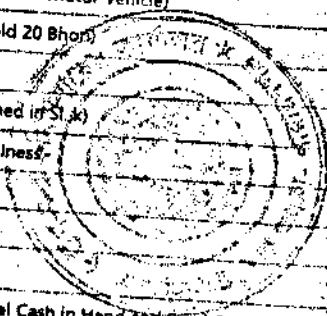


বাংলাদেশ কোর্ট ফি

অবিকল নকল  
 আবেদনের তারিখ: ২৩/১২/২০২৩  
 আবেদনের তারিখ: ২৩/১২/২০২৩  
 কপিং ফি জমার তারিখ: ২৩/১২/২০২৩  
 নকল প্রদানের তারিখ: ২৩/১২/২০২৩

২৩/১২/২৩  
 মন্ত্রিত্বের সহায়ক  
 এর কার্যালয় মাঝিপুর  
 ডি.সি. নং-৩৪৪, ঢাকা।

(iv) Savings Deposit / Term Deposit		
(v) Provident Fund or Other Fund (if any)		
(vi) Other Investment		
Total Financial Assets:		0
(g) Motor Vehicle(s) (Cost Value including Registration Expense) (Mention Type and Registration Number of Motor Vehicle)		
(h) Ornaments (Mention Quantity) (Gold 20 Bhor)		
(i) Furniture and Electronic Items		0
(j) Other Assets (Except Assets Mentioned in (i), (k))		2,80,000
(k) Cash in Hand and Fund Outside Business:		
(i) Bank Balance		
(ii) Cash in Hand		2,00,000
(iii) Others		
Total Cash in Hand and Fund Outside Business:		2,00,000
Total Assets inside Bangladesh		23,45,000
9. Assets Outside Bangladesh		
10. Total Assets in Bangladesh and Outside Bangladesh (8 + 9)		23,45,000



**Verification**

I solemnly declare that to the best of my knowledge and belief the information given in this IT-10B (2023) is correct and complete.

৩০/১২/২৫  
 (বিশ্বজিৎ সরকার)  
 প্রধান সহকারী  
 সার্কেল-১৪  
 কর অঞ্চল-নারায়নগঞ্জ।

৩০/১২/২৫  
 রাফিকুল হোসেন  
 সহকারী কর কমিশনার  
 কর সার্কেল-১৪  
 কর অঞ্চল-নারায়নগঞ্জ  
 ফোন: ০২-৭৬৩৪০৮৪

Md. Mahabbur Rahman Joy Chowdhury  
 Name & Signature of the Taxpayer  
 Date: 12/18/2025

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**PARTICULARS OF BUSINESS CAPITALS**  
[Attachment for serial no 8(b) & 8(c) of IT-10B (2023)]

Taxpayer Name: Md. Mahabbur Rahman Joy Chowdhury

Assessment Year: 2025-2026

TIN 

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**PARTICULARS OF NON-AGRICULTURAL & AGRICULTURAL PROPERTIES**  
[Attachment for serial no 8(d) & 8(e) of IT-10B (2023)]

Taxpayer Name: Md. Mahabbur Rahman Joy Chowdhury

Assessment Year: 2025-2026

TIN 

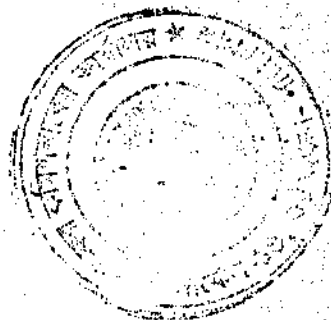
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**Non-agricultural Properties**

Non-agricultural property at cost value or any advance made for such property (description, location and size)	Value at the start of income year	Increased/ decreased during the income year	Value at the last date of income year
1 Inherited from father, house on 5 decimal land, B/F (5 Decimal)	0	0	0

**Agricultural Properties**

Agricultural property at cost value (description, location and size)	Value at the start of income year	Increased/ decreased during the income year	Value at the last date of income year
1 Inherited from father, Null land, B/F (90 Decimal)	0	0	0



Print Date 28-Dec-2025

Print Time 12:32 PM

User ID: 45570

ch, Pabna.

### STATEMENT OF ACCOUNT

<b>HABBUR RAHMAN JOY CHOWDHURY</b> FARIDPUR	Branch: 41145 - Pabna Branch, Pabna. Category: BCT Opening Date: 28-Dec-2025 Account Number: 4114501041422 Interest Rate: 2.0 Account Type: US - Savings Bank Account (General) Period: 28-Dec-2025 - 28-Dec-2025 Status: Active Routing Number: 200761781
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Date	Value Date	Originating Branch	Transaction	Debit	Credit	Balance
			Opening Balance			0.00 bn
28-Dec-2025	28-Dec-2025		Cash Deposit		1,200.00	1,200.00 bn
Grand Total				0.00	1,200.00	
Closing Balance						1,200.00 bn

----- End of Report -----



*28/12/25*  
**হাব্বুর রহমান**  
মিলিটারি কন্সিয়ার্সাল ন্যাক্সেস  
আদালত সেক-০৪, পাবনা।

STATEMENT OF ACCOUNT



NARAYANGANJ LINK ROAD BRANCH  
 (MAA) PLAZA, SHIBU MARKET,  
 PLAZA: KHIZIRPUR, FATULLAH,  
 FATULLAH  
 NARAYANGANJ

Old Account No : 0101-0310036152  
 Routing Number/MICR : 130670184  
 STATEMENT FROM : 01-Nov-2025 TO 22-Dec-2025  
 DATE OF A/C OPENING : 20-Nov-2018  
 MATURITY DATE(Not applicable for CC/OD)  
 ACCOUNT STATUS : ACTIVE  
 CUSTOMER STATUS : ACTIVE  
 LIMIT AMOUNT : 0.00  
 CURRENCY : BDT.  
 STATEMENT GENERATION ON : 22-Dec-2025  
 INTEREST / PROFIT RATE : 2.00  
 RECEIPT NO.  
 EXPIRY DATE

1101004909110  
 100009846137  
 Savings Account  
 MD. MAHABBUR RAHMAN JOY  
 CHOWDHURY

SOUTH SASTAPUR, FATULLA  
 SOUTH SASTAPUR, FATULLA  
 NARAYANGANJ SADAR  
 FATULLAH

POSTCODE : 1420  
 CITY : NARAYANGANJ  
 STATE : Dhaka  
 COUNTRY : BANGLADESH  
 AIL ID  
 ONE NO : 01712775894

Statement Summary :	Opening Balance	Total Debits	Total Credits	Closing Balance
	118,194.41Cr	110,442.75	100,000.00	108,096.66Cr

Trans Date	Value Date	Particulars	Ref/Cheque No	Debit	Credit	Balance	Tran Branch
		Opening Balance				118,194.41Cr	
8/11/25 11:23	08/11/25	WITHDRAWAL TRANSFER RTGS/0200323637811 /ADVOCATE AKM OMARF/FIC BANK LTD.		100,000.00		18,194.41Cr	00101
8/11/25 11:23	08/11/25	REMITTANCE CHARGES		97.75		18,096.66Cr	00101
		REMITTANCE CHARGES TRF TO 2103020000899			100,000.00	118,096.66Cr	00101
9/11/25 15:08	19/11/25	CASH DEPOSIT self				115,796.66Cr	99999
8/11/25 23:55	28/11/25	SMS Fee		300.00		115,751.86Cr	99999
8/11/25 23:55	28/11/25	VAT		45.00		108,096.66Cr	00101
4/12/25 18:13	14/12/25	C.A.S. CASH CHEQUE CASH WITHDRAWAL CHEQUE NO. 791342/self	4791342	10,000.00			
		self					
Total :				110,442.75	100,000.00		



*Signature*  
 20/12/25  
 মতিউর রহমান  
 সিনিয়র জুনিয়র ম্যানেজিং  
 অফিসার নং-08, পাবনা।

# STATEMENT OF ACCOUNT

## IMPORTANT MESSAGE

Unless the constituent notifies the bank 30 days of statement date, of any discrepancy found by him in this statement, it will be taken that he has found the account correct.

The closing balance as shown/displayed includes the cheques lodged in clearing but does not include any holds and / or overdraft limit and / or linked fixed deposits, etc. Hence the closing balance displayed may not be the effective available balance. For any further clarifications, please contact the Branch or Service desk per details mentioned below.

'Value date' is the effective date of Credit/Debit in the account.

Bank does not send requests for Internet Banking Login ID, Password, Credit/Debit card numbers, Bank account numbers, or other sensitive financial information by e-mail. If you do receive a message of this type that appears to be from Bank or related to Bank product or service, please do not respond. Send a copy of the message and any related details to [info@jamunabank.com.bd](mailto:info@jamunabank.com.bd).

This is a system generated output and requires no signature.

Please visit our website [www.jamunabank.com](http://www.jamunabank.com) for further information

## COMMONLY USED ABBREVIATIONS

A	Account to Account
M	Automated Teller Machine
C	Credit
D	Debit
F	Fixed Deposit
F	Fund Transfer
-REV	Fund Transfer Reversal
and Trf	Fund Transfer
JL	Jamuna Bank Limited
T	Internet Fund Transfer
IPS	Immediate Payment Service
IPS-CIB	IMPS Corporate Internet Banking
IPS-INET	Immediate Payment Service Internet Banking
IPS-RIB	Immediate Payment Service Retail Internet Banking
ICR	Magnetic Ink Character Recognition
EFTN	Bangladesh Electronic Funds Transfer Network
OS	Point of Sale
D	Recurring Deposit
TGS	Real Time Gross Settlement systems
I	Standing Instruction
PT	Third Party Transfer
RF	Transfer

----- End of the Statement -----

