

## We prioritise RELIABLE COOLING TECHNOLOGY



**MONIKA ISLAM**  
Group Director, Jamuna Group

Jamuna refrigerators are a beacon of innovation in the ever-evolving realm of smart home appliances. They are our gateway to the latest advancements in refrigerator technology, offering insights into connectivity, energy efficiency, and cutting-edge features designed to enhance the modern home. Jamuna Electronics is utilising the latest technological advancements to meet market demand and consumer preferences. Our brand payoff line is 'Innovation for a Smarter Life'. Our highly experienced and dedicated R&D team is always active in achieving technical excellence and continuous improvement. Jamuna Refrigerators offer various models to cater to different consumer needs.

We use modern machinery, state-of-the-art technology, skilled manpower, and advanced raw materials to produce the best quality refrigerators in the country. Jamuna refrigerators are available in different sizes, designs, capacities, and prices to suit the purchasing power of all types of buyers. Our latest refrigerator models incorporate advanced

technology to enhance food preservation, food safety, user convenience, and energy efficiency. We prioritise reliable cooling technology and energy-saving features, ensuring the freshness of food while minimising electricity consumption, aligning with the growing demand for eco-friendly appliances.

Without reluctance, we can say that the evolution of Jamuna refrigerators' features is not just about keeping your food fresh; it's about elevating your kitchen's functionality and style. While maintaining global standards, our production costs are higher than others, but despite that, we deliver international-standard Jamuna refrigerators and freezers at affordable prices compared to other brands in the market. Jamuna has created a significant and unique place among consumers as a domestic brand amid various foreign brands.

Innovative designs and customisable features in Jamuna Refrigerators cater to diverse lifestyles and kitchen aesthetics as well.

## High-quality refrigerators at an AFFORDABLE PRICE



**M A RAZZAK KHAN RAJ CIP**  
Chairman, Minister-Myone Group

At Minister Electronics, we understand the unique needs of Bangladeshi households. Keeping your food fresh and your electricity bills manageable is our top priority. That's why we design our refrigerators with unwavering dedication to reliability, efficiency, and cutting-edge innovation, providing high-quality refrigerators at a very affordable price.

Every Minister refrigerator undergoes rigorous testing to ensure long-lasting performance and optimal cooling, perfect for our country's warm climate. We use high-quality materials for superior insulation, leading to significant energy savings – up to 66% compared to traditional models! Because we're committed to a greener Bangladesh, we utilize eco-friendly R600a refrigerant gas, and all our refrigerators come with built-in stabilizers. Minister also utilizes high-tempered glass doors, which do not break even under extreme pressure. Additionally, the designs are aesthetically pleasing, making the refrigerators trendy.

We're constantly pushing boundaries, developing features like our industry-leading

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fast cooling system. We're also exploring the future of food preservation, with features like smart connectivity and intelligent temperature control on the horizon. By focusing on both core functionality and cutting-edge technology, we ensure Minister refrigerators remain reliable, efficient, and at the forefront of keeping your food fresh and your wallet happy. With the high-quality innovation, we are planning to go global as soon as we have received very good responses from local buyers over the years.

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But that's not all—beyond the standard discount, customers stand the chance to win exciting prizes such as refrigerators, AC units, Smart TVs, microwave ovens, and a variety of other home appliances.

"Promotions such as the 'Double Khushi Offer' capture the attention of potential buyers and also serve to stimulate purchasing decisions," said Salim Ullah Salim, Director of Marketing, Jamuna Electronics and Automobiles Ltd.

#### TAILORED PAYMENTS

Easy monthly instalment (EMI) options are available throughout the year, offering a convenient solution for customers to manage their finances. Their popularity soars during the festive season, as they provide a helpful way for jobholders and individuals with lower incomes to comfortably afford larger purchases amidst rising expenses.

Many electronics companies extend discounts for purchases made using credit cards from selected financial institutions with which they partner. Purchasing through credit cards benefits the customer with additional EMI facilities, discounts, and attractive cashback offers. Moreover, to enhance savings, it's worthwhile to explore debit card options as well.

There's an opportunity to avail up to a 15% discount when making payments with bank cards at Transcom Digital, with the facility of 0% interest for up to 36 months. Credit and debit cards from 35 banks can be used to buy Konka fridges, Minister, Walton, and Jamuna also offer EMI facilities through credit cards from various banks.

#### SHOHOJ KISTI

The Shohoj Kisti instalment option offers a flexible solution for individuals seeking financial assistance without

### SHOHOJ KISTI

		DOWN-PAYMENT
TRANSCOM	No extra charges incurred if the payment is settled within the 12-month period.	Tailored to each customer's condition.
WALTON	Zero interest with easy instalments of 6 months and a maximum instalment facility up to 36 months.	Tailored to each customer's condition.
ELECTROMART	Monthly instalments available up to 12 months.	25% is determined based on financial evaluation.
MINISTER	No extra charges incurred if the payment is settled within the 36-month period.	Tailored to each customer's condition.
JAMUNA	Interest-free instalments up to six months.	20% is determined based on financial evaluation.

A wide array of home appliance manufacturers and distributors, including Transcom Digital, Walton, Electromart, Jamuna, Minister, and Vision, provide EMI options for purchasing fridges. There are two types of EMI currently offered by these companies: one through credit cards and the other via cash, often referred to as 'Shohoj Kisti'.

#### EMI VIA CARDS

"The flexible payment plans of EMI make it more manageable and affordable by allowing customers to spread the cost of their purchase over several months," said an expert from Transcom Digital.

a credit card. With instalment payments spanning from 3 to 12 months, it provides the convenience needed. To qualify for this financing opportunity, the applicant must be employed, whether as a salaried worker, businessperson, landlord, or in any other occupation, subject to terms and conditions with a minimum net income. "It's important to note that not every retail shop offers easy instalment options," said Tahasinul Haq, Chief Business Officer, Walton Refrigerator. Brands such as Transtec, Walton, Jamuna, and Vision provide this offer only in their flagship stores.

## TRANSCOM DIGITAL

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