Together Towards Tomorrow
Our Vision

The gist of our vision is 'Together Towards Tomorrow'. Export Import Bank of Bangladesh Limited believes in togetherness with its customers, in its march on the road to growth and progress with service. To achieve the desired goal, there will be pursuit of excellence at all stages with a climate of continuous improvement, because, in EXIM Bank, we believe, the line of excellence is never ending. Bank’s strategic plans and networking will strengthen its competitive edge over others in rapidly changing competitive environment. Its personalized quality services to the customers with the trend of constant improvement will be the cornerstone to achieve our operational success.
Our Mission

The bank has chalked out the following corporate objectives in order to ensure smooth achievement of its goals:

- To be the most caring and customer friendly and service oriented bank
- To create a technology based most efficient banking environment for its customers
- To ensure ethics and transparency at all levels
- To ensure sustainable growth and establish full value to the honourable stakeholders and
- Above all, to add effective contribution to the national economy

Eventually the bank also emphasizes on:

- Provide high quality financial services in export and import trade
- Providing efficient customer service
- Maintaining corporate and business ethics
- Being EXIMed repository of customers’ money and their financial adviser
- Making its products superior and rewarding to the customers
- Display team spirit and professionalism
- Sound Capital Base
- Enhancement of shareholders’ wealth
- Fulfilling its social commitments by expanding its charitable and humanitarian activities
Board of Directors

Chairman
Mr. Md. Nazrul Islam Mazumder

Vice Chairman
Mr. Md. Abdul Mannan

Directors
Mr. Md. Nazrul Islam Swapan
Mr. Mohammad Abdullah
Mrs. Nasreen Islam
Mr. Mohammed Shahidullah
Mr. Md. Nurul Amin
Mr. Mohammad Omar Farookque Bhuiyan
Mr. Anjan Kumar Saha
Mr. Md. Habib Ullah Dawn
Major Khandaker Nurul Afser (Retd)
Lt Col (Retd) Serajul Islam BP (BAR)
Mr. Ranjan Chowdhury
Mr. Khandakar Mohammed Saiful Alam
Mr. Muhammad Sekandar Khan

Managing Director & CEO
Dr. Mohammed Haider Ali Miah

Company Secretary
Mr. Md. Golam Mahbub
Brief Profile of the Board of Directors

Mr. Md. Nazrul Islam Mazumder
Philanthropic in mind, dynamic in thinking, far-sighted in vision; Mr. Md. Nazrul Islam Mazumder, honourable Chairman of the Bank has become an icon in the business sector as well as in the banking arena of Bangladesh. He hailed from a respectable Muslim family of Rajapur, Laksham, Comilla. He obtained Master Degree with Honours in English from Chittagong University. Mr. Mazumder is also the Chairman of Bangladesh Association of Banks (BAB), the apex body of Bangladeshi private commercial banks and NASSA Group of Industries. His giant export house NASSA Group has an annual turnover of USD 350 Million. He has vast business experience of two decades. His wife Mrs. Nasreen Islam, a Sponsor Director of the Bank, has also engaged herself in business and social activities. They have two children Walid Ibne Islam and Anika Islam. Mr. Mazumder visited almost all the countries of the world to attend seminar, symposium etc and also for business purpose. He is one of the leading pioneers to culture Corporate Social Responsibility (CSR) in Bangladesh.

Mr. Md. Abdul Mannan
Mr. Md. Abdul Mannan, Vice Chairman of the Board of Directors, is an eminent politician of the country. He has been elected Member of Parliament of the people’s Republic of Bangladesh in the general election of 2014 for second consecutive term. He passed B.Sc. Agr (Hons.) and M.Sc. Agr (Agronomy). He has also obtained Masters degree in Agricultural Chemistry. He is very much active in various social activities.

Mr. Md. Nazrul Islam Swapan
Mr. Md. Nazrul Islam Swapan is a Sponsor Director of the Bank. He is a familiar name in the business arena of Bangladesh. He is an M.A with B.A (Hons). He has almost two decades of experience in 100% export oriented garments business. He is the Chairman and Managing Director of Nassa Holdings Ltd. and Managing Director of Nassa Design & Development Ltd. He has also been engaged in social activities.

Mr. Mohammad Abdullah
Mr. Mohammad Abdullah, is one of the Sponsor Directors of the Bank. He is an M.A. He has almost two decades of business experience. He is charitable. He is a Member of Parliament.

Mrs. Nasreen Islam
Mrs. Nasreen Islam is a Sponsor Director of the Bank. She hailed from a respectable family of Gajimura, Laksham, Comilla. She is a graduate. She has actively engaged herself in business and social activities.

Mr. Mohammed Shahidullah
Mr. Mohammed Shahidullah is one of the Sponsor Directors of the company and the chairman of Risk Management Committee. He is a prominent businessman of the country. He is a graduate and has vast experience in business for almost three decades. He is actively engaged in many social activities.
Mr. Md. Nurul Amin
Mr. Md. Nurul Amin is a Sponsor Director of the Bank. He hailed from Chittagong and has emerged as one of the business magnets of our country. He is a graduate. He has thirty years of experience in electronics business. He is Managing Director of Electro Mart Ltd and Trade International Marketing Ltd. He is engaged in many charitable activities.

Mr. Mohammad Omar Farooque Bhuiyan
Mr. Mohammad Omar Farooque Bhuiyan is one of the Directors of the Bank and the Chairman of Board Audit Committee. He is an M. Com from Dhaka University with B.Com Hon’s in Accounting. He is a renowned businessman and industrialist of the country having related experience of more than two decades and good reputation in the society. He is the Chairman of Atlanta Group of Companies. Mr. Bhuiyan is a Sponsor Director of Emerging Credit Rating Ltd, Emerging Communications Ltd and Emerging Resources Ltd. He is also the Managing Director of Atlanta Enterprises Overseas Ltd., Atlanta Travel and Tours and Heritage Holdings Ltd. It is another instance of his glorious professional career that Mr. Bhuiyan is a Director in Bangladesh Chamber of Industries. He has been actively engaged in many social activities.

Mr. Anjan Kumar Saha
Mr. Anjan Kumar Saha, who has seventeen years experience as an importer of Raw cotton and cotton yarn business, is one of the Sponsor Directors of the Bank. He hailed from respectable Hindu family of Comilla. He is an M.Com. He participates in social activities.

Mr. Md. Habib Ullah Dawn
Mr. Md. Habib Ullah Dawn is a Sponsor Director of the Company. He is a graduate. He has vast experience in import and wholesale business of all kinds of new and reconditioned cars, vehicles for last twenty two years. He has successfully built the wide reputation of his “A.M. Group”. He is charitable. He is also the Joint Secretary of Dutch-Bangla Chamber of Commerce and Industry.

Major Khandaker Nurul Afser (Retd)
Major Khandaker Nurul Afser (Retd), a Director of the Bank, has vast experience of professional carrier in different sectors. He obtained B.A. degree from University of Dhaka. He has gloriously served in Bangladesh Army for 13 years. He is the Chairman and Managing Director of Afser Group of Bangladesh and Managing Director of RANS Real Estate Ltd, Afser Resources Management and Consultancy Services Ltd. and Afser Real Estate & Construction Ltd. He participates in social activities.

Lt Col (Retd) Serajul Islam BP (BAR)
Lt Col (Retd) Serajul Islam BP (BAR) was an ex-defense officer. He served in Bangladesh Army till 2-1-2000 and retired as Lt Col. For his outstanding contribution for the country, the Govt. of Bangladesh has awarded him with glorious honour of Bir Pratik (BAR). He holds B.Com degree. He is one of the Directors of the Bank. He likes to participate in charitable activities.

Mr. Ranjan Chowdhury
Mr. Ranjan Chowdhury is a Director of the Bank. He is a graduate. He is one of the rising businessmen of the country. He has professional experience of eighteen years. He participates in social activities.
Mr. Khandakar Mohammed Saiful Alam

Mr. Khandakar Mohammed Saiful Alam, who has vast professional experience of fifteen years, is one of the Directors of the Bank. He hailed from Mulchar, Tangibari, Munshigonj. He completed B.Com (Hons) in Management and also obtained Master degree in Marketing Management from Chittagong University. He participates in social activities.

Mr. Muhammad Sekandar Khan

Mr. Muhammad Sekandar Khan, a Director of the Company, is an eminent thinker and economist of the country. He has more than three decades of teaching experience. He hailed from Panchlaish, Chittagong. He obtained B.A (Hons) and M.A degree from University of Dhaka and M. Phil from Leeds. He has many research works and articles which have enriched the nation. He visited many countries to attend workshops, seminars, symposiums etc.

Dr. Mohammed Haider Ali Miah

Managing Director & CEO

A versatile and dynamic banker, Dr. Mohammed Haider Ali Miah is the most talented Islamic professional Managing Director & CEO of EXIM Bank. He completed his graduation with honors and post graduation from University of Dhaka. He completed MBA from London Institute of Technology and Research (LITR), London, U.K. with major in Management & Marketing and obtained CGPA 4 out of 4. It was indeed a remarkable academic feat. He is the Diplomaed Associate of the Institute of Bankers, Bangladesh (DAIBB) since 1999. He obtained Post Graduate Diploma in Islamic Banking and Insurance in 1998 from the Institute of Islamic Banking and Insurance (IIBI), London, UK and also an associate fellow of the same institution. He has obtained his Doctor of Philosophy (Ph.D.) degree from the American World University, California, USA. During the independence war of Bangladesh he directly fought for the country and awarded by the Government of the People’s Republic of Bangladesh with the prestigious title of “Youngest Freedom Fighter” for his heroic contribution.

Despite having every chance to become a government employee, he chose to be a banker because he preferred to serve the people of the nation through banking. During his service in EXIM Bank, he was awarded with gold medal by the Board of Directors of the Bank in recognition to his outstanding and unprecedented performance as the Best Branch Manager in 2001, 2002 and 2004. He was an instrumental in establishing the EXIM Bank as a full-fledged Islamic bank from conventional bank on 1st July 2004.

As a widely recognized Islamic banker, CMO Asia, India has conferred him with “Most Talented Islamic Banking Professional (CEO)” in Asia for his excellence performance in banking which was held in Singapore in 2014. The World Confederation of Business (WORLDCOB), USA has awarded as “World Leader Business Person” for being a successful leader working in an innovative, knowledgeable and systematic manner in banking of the world. He has successfully completed the executive program in corporate governance and strategic management at UC Berkeley (University of California), Centre for Executive Education, USA. He is conferred with many awards in the country for his outstanding performance in banking including Nawab Fazlunnessa Gold Medal 2013, Mother Teressa Gold Medal-2012 and Swadhina Swarnapadak-2011. He was also awarded “Man of the Year” in 2010 for contributing special performance in the banking industry of the country.

During his cosmic career in banking for last 32 years, he became the Managing Director & CEO of the bank as the recognition of his devotion, perseverance, dedication and commitment to the profession. By practicing regulatory compliance and international best standard, he has transformed EXIM Bank into most modern and ideal shariah bank in the country and has rendered to the peak of the banking industry in our country. He has many specialized publications in his credit including “A Handbook of Islamic Banking and Foreign Exchange Operation” and “A way to Islamic Banking Custom and Practice”.
List of Sponsor Shareholders

Mr. Md. Nazrul Islam Mazumder
Mr. Md. Nazrul Islam Swapan
Mr. Mohammad Abdullah
Mr. Md. Altaf Hossain
Mrs. Nasreen Islam
Mr. Md. Mazakat Harun
Mr. Abdullah Al-Mamun
Mr. Md. Fahim Zaman Pathan
Mrs. Asma Begum
Engr. Aminur Rahman Khan
Mr. Zubayer Kabir
Mr. Md. Nurul Amin
Mrs. Rizwana K. Riza
Mr. Md. Habib Ullah Dawn
Mr. Md. Nur Hussain
Mrs. Hasina Akhter
Mr. Anjan Kumar Saha
Mr. A.K.M. Nurul Fazal Bulbul
Mr. Md. Abdul Mannan
Mr. Abdullah Al-Zahir [Shapan]
Mrs. Rabeya Khatoon
Mrs. Mahmuda Begum

Mrs. Nasima Akhter
Mrs. Sabira Sultana
Mrs. Mamta Begum
Mr. Md. Shaiful Alam
Mrs. Hamida Rahman
Mr. Md. Faiz Ullah
Mr. Mohammed Shahidullah
Mrs. Rubina Shahid
Ms. Anika Islam
Ms. Nayema Akter Sonia
Ms. Tazreen Tabassum Hossain
Mr. Walid Ibne Islam
Mrs. Halima Harun
Ms. Kashfia Zaman
Mrs. Ifat Akter Alin
Ms. Nur Nahar Tarin
Mrs. Suraiya Begum
Mrs. Jhumur Saha
Advocate Shaila Ferdous
Mrs. Shahadara Mannan
Mrs. Fatema Zahir
Executive Committee

Chairman
Mr. Md. Nazrul Islam Mazumder

Members
Mr. Md. Abdul Mannan
Mr. Md. Nazrul Islam Swapan
Mr. Anjan Kumar Saha
Mr. Md. Habib Ullah Dawn
Lt Col [Retd] Serajul Islam BP [BAR]
Mr. Khandakar Mohammed Saiful Alam

Dr. Mohammed Haider Ali Miah
Managing Director & CEO

Board Audit Committee

Chairman
Mr. Mohammad Omar Faroque Bhuiyan

Members
Mrs. Nasreen Islam
Mr. Md. Nurul Amin
Mr. Ranjan Chowdhury
Mr. Muhammad Sekandar Khan

Secretary
Mr. Md. Golam Mahbub
Risk Management Committee

Chairman
Mr. Mohammed Shahidullah

Members
Mr. Md. Nurul Amin
Mr. Mohammad Omar Farooque Bhuiyan
Major Khandaker Nurul Afser [Retd]
Lt Col [Retd] Serajul Islam BP [BAR]

Secretary
Mr. Md. Golam Mahbub

Shariah Supervisory Committee

Professor Maulana Mohammad Salah Uddin
Maulana Mohammad Sadequl Islam
Professor Dr. H. M. Shahidul Islam Barakaty
Hafez Maulana Mufti Mohammad Khairullah
Moulana Md. Abdur Razzaque
Mr. Mohammad Abdullah
Mrs. Nasreen Islam
Mr. Md. Nurul Amin
Mr. Mohammed Shahidullah
Dr. Mohammed Haider Ali Miah

Mr. Abul Quasem Md. Safiullah

Chairman
Member
Member
Member
Member
Member
Member
Member
Member
Member
Member, Ex-officio
[Managing Director & CEO]
Member Secretary
Management Team

Managing Director & CEO
Dr. Mohammed Haider Ali Miah

Deputy Managing Director(s)
Mr. Md. Sirajul Islam
Mr. Sirajul Haque Miah
Mr. Khondoker Rumy Ehsanul Huq

Senior Executive Vice President(s)
Mr. Md. Golam Mahbub
Mr. A.Y.M. Naimul Islam
Mr. Md. Humayun Kabir
Mr. Mohammad Feroz Hossain
Mr. Shah Md. Abdul Bari
Mr. Sheikh Moyeen Uddin
Mr. Shaikh Bashirul Islam
Mr. Md. Shahidullah
Mr. Md. Shahidur Rahman
Mr. Md. Muniruzzaman

Executive Vice President(s)
Mr. Mohd. Alamgir
Mr. Md. Shahjahan
Mr. Md. Zoshim Uddin Bhuiyan
Mr. Md. Mosharraf Hossain Mazumder
Mr. Md. Anisul Alam
Dr. S. M. Abu Zaker

Senior Vice President(s)
Mr. Nasir Uddin Ahmad
Mr. Md. Moiful Islam
Mr. Md. Main Uddin
Mr. Abu Hena Md. Mohsin
Ms. Maksuda Khanom
Mr. Md. Rafiqur Rahman

Vice President(s)
Mr. M. Sakshawat Hossain
Mr. Md. Shamsul Islam
Mr. Tariqul Islam Choudhury
Mr. Kazi Nesar Uddin Ahamed
Mr. Mefta Uddin Khan
Mr. Khandker Md. Mostasir
Mr. Md. Jashim Uddin
Mr. Md. Hasan Faruk
Mr. Mohammad Abul Hashem
Mr. Md. Mahbubul Alam
Mr. Md. Israil Khan
Mr. Md. Mofazzal Mamun Khan
Mr. Md. Akhteruzzaman
Mr. Md. Rashedul Hasan
Mr. Md. Aminul Islam

Senior Assistant Vice President(s)
Mr. Md. Abdur Rahman
Mr. Md. Solaiman Mdridha
Mr. Md. Nurul Absar
Mr. Md. Shahjahan Patwary
Mr. Md. Osman Ali Miah
Mr. Emran Hossain
Mr. Mozammel Hossain
Mr. Mohammad Ismail Hossain
Mr. Md. Azhar Uddin
Mr. Md. Abdu Razzaque
Mr. Md. Shamsur Rahman
Mr. Kanu Lal Karmaker
Mr. Shameem Faruque
Mr. Md. Arfan Ali
Dr. Md. Saiful Islam
Mr. Lal Mohammad
Mr. Abu Rushd Muhammad Aktheruzzaman
Mr. Noor Muhammed Chowdhury
Mr. Md. Shafiquil Islam
Mr. Golam Sagir
Mr. Nur Mohammad Ansari
Mr. Enayet Karim Golker
Mr. Md. Helal Uddin Mozumder
Mr. Abul Quasem Md. Safiullah
Mr. Mahfuzul Hoque
Mr. Md. Nazrul Islam
Mr. K. M. Shaheen
Mr. Abdus Samad Bhuyan
Mr. Gazi Abudullah Al Sharif
Mr. Mohammed Ashraful Haque
Mr. Mohammad Bakhtiar Hossain
Mr. Rana Abdullah Al Mahmud Absar
Mr. Mohammad Abdul Matin
Mr. Abu Ahmed Ariful Gofran
Mr. Kazi Md. Asaduzzaman
Mr. Md. Shakawat Hossain
Mr. Shanti Kumer Roy
Mr. Lehaj-Ul-Hassan
Mr. Monirul Islam Golder
Mr. Md. Shahadat Hossain
Mr. Miraj Muhammed Aziz
Mr. Md. Asad Malek
Mr. Dewan Zakir Hossain
Mr. Syed Zakir Hossain
Mr. Md. Al Mamun
Mr. Md. Mahbub-ul-Alam
Mr. Mohammed Kamruzzaman
Mr. Nurul Azim Khondakar
Mr. Mohammad Julker Nine
Mr. Md. Aftab Uddin
Mr. Mohammad Kabirul Islam
Mr. Mohammad Badshah Mia
Corporate Information

Date of Incorporation  :  June 02, 1999
Authorized Capital   :  Taka 20,000.00 million
Paid-up-Capital      :  Taka 12,838.65 million
Registered Office    :  “SYMPHONY” Plot No. SE (F) - 9, Road No. 142
                       Gulshan Avenue, Dhaka-1212, Bangladesh
                       PABX : 880-2-988 9363, Fax: 880-2-988 9358
                       Website: www.eximbankbd.com, SWIFT: EXKBDDDH
Head Office, “SYMPHONY” (Ground Floor)
Plot No. SE (F) - 9, Road No. 142, Gulshan Avenue,
Dhaka-1212, Bangladesh. PABX : 880-2-988 9363

Share Division

Credit Rating
Long Term   :  ‘AA-’ [Double A Minus Indicating High Safety for timely repayment]
Short Term   :  ‘ST-2’ [Indicating High Certainty of Timely Repayment]
Outlook     :  (“Stable”)
Date of Rating  :  May 18, 2015
Credit Rating Agency  :  Credit Rating Information and Services Limited (CRISIL)
Auditors    :  M/s. Syful Shamsul Alam & Co., Chartered Accountants
              Paramount Heights (Level-6), 65/2/1 Box Culvert Road
              Purana Paltan, Dhaka-1000, Bangladesh.

Name of the Chairman  :  Mr. Md. Nazrul Islam Mazumder
Name of the Managing Director & CEO :  Dr. Mohammed Haider Ali Miah
Name of the Advisor   :  Mr. Md. Fariduddin Ahmed
Company Secretary    :  Mr. Md. Golam Mahbub
Chief Financial Officer:  Mr. Md. Humayun Kabir
Head of Internal Audit:  Mr. Shah Md. Abdul Bari
No. of Employees      :  2,515
No. of Branches (including SME/Agriculture) :  87
No. of Shareholders (31-12-2014) :  140,061

Subsidiary Companies
EXIM Exchange Company (UK) Ltd.  
[A fully owned subsidiary of EXIM Bank]

EXIM Exchange Company (Canada) Ltd.  
[A fully owned subsidiary of EXIM Bank]

EXIM (USA) Inc.  
[A fully owned subsidiary of EXIM Bank]

EXIM Islami Investment Limited (EIIL)  
[A subsidiary of EXIM Bank]

EXIM Exchange Company (UK) Ltd.
Universal House [Ground Floor], 88-94 Wentworth Street, London
E1 7SA, UK. Tel.: +44-(0) 207 377 2474; Fax :+44-(0) 207 377 1335
Email : eximexchangeuk@eximbankbd.com

EXIM Exchange Company (Canada) Ltd.
3096 Danforth Avenue, Suite 2, Toronto, Ontario, M1L 1B1, Canada,
Tel.: +1 416 66 99 5802; E-mail : eximexchangeca@eximbankbd.com

EXIM (USA) Inc.
37-18 73rd Street, 1st Floor [Rear], Jackson Heights N.Y. 11372, U.S.A.
Tel.: +1 347 738 6124; Fax :+1 347 738 6146; Email : eximusai@eximbankbd.com

EXIM Islami Investment Limited (EIIL)
Printers Building [5th Floor], 5 Rajuk Avenue, Motijheel C/A, Dhaka-1000.
PABX : 88-02-956 1604; Fax : 880-2-956 1937
## Five Years Financial Performance at a Glance

<table>
<thead>
<tr>
<th>Sl</th>
<th>Particulars</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Authorized Capital</td>
<td>10,000.00</td>
<td>20,000.00</td>
<td>20,000.00</td>
<td>20,000.00</td>
<td>20,000.00</td>
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<tr>
<td>2</td>
<td>Paid-up Capital</td>
<td>6,832.27</td>
<td>9,223.56</td>
<td>10,514.86</td>
<td>11,566.35</td>
<td>12,838.65</td>
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<tr>
<td>3</td>
<td>Shareholder’s Equity</td>
<td>12,474.85</td>
<td>14,484.22</td>
<td>16,641.86</td>
<td>20,624.36</td>
<td>23,105.29</td>
</tr>
<tr>
<td>4</td>
<td>Total Capital (Tier I + Tier II)</td>
<td>13,957.40</td>
<td>16,109.56</td>
<td>18,214.31</td>
<td>21,198.70</td>
<td>23,519.59</td>
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<tr>
<td>5</td>
<td>Statutory Reserve</td>
<td>3,154.76</td>
<td>3,849.78</td>
<td>4,587.47</td>
<td>5,236.93</td>
<td>6,118.31</td>
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<tr>
<td>6</td>
<td>Total Assets</td>
<td>113,070.98</td>
<td>129,874.42</td>
<td>167,056.63</td>
<td>195,452.52</td>
<td>232,411.86</td>
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<tr>
<td>7</td>
<td>Total Liabilities</td>
<td>100,596.13</td>
<td>115,390.20</td>
<td>150,414.77</td>
<td>174,828.15</td>
<td>209,306.57</td>
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<tr>
<td>8</td>
<td>Total Deposits</td>
<td>94,949.40</td>
<td>107,881.21</td>
<td>140,369.66</td>
<td>165,733.25</td>
<td>200,294.38</td>
</tr>
<tr>
<td>9</td>
<td>Total Investment (General)</td>
<td>93,296.65</td>
<td>99,699.63</td>
<td>118,219.99</td>
<td>143,847.38</td>
<td>177,936.84</td>
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<tr>
<td>10</td>
<td>Investment (Shares &amp; Securities excluding Subs.)</td>
<td>4,522.04</td>
<td>6,734.03</td>
<td>10,345.38</td>
<td>11,222.20</td>
<td>15,221.69</td>
</tr>
<tr>
<td>11</td>
<td>Total Contingent liabilities</td>
<td>55,098.36</td>
<td>54,929.92</td>
<td>63,950.48</td>
<td>60,119.38</td>
<td>65,616.80</td>
</tr>
<tr>
<td>12</td>
<td>Total Risk Weighted Assets</td>
<td>140,251.60</td>
<td>148,053.70</td>
<td>166,531.66</td>
<td>159,401.36</td>
<td>199,376.53</td>
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<tr>
<td>13</td>
<td>Total Fixed Assets</td>
<td>463.74</td>
<td>467.98</td>
<td>433.09</td>
<td>3,183.44</td>
<td>3,309.76</td>
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<tr>
<td>14</td>
<td>Total Income</td>
<td>13,723.95</td>
<td>15,801.88</td>
<td>20,357.48</td>
<td>23,614.71</td>
<td>25,736.68</td>
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<tr>
<td>15</td>
<td>Total Expenditure</td>
<td>7,830.16</td>
<td>11,846.06</td>
<td>15,023.14</td>
<td>18,666.81</td>
<td>19,732.93</td>
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<td>16</td>
<td>Profit before provision and tax</td>
<td>5,893.79</td>
<td>3,955.82</td>
<td>5,334.35</td>
<td>4,927.89</td>
<td>6,003.76</td>
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<tr>
<td>17</td>
<td>Profit before tax</td>
<td>5,308.95</td>
<td>3,475.06</td>
<td>3,688.45</td>
<td>3,247.33</td>
<td>4,406.92</td>
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<tr>
<td>18</td>
<td>Net profit after provision and tax</td>
<td>3,476.01</td>
<td>2,009.37</td>
<td>2,157.63</td>
<td>1,913.39</td>
<td>2,480.93</td>
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<tr>
<td>19</td>
<td>Foreign Exchange Business</td>
<td>227,966.60</td>
<td>254,407.47</td>
<td>270,081.50</td>
<td>268,652.68</td>
<td>284,984.68</td>
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<tr>
<td>20</td>
<td>Import Business</td>
<td>129,570.73</td>
<td>128,445.77</td>
<td>143,314.40</td>
<td>135,409.88</td>
<td>146,795.57</td>
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<td>21</td>
<td>Export Business</td>
<td>95,359.45</td>
<td>122,217.34</td>
<td>120,996.90</td>
<td>130,353.32</td>
<td>134,412.44</td>
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<tr>
<td>22</td>
<td>Remittance</td>
<td>3,036.42</td>
<td>3,744.36</td>
<td>5,770.20</td>
<td>2,889.48</td>
<td>3,776.67</td>
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<tr>
<td>23</td>
<td>No. of Foreign Correspondent</td>
<td>354</td>
<td>336</td>
<td>398</td>
<td>386</td>
<td>398</td>
</tr>
<tr>
<td>24</td>
<td>Profit earning assets</td>
<td>97,901.97</td>
<td>109,707.50</td>
<td>131,477.17</td>
<td>159,705.77</td>
<td>190,106.68</td>
</tr>
<tr>
<td>25</td>
<td>Non profit earning assets</td>
<td>15,169.01</td>
<td>20,166.92</td>
<td>35,909.46</td>
<td>35,746.74</td>
<td>42,305.18</td>
</tr>
<tr>
<td>26</td>
<td>Investment as % of total Deposit</td>
<td>98.26%</td>
<td>92.42%</td>
<td>84.22%</td>
<td>86.79%</td>
<td>88.84%</td>
</tr>
<tr>
<td>27</td>
<td>Capital Adequacy Ratio</td>
<td>9.95%</td>
<td>10.88%</td>
<td>10.94%</td>
<td>13.30%</td>
<td>11.80%</td>
</tr>
<tr>
<td>28</td>
<td>Dividend</td>
<td>35%</td>
<td>14%</td>
<td>10%</td>
<td>11%</td>
<td>10% (Proposed)</td>
</tr>
<tr>
<td>29</td>
<td>Cash</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>11%</td>
<td>10% (Proposed)</td>
</tr>
<tr>
<td>30</td>
<td>Rights Share</td>
<td>1R.2</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>31</td>
<td>Cost of fund</td>
<td>7.10%</td>
<td>9.15%</td>
<td>9.96%</td>
<td>10.21%</td>
<td>8.92%</td>
</tr>
<tr>
<td>32</td>
<td>Net Asset Value Per Share</td>
<td>18.26</td>
<td>15.70</td>
<td>15.83</td>
<td>17.83</td>
<td>18.00</td>
</tr>
<tr>
<td>33</td>
<td>Earning per share (EPS)</td>
<td>3.77</td>
<td>2.18</td>
<td>2.05</td>
<td>1.65</td>
<td>1.93</td>
</tr>
<tr>
<td>34</td>
<td>Price earning ratio (times)</td>
<td>11.34</td>
<td>12.76</td>
<td>10.14</td>
<td>7.80</td>
<td>5.74</td>
</tr>
<tr>
<td>35</td>
<td>Return on Equity (ROE)</td>
<td>36.22%</td>
<td>14.91%</td>
<td>13.86%</td>
<td>10.27%</td>
<td>11.35%</td>
</tr>
<tr>
<td>36</td>
<td>Return on Assets (ROA) after tax</td>
<td>3.54%</td>
<td>1.65%</td>
<td>1.45%</td>
<td>1.06%</td>
<td>1.16%</td>
</tr>
<tr>
<td>37</td>
<td>No. of Shareholders</td>
<td>99,882</td>
<td>126,681</td>
<td>139,482</td>
<td>154,398</td>
<td>140,061</td>
</tr>
<tr>
<td>38</td>
<td>Number of Employees</td>
<td>1,686</td>
<td>1,724</td>
<td>1,909</td>
<td>2,229</td>
<td>2,458</td>
</tr>
<tr>
<td>39</td>
<td>Number of Branches</td>
<td>59</td>
<td>62</td>
<td>72</td>
<td>80</td>
<td>87</td>
</tr>
</tbody>
</table>
NOTICE OF THE SIXTEENTH ANNUAL GENERAL MEETING

Notice is hereby given that the SIXTEENTH ANNUAL GENERAL MEETING of the Members [Shareholders] of Export Import Bank of Bangladesh Limited [the “Company”] will be held on Monday, 08 June 2015 at 11:00 a.m. at ‘RAOWA Convention Hall’, Hall No. 1 [HELMET] at Level-2, VIP Road, Mohakhali, Dhaka-1206, Bangladesh to transact the following business:

AGENDA

1) To receive, consider and adopt the audited financial statements including balance sheet, profit & loss account for the year ended December 31, 2014 together with report of the Directors and Auditors thereon.
2) To declare Dividend for the year ended December 31, 2014.
3) To appoint Auditors for the term until the next Annual General Meeting and fix their remuneration.
4) To elect/re-elect Directors, if required.
5) To transact any other business with the permission of the Chair.

Dated, Dhaka
12 May 2015

By Order of the Board

(Md. Golam Mahbub)
Company Secretary

Notes:

1) The Record Date of the Company was Sunday, 10 May 2015. Members’ [Shareholders’] names appearing in the Register of Members of the Company on the Record Date, will be entitled to Dividend, attend the Annual General Meeting and vote thereat.

2) Any Member/Members of the Company entitled to attend and vote at the Annual General Meeting may appoint any person as his/her/their Proxy or Attorney to attend and vote on his/her/their behalf. A Member, being a corporation or company, may appoint its representative, duly appointed and authorized, to attend and vote on its behalf. The proxy form or power of attorney or letter of authority, as the case may be, duly signed and stamped must be submitted at the Registered Office of the Company at least 48 hours before the time fixed for the meeting.

3) Election of Directors, if any, shall be held in accordance with the provisions of existing Laws, Articles of Association of the Company & in compliance with the existing applicable rules/regulations/notifications/orders/circulars/directives of the Regulatory Authorities.

4) Admission into the Meeting will be allowed on production of the attendance slip duly signed by the Member/Proxy/Attorney/Representative, as the case may be.
From the Desk of the Chairman

"That the Bank is one of the most caring and reliable banks in Bangladesh is not a bubble from the world of illusion, it is reality rather."

My Dear Fellow Members,

As-salamu Alaikum and warmest greetings to everyone.

Aristotle once said, "We are what we repeatedly do. Excellence, therefore, is not an act but a habit." Witnessing year-on-year gradual improvement of the Bank; it dwellers in my confidence that Export Import Bank of Bangladesh Ltd. has built up the habit to thrive for excellence in its activities. That the Bank is one of the most caring and reliable banks in Bangladesh is not a bubble from the world of illusion, it is reality rather. And this reality show has been made possible through practice of Shariah rules, consistent good returns to its shareholders and depositors, recurrent providing of investment facilities within reasonable profit rate, meticulous compliance of rules and regulations of authorities and incessant participation in corporate social activities. We are very much grateful to the
Almighty and the Most Benevolent Allah for the blessings showered on us in the past. We are also hopeful of His perennial blessings as we sense more promising phase of growth in the hindsight.

Respected Shareholders,

Though the present situation is topsy-turvy for the country, still there are rays of hope for vibrant revival in country’s eco-climate. Higher budget for infrastructure, speedy implementation of projects and continuation of reforms will provide further momentum to the growth of the country. The foreign currency reserve of the country is really impressive. The country scored 6.1% GDP growth in FY14. The inflation rate is tolerant.

Of course, the banking industry of the country is facing manifold challenges. Clumsy investment environment due to the deadlock condition of first three months of 2015, declining profit rate, rising NPL, hefty rise in investment loss provision etc are today’s major issues. The industry now needs to be firm in holding its course and action-centric as well as well-planned to tour through this gusty condition.

Valued Shareholders,

Many a shareholder holding the shares of the Bank proves that a large portion of shareholders have confidence on us. A disciplined approach to growth taken by the Management and agility and responsibility exhibited by the employees have helped the Bank display a realistic show in tough times of 2014. Amid the challenging economic condition, the Bank has demonstrated continuing ability to deliver. The Directors’ report and audited balance sheet will speak for itself and I would like to avoid repetition here. We have potential to deliver more and have roadmap to deliver this potential in 2015. The Management tries its best to put right people in right places to reap benefits of more efficient platforms.

What are the possible strategies of us in 2015? We have plans to make further progress by reconfiguring and realigning our business policies wherever necessary, strengthening our infrastructural spine, elevating our controlling and monitoring system further and aiming more development in reducing non-performing investments. Sustainable profitability and value creation remain the Bank’s key focus. Customers’ behaviors, demographics, banking preferences are important to orient a new product. We stay relevant to the market while designing new products with reasonable pricing.

Technology is redefining the way of communicating with the clients. Clients can be reached easily through smartphones, laptops and other mobile devices. We are keen to explore this opportunity. Day by day, our mobile banking service is gradually enabling the clients to enjoy some banking services at home.

To raise the Tier-II Capital of the Company, the Bank has materialized the issuance of 7-year Floating Rate Non-convertible Mudaraba Subordinated Bond amounting to BDT 2,500 Million through private placement.

Dear Shareholders,

We feel honoured to serve the society we live in. Changing human lives from distress to progress is our passion. We do not boast but humble pride engulfs us when the issue of Corporate Social Responsibility (CSR) comes forefront. We are a relentless participant in corporate social activities. We have been continuing our ongoing CSR activities as well as trying to expand its horizon. We dream of an enlightened society and a golden Bangladesh. That day is not far to come if we all the Banks in Bangladesh compete in this field under the prudent guidance of the govt. and planned execution of policies in this respect.

Prudent Shareholders,

You are cordially invited to consider and adopt the audited financial statements including balance sheet, profit and loss account for the year ended 31.12.2014 together with report of the Directors and Auditors and also provide suggestions for the Bank’s future action plan.

Now, my sincerest thanks encrusted with deepest gratitude go to the shareholders, patrons, business partners, Bangladesh Bank, external auditors, regulatory bodies, Bangladesh Securities & Exchange Commission, Stock Exchanges, Register of Joint Stock Companies & Firms for their invaluable guidance and support.

May Allah bless us all.

Md. Nazrul Islam Mazumder
Chairman
Round-up
Managing Director & CEO

Business is not always our concern; we also crave for serving the humanity. Corporate Social Responsibility (CSR) is an arena where EXIM stands tall with vibrant glory.

Bismillahir Rahamanir Rahim

Dear Shareholders,
Assalamu Alaikum warahmatullah.

With utter gratefulness to the Most Benevolent and Most Merciful Allah, I would like to start my review for 2014 with a note of humble confidence that Export Import Bank of Bangladesh Ltd. (EXIM Bank) has sustained its growth and potentiality through constant commitment to business excellence while improving persistently its quality and customer service. The Bank has a skilled workforce, which under the prudent policy guidelines of the Board of Directors, has been upholding the Bank’s image as a most modern, moderate and ideal Shariah Bank. EXIM Bank has also a sound corporate governance framework in conformity with the regulatory requirements which has earned good reputation for the Bank. In the recent years, the Bank has regularly been recognized for its dazzling performance from different parts of the world. The key to our success lies in our product designing which is mutually beneficial for us as well as for clients. Whatever business we try to do, at first we try to understand the clients’ needs so that the business can be helpful to improve clients’ financial conditions as well as may generate reasonable profit for us.

Exim Bank always strives to achieve sustainable growth through a meaningful financial performance since its inception. Strong capital base, collective effort, wide branch network, innovative products, quality service, support from stakeholders are helping the bank to make this significant performance.

The overall business performance of the Bank in 2014 was remarkable. The operating profit of the bank was Tk.6,003.76 million in 2014. Total deposit of the bank was increased from Tk.165,733.25 million to Tk.200,294.38 million in 2014 at a growth rate of 20.85%. Total Investment (General) was increased from Tk.143,847.38 million to Tk.177,936.84 million in 2014 at a growth rate of 23.70%. Foreign trade was Tk.284,984.68 million in 2014.

Corporate Culture has become an important theme in business as an intangible concept which clearly plays a meaningful role in corporations, affecting employees and organizational operations. It is not the only determinant of business success or failure, a positive culture can be a significant competitive advantage over organizations with which a firm competes. EXIM Bank,
as an amenable bank, believe if the employees identify with the culture, the work environment tends to be more enjoyable, which boosts morale and leads to increased levels of teamwork, sharing of information, and openness to new ideas.

Technology is a key term in our strategic policy. We have IT steering committee which provides IT related strategic view points and if necessary, reschedule and realign present IT strategy and policy to cope with the changed scenario of the banking industry. As an initiative of Bangladesh Bank, a countrywide massive modernization of the financial sector IT infrastructure including fully automated online settlement of paper-based and electronic fund transfers, online credit information and supervisory reporting etc. have spawned exponential growth of mobile phone banking, vastly benefitting the underserved poor. The rapidly digitized banking enabled mobile financial services to encourage the women more to participate in the financial services narrowing the gender disparity down since it may not even require their physical presence in the financial institutions to receive financial services.

We are using Islamic banking supported Switzerland based international standard Temenos T24 core banking software.

Product diversification is one of our prime concerns. We design products in many shapes to cater to the needs of people from all walks of society. In 2014 we have launched two deposit products named EXIM Ruhama-three years’ probable double benefit scheme and EXIM Ziadah-five years’ probable triple benefit scheme. As a modern bank we have online banking, CDM facility, SMS banking, credit card, debit card, EXIM hajj card, EXIM travel card, EXIM remittance card, EXIM gift card, EXIM prepaid card, EXIM cash card, phone banking, ATM service, Q Cash/E-commerce, E-corner, electronic clearing house, quick half and internet banking, etc.

The investment portfolio of the bank comprises diversified areas of business and industry sectors. The sectors include textiles, edible oil, ready-made garments, chemicals, cement, telecommunication, steel, real estate and other service industry including general trade finance. The bank has given utmost importance to acquire quality assets and is committed to retain good customers rough customer relationship management and financial counseling. At the same time efforts have been made to explore/induct new clients having good potentiality to diversify and create a well established structured investment portfolio and to minimize overall portfolio risk.

Being recognized is not only certification of achievements, it is also a positive catalyst to surpass one’s own achievements in pursuit of newer heights. Europe Business Assembly (EBA) has awarded EXIM Bank, the prestigious international award ‘European Quality’ in 2014 for achieving high quality in accordance with European and international standards. European Society for Quality Research (ESQR) has awarded EXIM Bank with the “Best Quality Leadership Award 2014" to maintain better quality in its business operation. We have received appreciation letter in 2014 for achieving target in agricultural and SME investment from Dr. Atiu Rahman, the honorable Governor of Bangladesh Bank. The Institute of Chartered Accountants of Bangladesh (ICAB), the professional accountancy body in Bangladesh has awarded the bank with “ICMAB Best Corporate Award-2014” in private sector commercial bank (Islamic banking).

Business is not always our concern; we also crave for serving the humanity. Corporate Social Responsibility (CSR) is an arena where EXIM stands tall with vibrant glory. We have been engaged in all kinds of corporate social activities. EXIM Bank aspires and sets out resolute effort to help the vulnerable group to overcome their misfortune and to accelerate the socioeconomic growth wheel of the country. The activities mainly involve contribution towards building up an enlightened and prosperous nation, disaster management and alleviation of poverty. Other areas like education, health, sports, art and culture, etc. are well revered by the bank since its inception.

Foundation has introduced “EXIM Bank Scholarship Program” to support the poor but meritorious students of the country. The Scholarship Program was started in the year 2006 through awarding scholarship among 61 poor but meritorious students of different reputed educational institutions of Dhaka city. Since December 2014, the Foundation has meticulously enrolled 2700 poor but meritorious students from most of the Public Universities, Colleges and Schools covering all the 64 districts of the country. In EXIM Bank “Education Promotion Scheme” is another pioneer program under which, quard or interest-free loan is provided to poor but meritorious students to help them to bear their monthly educational expenditure including academic
expenses, food, accommodation, etc. EXIM Bank Foundation has also established the only research based international standard agricultural university in private sector named EXIM Bank Agricultural University, Bangladesh (EBAUB) in Chapainawabganj of the country. By the grace of the Almighty Allah, the University has started its educational program by enrolling first batch students in “winter” session in the year 2014 and running in full swing. EXIM Bank is always with the vulnerable and disaster affected people. In year 2014, EXIM Bank Foundation has distributed 2,32,229 pieces blankets among poor and cold stricken people of our country.

EXIM Bank has also given emphasis on health sector of the country. Therefore, it has donated different institutions and individuals of the country for purchasing of ambulance, medicine, etc. and taking treatment of distress people. EXIM Bank Foundation has established EXIM Bank Hospital to provide better treatment facility especially enhancing accessibility of poor people into modern health care facilities. At present the 24 hours service units of the hospital are Pathology, Radiology & Imaging, Pharmacy, Emergency, Medicine, Surgery, ENT, Child & Maternity Care, Orthopedics, etc. Furthermore, EXIM Bank Hospital has a full-fledged modern Dental Unit from where every patient gets a fast and affordable dental care.

EXIM Bank has a very active participatory record in patronizing our country’s sports. It respects the initiatives taken by the Government to facilitate and develop sports and sports events. EXIM Bank has been patronizing the National Handball and Basketball Federation since long. A good amount of fund is being distributed every year to launch national championship tournament of these games. EXIM Bank has donated Bangladesh Cricket Board to organize ICC T20 World Cup, Bangladesh Handball Federation, Divisional Sports Association of Sylhet for the event ‘Promoting Cultural Tribes & Tradition’, International Karate Federation to arrange Karate Tournament, Bangladesh Cricket Board to organize Celebrity Cricket Match, Bangladesh Olympic Association for organizing Olympic Day Run-2014, etc.

EXIM Bank has profound homage to the initiatives taken by the Government for upholding the spirit of our great liberation war and the fearless freedom fighters for their heroic contribution. In this regard the bank has donated and is also grateful to become a part of the historic event “Lakho Konthe Sonar Bangla” that took place on 26 March, 2014 at the National Parade Ground. In that event people from all walks of life willingly participated and sung our national anthem.

As we eye the days to come, we plan to stick to the simple strategies that has helped us propel our business for years - a Shariah compliant policy to earn reasonable profit while at the same time serving the financial needs of as many clients as possible within reasonable charges and commission; a strategy to mitigate risk, a strategy to reduce cost of fund, a strategy to improve asset quality and last but not the least, a desire to give shareholders and depositors as much as possible.

We would like to thank the honorable members of the Board of Directors for their valuable guidance, whole hearted support and prudent counsel. We also thank to all our shareholders for their support. We also thankfully acknowledge the support and guidance from the Government of Bangladesh, Bangladesh Bank, honorable governor of Bangladesh Bank; Dr. Atiur Rahman, Bangladesh Securities and Exchange Commission for their support and co-operation extended to us. We wish to place our appreciation to the employees of EXIM Bank for their commitment, dedication and hard work. Lastly, and most importantly, we acknowledge with gratitude the unstinted support and trust of all customers who constitute the strength of the Bank and who are our sources of inspiration. We look to the future with confidence for running the business optimally and maximizing the returns to our stakeholders.

Best wishes

Dr. Mohammed Haider Ali Miah
Managing Director & CEO
Dear Shareholders,

Assalamu Alaikum,

We take the pleasure to welcome you all in the Sixteenth Annual General Meeting of Export Import Bank of Bangladesh Limited (EXIM Bank) and present the Directors’ Report and audited financial statements together with Auditors’ Report for the year ended December 31, 2014. In the report, performance and affairs of the Bank for the same year has been included. The economic scenario of the World and Bangladesh has also been discussed in short.

World Economy

According to the Annual Report 2013-2014 of Bangladesh Bank (Central Bank), the global economic growth has been somewhat disappointing. According to the IMF’s latest World Economic Outlook, (IMF, October 2014), global growth in the first half of 2014 fell short from what was anticipated earlier in April 2014. Due to this sluggish performance, the IMF revised its projection for global economic growth for 2014, from 3.7 percent to 3.3 percent. The growth for 2015 is projected to 3.8 percent. In the advanced economies, growth is expected to be 1.8 percent in 2014, and rise to 2.3 percent in 2015. However, in the emerging markets and developing economies, growth is expected to be 4.4 percent in 2014 and 5.0 percent in 2015.

The projection of global economic growth has been downsized by IMF for observed weak economic performance, particularly in the United States, and a less promising outlook in a number of emerging markets. Growth rate of the United States is forecast to remain unchanged at 2.2 percent in 2014, and expected
to rise to 3.1 percent in 2015. In euro area the economic performance is projected to be even more disappointing. The growth is projected to be 0.8 percent in 2014 and 1.3 percent in 2015. The economic growth in Japan is likely to be affected by consumption tax hike; as a result, growth is projected to be 0.9 percent in 2014 and decline further to 0.8 percent in 2015.

Growth in emerging markets and developing economies is projected to be modest in 2015, supported mainly by stronger domestic demand. Growth in these economies is projected to decline to 4.4 percent in 2014 from 4.7 percent in 2013 and then increase to 5.0 percent in 2015. Growth in China is projected to be 7.4 percent in 2014 due to some targeted policy measures to support activity and then decline to 7.1 percent in 2015. Growth in India is expected to pick up gradually after the postelection recovery in business environment, balancing the effect of an unfavourable monsoon on agricultural growth.

Inflation in advanced economies has generally remained below the central bank targets, indicating a continued weakening of economic activities in these economies. Consumer prices in these economies are anticipated to rise to 1.6 percent in 2014 and 1.8 percent in 2015 from 1.4 percent in 2013. Inflation has remained more or less stable in emerging markets and developing economies. It is expected to decline from 5.9 percent in 2013 to 5.5 percent in 2014 and then rise to 5.6 percent in 2015 in these economies.

মূলতঃ অভাজ্যধৃত ব্যবসায়ীরা চাইয়ে উদ্যোগকে ব্যাঙ্কগুলি এবং উদ্যোক্তার অনুজ্জল দেশসমূহে ২০১৫ সালে মাঝারি ধরণের প্রবৃদ্ধির উদ্দেশ্য দেয়া হয়। একটি অধিনীতিতে প্রবৃদ্ধি ২০১৩ সালে ৫.৭% হতে হ্রাস পেয়ে ২০১৪ সালে ৪.৬% এ পৌঁছাতে অস্তান দেয়া হয় এবং যা পরবর্তীতে ২০১৫ সালে বৃদ্ধি পেয়ে ৫% এ দৃশ্যান্ত করে। কর্মালোকে সহায়ক এমন কর্মতার নিষ্ঠাপূর্ণ পদক্ষেপের কারণে ২০১৪ সালে চীনে প্রবৃদ্ধির লক্ষ্য নির্দিষ্ট হয় ৭.৪% এবং যা ২০১৫ সালে ৭.১% এ হ্রাস পায়। নির্দিষ্টান্তের প্রাকৃতিক প্রবৃদ্ধির উপর প্রথম ব্যাঙ্কর ব্যবস্থাপনা ভারসাম্যপূর্ণ নিয়ন্ত্রণের মাধ্যমে ভারতে প্রবৃদ্ধি ক্রম বৃদ্ধি পাবে বলে প্রত্যাশা করা হয়।

আমাদের অনুজ্জল দেশসমূহে মুদ্রানীতিতে সাধারণ কেন্দ্রীয় ব্যাঙ্কের লক্ষ্যগুলির চেয়ে নিশ্চিত অবস্থা করেছে এবং এটি একই সময় অধিনীতিতে অনুজ্জল কমবেনের একটি ক্রম দূর্বলতা রূপ নির্দেশ করে। এ সময় অধিনীতিতে মূল্যমানের মূল্য ২০১৩ সালে ১৪% হতে ২০১৪ সালে ১.৬% এবং ২০১৫ সালে ১.৮% বৃদ্ধি এবং প্রত্যাশা করা হয়। উদ্যোক্তার ব্যাঙ্কের ও উদ্যোক্তা অনুজ্জল দেশসমূহে মুদ্রানীতি কমবেনী জিতবিজিত হয়। এ সময় অধিনীতিতে ইহা ২০১৩ সালের ৫.৯% হতে ক্রস পেয়ে ২০১৪ হতে ৫.৫% এবং পরবর্তীতে ২০১৫ সালে বৃদ্ধি পেয়ে ৫.৬% এ দৃশ্যান্তে প্রত্যাশা করা হয়।
World trade volume growth is projected to rise from 3.0 percent in 2013 to 3.8 percent in 2014 and then increase further to 5.0 percent in 2015. The growth rate of imports for advanced economies is expected to increase from 1.4 percent in 2013 to 3.7 percent in 2014, to 4.3 percent in 2015. However, in emerging markets and developing economies, growth rate of imports is projected to decline from 5.3 percent in 2013 to 4.4 percent in 2014, and then rise to 6.1 percent in 2015. Exports of advanced economies are expected to grow by 3.6 percent in 2014 and by 4.5 percent in 2015. The same growth in emerging markets and developing economies is expected to be 3.9 and 5.8 percent in 2014 and 2015 respectively.

The global financial system is undergoing a number of challenging transitions in its way to greater stability. According to the Global Financial Stability Report (GFSR) of October 2014, the global economic recovery continues to rely heavily on accommodative monetary policies in advanced economies even after six years of global monetary and financial crisis.

Capital markets have become more significant providers of credit since the global economic and financial crises, shifting the locus of risks to the shadow banking system. The contribution of shadow banks to systemic risks in the financial system is much larger in the United States than in Euro area and United Kingdom.

There is a risk of secular stagnation and low potential growth in the medium term in major advanced economies. In some advanced economies, protracted low inflation or outright deflation poses risks to activity. In some emerging market economies, especially those with domestic weakness and external vulnerabilities, the effects of the worsening of the financial conditions and negative growth could be more prolonged.

**Bangladesh Economy**

The Bangladesh economy maintained the growth momentum registering a 6.1 percent growth of GDP in FY14. The growth of industry sector was lower in FY14 compared to the preceding year partly due to political problem and uncertainty. Moderate growth of agriculture sector along with satisfactory growth of services sector helped to achieve the 6.1 percent growth of the overall economy. During FY14, the average inflation showed an upward trend, mainly due to increase in food inflation although the nonfood inflation declined during the same period.

বিশ্ব বাণিজ্যের এ হ্রাস প্রকৃতি ২০১৩ সালের ৩% হতে হয়ে হ্রাস প্রকৃতি ২০১৪ সালে ৩.৮% এবং পরবর্তীতে ২০১৫ সালে ৫% এ হ্রাস পাবে শুরু হয়ে অনুমান করা হয়। প্রায়শই অধিকনিদিঃ দেশায় আমলানটি হ্রাস ২০১৩ সালের ১.৪% হতে ২০১৪ সালে ৩.৭% এবং ২০১৫ সালে ৪.৩% হ্রাস জরিপ পাবে। তার কারণ উদ্যোক্তা ও উদ্যোক্তা অধিকনিদিঃ দেশায় আমলানটি হ্রাস ২০১৩ সালে ৫% হতে হ্রাস প্রকৃতি ২০১৪ সালে ৪.৮% এবং ২০১৫ সালে আরও হ্রাস হ্রাস প্রকৃতি ৬% পাবে। অনুমান করা হয়। প্রায়শই অধিকনিদিঃ দেশায় আমলানটি হ্রাস ২০১৪ সালে ৩% এবং ২০১৫ সালে ৪% হ্রাস পাবে। তার কারণ উদ্যোক্তা ও উদ্যোক্তা অধিকনিদিঃ দেশায় আমলানটি হ্রাস ২০১৪ ও ২০১৫ সালে ইতিমধ্যে ৩.৭% এবং ৫.৮% হতে হ্রাস পাবে। অনুমান করা হয়।

বিশ্ব অর্থনীতিক ও অর্থনীতিক সেক্টরে পুনরায় স্থায়ীত্ব ও অর্থনীতিক বিস্তার উপনীতিজ হয়ে আসছে। বিশ্ব অর্থনীতিক বিশ্বিদায়ক প্রতিষ্ঠান (লিব্রেশনস অর্থনীতিক) অর্থনীতিক অর্থনীতিক ও অর্থনীতিক সেক্টরটি ছাড়া বাণিজ্য বাণিজ্যী এ অর্থনীতিক প্রকৃতির ছাড়া এই প্রকৃতির প্রকৃতির সমাধান শুরু হয়ে উঠছে। অর্থনীতিক বিস্তার সময়সীকরণ সময়সীকরণ যা বাণিজ্য বাণিজ্যী অর্থনীতিক ও বাণিজ্যী অর্থনীতিক অর্থনীতিক শুরুতে উঠছে।

প্রশস্ত বিন্দুতের অধিকনিদিঃ দেশায় বাণিজ্য বাণিজ্যী অর্থনীতিক বিবিধতা ও অর্থনীতিক বিবিধতা হ্রাস হ্রাস প্রকৃতি হয়ে তার কারণ হ্রাস। কিছু প্রশস্ত অধিকনিদিঃ দেশায় বিবিধতা বিবিধতা বিবিধতা বিবিধতা হ্রাস অর্থনীতিক কর্মকর্তা হ্রাস জীবন কর্মকর্তা হ্রাস। কিছু উদ্যোক্তা বাণিজ্যী অধিকনিদিঃ দেশায় বিবিধতা বিবিধতা বিবিধতা বিবিধতা হ্রাস।

**বাংলাদেশ অর্থনীতি**

বাংলাদেশ অর্থনীতি বিশ্বব্যাপী পরিবারী ধরে রাখার মাধ্যমে ২০১৪ অর্থনীতিক বিবিধতা অর্থনীতি হ্রাস হ্রাস হ্রাস ৬.১%। বিজ্ঞানী মন্ত্রণালয় ও অর্থনীতিতের কারণে ২০১৩ এর কোনো ২০১৪ শেষে শুরু হয়। হ্রাস হ্রাস অর্থনীতিতে শুরু হয়। হ্রাস হ্রাস অর্থনীতিতে শুরু হয়।

২০১৪ অর্থনীতি বাণিজ্য অর্থনীতি বাণিজ্য অর্থনীতি হ্রাস হ্রাস হ্রাস হ্রাস হ্রাস হ্রাস হ্রাস। বিন্দুতে নির্দিষ্ট অর্থনীতি জীবন জীবন জীবন বাণিজ্য অর্থনীতি বাণিজ্য অর্থনীতি জীবন। অন্তর্নিহিত অর্থনীতি বাণিজ্য অর্থনীতি বাণিজ্য অর্থনীতি জীবন।
A cautious but inclusive growth and Investment friendly monetary policy stance was implemented during FY14. Policy rates were kept unchanged due to the risks of inflationary pressure and to support economic growth. Broad money (M2) registered 16.1 percent growth in FY14 against the targeted growth of 17.0 percent and the actual growth of 16.7 percent in FY13. Total domestic credit increased from 10.9 percent in FY13 to 11.6 percent in FY14. Private sector credit growth was 12.3 percent in FY14 which was lower against the targeted growth of 16.5 percent mainly due to sluggish credit demand, political uncertainty and stringent lending practices by banks following some scams in some banks.

On the other hand, the growth of credit to the public sector declined to 8.8 percent in FY14 against the target growth of 22.9 percent due to significantly lower government borrowing from the banking sector. Instead of borrowing from banks, government collected a good amount of resources through selling National Savings Certificates. Export continued to grow from 10.7 percent in FY13 to 12.0 percent in FY14. Almost imports of all items in the import basket increased last year pushing the overall growth of imports from 0.8 in FY13 to 8.9 percent in FY14. Trade deficit declined to USD 6806 million. Workers’ remittances stood lower at USD 14115 million in FY14 compared to the preceding fiscal year, registering a negative growth of 1.6 percent. The current account balance showed a relatively small surplus of USD 1346 million in FY14 which is attributable to the negative growth of remittances. Supported by a significant surplus in the combined capital and financial account, the overall balance recorded a surplus of USD 5483 million in FY14. This contributed to foreign exchange reserves reaching USD 21508 million at the end of FY14, sufficient to meet over seven months of imports. In order to protect Bangladesh’s external competitiveness Bangladesh Bank continued its interventions in the domestic foreign exchange market by purchasing foreign currencies as and when deemed appropriate. As a result, Taka-USD exchange rate remained stable during FY14.

**Financial Overview of the Bank:**
Bank’s performance in its overall businesses was remarkable in the year 2014. The operating profit of the bank was Tk. 6,003.76 million in 2014. Total deposit of the bank was increased from Tk. 165,733.25 million to 2014 অর্থব্যবস্থার একটি সুরক্ষিত কিন্তু সামাজিক প্রস্তুতি যাত্রার এবং বিনিয়োগের ব্যাঙ্কের মুদ্রানীতি বাংলাদেশ করা হয়েছিল। মুদ্রানীতির চাপ এবং সামাজিক প্রস্তুতির জন্য মুদ্রানীতির হার অপরিবর্তিত রাখা হয়েছিল। ব্ল্যান্ডার (এএস) 1.75% লক্ষ্যমাত্রা বিনিয়োগে 2014 অর্থবছরে 16.1% প্রস্তুতি অর্জন করেছিল এবং 2013 অর্থবছরে প্রকৃত প্রস্তুতির হার ছিল 16.7%। মোট অভিজ্ঞতা প্রতি হার 2013 অর্থবছরে ২০.৯% হতে ২০১৪ অর্থবছরে ২১.৬% প্রস্তুতি প্রস্তুতির হার ছিল। বেসরকারী খাতে ২০১৩ অর্থবছরে প্রকৃত প্রস্তুতির হার ছিল ২১.৩% যা মূলত পৃথিবী চাইনা, রাজনৈতিক অনিয়মায় এবং কিছু ব্যাঙ্কের কিছু প্রতি হার নিয়ন্ত্রণ করা হয়েছে জনহত্যা খাতে ব্যাঙ্কের অন্যতম অনুমোদনের কারণে ১৬.৫% প্রস্তুতি করা হয়েছিল যা ছিল লক্ষ্যমাত্রা চাইনা একটি।

অপরদিকে সরকারিতাতে ২০১৪ অর্থবছরে বাংলাদেশ হতে সরকার যোগাযোগ প্রকৃতি বিনিয়োগ করা হয়েছিল ২২.৯ লক্ষ্যমাত্রা হতে ২৮.৮ লক্ষ্যমাত্রা হয়েছিল। সরকার ব্যাঙ্কে হতে যোগাযোগ প্রকৃতি করে জাতীয় সম্পদ বিনিয়োগ মাধ্যমে বিনিয়োগ অর্জন করেছিল। স্বাস্থ্যমাত্রা প্রকৃতি ২০১৩ অর্থবছরে ১০.৭% হল ২০১৪ অর্থবছরে ১২% এ অবাধ হয়েছিল। বিনিয়োগ ব্যবহার অন্যব্যাপ্তি অস্বাস্থ্যমাত্রা সম্পদ বিনিয়োগ পরিমাণ হয়েছিল সফল সামাজিক মুদ্রানীতি প্রকৃতির হার ০.৮% হতে ৮.৯% উন্নীত করেছিল। বাণিজ্য ধাপটি ৮৮৬ মিলিয়ন ইউএস ডলারে নেমেছিল। প্রতিষ্ঠানের প্রাথমিক অর্থ ২০১৩ অর্থবছরে তুলনায় বিষ্টা, ইউস প্রতি ২০১৪ অর্থবছরে ১৫১৫ মিলিয়ন ইউএস ডলারে পাওয়া গেছে, যা কর্মকর্তা প্রকৃতি হার হয়েছিল ১.৬%। ২০১৪ অর্থবছরে চাপ দিদাঁকের জন্য ১৩৪৬ মিলিয়ন ইউএস ডলারের ক্রেতা মুদ্রার অর্ধকালীন প্রকৃতির। স্বাস্থ্যমাত্রার মূলনয়ন এবং ব্যাঙ্কের উপরের দুর্গন্তটি উদ্ধৃতি ২০১৪ অর্থবছরে সমাপ্ত হয়েছিল ৫৪০ মিলিয়ন ইউএস ডলারের একটি উন্নীত করেছিল। এরিয়া অর্থবছরের শেষে ব্যাঙ্কের মুদ্রার রিজার্ড ২১৫৮ মিলিয়ন ইউএস ডলারে উন্নীত হয়েছে এবং পতাল এর অন্য আন্তর্জাতিক ব্যাঙ্ক নির্বাহী হয়েছে।

**ব্যাঙ্কের অর্থনৈতিক পরিস্থিতি:**
২০১৪ সালে ব্যাঙ্কের সার্ভিস কর্মকারীরা উদ্ধৃতি সাধন করেছে। ২০১৪ সালে ব্যাঙ্কের পরিদর্শনা মূল্য ছিল ৬,০০৩.৭৬ মিলিয়ন টাকা। ২০১৪ সালে ব্যাঙ্কের মূল্য ২০.৫% হতে ২০১৫ মিলিয়ন টাকা হয়েছিল ২০০,২৬৪.০৮ মিলিয়ন টাকা।
Tk. 200,294.38 million in 2014 at a growth rate of 20.85%. Total Investment (General) was increased from Tk. 143,847.38 million to Tk. 177,936.84 million in 2014 at a growth rate of 23.70%. As on 31 December 2014 Investment to Deposit Ratio (ID) of the Bank was 88.84% due to consistent growth in Deposit and Investment. Bank maintained Capital Adequacy Ratio (CAR) at 11.80% as on 31 December 2014. By creating task force for recovery, the bank successfully managed the ratio of classified Investment to total Investment and it came down to 3.23% as on 31 December 2014 from 3.67% of previous year.

**Capital and Reserve Fund:**

As on 31 December 2014, total capital of the bank stood at Tk. 23,519.59 million, which is 10.95% higher than the previous year’s total capital of Tk. 21,198.70 million. The maximum part of the total capital as on 31 December 2014 consists of Tier-1 Capital of Tk. 20,660.67 million (87.84%) and the rest part consists of Tier-2 Capital of Tk. 2,858.92 million (12.16%). The incremental capital was generated mainly from the earnings of the bank.

As on 31 December 2014, Bank’s Capital Adequacy Ratio (CAR) was 11.80% which is 1.80% higher than regulatory requirement of 10.00%. The maintenance of the regulator’s minimum capital requirement came through the prudent management of over all assets of the Bank in 2014. The Risk Weighted Asset (RWA) of the bank increased 199,376.53 million from 195,401.36 million in 2014 from the year 2013, as the total asset of the bank increased to 232,411.86 million from 195,452.52 in the same period.

It may be mentioned here that the Bank started its operation in the year 1999 with Authorized Capital of Tk.1,000.00 million and Paid-up Capital of Tk. 225.00 million. The Authorized Capital was enhanced to Tk.3,500.00 million, Tk.10,000.00 million and Tk.20,000.00 million in the years 2006, 2009 and 2011 respectively after obtaining approval from proper authority. The Bank went for IPO to raise Tk. 313.88 million as capital in the year 2004 and issued Rights Share for Tk. 571.25 million and Tk. 2,277.42 million @ 1R:2 [i.e. one right share for every two shares] at par in the years 2006 and 2010 respectively.

**Deposits**

With the growth rate of 20.85% the total deposit of the Bank stands at Tk. 200,294.38 million as on 31 December 2014 against Tk. 165,733.25 million as on 31 December 2013. This growth in deposit has enabled the bank for further business opportunity keeping
Investment Deposit Ratio at 88.84% which is within the regulatory limit. Bank employs its best efforts to increase the proportion of low/no cost deposit and achieve an ideal deposit mix.

With the collective effort, good quality customer service, financial inclusions, bank continues to excel the growth of deposits. Also the expansion of branch networks, competitive profit rate and innovative deposit products, advance technology inclusion will bridge the customer bank relationship to achieve optimum growth.

**Five years deposits growth of the Bank**

<table>
<thead>
<tr>
<th>Year</th>
<th>Deposits (Amount in million Taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>949,49.40</td>
</tr>
<tr>
<td>2011</td>
<td>107,881.21</td>
</tr>
<tr>
<td>2012</td>
<td>140,369.66</td>
</tr>
<tr>
<td>2013</td>
<td>165,733.25</td>
</tr>
<tr>
<td>2014</td>
<td>200,294.38</td>
</tr>
</tbody>
</table>

**Major Product-wise Deposits**

Bank has a number of innovative deposit products to serve its customers from all sectors. The customers of the bank include individuals, corporations, financial institutions, government bodies, autonomous bodies
and NGOs etc. The bank is maintaining significant growth in deposit since its inception through various products and resources like quality customer services, modern technologies like ATM service, internet banking, SMS banking, mobile banking, POS service, debit card and pleasant relationship with its customers.

<table>
<thead>
<tr>
<th>No.</th>
<th>Particulars</th>
<th>2014</th>
<th>2013</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mudaraba savings deposits</td>
<td>9,904.10</td>
<td>7,413.43</td>
<td>32.67%</td>
</tr>
<tr>
<td>2</td>
<td>Mudaraba Short Notice deposit</td>
<td>9,167.94</td>
<td>4,638.72</td>
<td>113.11%</td>
</tr>
<tr>
<td>3</td>
<td>Mudaraba term deposits</td>
<td>123,213.02</td>
<td>92,737.75</td>
<td>32.86%</td>
</tr>
<tr>
<td>4</td>
<td>Mudaraba scheme deposits</td>
<td>35,059.68</td>
<td>41,550.77</td>
<td>-15.62%</td>
</tr>
<tr>
<td>5</td>
<td>Foreign currency deposit</td>
<td>490.83</td>
<td>372.56</td>
<td>31.75%</td>
</tr>
<tr>
<td>6</td>
<td>Al wadeeah current and other deposit accounts</td>
<td>20,856.46</td>
<td>18,116.80</td>
<td>15.12%</td>
</tr>
<tr>
<td>7</td>
<td>Bills payable</td>
<td>1,602.35</td>
<td>903.22</td>
<td>77.41%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>200,294.38</strong></td>
<td><strong>165,733.25</strong></td>
<td><strong>20.85%</strong></td>
</tr>
</tbody>
</table>

**Investments (General)**

Total Investment (General) of the Bank stood at Tk.177,936.84 million as on 31 December 2014 against Tk.143,847.38 million as on 31 December 2013 registering a growth of 23.70%. As on 31 December 2014 Classified Investment to total Investment ratio was 3.23% which was 3.67% as on 31 December 2013. Bank maintained required provision against Investment (General) for the year 2014.

Investment (General) has increased significantly over the years due to the existence of diversified Investment products.

**Investment (General)**

<table>
<thead>
<tr>
<th>Amount (in Million)</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>9,329.65</td>
<td>2010</td>
</tr>
<tr>
<td>118,219.99</td>
<td>2011</td>
</tr>
<tr>
<td>143,847.38</td>
<td>2012</td>
</tr>
<tr>
<td>177,936.84</td>
<td>2013</td>
</tr>
</tbody>
</table>
Mode-wise Investment
Bank has launched a number of Shariah based Investment products under different mode of Investment to help us to fulfill the demand of every individual customer. We have extensive initiative and policy to maintain high level of commitment to our customer.

<table>
<thead>
<tr>
<th>No.</th>
<th>Particulars</th>
<th>2014</th>
<th>2013</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bai-Muazzal</td>
<td>71,221.95</td>
<td>56,154.57</td>
<td>26.83%</td>
</tr>
<tr>
<td>2</td>
<td>Bai - Murabaha</td>
<td>22,591.49</td>
<td>22,458.66</td>
<td>0.59%</td>
</tr>
<tr>
<td>3</td>
<td>Bai-Salam</td>
<td>4,568.25</td>
<td>4,175.05</td>
<td>9.42%</td>
</tr>
<tr>
<td>4</td>
<td>Izara bill baia (Commercial)</td>
<td>70,564.55</td>
<td>53,085.45</td>
<td>32.93%</td>
</tr>
<tr>
<td>5</td>
<td>Izara bill baia (Staff)</td>
<td>1,912.76</td>
<td>1,701.43</td>
<td>12.42%</td>
</tr>
<tr>
<td>6</td>
<td>Bai - as - Sarf [FDBP]</td>
<td>462.96</td>
<td>575.26</td>
<td>-19.52%</td>
</tr>
<tr>
<td>7</td>
<td>Musharaka Documentary Bill [MDB]</td>
<td>2,002.29</td>
<td>2,290.71</td>
<td>-12.59%</td>
</tr>
<tr>
<td>8</td>
<td>Mudaraba Import Bill [UPAS]</td>
<td>3,400.97</td>
<td>2,079.89</td>
<td>63.52%</td>
</tr>
<tr>
<td>9</td>
<td>Murabaha Import Bill [MIB]</td>
<td>866.48</td>
<td>1,079.52</td>
<td>-19.73%</td>
</tr>
<tr>
<td>10</td>
<td>Guard</td>
<td>345.14</td>
<td>246.84</td>
<td>39.83%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>177,936.84</td>
<td>143,847.38</td>
<td>23.70%</td>
</tr>
</tbody>
</table>

Major Industry-wise Investment
Bank is continuing its efforts to diversify its product in various sectors. Major industry-wise investment of the Bank is presented in the table. Harnessing for new industry is always in our forte and we encourage new business initiative for economic growth.

<table>
<thead>
<tr>
<th>No.</th>
<th>Particulars</th>
<th>2014</th>
<th>2013</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Garments</td>
<td>17,827.79</td>
<td>17,853.66</td>
<td>-0.14%</td>
</tr>
<tr>
<td>2</td>
<td>Textile</td>
<td>11,761.37</td>
<td>8,843.25</td>
<td>33.00%</td>
</tr>
<tr>
<td>3</td>
<td>Agrobased Industry</td>
<td>12,638.80</td>
<td>11,480.30</td>
<td>10.09%</td>
</tr>
<tr>
<td>4</td>
<td>Other Industry</td>
<td>17,497.00</td>
<td>2,747.29</td>
<td>536.88%</td>
</tr>
<tr>
<td>5</td>
<td>Trading and others</td>
<td>118,211.87</td>
<td>102,922.89</td>
<td>14.85%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>177,936.84</td>
<td>143,847.38</td>
<td>23.70%</td>
</tr>
</tbody>
</table>

Operating profit & Net Profit
The bank always strives to achieve sustainable growth through a meaningful financial performance since its inception. Strong capital base, collective effort, wide branch network, innovative products, quality services, support from stakeholders are helping the bank to make significant performance. During the year 2014, the bank earned an operating profit of Tk.6,003.76 million. Net profit after tax stood at Tk.2,480.93 million in 2014 after making provision for investment, provision for other assets and provision for tax.

Paribahan Munafaka and Nitor Munafaka
পরিবহন মুনাফা এবং নিট মুনাফা
প্রতিশীলতা থেকেই বাংলা সমস্ত টেক্সই অতিক্রিয় সফলতা অর্জনের জন্য চেষ্টা চালিয়ে যাচ্ছে। শত্রুধলি মুলধন করাচ্ছে, সমাধিত হাঁটা বিক্ষিপ্ত সাধারণ, উজ্জ্বল এক্ষেত্রে, মানসমত সৈন্য, টেক্সিবেহারদের সহযোগিতা ব্যাংকের তারতম্যপূর্ণ সফলতা অর্জনে সহায়তা করছে। অর্থনৈতিকতে মন্ত্রণালয় বজায় থাকার পর তথ্য ২০১৪ সালে বাংলা ৬,০০৩.৭৬ মিলিয়ন টাকার পরিবহন মুনাফা অর্জন করেছে।
বিনিয়োগ, অন্যান্য সম্পদ এবং আয়দের বিপরীতে সংগঠন বাস নেয়ার পর ২০১৪ সালে ব্যাংকের নিট মুনাফার পরিমাণ দাব্বিয়েছে ২,৪৮০.৪৩ মিলিয়ন টাকা।
 Investments (Share and Securities)  

The Investments [share and securities] portfolio of the Bank stood at Tk. 16,296.05 million (including equity investment in subsidiaries) as on 31 December 2014 against Tk. 12,413.07 million as on 31 December 2013. The portfolio mainly comprises of Bangladesh Government Islami Investment Bond (BGlIB), Shares of different companies and Investment in subsidiaries. Investment in shares and securities [others] of last 05 years is shown in the graph.

Import Performance  

In the year 2014, EXIM Bank conducted import business for BDT 146.80 billion (equivalent USD 1.88 billion) by handling 37,818 number of import letter of credits. Import Business increased by 8.41% in 2014 compare to 2013.
**Export Performance**

In the year 2014, EXIM Bank handled BDT 134.41 billion [equivalent USD 1.73 billion] export business from 39,169 number of export documents. Export business achieved 3.11% growth in 2014 compare to 2013.

**Foreign Remittance**

In the year 2014, Bank received BDT 3.78 billion [equivalent USD 0.05 billion] as wage earners’ remittance by handling 74,433 number of transactions. Inward Remittance achieved 30.70% growth in the year 2014 compare to 2013.
Exchange Company (Subsidiary):  
With a view to render remittance service to the Bangladeshi expatriates as well as to encourage them for sending their hard earned money to Bangladesh through legal channels, EXIM Bank has 02 [Two] fully owned subsidiaries named [1] EXIM Exchange Company (UK) Limited, London, UK and [2] EXIM Exchange Company (Canada) Limited, Toronto, Canada. Besides, the bank has established drawing and sub-agency arrangements with other international money transfer companies like Western Union, MoneyGram, Xpress Money, Ria Money Transfer, Wall Street Exchange Centre LLC, Zenj Exchange Co. W.L.L., IME, Al-Ansari Exchange LLC, etc. to facilitate the remittance services from all over the world. Now the bank is able to deliver the remittances to the beneficiaries in time in any place of the country by using ELDORADO and Bangladesh Electronic Fund Transfer Network (BEFTN).

Correspondent Relationship  
Correspondent relationship plays a vital role in routing Foreign Exchange Business. Bank gives special emphasis on warm and friendly relationship with the existing and new correspondent banks and Financial Institutions for smooth functioning of its Foreign Exchange Business and keeping the pace of its growth. As part of this continuous process we have maintained correspondent relationship with 374 banks and their world-wide 17,055 branches network in 105 countries around the globe. Besides, Bank is also enjoying credit line facilities against confirmation of its Letter of Credits from International Finance Corporation (IFC), a member of World Bank, and Asian Development Bank (ADB) by signing agreements with them.

In routing the Foreign Exchange Business, EXIM Bank strictly maintains the compliance issues of Central Bank including its own and the correspondents. In this process, all the commercial and individual payments and settlements are processed centrally in International Division. Further, all the inward and outward SWIFT messages are screened with the list of BFUI, OFAC and UNSCR before processing or sending them through SWIFT. AML and KYC are also done for each and every customer as well as for the correspondent banks.
Offshore Banking Unit (OBU)
As per approval of Bangladesh Bank, two Offshore Banking Units (OBU) of EXIM Bank, one in Motijheel Branch, Dhaka and other in Agrabad Branch, Chittagong, have been opened. The units came into operation from June, 2012 by financing against UPAS [Usance Payable at Sight] LCs of Authorized Dealer Branches. They also finance against export bills duly accepted by Authorized Dealers. In the year 2014, the units earned total profit for USD 2,613,893.34 equivalent BDT 20,375,617.51 by handling total 769 documents of UPAS bills and export bills.

Prime operational area of the Bank
Export Import Bank of Bangladesh Ltd. is rendering all sorts of Banking and Financial services to its customers under Islamic Shariah with full dedication and entire satisfaction of its customers. Bank treats its customers as trusted and dependable business partners, and provides them with wide range of different deposit and investment products, trade finance and ancillary services along with counselling opportunities on the technical issues with the support of expert IT and trained professionals through world famous software T-24. Bank is always positive to cover all the sectors in its operation emphasizing nationally identified thrust sectors. The Bank has given utmost preference to maintain quality asset and is committed to retain good, friendly and congenial relationship with its business partners through providing valid & legal financial services, giving patient attention to them standing by their sides in bad days even within given valid and acceptable business framework. At the same time efforts have been made to improve the level and standard of services by exploring and innovating new products to cover un-banked customers having potential to materialize our government’s reform programs like financial inclusion i.e. school banking, farmers account by Tk.10/= (Taka Ten) only, promoting and fostering green banking activities with complied manner. Bank is vigilant and active to diversify the business portfolio for minimizing the level of risk and uncertainty and to establish a well managed and strong asset port folio as per commitment to its all types of stakeholders.

Investment Port-folio of the Bank
The basis of Investment products of the Bank is as follows:

1. Share in equity and profit/loss basis
   a) Mudaraba;
   b) Musharaka

Annual Report 2014

Bank’s Share in Equity of the Company

1. Muddaraba and Mawjeed
   a) Muddaraba
   b) Mawjeed

2. Mawjeed
   a) Mawjeed
   b) Mawjeed
2. Buying and selling basis
   a) Bai-Muajyal
   b) Bai-Murabaha
   c) Murabaha Post-Import
   d) Murabaha Trust Receipt
   e) Bai-Salam
   f) Ishtisna

3. Rental basis
   a) Izara
   b) Izara Bil Baiya
   c) Hire purchase Shirkatul Melk

4. Other service oriented and ancillary works
   a) Quarq
   b) Quarq-e-Hasana
   c) Wazirat Bil Wakala
   d) Bai-as-Sarf and MDB, etc.

**Investment category of the Bank by size:**
- Corporate and Large Investment
- Micro Investment
- SME Investment
- Cottage Investment
- Syndicate Investment

**Nature of Investment:**
- Manufacturing (Both for project investment and working capital)
- Service oriented (Both for project investment and working capital)
- Trading (For procurement of goods both from land and abroad)

Bank is always vigilant and active to reshape the investment port-folio with the changed socio-economic scenario of the country.

**MSME activities of EXIM Bank:**
EXIM Bank is always vigilant and full active to march with and respond to the nationally indentified issues and contribute to the economic progress as an unit of economy. As a matter of policy, EXIM Bank is always emphasizing the activities relating to the promotion of sustainable economic development and taking keen interest for providing overall service with the coordination of modern technologies and expert professionals in the MSME sector considering the same as engine of economic development. As a full-fledged Islamic Bank, EXIM Bank is contributing to
the economic progress that is contributing a lot to create employment opportunity for mass unemployed people by investing in small and medium industry, trading and service sectors. In this case, Bank is committed to create quality MSME customers, patronize and develop them through equal management besides providing utmost importance to acquire quality assets.

As per guidelines of Bangladesh Bank, EXIM Bank connects with the unique undulating power of economic development by providing MSME service since 2008. At present EXIM Bank is trying whole heartedly for the expansion of this sector as the pioneer of private sector staying beside the government sector with its 87 branches throughout the country by the dedicated and efficient employees. Besides, EXIM Bank is accelerating the sustainable development of rural economy of the country by investing in the micro and cottage industry and giving special attention to the neglected and un-banked female entrepreneurs as well as trying to connect them to the economic development by offering concession packages. In this matter Bank is indifferent about investment operational cost and net profit considering economic development of the country.

**Strategy of MSME financing:**
- Strengthen the base of economy by increasing MSME investment.
- Induct new and potential MSME customers and educate them.
- Create vast employment opportunity for the huge unemployed people by increasing MSME sector.
- Strengthen the asset risk management activities for reducing risk at MSME financing.
- Avoid the investment concentration risk by diversifying and decentralizing the same through inducting MSME investment.

**MSME Policies, Procedures & Purposes:**
- Providing term investment for procuring capital machineries for new project or BMRE of the project.
- Providing working capital for running project or new project as per requirement assessment.
- Purchasing delivery van/Transport for business purpose.
- Refurnishing office/business premises.
- Other eligible portfolio of the bank.

**Statistics of year wise MSME financing:**

<table>
<thead>
<tr>
<th>Year</th>
<th>No of Customer</th>
<th>Amount disbursed (In Crore Taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>2657</td>
<td>4685.36</td>
</tr>
<tr>
<td>2013</td>
<td>2567</td>
<td>6471.77</td>
</tr>
<tr>
<td>2014</td>
<td>2905</td>
<td>8482.59</td>
</tr>
</tbody>
</table>
MSME Products:
- EXIM Udyog: An investment scheme facilitating project aimed to provide fixed and working capital in the field of small & medium level poultry, dairy, fisheries, and agro-based industries etc.
- EXIM Abalam: An investment scheme facilitating project aimed to provide fixed and working capital in the field of small & medium level general business and workshop & light engineering etc.
- EXIM Sahayak: An investment product for procuring Household Durables. Necessity and comfort are constantly changing with the change of time and life style which is also basic indicator of the quality of life. Luxurious/comfortable articles/apparatus of yesterday may be treated/ converted as essentials/ necessities of today. Necessity of many things do not wait for capacity.
- EXIM Abasan: A product of Home Investment. At EXIM Bank we offer an easy-to-avail Home investment with convenient repayment facility and maximum limit on investment amount. From the scheme the customer will get necessary help to materialize long cherished dream, to enable him/them to be the proud owner of a flat/dwelling house in a modern developed urban area.

Sector wise details of disbursement against SME investment-2014

<table>
<thead>
<tr>
<th>Nature of Investment</th>
<th>Sub Sector</th>
<th>Nature of Entrepreneur</th>
<th>Target of Year</th>
<th>Total disbursement during the year</th>
<th>Disbursement against target (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Number</td>
<td>Amount</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Small Enterprise</td>
<td>Service</td>
<td>Male</td>
<td>230.00</td>
<td>86</td>
<td>244.19</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>20.00</td>
<td>13</td>
<td>22.14</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sub total</td>
<td>250.00</td>
<td>99</td>
<td>266.33</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>Male</td>
<td>1001.00</td>
<td>332</td>
<td>1153.20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>99.00</td>
<td>46</td>
<td>85.01</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sub total</td>
<td>1100.00</td>
<td>378</td>
<td>1238.21</td>
</tr>
<tr>
<td></td>
<td>Industry</td>
<td>Male</td>
<td>552.00</td>
<td>153</td>
<td>943.77</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>48.00</td>
<td>40</td>
<td>78.03</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sub total</td>
<td>600.00</td>
<td>193</td>
<td>1021.80</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>1950.00</td>
<td>670</td>
<td>2526.34</td>
</tr>
<tr>
<td>Medium Enterprise</td>
<td>Service</td>
<td>Male</td>
<td>465.00</td>
<td>67</td>
<td>331.84</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>35.00</td>
<td>18</td>
<td>27.48</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sub total</td>
<td>500.00</td>
<td>85</td>
<td>359.32</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>Male</td>
<td>1001.00</td>
<td>92</td>
<td>1160.09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>99.00</td>
<td>22</td>
<td>97.75</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sub total</td>
<td>1100.00</td>
<td>114</td>
<td>1257.84</td>
</tr>
<tr>
<td></td>
<td>Industry</td>
<td>Male</td>
<td>652.11</td>
<td>127</td>
<td>1548.04</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>56.70</td>
<td>19</td>
<td>135.29</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sub total</td>
<td>708.81</td>
<td>146</td>
<td>1693.33</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>2308.81</td>
<td>345</td>
<td>3300.49</td>
</tr>
<tr>
<td></td>
<td>Grand Total</td>
<td></td>
<td>4258.81</td>
<td>1015</td>
<td>5826.83</td>
</tr>
</tbody>
</table>
Financial Products and Services

General Banking Division deals with all types of general activities which are very relevant and related to all types of banking activities. More concentratedly, it deals with deposit mobilization as deposit is the life blood of banking activity. It provides source for capital formation to promote industrial development and accelerate economic growth of the country. EXIM Bank believes in financial inclusion. As a modern and forward looking Islamic Bank we are continuously developing innovative financial products and services with various features that can attract customers from all corners of society. With this in view we have introduced 02 (Two) new deposit products to our product line in this year named i) EXIM Krishi and ii) EXIM Shwapno.

Managing Director of EXIM Bank Dr. Mohammed Haider Ali Miah inaugurates two new products 'EXIM Ruhama' and 'EXIM Ziadah'.

At present EXIM Bank has been operating the following deposit products of different tenure:

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of the Deposit Products</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Al-Wadieah Current Deposit</td>
</tr>
<tr>
<td>2</td>
<td>Mudaraba Savings Deposit</td>
</tr>
<tr>
<td>3</td>
<td>Mudaraba Special Notice Deposit</td>
</tr>
<tr>
<td>4</td>
<td>Mudaraba Term Deposit(s)</td>
</tr>
<tr>
<td>5</td>
<td>Mudaraba Monthly Savings Deposit Scheme(s)</td>
</tr>
<tr>
<td>6</td>
<td>Mudaraba Monthly Income Deposit Scheme</td>
</tr>
<tr>
<td>7</td>
<td>Mudaraba Super Savings Deposit Scheme</td>
</tr>
<tr>
<td>8</td>
<td>Mudaraba Multiplus Savings Deposit Scheme</td>
</tr>
<tr>
<td>9</td>
<td>EXIM Student Savers (Mudaraba Student Savings Deposit)</td>
</tr>
<tr>
<td>10</td>
<td>EXIM Student Savers (Mudaraba Monthly Student Savings Scheme)</td>
</tr>
<tr>
<td>11</td>
<td>Mudaraba Cash Waqf Deposit Account</td>
</tr>
<tr>
<td>12</td>
<td>Mudaraba Haj Deposit Scheme(s)</td>
</tr>
<tr>
<td>13</td>
<td>Mudaraba Denmohor/Marriage Deposit Scheme(s)</td>
</tr>
<tr>
<td>14</td>
<td>Mudaraba Senior Monthly Benefit Scheme</td>
</tr>
<tr>
<td>15</td>
<td>Mudaraba Senior Monthly Savings Scheme(s)</td>
</tr>
<tr>
<td>16</td>
<td>Mudaraba Femina Monthly Benefit Scheme</td>
</tr>
<tr>
<td>17</td>
<td>Mudaraba Femina Monthly Savings Scheme(s)</td>
</tr>
<tr>
<td>18</td>
<td>Mudaraba Su- Grehini Monthly Benefit Scheme</td>
</tr>
<tr>
<td>19</td>
<td>Mudaraba Su- Grehini Monthly Savings Scheme(s)</td>
</tr>
<tr>
<td>20</td>
<td>Mudaraba Millionaire Deposit Scheme(s)</td>
</tr>
<tr>
<td>21</td>
<td>Mudaraba Kotipoti Deposit Scheme(s)</td>
</tr>
<tr>
<td>22</td>
<td>EXIM Ruhama- 3 Years Probable Double Benefit Scheme</td>
</tr>
<tr>
<td>23</td>
<td>EXIM Ziadah- 5 Years Probable Triple Benefit Scheme</td>
</tr>
<tr>
<td>24</td>
<td>EXIM Krishi (Mudaraba Krishi Monthly Deposit Scheme(s))</td>
</tr>
<tr>
<td>25</td>
<td>EXIM Shwapno (Mudaraba Housing /Entrepreneurship Development Scheme(s))</td>
</tr>
</tbody>
</table>
Agriculture & Rural Investment and its products
Agricultural sector contributes near 16.3% of country GDP. Government different agricultural support activities and Bangladesh Bank inclusive banking help to retain average GDP growth at 6.1% [Source: Bangladesh Bank]. Near 70% people lives in rural area in Bangladesh [Source: Bangladesh Bank]. This sector gives us food safety, ensures nutrition, reduces poverty and generates employment opportunity. From the very beginning, EXIM Bank has been providing Agricultural Investment and since 2008-09, Bank has allocated separate target for Agricultural & Rural investment as per instruction of Bangladesh Bank. Besides branches, Bank has separate Agricultural & Rural Investment division in Head Office in the name of “Investment Risk Management Division (IRMD-III)”.

Achievement: We have received “Letter of Appreciation” signed by Governor of Bangladesh Bank for achieving Agricultural & Rural Investment Disbursement Target for FY 2012-2013.

EXIM Bank Agricultural & Rural Investment Sectors

Three core sectors
1. Crops (Crops norms listed in Bangladesh Bank recent “Agriculture & Rural Credit Policy & Programme”)
2. Livestock
3. Fisheries

Other sectors
4. Irrigation Equipment
5. Nursery & Gardening
6. Seed production
7. Farm Machineries
8. Crops Warehouse
9. Rural area poverty alleviation program
10. Exceptional and un-tapped area of agricultural investment
11. Other Agricultural and Rural investment.

Analysis of Disbursement Target for Fiscal Year 2014-2015

| Target fixed | by Bangladesh Bank |
| Total Target | Tk.260.00 crore |
| Target position | 3rd position in all Private Commercial Banks |
| Target for own capacity | Tk.225.00 crore (87% of total target) |
| Target for MFI | Tk.35.00 crore (13% of total target) |
## Target & Achievement of EXIM Bank Agricultural & Rural Investment at a glance

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Target fixed by</td>
<td>Self</td>
<td>Self</td>
<td>Self &amp; BB</td>
<td>Self &amp; BB</td>
<td>Self &amp; BB</td>
<td>Self &amp; BB</td>
</tr>
<tr>
<td>Target criterion</td>
<td>Self</td>
<td>Self</td>
<td>2% of total investment as on 31st March</td>
<td>Self &amp; BB</td>
<td>Self &amp; BB</td>
<td>Self &amp; BB</td>
</tr>
<tr>
<td>Target for disbursement</td>
<td>25.00</td>
<td>30.00</td>
<td>179.00</td>
<td>203.00</td>
<td>225.00</td>
<td>260.00</td>
</tr>
<tr>
<td>Achievement of target</td>
<td>25.00</td>
<td>30.00</td>
<td>158.53</td>
<td>242.87</td>
<td>276.02</td>
<td>189</td>
</tr>
<tr>
<td>Achievement [%]</td>
<td>100%</td>
<td>100%</td>
<td>89%</td>
<td>120%</td>
<td>123%</td>
<td>73% Up to 30-04-2015</td>
</tr>
<tr>
<td>Achievement through</td>
<td>Self</td>
<td>Self</td>
<td>Self &amp; MFI</td>
<td>Self &amp; MFI</td>
<td>Self &amp; MFI</td>
<td>Self &amp; MFI</td>
</tr>
<tr>
<td>Recovery</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

## Target & Achievement of Import Substitution crops at 4% profit at a glance

<table>
<thead>
<tr>
<th>Year</th>
<th>2011-12</th>
<th>2012-13</th>
<th>2013-14</th>
<th>2014-15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target fixed by</td>
<td>Self</td>
<td>Self</td>
<td>Self</td>
<td>Self</td>
</tr>
<tr>
<td>Target crops</td>
<td>Maize</td>
<td>Maize</td>
<td>Maize &amp; Chili</td>
<td>Maize &amp; Chili</td>
</tr>
<tr>
<td>Target for disbursement</td>
<td>10.00</td>
<td>15.00</td>
<td>20.00</td>
<td>20.00</td>
</tr>
<tr>
<td>Achievement of target</td>
<td>10.04</td>
<td>15.00</td>
<td>20.00</td>
<td>20.00</td>
</tr>
<tr>
<td>Achievement [%]</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Achievement through</td>
<td>Self</td>
<td>Self</td>
<td>Self</td>
<td>Self</td>
</tr>
<tr>
<td>Recovery</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>Profit subsidy through</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Bangladesh Bank</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
<td>1%</td>
</tr>
<tr>
<td>Profit loss as CSR</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
<td>1%</td>
</tr>
<tr>
<td>activity of Bank</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
<td>1%</td>
</tr>
</tbody>
</table>

### Employment of “Agricultural Field Associates”

EXIM bank has already appointed 32 educated local unemployed youths as “Agricultural Field Associates” on contractual basis which directly promote to the Government Employment Creation Programme for unemployed youth. They are working in 29 branches in rural area for Agriculture and Rural investment.

### Agricultural & Rural Investment “Area Approach” concept

EXIM bank has introduced “Area Approach” concept for Mushroom and Flower at Savar area, Chili cultivation at Bogra and Naria (Shariatpur) area and Potato cultivation at Rajshahi and Rangpur area, Duck farm at Fenchuganj area and Purchased and operating fishing trawler in deep sea water in Bay of Bengal for fishing under Agrabad Branch, Chittagong.
### Exceptional and un-tapped area of Agricultural Investment

<table>
<thead>
<tr>
<th>Exceptional and un-tapped area of Agricultural</th>
<th>Branch Name</th>
<th>Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saudi Arabian dates cultivation</td>
<td>Mawna Chowrasta Branch</td>
<td>Bhaluka, Mymensing</td>
</tr>
<tr>
<td>Apiculture &amp; Honey extraction</td>
<td>Sonargaon SME/Agri Branch</td>
<td>Sonargaon</td>
</tr>
<tr>
<td>Mushroom &amp; Flower cultivation</td>
<td>Savar Bazar Branch</td>
<td>Savar, Dhaka</td>
</tr>
<tr>
<td>Agar plant cultivation</td>
<td>Sylhet Branch</td>
<td>Sylhet</td>
</tr>
<tr>
<td>Strawberry cultivation</td>
<td>Chapainawabganj Branch</td>
<td>Chapainawabganj</td>
</tr>
</tbody>
</table>

**"EXIM KISHAN" An agricultural investment product:**
EXIM Bank has launched "EXIM KISHAN" a new Agricultural and Rural investment product on October 31, 2009 to provide Agricultural & Rural investment to farmers from Tk.10,000/- to Tk.20,00,000/- only. "EXIM KISHAN" mainly designed for Short-Term Agricultural and Rural investment facility under Agricultural & Rural investment programme by which farmer specially sharecroppers and marginal farmers are getting Agricultural & Rural investment without collateral security. By this time, this program has become popular to sharecroppers and marginal farmers.

**Basic features of "EXIM KISHAN" investment product:**

1. Investment product for genuine farmer and trained farmers.
2. Amount of investment limit from Tk.10,000.00 to Tk.20,00,000.00
3. Mode of investment: 1) Bai-Muajjal (Agri) & 2) IBB (Agri) for 01 to 05 years.
4. Investment covering radius for Branches: (1) Urban Branch: 30 kilometers, (2) Rural Branch: 10 kilometers.
5. Investment purpose: crops, livestock, fisheries, farm machinery, income generating activities and untapped area of Agricultural investment.
6. Investment client age limit within 25 to 65 years.
7. Investment client must submit a copy of National Identity Card (or other supporting paper).
8. Investment client mobile phone number (if not, on request mobile phone no.).
9. Guarantor information (Specially for Sharecropper).
10. 60% investment will be given in crops sector.
11. Bank prescribed application form in Bengali for crops, fisheries, dairy farm, bio-gas, mushroom and poultry farm, etc.
12. Rate of profit/rent is 11%.
13. Investment equity ratio: 70:30 (where applicable).
14. Investment in 2.50 acres land for sugar cane or potato cultivation and 5.00 acres land for other crops cultivation under security of crops hypotheication.
15. Approval authority: Managing Director & CEO of Bank.
16. Field level direct monitoring.
Recovery of Investment:
Due to strong and continuous supervision and monitoring over Agricultural & Rural investment from Head office & Branch level of Bank, the recovery rate is near 100%.

Information Technology in EXIM BANK
The global explosion of technology has changed the banking industry from paper-based banks to digitized and networked branch banking services. It has already changed the internal accounting and management systems of banks. It is now fundamentally changing the service delivery systems the banks use to interact with their customers. All over the world, banks are still struggling to find technological solutions to meet these challenges of the rapidly-changing environment. In today’s competitive age of globalization, the key to survival, growth and success for any commercial banks is to cultivate innovative and outstanding strategic plans for exploiting the modern marvels of technology that not only will ensure superior service delivery to its customers but also will make way for cost effective banking operations with minimized risks. EXIM Bank has always been the pioneer among all banks in Bangladesh when it comes to grasp new technology in banking to ensure superior service delivery to its customers. The bank introduced innovative products to their customers in the ground-breaking new forms of Internet banking, SMS banking, ATM facility etc. EXIM Bank believes that in this competitive age any bank that can adopt and absorb the new technology faster will have a competitive edge over their rivals in very short time span and no bank can afford to ignore recent trends in technology anymore as optional choices rather than be obliged to indulge them as a pivotal aiding feature for its entire existence.

We have been using world renowned CORE Online Real-time Electronic banking software Temenos T24 which enables us to provide various levels of services to our valuable customers and also enhancing the management efficiency & business productivity. With T24 we can now provide all sorts of general banking, investment and trade finance (along with SWIFT interface) related services to our valued customers and also providing necessary reports for valued customers, management and regulatory authority. EXIM Bank had been included with the Bangladesh Automated Clearing House (BACH) from the very beginning. Also, the bank is integrated with Bangladesh Electronic Fund transfers Network (BEFTN) also. Also, we have our very own ATM services with 65 ATM booths all over the country with a variety of features like 24x7 cash withdrawal facility, secure fund transfer etc. Our ATM network is integrated with Q-Cash ATM network that enabled us to use our debit

বিনিয়োগ আদায়
ব্যাংকের প্রধান কার্যালয় ও শাখা সমূহ হতে বিবির্ধ তন্ত্রীর কারণে কৃষি বিনিয়োগের আদায় হার এক্স পর্যন্ত ১০০%।

এখন ব্যাংকে তথ্য প্রযুক্তি
বিয়োগী প্রযুক্তির অভাবনীয় বিদ্যমান ব্যাংকের ব্যাংকের, হামাকুমক ক্ষেত্রে বিজিজকাইজড ও সমস্তক্ষেত্র ব্যাংকের ঠিক ধরার নিয়ম দুইধারা নিয়ম। এই ইতিমধ্যে ব্যাংকের অভাবনীয় লিঙ্গ ব্যবস্থা এবং সার্ভিস ব্যবস্থাপনার পরিবর্তন নিয়ম। এই ইতিমধ্যে মৌলিকভাবে প্রচুর সাহায্য ব্যবহার পরিবর্তন নিয়ম। বিয়োগী ব্যবস্থায়, এই উল্লেখ্য প্রতিটি চলাচল মোকাবেলায় প্রযুক্তির সমারস করে দেখায়। আগামীর সংবাদের এই প্রতিবেদনগুলির সময় দফা ও উল্লেখ্য কৌশলের পরিবর্তন প্রচুর পরিবর্তন বাণিজ্যিক ব্যবস্থায় চিকিৎসা দিয়ে দেখুন।

সম্ভাব্য এই ব্যবস্থায় সম্পর্কে প্রযুক্তির ধরানী প্রযুক্তি সমারস করে দেখায়। আগামীর সংবাদের এই প্রতিবেদনগুলির সময় দফা ও উল্লেখ্য কৌশলের পরিবর্তন প্রচুর পরিবর্তন বাণিজ্যিক ব্যবস্থায় চিকিৎসা দিয়ে দেখুন।

ব্যবস্থায় সম্ভাব্য এই ব্যবস্থায় সম্পর্কে প্রযুক্তির ধরানী প্রযুক্তি সমারস করে দেখায়। আগামীর সংবাদের এই প্রতিবেদনগুলির সময় দফা ও উল্লেখ্য কৌশলের পরিবর্তন প্রচুর পরিবর্তন বাণিজ্যিক ব্যবস্থায় চিকিৎসা দিয়ে দেখুন।

আমাদের ব্যবস্থায় বিয়োগী কৌশলের সমস্ত তথ্যের Temenos T24 ব্যবহার করার মাধ্যমে আমাদের সমস্ত তথ্যের বিয়োগী প্রযুক্তি প্রক্রিয়া প্রক্রিয়া পদ্ধতি ব্যবহার করার। T24 এর মাধ্যমে আমাদের সমস্ত তথ্যের বিয়োগী প্রযুক্তি প্রক্রিয়া পদ্ধতি ব্যবহার করার প্রক্রিয়া, কার্যক্ষেত্র ও সমস্ত সাহায্য প্রদর্শনিতের বিষয়ে প্রক্রিয়া পদ্ধতি ব্যবহার করার প্রক্রিয়া, কার্যক্ষেত্র ও সমস্ত সাহায্য প্রদর্শনিতের বিষয়ে প্রক্রিয়া পদ্ধতি ব্যবহার করার প্রক্রিয়া, কার্যক্ষেত্র ও সমস্ত সাহায্য প্রদর্শনিতের বিষয়ে প্রক্রিয়া পদ্ধতি ব্যবহার করার।

আমাদের এই প্রক্রিয়া ব্যবহার করার মাধ্যমে সমস্ত তথ্যের প্রোটোটাইপ প্রক্রিয়া পদ্ধতি ব্যবহার করার প্রক্রিয়া, কার্যক্ষেত্র ও সমস্ত সাহায্য প্রদর্শনিতের বিষয়ে প্রক্রিয়া পদ্ধতি ব্যবহার করার।

আমাদের এই প্রক্রিয়া ব্যবহার করার মাধ্যমে সমস্ত তথ্যের প্রোটোটাইপ প্রক্রিয়া পদ্ধতি ব্যবহার করার প্রক্রিয়া, কার্যক্ষেত্র ও সমস্ত সাহায্য প্রদর্শনিতের বিষয়ে প্রক্রিয়া পদ্ধতি ব্যবহার করার।
cards in ATM booths of 22 (twenty-two) other banks. EXIM Bank is one of the first banks that have successfully connected to National Payment Switch Bangladesh (NPSP) on December 2014 which was introduced by Bangladesh Bank in order to facilitate interbank electronic payments originating from different channels like Automated Teller Machines (ATM), Point of Sales (POS), Internet, Mobile Devices with the main objective to create a common electronic platform for payment. NPSP will facilitate the expansion of the card based payment networks substantially and promote e-commerce throughout the country. Online payment of Government dues, using cards and account number information through Internet will greatly be enhanced using NPSP. Any EXIM Bank debit card holder can now perform cash withdrawal and make payment with the network of 38 banks and about 4000 of their ATM booths. EXIM Bank started its SMS banking service with features like "Balance Inquiry", "Mini Statement" etc and transaction alert for all ATM transactions and high value cash deposit & withdrawal. EXIM Wallet is a mobile application of EXIM Bank which is applicable for customers with handheld Java Enabled mobile devices, Smartphone (Android, iPhone, Windows Phone) users, giving them the accessibility to their account information as well as account statements and also enables mobile phone users to recharge their phone debiting their account through EXIM Wallet application. The Internet banking facility of EXIM Bank was improved and redefined with a brand new look with the brand name "AISER" which will have versatile features like Real-time Balance Enquiry, Real-time MTDR & Deposit Scheme Information, Real-time Transaction Search & Statement Download from the creation of the account, Real-time Fund Transfer Between Own [Personal] Accounts of EXIM Bank, Real-time Fund Transfer To Other Beneficiary Accounts of EXIM Bank, Inter Bank [other than EXIM Bank] Fund Transfer through BEFTN [Any Bank, Any Branch], Mobile Recharge, Credit Card Bill Payment, Positive Pay Instruction etc. EXIM Bank started its SWIFT service from the very beginning when SWIFT started its service at Bangladesh and currently 20 (twenty) AD Branches and Head Office are performing foreign exchange transactions under it. Also, our newly formed Centralized Processing Center (CPC) soon will operate with our in-house developed software for their Trade Finance operations. We have developed "Remittance Management Software" to run and maintain remittance services of our Exchange Houses (UK and Canada) and other foreign remittance services as ELDOrado, RIA, Western Union, MoneyGram, Express Money service etc are being maintained by our IT Division smoothly for ensuring smooth flow of foreign remittance. EXIM Bank provides the facility to collect post-paid bills of nation’s leading mobile operator, GrameenPhone in the branches through a software developed by IT Division.
EXIM Bank’s management and banking operation is being supported by our several in-house developed automation softwares such as HRM Software, Salary Management System, Provident Fund System, ALCO system for asset-liability management, Share Software for share-dividend info management, AGM/EGM software for attendance, Problem Management System (PMS), Automated Billing Software, Enterprise Data Warehouse (EDW) for generating different reports aiding the management in the decision making process and also for reporting to Bangladesh Bank. We have also developed “MIS Reporting Portal” which enables us to generate instant reports from T24 Core banking software to make appropriate and opportune decision and also enables our branches to generate “Bulk Statement” instantly without making any overload in the T24 system server. We have “CIB Online” for CIB sorting, handling and delivery of credit information and IDDB (Bangladesh Bank Return) reporting system for finding duplicate and triplicate returns & Proceeds Realization Certificate (PRC) that are being used for reporting to Bangladesh Bank. Our “EXIM goAML Interface & Anti-Money Laundering Utility Software” developed as per the guideline of BFIU (Bangladesh Financial Intelligence Unit) and Bangladesh Bank for surveillance, structuring, analyzing, screening probable money laundering activates & unlawful financial activities and detection of terrorist financing and money laundering which will be reported to Bangladesh Bank’s “goAML” server. The IT dimension of Basel II requires that IT delivers value to business and IT risks are appropriately mitigated. We are proud to proclaim that we have one of the best IT infrastructures as compared to any other banks in the country. We have developed a specialized sophisticated Business Intelligence (BI) software for the purpose of BASEL-II implementation where reports of different genre are being generated, different financial forecasting are made and assessment of numerous risks specially investment risks are done.

For the Core banking system, we have established two Data Centers: one active datacenter (DC) and the other for disaster recovery (DRS) with all modern security system installed along with servers, storage system and core network equipments. The data centers are now running 24x7 with their full operational capacity both with continuous power supply along with sufficient generators in case of any contingency situation and are synchronously updated simultaneously as a mirror site of each other. In case of any contingency situations like earthquake, fire-hazard, hardware/software failure of the main data center, interruption of connectivity in the main data center etc. The Disaster Recovery site (DRS) is fully capable to ensure business continuity on its own. We are formulating plans to implement another Data Center in a remote region of the country to ensure business continuity. We have established our secured corporate Intranet countrywide using WAN connectivity between all the branches and Head Office that enables Software, Problem Management System, CIB On-line, Automated Billing Software, Enterprise Data Warehouse ইত্যাদি যা নানাধিক রিপোর্ট, বিকল্পী ইত্যাদি প্রদান করা যায় যা দিয়ে বিজ্ঞাপন ডাটাপুল স্বচ্ছতা জাহাজ ও বাংলাদেশ ব্যাঙ্কে প্রতিকল্পন শেষ করা সম্ভব হয়। আমারা তাই করেছি “MIS Portal” যা মাধ্যমে আমাদের সর্বাধিক সুবিধা প্রদানে প্রাথমিক সুবিধা সরাসরি T24 থেকেই বিজ্ঞাপন ব্যবহার ও শাখায় জন্য প্রয়োজনীয় রিপোর্ট নেব করা যায় যা মাধ্যমে নিম্ন জটিলতা অর্জন সহজে হয়। কেন্দ্রীয় ব্যাঙ্কের রিপোর্ট করার জন্য আমাদের “CIB Online” দিয়ে বাছাই, যাচাই ও বিনিয়োগ তথ্য প্রতিকল্পন তৈরী করা হয়। আমাদের IDBB নিয়ে দুইটিরকেট তথ্যকারী বের করে বাংলাদেশ ব্যাঙ্কে প্রপাট করা হয়। আমাদের BFIU (Bangladesh Financial Intelligence Unit) ও বাংলাদেশ ব্যাঙ্ক পাইওটাইন মোডেলকে তৈরিকৃত “EXIM goAML Interface & Anti-Money Laundering Utility Software” দিয়ে সর্বাধিক মানসিকতা, সর্বাধিক অনুমতি, অনুমতিপ্রাপ্ত ইত্যাদি কর্মকাণ্ডের উপর কাজ করার সময়, বিচার বিশেষণ ইত্যাদি করা চাঁদো বাংলাদেশ ব্যাঙ্কে রিপোর্ট করা হয়। BASEL-II-এর ভাবে মোডেলকে আইটি সম্পর্কে ব্যাঙ্কবিজ্ঞানের পরিষেবায় শাখায় কৃতিত্ব প্রদানের তৌরে চালিয়ে যায়। এই মর্ম যার যারে আমাদের ব্যাঙ্কের আইটি অক্ষরায় শেরের অন্যান্য ব্যাঙ্কে হতে ট্রেড উন্নত। এক্ষেত্রে আমরা BASEL-II বাণিজ্যিক জন্য বিশেষত Business Intelligence (BI) সফটওয়্যার তৈরী করেছি যেখানে বিজ্ঞাপন রিপোর্ট তৈরী করা চাঁদোর অন্তর্স্কৃত প্রপাট ও পরিকল্পনা তৈরী এবং বিনিয়োগকর্মীদের কৃতিত্ব প্রদান করা সম্ভব হয়।

আমাদের তার ব্যাঙ্কিং সফটওয়্যারের চালানো যা চূড়ান্ত ভাবে সম্ভব হয় যাদের মধ্যে একটি Active Data Center এবং অন্যটি Disaster Recovery Data Center যেখানে বড় অগ্রহায়তার সামরিক, স্টোরেজ এবং সেটারিক সামরিক অন্যান্য বিনামূল্যে নিকটতার মাধ্যমে রাখা হয়। ডাটা সেটার রুপ কর্মকাণ্ডের বিশাল সমাপ্তি উন্মুক্ত যোগ এবং ব্যাঙ্কিং ফেনার সাহায্যে বিবিভাজিতবাদী এক পক্ষের Mirror Site হিসাবে চালান। বিভিন্ন প্রাকৃতিক ও বিভিন্ন দুর্ঘটনা আমাদের মূল ডাটা সেটার অক্ষর হলেও আমারা আমাদের তৃতীয় ভাবে ডাটা সেটার দিয়ে পুরোপুরি ব্যাঙ্কিং কর্মকাণ্ড সামনে যাত্রা সহজ হয়। আমরা পুরোপুরি তৃতীয়তার ব্যাঙ্কিং ধারাবাহিকতা করা যায়। রামের জন্য দুর্ঘটনা হবে আমাদের তৃতীয় ভাবে ডাটা সেটার সম্পর্কে সত্যিকার প্রক্ষমে নিয়েছি। আমাদের দেশবাসী বিনামূল্যে WAN সেটারিক ধারাবাহিক এবং শাখাবাহিক সম্ভাবনা সম্পর্কে কথা হচ্ছে। শাখা প্রাণটি পোষণীয়তার নির্দেশিকা করনো ব্যাঙ্কিং সফটওয়্যারে মোকার
us to stay connected all the time. For ensuring confidentiality of information at the branch level, access to banking software is secured using password protected user IDs, transaction confirmation is performed using maker-checker concept. To ensure information integrity, physical and logical access to system database is highly protected.

By virtue of modern technologies in our banking activity through justified and feasible investment in IT, EXIM Bank is moving towards a paperless banking environment centralizing its information collection, processing and dissemination with the help of modern digital technology that serves its customer in the best possible manner. More incorporation of IT innovations to integrate with our existing system and successful IT project implementation will continue to steer the bank to achieve the ever-growing expectations of the customers, regulators, shareholders and employees.

**Branch Expansion**

Branch expansion is a regular process of the bank for business expansion as well as socio-economic development of the country. In this continuation, the following branches have been opened in the year 2014 and the total number of branches stands 87 at the end of the year 2014.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of Branches</th>
<th>Opening Date</th>
<th>Urban / Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Nayarhat Branch, Savar, Dhaka</td>
<td>26.06.2014</td>
<td>Rural</td>
</tr>
<tr>
<td>02</td>
<td>Dohazari Branch, Chittagong</td>
<td>28.06.2014</td>
<td>Rural</td>
</tr>
<tr>
<td>03</td>
<td>Sheikh Mujib Road Branch, Agrabad, Chittagong</td>
<td>20.09.2014</td>
<td>Urban</td>
</tr>
<tr>
<td>04</td>
<td>Ring Road Branch, Mohammadpur, Dhaka</td>
<td>27.09.2014</td>
<td>Urban</td>
</tr>
<tr>
<td>05</td>
<td>Pabna Branch, Pabna</td>
<td>08.11.2014</td>
<td>Urban</td>
</tr>
<tr>
<td>06</td>
<td>Seed Store Bazar Branch, Bhaluka, Mymensingh</td>
<td>15.11.2014</td>
<td>Rural</td>
</tr>
<tr>
<td>07</td>
<td>Kishoregonj Branch, Kishoregonj</td>
<td>20.12.2014</td>
<td>Urban</td>
</tr>
</tbody>
</table>
Moreover, we have permission to open 02 (Two) more branches i.e. Mithamoin Branch, Kishoregonj & Mohakhali DOHS Branch, Dhaka [A Specialized Ladies Branch] in the year of 2014 and we are going to open these branches by September, 2015.

Proposed Branches to be opened in the year 2015

With a vision to expand the banking service in all the district of the country, Bangladesh Bank has permitted us to open 10 (Ten) new branches (05 Urban & 05 Rural) in the calendar year 2015. In this connection, the Management has decided to open branches at the following 10 (Ten) locations:

**Proposed Branches (Urban)**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Site for proposed Branch</th>
<th>Criteria of Area</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Pallabi/Mirpur/Islampur</td>
<td>City Corporation</td>
<td>Dhaka</td>
</tr>
<tr>
<td>02</td>
<td>Halishahar</td>
<td>Do</td>
<td>Chittagong</td>
</tr>
<tr>
<td>03</td>
<td>Tangail</td>
<td>Municipality Grade : A</td>
<td>Tangail</td>
</tr>
<tr>
<td>04</td>
<td>Jhalokathi</td>
<td>Municipality Grade : A</td>
<td>Jhalokathi</td>
</tr>
<tr>
<td>05</td>
<td>Naogaon</td>
<td>Municipality Grade : A</td>
<td>Naogaon</td>
</tr>
</tbody>
</table>

**Proposed Branches (Rural)**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Site for proposed Branch</th>
<th>Criteria of Area</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Dollai Nawabpur, Chandina</td>
<td>Union Parishad</td>
<td>Comilla</td>
</tr>
<tr>
<td>02</td>
<td>Balirtek, Bhararia</td>
<td>Do</td>
<td>Manikgonj</td>
</tr>
<tr>
<td>03</td>
<td>Muktapur, Panchashar</td>
<td>Do</td>
<td>Munshigonj</td>
</tr>
<tr>
<td>04</td>
<td>Baburhat</td>
<td>Do</td>
<td>Narsingdi</td>
</tr>
<tr>
<td>05</td>
<td>Charbata Kasher Hat Bazar, Subarnachar</td>
<td>Do</td>
<td>Noakhali</td>
</tr>
</tbody>
</table>

**Green Banking Activities of EXIM Bank**

EXIM Bank is aware of sustainable economic development of Bangladesh through addressing environmental risk for saving the environment from all probable risks of pollution. Bank is also aware that global warming is an issue that calls for a global response and we have opportunity to do a lot as a service provider institution. Our prospective customers should, at first, comply with the environment issues before getting any types of services from us, it should be maintained strictly. Besides, we, as an institution, can build awareness and continue the practices for implementing Green Banking.

To promote the issue the following approaches/steps have been taken to implement the Green Banking activities in its routine operations:

**শীর্ষ ব্যাংকিং কার্যক্রম**

শীর্ষ ব্যাংকিং কার্যক্রম বাংলাদেশের তথ্য পরিবেশের পুনর্বৈশিকতার কুকুর মোড়কের নিয়ন্ত্রণে সমাজের স্বাভাবিক কার্যক্রম নির্দেশনা একটির মাধ্যমে ক্ষেত্রগত জাতীয় টাইটাল ব্যাংকিং সম্পর্কে সত্ত্বায় ব্যাংকিং এবং ব্যাঙ্কস প্রতিষ্ঠানের বিভিন্ন অংশের সম্পর্কে জানা যায় যে সকল সম্পর্কের মাধ্যমে সমাজের অংশকরণ যে আমাদের মাধ্যমে অংশীভূত অবস্থায় আছে।

ব্যাংক মনে করে বৈশ্বিক উভয় সাধারণের জন্য বৈশ্বিক (Global) উপলব্ধি অতি অভাবকান। সমাজের গ্রাহক থেকে এবং কর্মচারীর পরিবর্তে সমস্যার নাম থেকে সমস্যাকে নিয়ন্ত্রণের জন্য সর্বাধিক সংঘটন এবং সে অনুযায়ী আচরণ অংশকার। একটি ব্যাঙ্ক যে এই বিশ্বাস থেকেই তা গ্রাহক কর্মচারী শীর্ষ ব্যাঙ্কিং কার্যক্রম ব্যাঙ্কের জন্য ব্যাঙ্কিং শেষ গ্রাহকের প্রতিষ্ঠানের সূচনালোকবান্ধব ব্যাঙ্কের জন্য সার্টিউম পদক্ষেপ নেয় যেখানে অন্যদের জন্য যথেষ্ট দৃঢ়তাবাদের।

শীর্ষ ব্যাংকিং কার্যক্রম ব্যাঙ্কের জন্য ব্যাঙ্ককে নিশ্চিত পদক্ষেপ নিয়ে এবং ব্যাঙ্কিং ব্যাঙ্কের কর্তৃক নিশ্চিত কর্তৃত্ব বিষয়ে শীর্ষক পেরোয়ে:

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1. A comprehensive Green Banking Policy has been formulated and approved by the Board of Directors in its 73rd meeting dated 19/06/2011.

2. A high powered Committee comprising the Board of Directors of the Bank has also been formed to determine/prepare banks environmental policy, strategies and program.

3. Bank has fixed its theme of the year as “Be Green, Remain Green & Patronize Green” for accelerating the Green Banking activities through its every spheres of operation.

4. Bank has also formed a separate Green Banking Unit or Cell comprising of all the Head of Operational outlet assigning the responsibilities of designing, evaluating and administering related Green Banking issues of the bank.

5. Bank has approved Environmental Risk as part of the existing Investment Risk Methodology (IRM) to assess a prospective customer and has circulated a sector wise check list for compliance at the time of preparation/processing of related investment proposal.

6. EXIM Bank has declared to prefer Eco friendly business activities and energy efficient industries at the time of selecting/marketing investment customer.

7. Bank has inserted a mandatory clause for installing ETP for any Composite Textile, Dyeing units to avail investment facility from EXIM Bank. Bank has financed Tk. 1828.28 crore in projects having ETP in the year 2014 compared to Tk.1405.46 crore in 2013.

8. Environmental infrastructures such as renewable energy project, clean water supply project, wastewater treatment plant, recycle of harmful wastes, solid & hazardous waste disposal plant, bio-gas plant, bio-fertilizer plant, environment friendly brickfield etc. are encouraged and financed by the bank. Bank has disbursed Tk.7.24 crore in above environment friendly sectors during the year 2013.

9. Bank has already introduced online communication system to circulate its circulars, office orders & transfer orders etc.

10. For building awareness EXIM Bank has conducted 15 nos of training programs exclusively for Green Banking. Besides, bank conducts at least 01 session on Green Banking in each & every training course arranged by EXIM Bank Training & Research Academy.

11. Bank has formulated strategic design for specific policies for different environmental sensitive sectors such as Agriculture, Poultry & Dairy, Agro farming, Leather (Tannery), Fisheries, Textile and Apparels, Renewable Energy, Pulp and Paper, Brick Manufacturing, Ship breaking etc.

12. Bank is encouraging to use Energy Saving Bulbs replacing normal bulbs in Head Office & branches of the Bank. Bank has installed energy efficient solar panel at some premises of it to save electricity.

1. The bank has also started a project to provide solar panels to its employees.

2. The bank has introduced a new service to facilitate the customers in dealing with their accounts online.

3. The bank has implemented a new policy to encourage its employees to adopt eco-friendly practices in their daily lives.

4. The bank has increased its investment in renewable energy projects.

5. The bank has launched a new program to support businesses that focus on sustainable practices.

6. The bank has stepped up its efforts to promote green banking and sustainable development.

7. The bank has emphasized on the importance of energy efficiency and has taken several initiatives to reduce its carbon footprint.

8. The bank has introduced a new initiative to encourage its customers to adopt eco-friendly practices.

9. The bank has launched a new program to support businesses that focus on environmental sustainability.

10. The bank has increased its investment in renewable energy projects.

11. The bank has emphasized on the importance of energy efficiency and has taken several initiatives to reduce its carbon footprint.

12. The bank has launched a new program to support businesses that focus on environmental sustainability.
13. EXIM Bank has been ranked among the top 10 compliant Banks for its excellence in promoting high level diversified Green Banking activities according to Bangladesh Bank during the year 2012. (Ref: Annual Report on Green Banking:2012, Bangladesh Bank). We expect the same status for the year 2013 & 2014 though the report is yet to be published.

Earlier initiatives so far taken by EXIM:
- Introduction of On-line banking through Centralized Banking Software
- Islamic VISA Card / Debit Card
- ATM/ POS
- Project of Urban beautification
- Helping distressed people through its CSR activities
- Introduction of agro based scheme
- E-statements
- SMS Banking
- Electronic Fund Transfer (EFT)
- Mobile Banking
- Internet Banking
- Video conference
- Opening of new branches from Head Office through video conference

Future plan for promoting Green Banking activities:
1. Updating & customizing the Environment Risk Management guidelines for easy and smooth understanding as well as implementation.
2. Further integration with credit and other risk management.
3. Full coverage of investment portfolio for Environmental risk rating.
4. Recommendation for inclusion of other stakeholders along with continuation of motivation activities.
5. Arrangement for speed up awareness program among the Bank’s employees as well as customers through seminar, symposium, workshop, customer gathering etc.
6. Recommendation for arranging reward & recognition from central bank as well as national level from respective department of the Government for compliance and contribution of more Green financing activities.

Activities of Alternative Delivery Channel Division
ADC Division of EXIM Bank is concerned with various Banking services of the Bank. At present, ADC Division
EXIM Bank has already setup 64 ATMs at different remarkable locations in the country and it is in the pace to setup more ATMs gradually with the view to providing Banking Financial Services throughout the country. Beside this, the Bank has more than 4,500 shared ATMs and NPSB of different networks across the country. Since inception of ADC Division, Bank has issued more than 73,000 proprietary Debit Cards to its valued customers.

In the present situation, Call Center has become a centralized service used for the purpose of serving large volume of customers over phone. It is a new commitment of EXIM Bank to its customers. On November, 2013 EXIM Bank launched Call Center for its valued customers. EXIM Bank Call Center Service is equipped with a special networking system where 30 customers at a time can be connected and get services concurrently by a phone call from any corner of the world.

Some important functions of ADC Division are as follows:

- Operation of ATMs & CDMs
- Operation of Proprietary Debit Cards
- Prepaid, Hajj, Travel, Gift VISA Cards Operations
- SMS Banking Service
- Merchant POS Service
- ATM Dispute and others Resolution
- Internet Payment Gateway Operations
- Call Center Services etc.

Besides these, ADC Division of the Bank is working for bringing more innovative products and services in the light of changed technology and demand of time considering the desire of its customers.

Activities of EXIM Mobile Banking Division

Recently Mobile Banking has flourished all over the world as a medium of Banking. It flows the economical growth as well as increases the socio-economic status of the people in a country.

EXIM Mobile Banking Division has instigated the mobile banking services under the name of “EXIM Cash” on mobile banking.
April 2013 as part of its function relating to financial inclusion which will undoubtedly help the bank to extend its services to the poor people, garment workers, student, farmers and other mass people.

EXIM Bank has been taking diversified steps to increase the Mobile Banking Service. In this prospectus, opening Mobile Banking Account as well as Agent, Dealer and Distributor have been recruited in all over country. Customers can avail this service from the specific outlet of every branch.

**Mobile Banking Features:**
1. Cash-in and out
2. Balance Enquiry
3. Mini Statement
4. Fund Transfer
5. Mobile Recharge
6. Utility Bill Payment etc.

Now, EXIM Bank has been providing mobile banking service like other banks complying related rules and regulations of Bangladesh Bank.

**Capital Management**

Banks in Bangladesh are required to maintain capital as per the guideline “Risk Based Capital Adequacy (RBCA) for Banks [Revised regulatory capital framework in the line with Basel II]” issued by Bangladesh Bank. EXIM Bank maintained Capital Adequacy Ratio (CAR) of 11.80% as on 31 December 2014 against the minimum regulatory requirement of 10.00%. The Capital was maintained against credit risk, market risk and operational risk as per Standardized Approach, Standardized (Rule Based) Approach and basic Indicator Approach respectively under pillar-1 of Basel-II. The higher CAR of EXIM Bank strengthened its shock resilience capacity. Besides, the greater amount of capital suffices to support the Bank’s forthcoming business growth.

The Bank has a Supervisory Review Process (SRP) Team to assess overall capital adequacy of the bank under pillar-2 of Basel-II. The Bank is in process to assess additional capital requirement for different risks for the year 2014 as per Bangladesh Bank guideline ‘Revised Process Document for SRP-SREP Dialogue on ICAAP (Implementation of 2nd pillar of Basel-III). The Risks covered in the Process Document are Residual Risk,

EXIM Bank is continuously working for the expansion of the Business. The Bank has set up a branch in the city of Chittagong to cater the needs of the people and small business. The Bank has increased its branch, agency, and mobile banking network to reach the unbanked population.

EXIM Bank has been providing mobile banking service like other banks complying related rules and regulations of Bangladesh Bank.

**Annual Report 2014**

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Investment Concentration Risk, Reputation Risk, Settlement Risk, Strategic Risk, Evaluation of Core Risk Management, Environmental & Climate Change Risk and other Material Risk (Employee Turnover Risk).

Bank has been making all required disclosures both in quantitative and qualitative from under pillar-3 of Basel-II on its risk profile, capital adequacy and risk management system as per guidelines of Bangladesh Bank. The disclosures are made in the annual report and website of the Bank heading "Disclosures on Risk Based Capital [Basel-II]" regarding its asset-base, associated risks and capital adequacy to meet probable loss of assets. It may be mentioned here that from 2015, Basel-III regime has been started replacing the earlier version Basel-II as per new guidelines "Guidelines on Risk Based Capital Adequacy [Revised Capital Framework for Banks in line with Basel-III]" issued by Bangladesh Bank with a view to improve the ability to absorb shock arising from financial and economic stress.

Role of ALCO
Asset Liability Committee (ALCO) of the bank comprises of senior management personnel with CEO as the chairman. Its primary responsibility is to decide on the issues related with liquidity risk and profit rate risk of the bank. The committee sits at least once in a month and analyzes economic and market status and outlook, maturity mismatches, profit rate mismatches, gap between risk sensitive assets and liabilities, funding and liquidity status of the bank etc and formulate an action plan to cope with any possible threat. Review of the provisional rates of deposits and investments, considering various related factors, is an important duty of the ALCO.

Internal Control and Compliance Division
Internal Control and Compliance Division (ICCD) of the Bank is responsible for checking compliance of Internal Control System. Any deviation is reported to the top Management, the Audit Committee and to the Board and necessary steps are taken to rectify the same. As per Bangladesh Bank Guidelines and to strengthen the Control and Compliance Mechanism, the Bank has established Internal Control and Compliance Division consisting of three Divisions:

i. Audit & Inspection Division: This Division undertakes the audit and inspection of all operating units of the

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  i. Audit & Inspection Division: This Division undertakes the audit and inspection of all operating units of the
Bank including Head Office, based on an approved Audit Plan, which is approved by the Audit Committee of the Bank.

As per guidelines of Bangladesh Bank, Internal Control & Compliance Division of EXIM Bank prepared the quarterly reports on the Audit findings during the year 2014 and placed the same to the Audit Committee and to the Board for their perusal and guidance.

During the year 2014, Bank’s Audit Teams conducted Audit & Inspection of all Branches, & some Divisions/Departments of Head Office.

ii. Compliance Division: The Compliance Division handles the Regulatory issues of Bangladesh Bank and other Regulatory Bodies and submits the status quarterly to the Audit Committee. The Compliance Division ensures that Bank complies with all Regulatory requirements while conducting its day-to-day business. They maintain liaison with the Regulatory Bodies for any Regulatory changes and notify the same to all concerned. The Division is working for establishing compliance culture in the Bank.

iii. Monitoring Division: Monitoring Division evaluates/assesses/monitors the operational performance of the branches based on the relevant Data/Audit Reports and analyzes those to assess the risk of branches and submit reports to the Management. They help the Audit and Inspection Division to chalk out Risk Based Audit and Inspection Program for the branches. The Monitoring Division also ensures internal check at the time of performing certain functional areas through different tools like: Departmental Control Functions Checklist (DCFCFL), Quarterly Operation Report (QOR) and Investment Documentation Checklist (IDCL) following Bangladesh Bank guidelines. All the issues are periodically reviewed by the Audit Committee.

Anti Money Laundering Activities
Money Laundering is now one of the greatest challenges that the governments, banks and financial institutions face in the globalized financial system. In response to the growing concern about money Laundering and terrorist activities, the international community has acted on many fronts. Over the past several years the banking industry has made significant stride in prevention of money laundering and combating finance in terrorism.
Money Laundering has identified as one of its core risk areas as per guidelines of Bangladesh Bank and has been making all out efforts to prevent money laundering. To mitigate the risk, the bank has a designated Chief Anti-Money Laundering Compliance Officer (CAMLCO) at Central Compliance Unit with Anti-Money Laundering Division, Head Office, who has sufficient authority to implement and enforce corporate wide AML policy, procedure & measure and to report directly to the Senior Management including CEO and the Board of Directors. Every branch of our bank has a designated Branch Anti-Money Laundering Compliance Officer (BAMLCO) who is assigned for ensuring AML compliance at branch level.

To implement successful Anti-Money Laundering program, senior management of our bank is sincerely committed. As part of its commitment, Anti-Money Laundering Division is providing Cash Transaction Report (CTR) to Bangladesh Bank regularly on monthly basis through “goAML web Application” and Suspicious Transaction Report (STR), if found any. It is mentionable that, Bangladesh Bank implemented “goAML Web Application” for reporting of CTR & STR. Anti-Money Laundering Division also conducting Training/Workshop through EXIM Bank Training & Research Academy (EBTRA) in consultation with Human Resources Division to aware all of our employees about Prevention of Money Laundering and Terrorist Financing. In the year 2014 this division arranged 10 nos. of Daylong Workshop on “Prevention of Money Laundering and Combating Terrorist Financing” where 607 officials of the branches along with 86 Relationship Managers of 86 nos. of branches were participated. Sanction Screening System has been introduced through which the person/entity is screened (as per UNSCR & OFAC Sanction List) before opening any account. In the mean time, SWIFT Screening & Remittance Screening System has already been introduced. Anti-Money Laundering Division has been conducting inspection of Branches regarding Prevention of Money Laundering and Terrorist Financing.

EXIM Bank has formed the Central Compliance Unit (CCU) comprising with 11 members of divisional heads & others. The CCU has been conducting review meeting monthly to address all related issues and to take policy for implementing all the AML/CTF activities of the bank. The Bank is very much cautious to the
existing laws, regulations of Government, Bangladesh Bank as well as other regulatory authorities.

**Investment Administration, Monitoring & Recovery Activities**

Banks invest their money to investment customers for various purposes with a view to making profit after meeting all relative costs (Cost of fund, establishment cost, administrative cost, etc.) Bank collects fund from depositors which along with profit is repayable on demand or as per schedule fixed earlier. So recovery of invested money from the investment customer is essential for refunding the same to the depositors and also to accommodate new customers afresh and to continue Bank’s activities on revolving /cyclic process. But it is experienced that in some of the cases money invested to the customers is very difficult to recover as per agreed terms and finally become as non performing investment.

Proper documentation is a pre-requisite in establishing bank’s claim on investment. In this connection, before authorizing branch to disburse any investment facility our Investment Administration obtain full compliance certificate/time bound commitment from the branch for compliance of the sanction terms & conditions and monitor subsequent on time deferral compliance.

In monitoring & realising stuck up & rescheduled investments accounts Monitoring & Recovery wing collects monthly statements on rescheduled investments accounts together with the past due positions of all types of investments and review the same. Thereafter, the position is being placed to the competent authority for perusal and advising due course of action. The decisions/ suggestions of the authority are being conveyed to the branches besides normal follow up of the department.

Apart, Task Force headed by The Deputy Managing Director - I has been formed where Deputy Managing Director-II, Deputy Managing Director-III and heads of IRMD-II & IRMD-III are designated as member. In this connection, Task Forces comprising of Relationship Manager as Head and the Operation Manager & all the in-charges as the member are working in our all branches. To make the role of Task Force coordinated with the role of regional offices all the Heads of regional offices are co-opted as member of the Task Force.

পর্যালোচনা করা হয় এবং মানি লাভাধি ও সহায়তার অর্থনীতিতে সংবদ্ধ বাণিজ্যের কর্মমূলক পদ্ধতিকে প্রশ্ন করা হয়। সরকার, ব্যাংকের ব্যাংক ও অন্যান্য ব্যবসায়ীকরণের কর্মকর্তা কর্তৃক প্রস্তু মানি লাভাধির বিষয়ক বিবেচনা সমূহ পরিপালনের অর্থ ব্যাংকে যথাযথতার চেষ্টা প্রচারযোগ্য রয়েছে।

বিবিবোধ প্রশ্ন, নজরদারী ও আদায় কর্মক্রম

ব্যাংকের বাণিজ্যিক ব্যাংকে মূল ব্যবসায় প্রশ্নীকরণ। ব্যাংকের উদ্দেশ্য বিবিবোধের মাধ্যমে করে থাকে। বিবিবোধকৃত এই অর্থের মূল পোশাকসমূহ আমানতকারীর। আমানতকারীর অর্থ চাহিদা মার অধ্যয়ন নির্দিষ্ট সময়ে মূল সম্পদের পরিশোধ করতে হয়। তাই আমানতকারীর অর্থ স্থায়িত্বের সেবায় ফেরত প্রস্তুতির জন্য বিবিবোধকৃত অর্থের আদায় বিনিময় সম্পদের ভিত্তিচার। কিন্তু অনেক সময় এই আদায় বিনিময় করতে পারে। ব্যাংকের পরিবেশায় খেতাবা তথা অফিসিয়াল বিবিবোধের হিসাবে গণ্য হয়।

অফিসিয়াল এই বিবিবোধ সমূহের আদায়ের জন্য বিবিবোধের উপর ব্যাংকের দাবী প্রতিষ্ঠিত করতে হয়। দাবী প্রতিষ্ঠিত করার জন্য গ্রাহক কর্তৃক বিবিবোধ প্রাপ্ত উদ্দিন দলিল সম্পদান সংগ্রহে জরুরী বিষয়। তাই উপরূপ কর্মকর্তা প্রশ্নীকরণ শাখায় সমূহকে বিবিবোধ বিভাগের অনুমোদিত প্রস্তুতির পূর্বে গ্রাহক কর্তৃক বিবিবোধ প্রাপ্ত উদ্দিন দলিল পারদি সম্পদের বিভিন্ন আদায়ের বিবিবোধ প্রশ্নের ভিত্তিচার করে থাকে। বিশেষ করে ক্রয়ের তদারক অনুপ্রেরনা বা পরিপালনের জন্য সুনির্দিষ্ট সময়ের বেছে লিখে পরিপালন নির্দিষ্ট করা হয়।

খেতাবী/অফিসিয়াল বিবিবোধের হিসাব সমূহের ক্ষেত্রে মূলধন নজরদারীতে আদায় জন্য আমানতকারীর নজরদারী ও আদায় প্রক্রিয়া প্রতি মানে শাখাতে বক্তারা বিবিবোধের ভিত্তিচার সংগ্রহ করা পর্যালোচনা করে থাকে। পর্যালোচনায় উক্ত সমূহের প্রতি অর্থ ব্যবস্থাপনা কর্তৃকের নির্দেশনায় জন্য উপস্থাপনা করা হয় এবং পরিপালনের উদ্দেশ্য ব্যবস্থাপনা কর্তৃকের নির্দেশনা শাখা সমূহে অধিগ্রহণ করা হয়।

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To realize & regularize NPI, stuck up & rescheduled investments accounts Task Force conducted 14 No.s of meetings in the year 2014 in presence of Branch Relationship Managers, Regional Managers and case conducting lawyers.

All these activities lead the bank to retain its classified investment much lower than country average i.e at 3.29%.

**Shariah Supervisory Committee**

EXIM Bank started its operation as a conventional bank since 3rd August, 1999. After that, to fulfill the demand of time and to reach the benefit and worship of Islamic Banking at the door-steps of mass people, the bank has been converted into full fledged Islamic Bank as a pioneer bank of the country in July 2004. A Shariah Supervisory Committee, consisting of renowned and judicious Islamic personality, famous economist & well reputed banker of the country headed by Professor Maulana Mohammad Salah Uddin, honourable Khatib of Baitul Mukarram National Mosque, has been formed to delineate, guide and supervise the implementation of Islamic Shariah Principles in each and every segment of banking operations. In spite of this, the bank has a team of erudite and experienced Muraquibs for regular inspection, monitor and advice to ensure compliance of Shariah norms in day to day operations and transactions of the bank which makes firm existence of EXIM Bank as a full fledged Islamic Bank by creating clear difference with conventional banking system.

**Human Resources and Training**

Human Resources Management is primarily concerned with how people are managed within organizations, focusing on policies and systems. Actually, the success of any organization depends on the proper, efficient and effective management of this people element. Today’s HR is emerging to uniquely combine activities and
processes of Human Resources Management (HRM), Human Resources Development (HRD) and Organizational Development (OD). The primary apprehension of any bank is to bring in proper integration of HRM strategies with the business strategies for organizational development. Management of human resources, adaptation of to any kind of change and effective functioning of banks are possible only when human resources are developed. This development can be achieved through proper training, cohesive team work and creating commitment to improve the efficiency of the employee. Keeping this in mind, the Human Resources Division of EXIM Bank is taking initiatives to explore the unexplored latent qualities in our manpower and provide them with proper training which includes on-job and off-job training, attended different seminars and conferences related to skill development, job rotation and time to time counseling so that they can contribute to the development of the bank.

Human Resources at EXIM Bank
The aim of Human Resources Division of EXIM Bank is to provide right kind of talents at right place at right time. With this aim in mind and to cope with forthcoming business expansion move of EXIM Bank, we publish job circulars in several prominent dailies of the country and on the BD Jobs’ website.

The details of the recruitment and turnover of employees in 2014 are as follows-

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Post</th>
<th>Employee Recruitment</th>
<th>Employee Turnover</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Trainee Officer</td>
<td>173</td>
<td>16</td>
</tr>
<tr>
<td>2</td>
<td>Trainee Officer [IT]</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>Trainee Officer [Cash]</td>
<td>91</td>
<td>11</td>
</tr>
<tr>
<td>4</td>
<td>Experienced Employee</td>
<td>7</td>
<td>78</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>278</td>
<td>108</td>
</tr>
</tbody>
</table>

Our manpower position stood as follows at the end of 31st December 2014:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Designation Category</th>
<th>Number of Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Executive</td>
<td>210</td>
</tr>
<tr>
<td>2</td>
<td>Officer</td>
<td>1,718</td>
</tr>
<tr>
<td>3</td>
<td>Contractual Employee</td>
<td>70</td>
</tr>
<tr>
<td>4</td>
<td>Sub-staff (Casual)</td>
<td>518</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>2,515</td>
</tr>
</tbody>
</table>
Importance of Training
The importance of training of employees -- both new and experienced -- cannot be overemphasized.

New Employees
Unskilled Employees
Potential Managers

Training and Development Programs

Motivated and Committed Employees
Skilled Employees
Competent Managers

New Hire Orientation
New hire orientation programs include showing new workers how to perform their jobs safely and efficiently. The importance of employee training and that orientation is a great opportunity to introduce employees to the bank, its products, its culture and policies - and even to the competition. Adding these elements to new employee orientation checklist can greatly improve worker satisfaction and employee retention.

Unskilled Employees
Existing employees may face lack of skills for which they may need improvement or development of skills because of either of the following reasons:
I. Need for improvement of skills among the existing employees because of lack of efficiency among the employees;
II. Need for development of new skills because of new regulations, policies and practice;
III. Need for development of new skills because of new technology emergence.

Through proper training these needs can be fulfilled among the existing unskilled employees and they can become skilled and efficient.

Supervisor Management Training
The importance of employee training doesn’t end with new workers. Manager training and development is equally important to workplace safety, productivity, and satisfaction. Among the most useful skills that can be addressed are manager communication, employee motivation, and employee recognition.
Adequately planned and well executed training program can lead to following advantages:
- Training can develop high morale in employee;
- Training leads to higher productivity;
- Better quality of work;
- Reduction in cost;
- Reduced learning period;
- Reduced supervision and low error rates;
- High motivation;
- Reduced turnover.

Training as a tool for HR development at EXIM Bank

Training is one of the most important means of exploring the potentialities of the employees. EXIM Bank provides both On-the-Job and Off-the-Job training.

On-the-Job Training:

For implementing on-the-job training the bank follows the following methods:

Study Circle:

Every branch and division of the Bank has been instructed to form Study Circle with the employees of the respective unit. The study circle meets once in a week to discuss about the banking policies, practices, recent circulars, Islamic banking practices and others within the branch premises. In this way, the knowledge level and skills of the employees develop.

Job rotation:

A newly recruited officer is rotated to each and every department in a branch so that s/he can gain knowledge of each department in his/her probationary period. Existing employees are regularly shifted from one desk to another desk within the branch for gaining experience of each department.

Off-the-Job Training:

To provide Off-the-Job training, EXIM Bank established its own training centre named EXIM Bank Training Institute (EBTI) at Eskaton in 2004 which is now at Karwan Bazaar. EXIM Bank Training Institute (EBTI) has been re-named as EXIM Bank Training & Research Academy (EBTRA) since 18 December 2012. Different training programs and workshops are organized by EBTRA where eminent bankers, economists, academicians, researchers and other resource persons are invited to deliver lectures. Besides, our personnel

The participants of a training course are posing with the Managing Director of EXIM Bank Dr. Mohammed Haider Ali Miah at EBTRA
are sent to Bangladesh Bank Training Academy, Bangladesh Institute of Bank Management, Bangladesh Association of Bankers, Bangladesh Foreign Exchange Dealers Association, Institute of Business Administration (IBA, DU), the Central Shariah Board for Islamic Banks of Bangladesh and in abroad for training on regular basis. In EBTRA, the following methods are followed to train the employees:

- Lecture Method
- Case Study Method
- Programmed Learning Method
- Discussion Method
- Seminar
- Workshop

In other training institutes, the employees are trained as per their own training methods.

In 2014, our employees were offered training on 233 different subjects at home and abroad. Our training details of 2014 are as follows:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Institute</th>
<th>Number of Trainees</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>EXIM Bank Training &amp; Research Academy (EBTRA)</td>
<td>2805</td>
</tr>
<tr>
<td>2.</td>
<td>Bangladesh Institute of Bank Management (BIBM)</td>
<td>324</td>
</tr>
<tr>
<td>3.</td>
<td>Bangladesh Bank Training Academy (BBTA)</td>
<td>157</td>
</tr>
<tr>
<td>4.</td>
<td>Bangladesh Association of Bank (BAB)</td>
<td>16</td>
</tr>
<tr>
<td>5.</td>
<td>IBA, University of Dhaka</td>
<td>5</td>
</tr>
<tr>
<td>6.</td>
<td>Other Institutes at home</td>
<td>182</td>
</tr>
<tr>
<td>7.</td>
<td>Foreign Training</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>3494</strong></td>
</tr>
</tbody>
</table>

Human resources count the most amongst all the factors that contribute to the productivity of an organization. To put it rightly, an organization is good because its human capital is good, and vice versa. However, human capital cannot be brought up overnight; it takes well-thought-of long term strategies, proper implementation of them and a considerable span of time to train the human resources. The first thing that comes into consideration for training management is the organizational objectives, short term and strategic goals. With the vision of ‘Together Towards Tomorrow’, Export Import Bank of Bangladesh Limited believes in togetherness with its customers. So to catch the vision, the bank invests a lot to develop its human resources in a direction of customer service oriented in a planned and effective way through proper on-the-job and off-the-job training. Along with this vision, the Human Resources of EXIM bank is also ready to go with this year’s theme i.e. “Compete and Win”.

A unit of this bank’s Ukraine office is putting its efforts to be a good partner of the Ukrainian government.

In 2014, the bank has trained 3494 employees in various institutes. The bank believes that investing in human resources is essential for the growth of the organization. The bank also believes in the importance of continuous training and development for its employees to stay competitive in the industry.

In conclusion, the bank’s commitment to training and development is evident in its various initiatives, which aim to enhance the skills and knowledge of its employees. The bank’s vision of “Compete and Win” is reflected in its focus on human resources development, which is crucial for the bank’s success in the competitive market.
EXIM Islami Investment Limited (EILL)

EXIM Islami Investment Ltd. (EILL) is a subsidiary of EXIM Bank. It is a fully fledged merchant banker providing services since November 21, 2010. Just ending year 2014 showed mixed trends in terms of return and volume of trading. The year was started by showing negative trend of indices. But the market marked upward trend in second half of the year. Market price of some companies showed remarkable returns & most credential went to the companies which have significant foreign stakes. The year marked record number of newly listed companies which provided opportunity for making adequate profit by the investors. Besides the positive marking in different areas, the market volatility was very high due to lack of confidence, poor active participants and shaking condition of institutional investors. DSE, the leading brose of the country, has launched new trading software in line with world standard for market platform. But this created mixed reaction among market participants. This year was very challenging for EILL. EILL followed conservative policy while making investment. The safety of investment was our prime concern during the year 2014. We strived to motivate investors for active participation in the market by holding regular investor’s awareness program throughout the year: EILL is keeping its capabilities in line with modern technological development and human resource management focusing on customer satisfaction and business growth. Since the inception EILL provides Portfolio Management Services, Underwriting Services and Issuing Management Services. The financial statement of EXIM Islami Investment Limited has also been furnished in this report.

Corporate Affairs & Branding Division

Corporate Affairs & Branding Division (CABD) of EXIM Bank has been working spontaneously and effectively to carry on the PR and brand communication works in align to its reputation of previous years. The relentless effort of this Division ensures EXIM Bank’s position as a “prime brand” in the modern Shariah based banking arena.

Moreover, in 2014 CABD has ensured maximum presence in mass media in order to create positive branding among mass people. News coverage on Annual General Meeting, Branch Opening, Get Together of Business Partners, Business Development Conferences, Performance Review Conference, Product Launching, Bilateral Agreement, Workshop, Training etc were ensured in leading dailies and television channels of the

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country under supervision of this division. Besides, in February 2014 at Dhaka Army Stadium, the name of EXIM Bank has reached to million viewers of the world through the live display of the Largest Corporate Human Logo on Television in participation of the Honorable Chairman, Directors, Executives and Officials of the Bank.

As a Shariah based Islami Bank, EXIM Bank always prefer the religious attitude of the majority. Considering this sentiment as well as establishing the image of the Bank, the division has been branding prayer timings and news in several leading dailies and TV channels.

Apart from this, Corporate Affairs and Branding Division took various steps to brand the Bank in 2014. Some of those are mentioned below:

- EXIM Bank assured its branding by capturing title sponsor of a famous Talent hunting show (EXIM Bank-BGMEA Gorbo), participated by garment workers
- Participated in different fairs like - SME, School banking, BATEXPO in Paris, Apparel Summit, Hajj, Digital Innovation etc. to ensure its presence.
- Altered all signboards to Bangla in order to value the verdict of honorable High Court.
- Installed a Hajj Booth at the National Hajj Camp and presented a bus, a microbus and a covered van to facilitate the Hajj Pilgrims.
- Installed a new billboard in Hazrat Shah Amanat [Rh.] International Airport, Chittagong highlighting all deposit products along with another two billboards at the arrival immigration point and Domestic Departure Lounge of Hazrat Shahjalal [Rh.] International Airport, Dhaka.
- Sponsored the Islamic program of Desh Television during the holy Ramadan.
- Observed “EXIM Bank Olympic Day Run”
- Prepared a Corporate Documentary, highlighting overall activities of the bank
- Prepared another Documentary on SME activities for international delegates organized by Bangladesh Bank
- Built and branded an ATM Booth at the Dhaka International Trade Fair for the very first time

Islamic Investment Card Division
Most of our countrymen are Muslims, who desire to bank with a Shariah Based Islami Bank. Considering the facts, EXIM Bank has started its Shariah Based Islami Banking operation since July 01, 2004 with some lucrative deposit and investment products to meet the

prospective customers of the division. Besides, in February 2014 at Dhaka Army Stadium, the name of EXIM Bank has reached to million viewers of the world through the live display of the Largest Corporate Human Logo on Television in participation of the Honorable Chairman, Directors, Executives and Officials of the Bank.

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banking requirement of the people of different strata. To run with the innovative Banking products, EXIM Bank experienced that a large number of people desire to suit their daily necessities by availing the facility of a investment [credit] card but cannot do the same due to nonexistence of any Islamic Investment Card. Keeping this in view and to satisfy the demand of the class customers as well as to add a feather with the bank’s products, EXIM Bank has introduced “Islamic Investment Card” on August 03, 2008, which is still premier and unique in the country.

EXIM Bank’s Islamic Investment Card is designed through cent percent compliance of Islami Shariah guidelines. It is operated under the principles of ‘Bai-Murabaha’ where the card holders act as agent of the bank and purchase products/services by using the card on its behalf and the clients buy back the same products/services (from himself i.e. the bank’s agent) adding prescribed markup with the purchase price and pay the bank at a time or periodically as per policy prescribed & accepted by both the parties.

Compliance of Corporate Governance Guidelines
The Securities and Exchange Commission has redesigned the Corporate Governance Guidelines for the listed companies by inserting some new conditions vide its Notification, No. SEC/CMMRC/2006-158/134/ Admin/44 dated 07 August 2012. Accordingly a compliance report pursuant to the corporate governance guidelines, as stated above, is attached at Annexure I to VI.

EXIM Bank Foundation & Social Responsibility
The Bank has established a foundation named “EXIM Bank Foundation”, which is a charitable organization, solely dedicated to the welfare of the helpless and downtrodden people of the society. Since its inception, the bank has extended its helping hands towards social responsibilities to meet the demand of the society so far from time to time. The bank has actively participated in social, humanitarian activities for well
being of distressed people at home and abroad through this foundation. A detailed description on this issue has been included in this report as Annexure-VII.

Meetings of the Board & Committees
There were 12 (Twelve) meetings of the Board of Directors, 08 (Eight) meetings of Executive Committee and 09 (Nine) meetings of Audit Committee 04 (Four) meetings of Risk Management Committee of the Board held in the year 2014.

Dividend
The Board of Directors of the Bank recommended Stock dividend 810% in the form of bonus share for the year ended December 31, 2014 subject to approval of the Sixteenth Annual General Meeting of the Company.

Appointment of Auditors
Pursuant to rules & regulations and directives of the regulatory authorities & Articles of Association of the Company M/s. Syful Shamsul Alam & Co., Chartered Accountants, was appointed as Auditors of the Bank in the last Annual General Meeting until the ensuing Sixteenth Annual General Meeting of the Bank.

Election of Directors
Election/re-election of Directors, if any, will be held in accordance with the provisions of existing Laws, Articles of Association of the Company & in compliance with the existing applicable rules/regulations/notifications/orders/circulars/directives of the Regulatory Authorities.

Appreciation
On behalf of the board of directors, we humbly express our heartfelt gratitude to our shareholders for their investment. We highly value the confidence bestowed upon us by our honourable sponsors, shareholders, valued customers, patrons and well-wishers. The Board of directors also thanks the Government of the People’s Republic of Bangladesh, Bangladesh Bank, Bangladesh Securities and Exchange Commission (BSEC), Joint Stock Companies & Firms, Dhaka Stock Exchange (DSE), Chittagong Stock Exchange (CSE) and Central Depository Bangladesh Limited for their cordial help and assistance, valuable guidance and advice. The Board of Directors also appreciates the contribution of the management and all members of staff for their meritorious and relentless services with utmost sincerity and dedication.

May Allah bless us all.
On behalf of the Board of Directors,

Md. Nazrul Islam Mazumder
Chairman
Compliance of Corporate Governance Guidelines
Corporate governance is the set of processes, customs, policies, laws and institutions affecting the way a corporation is directed, administered or controlled. Corporate governance also includes the relationships among the many stakeholders involved and the goals for which the corporation is governed. Corporate governance is most often viewed as both the structure and the relationships which determine corporate direction and performance. Bangladesh Securities and Exchange Commission (BSEC) has redesigned its existing Corporate Governance Guidelines by imposing some new conditions for the companies that are listed with Stock Exchanges.

At EXIM Bank, corporate governance is given importance.

Executive Committee:
The Executive Committee comprises of 07 members as per directives of Bangladesh Bank. According to its charter, the Executive Committee takes decision on the routine and day to day operational matters beyond delegated power of management. The Committee ensures implementation of policies, approves investments and other business proposals as per approved policy guideline of the board. The Committee held 08 [Eight] meetings each during the year 2014 and 2013.

Audit Committee:
The Board Audit Committee consists of 05 members including Independent Directors. The Committee carries out business according to its charter approved by the Board on the basis of guidelines of the Bangladesh Bank. The committee works out a plan of routine audit and inspection of Branches and Divisions of Head Office and discussed/reviewed/evaluated and advised on audit and inspection report. The directors keep regular vigilance on the banking activities through the Audit Committee in order to ensure better internal control system. The Committee held 09 [Nine] meetings during the year 2014 and 08 [Eight] meetings in 2013.

Risk Management Committee:
The Risk Management Committee consists of 05 members including Independent Directors. It has been constituted as per recent amendment of Bank Company Act, 1991. The newly formed Committee carries out business on the basis of guidelines of the Bangladesh Bank in order to managing and mitigating risk as well. The Committee held 04 [Four] meetings in the year 2014 after its formation.
The Directors’ Report to Shareholders:

In compliance with SEC Notification No. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012, it is required to include, inter alia, additional statements in the Report which are as follows :-

a) that discussion on industry outlook and developments
b) that statement of segment-wise or product-wise performance
c) that discussion on risks and concerns
d) that a discussion on cost of goods sold, gross profit margin and net profit margin
e) that a statement of all related party transactions should be disclosed in the annual report
f) that utilization of proceeds from public issues, rights issues and/or through any other instruments (during 2014, there were no public or right issue of shares)
g) that the financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity.
h) that proper books of account of the issuer company have been maintained.
i) that appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment.
j) that International Accounting Standards (IAS)/Bangladesh Accounting Standards (BAS)/International Financial Reporting Standards (IFRS)/Bangladesh Financial Reporting Standards (BFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure therefrom has been adequately disclosed.
k) that the system of internal control is sound in design and has been effectively implemented and monitored.
l) that there are no significant doubts upon the issuer company’s ability to continue as a going concern. If the issuer company is not considered to be a going concern, the fact along with reasons thereof should be disclosed.
m) that presentation of key operating and financial data of last five years have been furnished in the Annual Report in summarized form.
n) The number of Board meetings and the attendance of the directors during the year 2014 were as follows:

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of the Directors</th>
<th>Position</th>
<th>No. of meeting held</th>
<th>No. of meeting attended</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mr. Md. Nazrul Islam Mazumder</td>
<td>Chairman</td>
<td>12</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Mr. Md. Abdul Mannan</td>
<td>Vice Chairman</td>
<td>12</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Mr. Md. Nazrul Islam Swapan</td>
<td>Director</td>
<td>12</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Mr. Mohammad Abdullah</td>
<td>Director</td>
<td>12</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Mrs. Nasreen Islam</td>
<td>Director</td>
<td>12</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Mr. Mohammed Shahidullah</td>
<td>Director</td>
<td>12</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Mr. Md. Nurul Amin</td>
<td>Director</td>
<td>12</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Mr. Mohammad Omar Farooque Bhuian</td>
<td>Director</td>
<td>12</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Mr. Anjan Kumar Saha</td>
<td>Director</td>
<td>12</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Mr. Md. Habib Ullah Dawn</td>
<td>Director</td>
<td>12</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Major Khandaker Nurul Alser (Retd)</td>
<td>Director</td>
<td>12</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Lt. Col. (Retd) Serajul Islam BP (BAR)</td>
<td>Director</td>
<td>12</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Mr. Ranjan Chowdhury</td>
<td>Director</td>
<td>12</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Mr. Khandaker Mohammed Saiful Alam</td>
<td>Director</td>
<td>12</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Mr. Muhammad Sekandar Khan</td>
<td>Director</td>
<td>12</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Dr. Mohammed Haider Ali Miah</td>
<td>Managing Director &amp; CEO</td>
<td>12</td>
<td>11</td>
<td></td>
</tr>
</tbody>
</table>
The Pattern of shareholdings:

The Authorized Capital of Export Import Bank of Bangladesh Limited is Tk.20,000,000,000,000.00 divided into 2,000,000,000 ordinary shares of Tk.10.00 each. The paid-up Capital of the Bank is Tk.12,838,646,080.00 divided into 1,283,864,608 ordinary shares. As per Section 1.5 [xli] of SEC Notification No. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012, the pattern of shareholding is given below:

(i) Parent/Subsidiary/Associated companies and other related parties : N/A
(ii) Shares held by Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and their spouses and minor children are as follows:

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of the Directors</th>
<th>Status</th>
<th>No. of Shares</th>
<th>Name of Spouse(s)</th>
<th>No. of Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mr. Md. Nazrul Islam Mazumder</td>
<td>Chairman</td>
<td>56,520,545</td>
<td>Mrs. Nasreen Islam</td>
<td>46,173,589</td>
</tr>
<tr>
<td>2</td>
<td>Mr. Md. Abdul Mannan</td>
<td>Vice Chairman</td>
<td>7,075,073</td>
<td>Mrs. Shahadara Mannan</td>
<td>1,198,641</td>
</tr>
<tr>
<td>3</td>
<td>Mr. Md. Nazrul Islam Swapan</td>
<td>Director</td>
<td>49,928,008</td>
<td>Mrs. Asma Begum</td>
<td>15,404,348</td>
</tr>
<tr>
<td>4</td>
<td>Mr. Mohammad Abdullah</td>
<td>Director</td>
<td>48,729,365</td>
<td>Mrs. Mahmuda Begum</td>
<td>15,404,348</td>
</tr>
<tr>
<td>5</td>
<td>Mrs. Nasreen Islam</td>
<td>Director</td>
<td>46,173,589</td>
<td>Mr. Md. Nazrul Islam Mazumder</td>
<td>56,520,545</td>
</tr>
<tr>
<td>6</td>
<td>Mr. Mohammed Shahidullah</td>
<td>Director</td>
<td>25,678,042</td>
<td>Mrs. Rubina Shahid</td>
<td>5,635,189</td>
</tr>
<tr>
<td>7</td>
<td>Mr. Md. Nurul Amin</td>
<td>Director</td>
<td>25,677,984</td>
<td>Mrs. Ifat Akter Alin</td>
<td>3,377,575</td>
</tr>
<tr>
<td>8</td>
<td>Mr. Mohammad Omar Farooque Bhuiyan</td>
<td>Director</td>
<td>753,995</td>
<td>Mrs. Kohinoor Sultana</td>
<td>Nil</td>
</tr>
<tr>
<td>9</td>
<td>Mr. Anjan Kumar Saha</td>
<td>Director</td>
<td>25,677,429</td>
<td>Mrs. Jhumur Saha</td>
<td>1,198,641</td>
</tr>
<tr>
<td>10</td>
<td>Mr. Md. Habib Ullah Dawn</td>
<td>Director</td>
<td>25,687,133</td>
<td>Mrs. Luna Parvin Shinthia Liva</td>
<td>Nil</td>
</tr>
<tr>
<td>11</td>
<td>Major Khondaker Nurul Afsar (Retd)</td>
<td>Director</td>
<td>32,094,110</td>
<td>Mrs. Shoma Nasreen</td>
<td>3,847,118</td>
</tr>
<tr>
<td>12</td>
<td>Lt. Col. Retsu Serajul Islam, BP [BAR]</td>
<td>Director</td>
<td>728,373</td>
<td>Mrs. Musfeka Islam</td>
<td>16,988</td>
</tr>
<tr>
<td>13</td>
<td>Mr. Ranjan Chowdhury</td>
<td>Director</td>
<td>799,092</td>
<td>Mrs. Uma Chowdhury</td>
<td>Nil</td>
</tr>
<tr>
<td>14</td>
<td>Mr. Khandaker Mohammed Saiful Alam</td>
<td>Director</td>
<td>788,240</td>
<td>Mrs. Jahanara Ismail</td>
<td>Nil</td>
</tr>
<tr>
<td>15</td>
<td>Mr. Muhammad Sekandar Khan</td>
<td>Director</td>
<td>Nil</td>
<td>Begum Syeda Tahera</td>
<td>Nil</td>
</tr>
</tbody>
</table>

b) Shares held by the Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit, and their spouses:

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Status</th>
<th>No. of Shares</th>
<th>Name of Spouse/Minor Children</th>
<th>No. of Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Dr. Mohammed Haider Ali Miah</td>
<td>Managing Director &amp; CEO</td>
<td>Nil</td>
<td>Mrs. Shahera Khatoon</td>
<td>Nil</td>
</tr>
<tr>
<td>02</td>
<td>Mr. Md. Golam Mahbub</td>
<td>Company Secretary</td>
<td>Nil</td>
<td>Mrs. Naiila Mahbub</td>
<td>Nil</td>
</tr>
<tr>
<td>03</td>
<td>Mr. Md. Humayun Kabir</td>
<td>Chief Financial Officer</td>
<td>Nil</td>
<td>Mrs. Bilquis Akhter</td>
<td>Nil</td>
</tr>
<tr>
<td>04</td>
<td>Mr. Shah Md. Abdul Bari</td>
<td>Head of Internal Audit</td>
<td>Nil</td>
<td>Mrs. Layla Shireen</td>
<td>Nil</td>
</tr>
</tbody>
</table>

iii) Shares held by top five salaried employees other than the Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer and Head of Internal Audit are as follows:

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Status</th>
<th>No. of Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Mr. Md. Sirajul Islam</td>
<td>Deputy Managing Director</td>
<td>Nil</td>
</tr>
<tr>
<td>02</td>
<td>Mr. Sirajul Haque Miah</td>
<td>Deputy Managing Director</td>
<td>11,274</td>
</tr>
<tr>
<td>03</td>
<td>Mr. Khondaker Rumy Ehsanul Huq</td>
<td>Deputy Managing Director</td>
<td>22,393</td>
</tr>
<tr>
<td>04</td>
<td>Mr. A.Y.M. Naimul Islam</td>
<td>Senior Executive Vice President</td>
<td>Nil</td>
</tr>
<tr>
<td>05</td>
<td>Mr. Mohammad Feroz Hossain</td>
<td>Senior Executive Vice President</td>
<td>Nil</td>
</tr>
</tbody>
</table>

iv) Shareholders holdings ten percent or more voting interest in the Company: N/A
CEOs and CFO's Declaration
to the Board of Directors

In compliance to the condition no. 06 of Bangladesh Securities and Exchange Commission notification No. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012, we declare that for the financial year ended 31 December 2014:

i. We have reviewed the Financial Statements for the year and that to the best of our knowledge and belief:
   a) these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
   b) these statements together present a true and fair view of the company’s affairs and are in compliance with existing accounting standards and applicable laws.

ii. There are, to the best of our knowledge and belief, no transactions entered into by the bank during the year which are fraudulent, illegal or violation of the bank’s code of conduct.

Dr. Mohammed Haider Ali Miah
Managing Director & CEO

Date: 26 April 2015

Md. Humayun Kabir
Chief Financial Officer
Certificate on Compliance with Conditions of Corporate Governance Guidelines to the Shareholders of Export Import Bank of Bangladesh Limited

Issued under Condition No. 7 (ii) of Corporate Governance Guidelines of "BSEC" vide notification no. SEC/CMRCCD/2006-158/134/Admin/44 dated 07 August 2012

We have examined the compliance with conditions of the corporate governance guidelines by Export Import Bank of Bangladesh Limited (the "Bank") for the year ended 31 December 2014. These conditions of corporate governance were issued by the Bangladesh Securities and Exchange Commission (BSEC) vide its notification no. SEC/CMRCCD/2006-158/134/Admin/44 dated 07 August 2012 and SEC/CMRCCD/2006-158/147/Admin/48 dated 21 July 2013.

Those charged with governance and the management of the Bank is responsible for complying with the conditions of corporate governance guidelines were issued by the Bangladesh Securities and Exchange Commission (BSEC). Those charged with the governance of the Company are also responsible for stating in the Director's report whether the Company has complied with the conditions of corporate governance guidelines.

Our responsibility is to provide a certificate about whether the Bank is in compliance with the said conditions of corporate governance based on our examination. Our examination for the purpose of issuing this certificate was limited to the procedures including implementation thereof as adopted by the Bank for ensuring the compliance of the conditions of corporate governance and correct reporting of the status of the compliance on the attached statement on the basis of evidence gathered and representation received. It is neither an audit nor an expression of opinion on the financial statement of the Bank.

To the best of our information and according to the explanations provided to us by the Bank, we certify that, except as reported on the attached status of compliance Statement, Export Import Bank of Bangladesh Limited has complied with the conditions of corporate governance stipulated in the above mentioned BSEC notification dated 07 August 2012 for the year ended 31 December 2014.

Dated, Dhaka
26 April, 2015

Arun Kundu, ACA
Managing Partner
ARUN & ANJAN
Chartered Accountants

Office: House # 18 [4th Floor], Road # 16 [Old-27], Dhanmondi, Dhaka - 1209.
Tel: 9104704, Cell: 01819 401724, E-mail: arunrrhi@gmail.com
Status of compliance with the conditions imposed by the Bangladesh Securities and Exchanges Commission’s Notification No. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 Issued under section 2CC of the Securities and Exchange Ordinance, 1969:

<table>
<thead>
<tr>
<th>Condition No.</th>
<th>Title</th>
<th>Compliance Status</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Board of Directors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.1</td>
<td>Board’s Size shall not be less than 5 and more than 20</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>1.2</td>
<td>Independent Directors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.2 (i)</td>
<td>Independent Director(s) - at least one fifth (1/5) of the total number of directors</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>1.2 (ii) a)</td>
<td>Independent director does not hold any share or holds less than one percent (1%) shares of total paid up capital</td>
<td>✔</td>
<td>04 Independent directors hold less than one percent (1%) &amp; 01 Independent director does not hold any shares of total paid up capital</td>
</tr>
<tr>
<td>1.2 (ii) b)</td>
<td>Independent Director is not a sponsor of the company and is not connected with the company’s Sponsor or Director or Shareholder who holds 1% or more shares of the company (certain family members are also required to comply with this requirement)</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>1.2 (ii) c)</td>
<td>Independent director does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary/ associated companies</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>1.2 (ii) d)</td>
<td>Independent directors are not the members, directors or officers of any stock exchange</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>1.2 (ii) e)</td>
<td>Independent director is not the shareholder, director or officers of any member of Stock Exchange or an Intermediary of the capital market</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>1.2 (ii) f)</td>
<td>Independent director is/was not the partners or executives during preceding 3 (three) years of concerned company’s statutory audit firm</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>1.2 (ii) g)</td>
<td>Independent directors is not the independent director in more than 3 (three) listed companies</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>1.2 (ii) h)</td>
<td>Independent director is not convicted by a court of competent jurisdiction as a defaulter in payment of any loan to a bank or a non-bank financial institution (NBFI)</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>1.2 (ii) i)</td>
<td>Independent director has not been convicted for a criminal offence involving moral turpitude</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>1.2 (iii)</td>
<td>The independent director shall be appointed by the Board of Directors and approved by the Shareholders in the AGM</td>
<td>✔</td>
<td>The independent directors were appointed by the Board and AGM</td>
</tr>
<tr>
<td>Condition No.</td>
<td>Title</td>
<td>Compliance Status</td>
<td>Remarks</td>
</tr>
<tr>
<td>--------------</td>
<td>------------------------------------------------------------------------</td>
<td>-------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>1.2 (iv)</td>
<td>The post of independent directors cannot remain vacant for more than 90 days</td>
<td>N/A</td>
<td>No such vacancy created</td>
</tr>
<tr>
<td>1.2 (v)</td>
<td>The Board shall lay down a Code of Conduct of all Board Members and Annual Compliance of the Code to be recorded</td>
<td>✓</td>
<td>Guidelines of Bangladesh Bank are followed in terms of Code of Conduct</td>
</tr>
<tr>
<td>1.2 (vi)</td>
<td>The tenure of office of an Independent Directors shall be for a period of 3 [three] years which may be extended for 1 [one] term only</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.3</td>
<td>Qualification of Independent Director (ID)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.3 (i)</td>
<td>Independent Director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial, regulatory and corporate laws and can make meaningful contribution to business</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.3 (ii)</td>
<td>The person should be a Business Leader/Corporate Leader/Bureaucrat/University Teacher with Economics or Business Studies or Law background/Professionals. The independent director must have at least 12 [twelve] years of corporate management/ professional experiences along with other requisites</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.3 (iii)</td>
<td>In special cases the above qualifications may be relaxed subject to prior approval of the Commission</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>1.4</td>
<td>Chairman of the Board and Chief Executive Officer</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>The positions of the Chairman of the Board and the Chief Executive Officer of the companies shall be filled by different individuals. The Board of Directors shall clearly define respective roles and responsibilities of the Chairman and the Chief Executive Officer.</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5</td>
<td>Directors’ Report to Shareholders</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.5 (i)</td>
<td>Industry outlook and possible future developments in the industry</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 (ii)</td>
<td>Segment-wise or product-wise performance</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 (iii)</td>
<td>Risks and concerns</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 (iv)</td>
<td>Discussion on cost of goods sold, gross profit margin and net profit margin</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 (v)</td>
<td>Discussion on continuity of any Extra-Ordinary gain or loss</td>
<td>N/A</td>
<td>EXIM Bank has no such gain/loss</td>
</tr>
<tr>
<td>1.5 (vi)</td>
<td>Basis for related party transactions- a statement of all related party transactions should be disclosed in the annual report</td>
<td>✓</td>
<td>Please refer to Note No. 48 of Financial Statement</td>
</tr>
<tr>
<td>Condition No.</td>
<td>Title</td>
<td>Compliance Status</td>
<td>Remarks (if any)</td>
</tr>
<tr>
<td>--------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-------------------</td>
<td>-------------------------------------------------------</td>
</tr>
<tr>
<td>1.5 [vii]</td>
<td>Utilization of proceeds from public issues, rights issues and/or through any others instruments</td>
<td>N/A</td>
<td>During 2014 there were no public or right issue of share</td>
</tr>
<tr>
<td>1.5 [viii]</td>
<td>An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Offer, Direct Listing, etc.</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>1.5 [ix]</td>
<td>If significant variance occurs between Quarterly Financial performance and Annual Financial Statements the management shall explain about the variance on their Annual Report</td>
<td>N/A</td>
<td>No such variance occurred</td>
</tr>
<tr>
<td>1.5 [x]</td>
<td>Remuneration to directors including independent directors</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 [xi]</td>
<td>The financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 [xii]</td>
<td>Keeping proper books of accounts</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 [xiii]</td>
<td>Application of appropriate accounting policies consistently in preparation of Financial Statements</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 [xiv]</td>
<td>International Accounting Standards (IAS)/Bangladesh Accounting Standards (BAS)/ International Financial Reporting Standards (IFRS)/Bangladesh Financial Reporting Standards (BFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there-from has been adequately disclosed</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 [xv]</td>
<td>Soundness of Internal Control System</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 [xvi]</td>
<td>Ability of the Bank to continue as going concern</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 [xvii]</td>
<td>Significant deviations from last year in operating results</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 [xviii]</td>
<td>Summary of key operating and financial data for the last [05] five years</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 [xix]</td>
<td>Reasons for non-declaration of Dividend (cash or stock) for the year</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>1.5 [xx]</td>
<td>Disclosure about number of Board meeting held during the year and attendance by each Director</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 [xxi]</td>
<td>The pattern of shareholding shall be reported to disclose the aggregate number of shares (along with name wise details where stated below) held by:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Condition No.</td>
<td>Title</td>
<td>Compliance Status</td>
<td>Remarks (if any)</td>
</tr>
<tr>
<td>---------------</td>
<td>----------------------------------------------------------------------</td>
<td>-------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>1.5 (xxi) a</td>
<td>Shareholding pattern of Parent/ Subsidiary/ Associated Companies and other related parties</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 (xxi) b</td>
<td>Shareholding pattern of Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and their spouses and minor children</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 (xxi) c</td>
<td>Shareholding pattern of Executives</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 (xxi) d</td>
<td>Shareholding pattern of Shareholders holding ten percent [10%] or more voting interest in the company</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 (xxii)</td>
<td>In case of appointment/re-appointment of a Director the Company shall disclose the following information to the Shareholders:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.5 (xxii) a</td>
<td>a brief resume of the director</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 (xxii) b</td>
<td>Nature of his/her expertise in specific functional areas</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>1.5 (xxii) c</td>
<td>Names of companies in which the person also holds the directorship and the membership of committees of the board</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td><strong>Chief Financial Officer (CFO), Head of Internal Audit and Company Secretary (CS)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.1</td>
<td>Appointment of CFO, Company Secretary &amp; Head of Internal Audit and defining their responsibilities</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>2.2</td>
<td>Attendance of CFO &amp; Company Secretary in the Board of Directors meeting</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td><strong>Audit Committee</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 (i)</td>
<td>Audit Committee as a sub-committee of the Board of Directors</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3 (ii)</td>
<td>The Audit Committee shall assist the Board of Directors in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business.</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3 (iii)</td>
<td>The Audit Committee shall be responsible to the Board of Directors. The duties of the Audit Committee shall be clearly set forth in writing.</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.1</td>
<td><strong>Constitution of the Audit Committee</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.1 (i)</td>
<td>The Audit Committee shall be composed of at least 3 [three] members</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.1 (ii)</td>
<td>Constitution of Audit Committee with Board Members including one Independent Director</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.1 (iii)</td>
<td>All members of the audit committee should be &quot;financially literate&quot; and at least 1 [one] member shall have accounting or related financial management experience</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Condition No.</td>
<td>Title</td>
<td>Compliance Status</td>
<td>Remarks (if any)</td>
</tr>
<tr>
<td>---------------</td>
<td>-----------------------------------------------------------------------</td>
<td>-------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>3.1 [iv]</td>
<td>Casual Vacancy of the Audit Committee fill up immediately</td>
<td>N/A</td>
<td>There was no such vacancy</td>
</tr>
<tr>
<td>3.1 [v]</td>
<td>The company secretary shall act as the secretary of the Committee</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.1 [vi]</td>
<td>The quorum of the Audit Committee meeting shall not constitute without at least 1 (one) independent director</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.2</td>
<td>Chairman of the Audit Committee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.2 [i]</td>
<td>Chairman of the Audit Committee shall be an independent director</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.2 [ii]</td>
<td>Chairman of the audit committee shall remain present in the Annual General Meeting (AGM)</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.3</td>
<td>Role of Audit Committee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.3 [i]</td>
<td>Oversee the financial reporting process</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.3 [ii]</td>
<td>Monitor choice of accounting policies and principles</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.3 [iii]</td>
<td>Monitor Internal Control Risk management process</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.3 [iv]</td>
<td>Oversee hiring and performance of external auditors</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.3 [v]</td>
<td>Review along with the management, the annual financial statements before submission to the board for approval</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.3 [vi]</td>
<td>Review along with the management, the quarterly and half yearly financial statements before submission to the board for approval</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.3 [vii]</td>
<td>Review the adequacy of internal audit function</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.3 [viii]</td>
<td>Review statement of significant related party transactions submitted by the management</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.3 [ix]</td>
<td>Review Management Letters/ Letter of Internal Control weakness issued by statutory auditors</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>3.3 [x]</td>
<td>Utilization /applications of funds by major category when raising through IPO/ Repeat IPO/ Rights Issue is required to disclose the Audit Committee</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>3.4</td>
<td>Reporting of the Audit Committee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.4.1</td>
<td>Reporting to the Board of Directors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.4.1 [i]</td>
<td>The Audit Committee shall report on activities to the Board of Directors</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Condition No.</td>
<td>Title</td>
<td>Compliance Status</td>
<td>Remarks (if any)</td>
</tr>
<tr>
<td>---------------</td>
<td>-------</td>
<td>-------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>3.4.1 (ii)</td>
<td>The Audit Committee shall immediately report to the Board of Directors on the following findings, if any:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.4.1 (ii) a</td>
<td>Report on conflicts of interest</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>3.4.1 (ii) b</td>
<td>Suspected or presumed fraud or irregularity or material defect in the internal control system</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>3.4.1 (ii) c</td>
<td>Suspected infringement of laws, including securities related laws, rules and regulations</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>3.4.1 (ii) d</td>
<td>Any other matter which shall be disclosed to the Board of Directors immediately</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>3.4.2</td>
<td>Reporting of anything having material financial impact to the Commission</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>3.5</td>
<td>Reporting to the Shareholders and General Investors</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td><strong>External/Statutory Auditors should not be engaged in</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 (i)</td>
<td>Appraisal or valuation services or fairness opinions</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>4 (ii)</td>
<td>Financial information systems design and implementation</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>4 (iii)</td>
<td>Book - keeping or other services related to accounting records or Financial Statements</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>4 (iv)</td>
<td>Broker - dealer services</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>4 (v)</td>
<td>Actuarial services</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>4 (vi)</td>
<td>Internal audit services</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>4 (vii)</td>
<td>Any other services that the Audit Committee determines</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>4 (viii)</td>
<td>No partner or employees of the external audit firms shall possess any share of the company they audit at least during the tenure of their audit assignment of that company</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>4 (ix)</td>
<td>Audit/certification services on compliance of corporate governance as required under clause (i) of condition No. 7</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td><strong>Subsidiary Company</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 (i)</td>
<td>Provisions relating to the composition of the Board of Directors of the holding company shall be made applicable to the composition of the Board of Directors of the subsidiary company</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>5 (ii)</td>
<td>At least 1 (one) independent director on the Board of Directors of the holding company shall be a director on the Board of Directors of the subsidiary company</td>
<td>✔</td>
<td></td>
</tr>
</tbody>
</table>

Managing Director is the Director of subsidiary company. Managing Director will be treated as independent director as per SEBI's letter no. SEC/SRMIC/95-299/364 dated 12.02.2012.
<table>
<thead>
<tr>
<th>Condition No.</th>
<th>Title</th>
<th>Compliance Status</th>
<th>Remarks (if any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 [iii]</td>
<td>The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>5 [iv]</td>
<td>The minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the subsidiary company also</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>5 [v]</td>
<td>The Audit Committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td><strong>Duties of Chief Executive Officer (CEO) and Chief Financial Officer (CFO)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 [i]</td>
<td>They have reviewed financial Statements for the year and that to the best of their knowledge and belief:</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>6 [i] a)</td>
<td>These financial statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>6 [i] b)</td>
<td>These financial statements together present a true and fair view of the company’s affairs and are in compliance with existing accounting standards and applicable laws</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>6 [ii]</td>
<td>There are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or violation of the company’s code of conduct.</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td><strong>Reporting and Compliance of Corporate Governance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7 [i]</td>
<td>The company shall obtain a certificate from a Professional Accountant/Secretary (Chartered Accountant/Cost &amp; Management Accountant/ Chartered Secretary) regarding compliance of conditions of Corporate Governance Guidelines of the Commission and shall send the same to the shareholders along with the Annual Report on a yearly basis.</td>
<td>✓</td>
<td>The certificate is enclosed in this Annual Report 2014</td>
</tr>
<tr>
<td>7 [ii]</td>
<td>The directors of the company shall state, in accordance with the Annexure attached, in the directors’ report whether the company has complied with these conditions</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>
CORPORATE SOCIAL RESPONSIBILITY
Corporate Social Responsibility is a set of management practices that ensures the company to maximize the positive impact of its operations on society especially from the viewpoint of legal, ethical and public expectations.

In EXIM Bank, we believe that business corporations have an obligation to work towards meeting the needs of a wider array of stakeholders. Our CSR philosophy is to integrate environmental, social and governance practices into our day-to-day business activities. We measure our success not only in terms of financial criteria, but also in building customer satisfaction, employee engagement and supporting the communities we serve.

EXIM Bank aspires and sets out resolute effort to help the vulnerable group overcome their misfortune and to accelerate the socio-economic growth wheel of the country. The activities mainly involve contribution towards building up an enlightened and prosperous nation; disaster management and alleviation of poverty. Other areas like health, sports, art and culture, etc. are well revered by the bank since inception.

In the year 2006, EXIM Bank has established EXIM Bank Foundation through which most of the CSR activities are carrying out in a systematic and orderly manner. The areas mainly the bank emphasizes are Education, Health, Disaster, Self-employment, Environment and Sports & Culture.

CSR fund allocated by EXIM Bank and EXIM Bank Foundation in the year 2014 is mentioned below -

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>CSR Initiatives of EXIM Bank &amp; EXIM Bank Foundation</th>
<th>Fund Allocated (crore taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Education</td>
<td>4.54</td>
</tr>
<tr>
<td>2.</td>
<td>Health</td>
<td>3.28</td>
</tr>
<tr>
<td>3.</td>
<td>Disaster Management</td>
<td>16.97</td>
</tr>
<tr>
<td>4.</td>
<td>Sports</td>
<td>1.61</td>
</tr>
<tr>
<td>5.</td>
<td>Art and Culture</td>
<td>1.24</td>
</tr>
<tr>
<td>6.</td>
<td>Others</td>
<td>4.82</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>32.46</td>
</tr>
</tbody>
</table>

Annexure -VII

Honorable Prime Minister of the Peoples Republic of Bangladesh Sheikh Hasina is distributing financial assistance to the families of Martyrs of BDR mutiny for the consecutive 6th year. Chairman of EXIM Bank Mr. Md. Nazrul Islam Mazumder is also seen in the photo.
Education

Bangladesh is the world’s densely populated country where major portion of population falls below the poverty level. Though the right of education & the right of equality in opportunity for all citizens is declared by the Constitution of Bangladesh, however, it is quite a difficult job for the government to ensure these rights due to several hindrances and deficiencies of which is insufficient financial ability. Though the government is allowing free basic education up to a certain level and providing a huge amount of subsidy in education sector, still it is quite a difficulty for the government to reach to its desired goal. For this reason the private sector has to come forward to empower government policies and initiatives. With a view to strengthen government policies and initiatives in education sector, EXIM Bank Foundation has been operating two unique programs for meritorious poor students, one is “EXIM Bank Scholarship Program” and another one is “Education Promotion Scheme”.

Awarding Scholarship

EXIM Bank believes that “Education Sector” is the most vital sector that craves for meticulous planning and vigorous efforts all the way through which it will lead the country to reach its ultimate goal - ‘prosperity’ by an embryonic & proficient set of manpower. This is why the EXIM Bank Foundation has introduced “EXIM Bank Scholarship Program” to support the poor meritorious students of the country. The Scholarship Program was started in the year 2004 through awarding scholarship among 61 poor but meritorious students of different reputed educational institutions of Dhaka city. Since December 2014, the Foundation has meticulously enrolled 2700 poor but meritorious students from most of the Public Universities, Colleges and Schools covering all the 64 districts of the country. Some of these students were selected from the reports published in the daily newspapers where they were acclaimed as “Odommo Medhabi”, “Adhar Ghore Chander Alo”, “Obhavi Ghorer Medhabi Mukh” and the like. These students will be taken care of till accomplishing their final academic degree.

In the year 2015, EXIM Bank has decided to enroll more than 500 poor but meritorious students into EXIM Bank Scholarship program. Among these students 249 poor but meritorious students has been selected from the reports of daily newspapers where these students were reported as “Odommo Medhabi”, “Adhar Ghore Chader Alo”, “Obhavi Ghorer Medhabi Mukh” and the like.

Qwad-e-Hasanah

“Education Promotion Scheme” is another pioneer program of EXIM Bank under which, quard or interest-
free loan is provided to poor and meritorious students to help them bear their monthly educational expenditure including academic expenses, food, accommodation, etc. The guard is disbursed as monthly installment into student’s savings accounts maintained with our bank. Under this program the students are required to repay the amount (only the principal amount) in long-term monthly installment basis after they have joined any confirmed job accomplishing their education properly.

The program has been launched in the year 2008. We have provided guard to 178 poor but meritorious students from a number of reputed educational institutions like Dhaka University, Chittagong University, Rajshahi University, Khulna University, Bangladesh Agricultural University, BUET, Dhaka Medical College, Rajshahi Medical College, Comilla Medical College, Sylhet M A G Osmani Medical College, University Colleges, etc. At present 7 students are enjoying the facility. The expansion of this program is underway.

The outcome of “EXIM Bank Scholarship” and “Education Promotion Scheme” has endorsed our transparency and justness. Till the year 2014, 810 students under these programs have completed their studies achieving excellence in academic results. They have proved their potentials in competitive job market as well. They are now on their way to turning their social and economical status to a respectable one. Besides its’ own education programs, the bank has been supporting various institutions like PROYASH, Military Institute of Science and Technology, Jahangir Nagor University, Faujdarhat Cadet College, The Society of ex-students of Tejgaon Govt. High School, Bangladesh University of Professionals, Dhaka University Social Welfare Alumni Association, Rainbow Kindergarten School, “Srijonshil Medha Onneshon - 2014” event, etc.

EXIM Bank Agricultural University, Bangladesh (EBAUB)
EXIM Bank Agricultural University, Bangladesh (EBAUB) is a privately supported, co-educational institution. Its major commitment is to provide international standard agricultural educational programs at undergraduate, graduate and doctorate levels and impart educational and research services at the most reasonable cost to students. The University programs are particularly responsive to the needs of individual citizen, public group, etc. in Bangladesh.

The University aims to develop and pursue these programs in a manner to ensure that the eligible students who desire to develop and expand their scholastic skills [for personal, occupational, or professional growth] have the opportunity to do so. It is the paramount responsibility of the university to respect the intellectual potential and dignity of students as individual human being, without regard to racial, ethnic, or cultural background.

EXIM Bank Agricultural University, Bangladesh (EBAUB) is situated in Chapainawabganj town, Chapainawabganj. The honourable Prime Minister of
the People’s Republic of Bangladesh has inaugurated the University on 9 October 2013. The Board of Trustees of EXIM Bank Agricultural University, Bangladesh (EBAUB Trust) is grateful to the honorable President of the People’s Republic of Bangladesh and the honorable Chancellor to assign Professor Dr. Abdul Mannan Akanda, a veteran Plant Pathologist and Scientist, Ex-Vice Chancellor of Bangabandhu Sheikh Mujibur Rahman Agricultural University as Vice Chancellor of EXIM Bank Agricultural University, Bangladesh (EBAUB). Meanwhile, a panel of experienced and erudite faculty members and other personnel are appointed in the University so as to ensure highest quality education and governance. The University is already endowed with modern amenities, spacious campus, audio-visual air-conditioned classrooms, standard library with sufficient books, well-equipped laboratory to introduce students with modern concepts of biological science, etc.

By the grace of Almighty Allah (The Glorified and the Exalted- Subhaanahu wa Ta’ala), the University has started its educational program by enrolling first batch students in “Winter” session in the year 2014. At present, there are four Honors programs for Undergraduate Students which are Bachelor of Science in Agriculture (B.S. Ag.), Bachelor of Science in Agricultural Economics (B.S. Ag. Econ.), Bachelor of Law (LL.B.) and Bachelor of Business Administration (BBA). The University is committed to offer advanced level of education at an affordable cost. The initiation of other programs is underway. The University is going to enroll student for its “Summer” program within a short period of time.

EXIM Bank Agricultural University, Bangladesh (EBAUB) is a notable effort of the Board of Trustees of EXIM Bank Agricultural University Bangladesh Trust especially the wholehearted endeavor of the visionary Chairman of the Trust, Mr. Md. Nazrul Islam Mazumder who is also the honorable Chairman of EXIM Bank. As agriculture contributes the major portion in the economy of Northern part of the country so, the Board of Trustees deemed it essential to establish an agricultural university there to efficiently utilize and manage the talent, skill and potentials of the students and professionals of that region and at the same time bring a revolution in agro-business sector and create employment. It is an immense pleasure to the Trustees that the University is running in full swing. They do believe that under the leadership, direction and integrity of the erudite Chairman, the University will be globally recognized very soon and will bring pride not only for itself but also for the country Insha’Allah.

Disaster Management
One of our major activities is helping the distressed people those are victims of natural calamity and thus become temporarily out of economic activities or faces handicapped situation. We provide them financial support with the view to help them return in economic activities as early as possible. In this welfare program, we provide relief in the form of cash or kind to flood or fire victims, cold-stricken people and so on. In year 2014, EXIM Bank Foundation has distributed 2,32,229 pcs. blankets among poor cold-stricken people of our country. We can recall the shocking disaster which took part five years ago, the “BDR Carnage”. EXIM Bank has been bearing family maintenance expenditure (Tk. 4.80 lac yearly per family) of 9 families who lost their dear ones and only earning member in BDR Carnage.
Health Sector
EXIM Bank also has given emphasis on health sector of the country. Therefore, it has donated different institutions and individuals of the country against purchasing of Ambulance, Medicine, etc. and receiving critical treatment. EXIM Bank feels proud to share people’s distress and lessen vulnerability.

EXIM Bank Hospital
EXIM Bank Hospital has commenced its journey from 8th May, 2010. It is a reflection of our commitment towards the nation especially enhancing accessibility of poor people into modern health care facilities. Since inception of the Hospital, our collective effort is going on to bring about the best from such a new establishment considering all related issues. The hospital is equipped with a good number of experienced and skilled doctors and other staffs headed by a Resident Director.

At present, the 24 hours service units of the hospital are Pathology, Radiology & Imaging, Pharmacy, Emergency, Medicine, Surgery, ENT, Child & Maternity Care, Orthopedics, etc. Furthermore, EXIM Bank Hospital has a full-fledged modern Dental unit from where every patient gets a fast and affordable dental care. Since inception, about 35,322 nos. patients have received health care facilities from the Hospital where, 28,987 nos. patients from OPD (Outward Patient Department), 3,893 nos. patients from IPD (Inward Patient Department) and 2,442 nos. patients got surgery from this hospital. In the year 2014, 7,384 nos. patients received treatment at OPD, 896 nos. patients received treatment at IPD and 697 patients got surgery from the hospital. EXIM Bank hospital has a good number of renowned & veteran outdoor consultant doctors to provide latest medical consultancy services. Besides, EXIM Bank has donated various hospitals to procure medical equipments and individuals to meet-up medical treatment expenses.

Sports
EXIM Bank respects the initiatives taken by the Govt. to facilitate and develop sports and sports events. EXIM Bank started its’ affiliation with sports through sponsoring “Second Bangabandhu Cup” football tournament in the year 1999. Since then the bank has been sponsoring various national and international sports and sport events. EXIM Bank has been patronizing the National Handball and Basketball Federation since long. A good amount of fund is distributed every year to launch national championship tournament of these games. EXIM Bank has donated Bangladesh Cricket Board to organize ICC T20 World Cup, Bangladesh Handball Federation, Divisional Sports Association of Sylhet for the event ‘Promoting Cultural Tribes & Tradition’, International Karate Federation to arrange Karate Tournament, Bangladesh Cricket Board to organize Celebrity Cricket Match, Bangladesh Olympic Association for organizing Olympic Day Run - 2014, etc.

Art & Culture:
EXIM Bank has profound homage to the initiatives taken by the Govt. for upholding the spirit of our great liberation war and the fearless freedom fighters. In this regard the bank has donated a considerable amount to “Jati Janak Bangabandhu SMR Memorial Trust” fund. EXIM Bank is also grateful to become a part of the historic event “Lakho Konthe Sonar Bangla” that took place on 26 March, 2014 at the National Parade Ground. In that event people from all walks of life willingly participated and sung our national anthem. EXIM Bank is also pleased to honor Mr. Abdul Gaffar Choudhury, the writer and newspaper columnist who wrote the legendary lyric “Amar Bhaier Rokte Rangano Ekushe February, Ami Ki Bhulite Pari” which is a widely celebrated song commemorating the Language Movement.

Miscellaneous
Besides the above mentioned CSR activities, EXIM Bank has also donated to renovate Krisnananda Bakshi Jame Masjid, Kurigram; Mohakhali Central Jame Masjid; 1st International Public Awareness Seminar on Fake Note Detection and Prevention - 2014 program; Kara Adhidaptar to celebrate Kara Saptahao - 2014. Bandhu Unnayan Foundation to sponsor a Campaign of Dhaka Metropolitan Police, BGMEA for arrangement of CAFEXPO, Dhupil Hindu Kalyan Parishad, Feni Zilla Samity, Baniad Paschimpara Switchgate Jame Masjid, Nazarpur Kendrio Jame Masjid, etc.

Conclusion
The above mentioned CSR activities have been undertaken by the Bank for greater interest of the people and to contribute into sustainable growth of the country. EXIM Bank offers gratitude to the honorable Governor of Bangladesh Bank for judicious policies and guidelines regarding CSR activities. The Bank also thankful to the honorable guests whose presence in various occasions of the bank and valuable suggestions assisted and energized the Bank to be more enthusiastic in performing CSR activities. This is why the Bank has considered it rationale to engage itself intensely for the well being of the community it has been dealing in days to come.