

# Corporate **Outlook**



unlocking human dimensions

 **Bank Asia**

6/2018

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# We think Global



**3** Subsidiary  
Companies

2 in abroad  
1 in the country

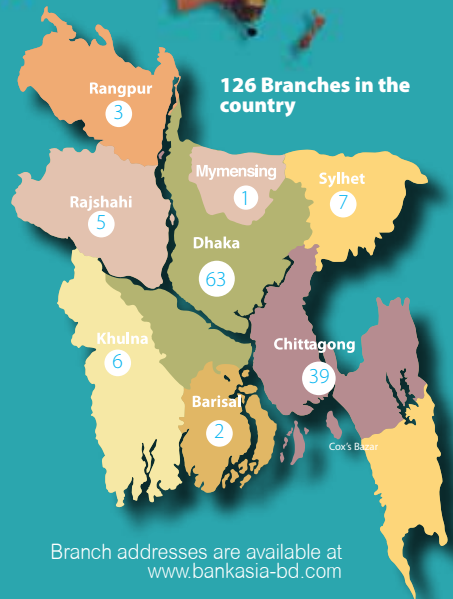
**707** Foreign

correspondent banks in  
**166** countries

**46** Exchange  
Houses

in 10 countries as foreign remittance  
channeling partner

**2,211** Agent Outlets  
in 55 districts  
of Bangladesh



Branch addresses are available at  
[www.bankasia-bd.com](http://www.bankasia-bd.com)



# bank profile

Bank Asia commenced operation on November 27, 1999 by a group of successful entrepreneurs of Bangladesh with the basic objective of bringing high quality service in the banking sector and actively participating in the growth and expansion of the national economy.

Bank Asia is the only bank in Bangladesh to acquire the Bangladesh operation of two foreign banks namely Muslim Commercial Bank of Pakistan and Bank of Nova Scotia of Canada. Our purpose has always been to foster industrial, commercial and financial ties between Bangladesh and foreign countries by trade initiatives and business ventures.

Thanks to its unremitting efforts and 18 years of experience, Bank Asia today proudly stands among the top rated banks of Bangladesh with an extensive network of business outlets comprising of conventional banking branches, islamic windows, off-shore banking unit, brokerage branches, agricultural branches, SME centers and agent outlets. It has the firm commitment to provide all modern and value added banking services in keeping with the very best standard in globalized world.

# vision

- To have a poverty free Bangladesh in course of a generation in the new millennium, reflecting the national dream
- To build a society where human dignity and human rights receive the highest consideration along with reduction of poverty

# mission

- To assist in bringing high quality service to our customers and to participate in the growth and expansion of our national economy
- To set high standards of integrity and bring total satisfaction to our clients, shareholders and employees
- To become the most sought after Bank in the country, rendering technology driven innovative services by our dedicated team of professionals

# core values

- Place customer interest and satisfaction as first priority and provide customized banking products and services
- Value addition to the stakeholders through attaining excellence in banking operation
- Maintain high ethical standard and transparency in dealings
- Be a compliant institution through adhering to all regulatory requirements
- Contribute significantly for the betterment of society
- Ensure higher degree of motivation and dignified working environment for our human capital and respect optimal work-life balance
- Committed to protect the environment and go green



## board of directors

**Mr. A Rouf Chowdhury**  
(Chairman)

**Mr. Mohd. Safwan Choudhury**  
(Vice Chairman)

**Mr. Md Nazrul Huda**  
(Vice Chairman)

**Mr. Rumea A Hossain**  
(Director)

**Mr. Mashiur Rahman**  
(Director)

**Mr. M Irfan Syed**  
(Director)

**Mr. M Shahjahan Bhuiyan**  
(Director)

**Ms. Romana Rouf Chowdhury**  
(Director)

**Ms. Hosneara Sinha**  
(Director)

**Ms. Naheed Akhter Sinha**  
(Director)

**Major General Mohammad  
Matiur Rahman (retd.)**  
(Director)

**Mr. Dilwar H Chowdhury**  
(Director)

**Ms. Farhana Haq**  
(Director)

**Mr. Enam Chowdhury**  
(Director)

**Mr. Md. Arfan Ali**  
(President & Managing Director)

## senior management team(SMT)

**Mr. Md. Arfan Ali**  
President and Managing Director

**Mr. Md. Zahirul Alam**  
DMD & Chief Business Officer

**Mr. Mohammad Borhanuddin**  
DMD & Chief Operating Officer

**Mr. Md. Sazzad Hossain**  
DMD & Chief Risk Officer

**Mr. Ziaul Hasan Molla**  
DMD- Business

**Mr. Shafiuzzaman**  
SEVP & Head of C & LL

**Mr. Sarder Akhter Hamid**  
SEVP & Head of Channel Banking

**Mr. S M Iqbal Hossain**  
SEVP & Head of IB & Export Finance

**Mr. Md. Zia Arfin**  
SEVP & Head of ID

**Mr. M A Qaium Khan**  
EVP & Head of ICT

**Mr. Arequl Arefeen**  
EVP & Head of Treasury

**Mr. Tahmidur Rashid**  
EVP & Head of CRM

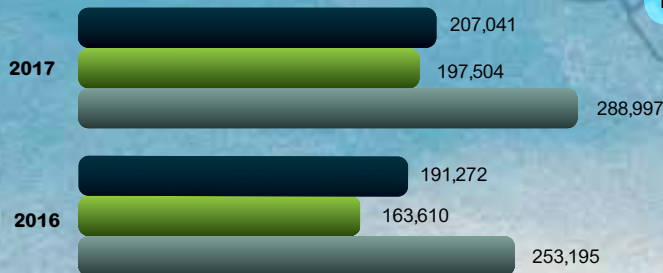
**Mr. Mohammad Ibrahim Khalil, FCA**  
Chief Financial Officer

**Mr. Mohammad Ataur Rahman**  
AVP & MD's Secretariat

# financial highlights

## Deposits | Advances | Total Assets

Million Taka



Contact Person

**Mohammad Ibrahim Khalil, FCA**

Chief Financial Officer

+880 1916-865979

ibrahim.khalil@bankasia-bd.com

■ Deposits  
■ Advances  
■ Total Assets

	Million Taka			Million USD		
	30-Jun-18	2017	2016	30-Jun-18	2017	2016
Total Assets	291,431	288,997	253,196	3,530	3,501	3,067
Deposits	206,314	207,041	191,272	2,499	2,508	2,317
Loans & Advances	205,706	197,504	163,610	2,492	2,393	1,982
Import	82,170	181,468	148,724	995	2,198	1,802
Export	67,120	118,172	103,139	813	1,432	1,249
Remittance (Inward)	27,528	51,778	41,665	333	627	505
Operating Profit	4,174	6,687	5,921	51	81	72
ROE	11.31%	10.21%	8.13%	11.31%	10.21%	8.13%
ROA	0.84%	0.76%	0.65%	0.84%	0.76%	0.65%
EPS (BDT)	1.10	2.07	1.75	1.10	2.07	1.75
Yield on Advance	10.01%	9.03%	9.86%	10.01%	9.03%	9.86%
Cost of Deposit	5.61%	5.08%	5.66%	5.61%	5.08%	5.66%
Cost of Fund	8.09%	7.58%	8.17%	8.09%	7.58%	8.17%
Cost of Operation	2.46%	2.50%	2.51%	2.46%	2.50%	2.51%
Spread	4.40%	3.95%	4.20%	4.40%	3.95%	4.20%
Net Interest Margin	4.45%	3.71%	3.64%	4.45%	3.71%	3.64%
Burden Ratio	0.70%	0.43%	0.40%	0.70%	0.43%	0.40%
CRAR (Capital to Risk Weighted Asset Ratio) BASEL-III	14.30%	14.89%	12.42%	14.30%	14.89%	12.42%

Exchange rate used 1 USD equivalent to BDT 82.55

everywhere  
**Bank Asia**

Particulars	June 30, 2018
Branch	118
SME center	4
SME/agri branch	4
Islamic window	5
Agent outlet	2,211
ATM booth (own)	142
ATM shared	8,523
Male employee	1,657
Female employee	509
Foreign correspondent bank	707
Number of nostro account	29
Foreign banks having credit line	80
Number of brokerage house	1
Deposits	BDT 206,314 million
Loans and advances	BDT 205,706 million
Import	BDT 82,170 million
Export	BDT 67,120 million
Remittance (inward)	BDT 27,528 million
Operating profit	BDT 4,174 million

Opening account of a woman at remote area as a part of financial inclusion of the bank



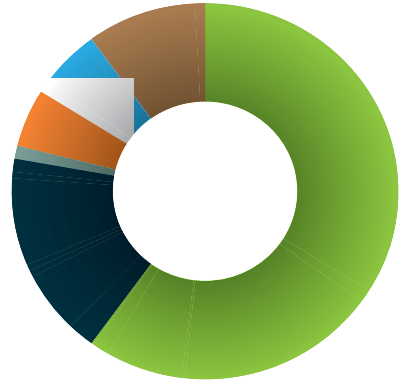
# business portfolio

June 30, 2018



## SME sectoral distribution (Tk. 24,504 Million)

Service **42%**  
Trade **34%**  
Manufacturing **23%**  
Women Entrepreneurship **1%**



## loans and advances segment wise distribution (Tk. 205,706 Million)

Corporate **60%**  
CMSME **17%**  
Agri **1%**  
Consumer credit **5%**  
Credit Card **1%**  
Islamic **6%**  
OBU **10%**

# shareholders' information

## shareholders' equity

June 30, 2018

figures in million

Particulars	BDT	USD
Paid-up capital	11,103.87	134.51
Statutory reserve	7,900.23	95.70
Revaluation reserve	2,153.56	26.09
General reserve	8.17	0.10
Retained earnings	1,113.29	13.49
<b>Total shareholders' equity</b>	<b>22,279.12</b>	<b>269.89</b>

Conversion rate used 1 USD equivalent to BDT 82.55

## shareholding structure

June 30, 2018

Description	Number of shareholders
Sponsors and directors	28
General public	9,782
Foreign investors	3
Investment companies	83
Institutions	274
Non resident Bangladeshies	77
<b>Total</b>	<b>10,247</b>

Contact Person

**Sheikh Mohammad Anisuzzaman**

Company Secretary

+88 01713-108866

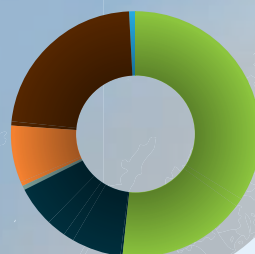
s.anisuzzaman@bankasia-bd.com

## Capital Fund Trend

(Million Taka)



## Shareholding Structure



Sponsor & Director **51.77%**

General Public **15.83%**

Foreign Investors **0.65%**

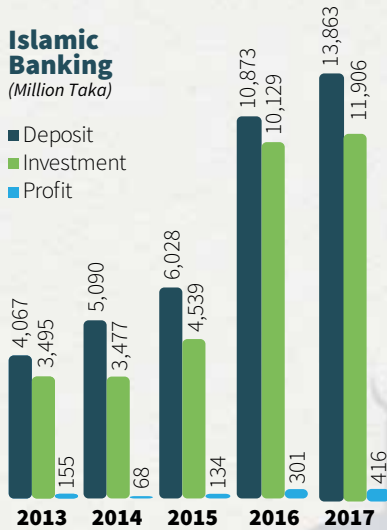
Investment Companies **7.98%**

Institutions **23.07%**

Non Resident Bangladeshies **0.70%**

## Islamic Banking (Million Taka)

■ Deposit  
■ Investment  
■ Profit



**Salamaah**  
purity is your dividend

Bank  
Asia  
Islamic  
Banking

## islamic banking

Bank Asia commenced its much acclaimed Islamic Banking services in 2008 and the Bank has 5 Islamic Banking Windows in Dhaka, Chittagong and Sylhet divisions.

Separate Islamic Banking Software—HIKMAH to provide Real-Time Online Banking service from all of our branches network.

Separate team of human resources in Islamic Window and Corporate Office including Investment/ Credit Risk Management, Investment Administration, Accounting & Fund Management.

One of the best Shariah compliant Islamic banking service providers in Bangladesh. Bank Asia has developed and implemented a module for profit distribution among the Mudaraba depositors based on unique Income Sharing Ratio [ISR], the first of its kind in Bangladesh.

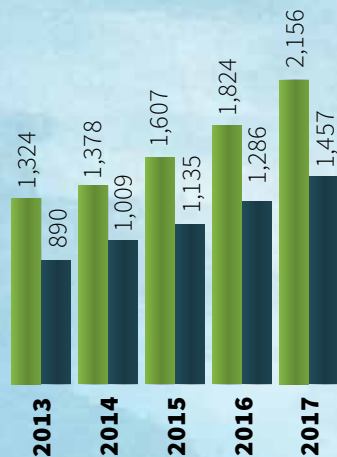
# foreign trade in Bangladesh



## Import and Export

Million USD

■ Import  
■ Export



## Major imports

Capital machineries  
Crude palm oil  
Raw sugar  
Furnace oil  
Chemicals  
Raw cotton  
Fertilizer  
Textiles and articles  
Iron and steel  
Paper pulp  
Food grains  
Plastics and rubber articles

## Major exports

Ready made garments  
Live vessel  
Raw jute  
Agro-products  
Frozen foods/Fish  
Leather products  
Jute goods  
Chemicals  
Specialized textiles  
Home textiles  
Beverage items  
Pharmaceuticals

## Import

USD **2,156** Million

## Export

USD **1,457** Million

# major foreign correspondents

## contact persons in international division

### Md. Zia Arfin

Senior Executive Vice President & Head of International Division

+880 1713-160011

+880 7166179

zia.arfin@bankasia-bd.com

### Md. Faruk Hossain

First Vice President

+880 1713-386658

faruk.hossain@bankasia-bd.com

### Mynul Ahsan

Asst. Vice President

+880 1711-854565

m.ahsan@bankasia-bd.com

1. ABN Amro Bank N.V., Netherlands
2. Abu Dhabi Commercial Bank, United Arab Emirates
3. Alawwal Bank, Saudi Arabia
4. Asian Development Bank (ADB),
5. Australia and New Zealand Banking Group Ltd., Australia
6. Axis Bank Limited, India
7. BACB, London
8. Banca Monte Dei Paschi Di Siena S.P.A., Italy
9. Banque Cantonale de Geneve, Switzerland
10. Banque Cantonale Voudouse, Switzerland
11. Banca Popolare Di Vicenza Spa, Italy
12. Banca UBAE Spa, Italy
13. Banco De Sabadell, S.A., Spain
14. Banco Popular Espanol, S.A., Spain
15. Banco Santander S.A., Spain
16. Bank Al Habib Limited, Pakistan
17. Bank of America, N.A., USA
18. Bank of China, China
19. Bank of Tokyo-Mitsubishi UFJ, Ltd., The, Japan
20. Bank Polska Kasa Opieki Sa - Bank Pekao Sa, Poland
21. Bankia S.A., Spain
22. Bank of Communications, China
23. BNP Paribas, France/Belgium
24. Caisse Centrale Desjardins, Canada
25. Caixabank, S.A., Spain
26. China Construction Bank Corporation, China
27. China Merchants Bank, China
28. Citibank N.A., USA
29. Commerzbank AG, Germany
30. Commonwealth Bank of Australia Sydney
31. Credit Du Nord, France
32. Credit Suisse, Switzerland
33. Danske Bank A/S, Denmark
34. DBS Bank Ltd., Singapore
35. Deutsche Bank Ag, Germany
36. Doha Bank, Qatar
37. DNB Bank ASA, Norway
38. Emirates NBD Bank, UAE
39. Emirates Islamic Bank, Dubai
40. Fransabank SAL, Lebanon
41. Habib American Bank, USA
42. Habib Bank Ag Zurich, United Arab Emirates
43. HDFC Bank Limited, India
44. HSBC Bank Plc, United Kingdom
45. Helaba, Germany
46. ICICI Bank Limited, India
47. Indusind Bank Limited, India
48. International Finance Corporation (IFC), USA
49. Intesa Sanpaolo Spa, Italy
50. ING Bank, Netherlands
51. Jiangsu Jiangyan Rural Commercial Bank Co., Ltd, China
52. Joint Stock Commercial Bank for Foreign Trade of Vietnam, Vietnam
53. JP Morgan Chase Bank, N.A., USA
54. Kasikornbank Public Company Limited, Thailand
55. KBC Bank NV, Belgium
56. KEB Hana Bank, Korea, Republic of
57. Landes Bank, Germany
58. Mashreq Bank Psc, United Arab Emirates
59. MCB Bank Limited, Pakistan
60. National Bank of Ras-Al-Khaimah, The, UAE.
61. Noor Bank P.J.S.C., United Arab Emirates
62. Nordea Bank Denmark A/S, Denmark
63. Oddo-BHF, Germany
64. Ping An Bank Co., Ltd. (Formerly Shenzhen Development Bank Co.,Ltd.), China
65. PJSC Promsvyazbank, Russia
66. RHB Bank Berhad, Malaysia
67. Rabo Bank, Netherlands
68. Seylan Bank Plc, Sri Lanka
69. Shanghai Pudong Development Bank, China
70. Shinhan Bank, Korea, Republic of
71. Skandinaviska Enskilda Banken, Norway
72. Standard Chartered Bank, USA
73. State Bank of India, India
74. Sumitomo Mitsui Banking Corporation, Japan
75. Swedbank, Sweden
76. The Bank of New York Mellon, USA
77. Turkiye Halk Bankasi A.S. (Head Office), Turkey
78. U.B.A.F. - Union De Banques Arabes Et Francaises Tokyo Branch, Japan
79. UBI Banca S.P.A., Italy
80. UBL (Switzerland) Ag, Switzerland
81. UBS Switzerland Ag, Switzerland
82. Unicredit S.P.A., Italy
83. Wells Fargo Bank, N.A., USA
84. Zurich Kantonalbank, Switzerland



# inward remittance

For the very first time in Bangladesh, Bank Asia has taken an initiative to partner with BASIS, Mastercard and under supervision of ICT division of Peoples Republic of Bangladesh launched freelancer card to retain the foreign currencies in national economy. This card will give the freelancer community, the freedom to bring their earnings safely through a legal channel.

Jan -June, 2018

**11** NGOs

**2,287** outlets

**660,000**  
beneficiaries

**46** exchange houses

**10** countries

USD **238.05** million  
inward remittance



Bank Asia was awarded “Bangladesh Bank Remittance Award-2016” for drawing highest volume of Foreign Remittance through Bank Asia in 2016

Bank Asia launched “স্বাধীন” freelancer card for the first time in Bangladesh

To make the service export related payments easier and cheaper, we have done 2,08,993 transactions amounting Tk. 2,387 million through ‘Payoneer’ and 480 transactions amounting Tk.14.61 million through ‘Payza’ upto June, 2018.



# sustainable banking operations- key highlights

June 30, 2018

66%

Cash transactions done through ATM

29,072

Man Hours of training for development of our human capital

652

students received support for education under BA's higher studies scholarship amounting to TK. 10 million

2,211

Agent outlets for expanding Agent banking covered 55 districts in most geographically dispersed poor segment

37,663

Farmers and rural people benefitted financially through our agricultural/rural credit

641,500

Unbanked villagers of 222 upazillas came under Bank Asia's banking service network through EBK project for poverty alleviation

102,506

E-statements delivered to customer

## sustainability report summary 2017

(Under GRI-G4)

### Sustainability in Bank Asia means

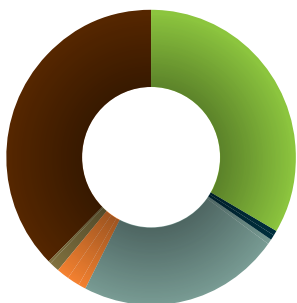
- Good governance and commitment to stakeholders
- Environmental sustainability and green banking
- Economic sustainability
- Sustainable human capital
- Building the community



# brief performance economic environmental and social

## total community investment (Tk. 46.31 million)

June 30, 2018



Education | Tk. 15.5 million **33.47%**  
 Health | Tk. 0.5 million **1.08%**  
 Disaster | Tk. 10.7 million **23.11%**  
 Art & Culture | Tk. 1.7 million **3.67%**  
 Infrastructure improvement in remote areas | Tk. 0.67 million **1.45%**  
 Others | Tk. 17.24 million **37.23%**

## Economic responsibility

**+25%** No. of loans accounts  
**+24%** Deposit customer account  
**+34%** Savings customer account

## Shareholders' responsibility

**2,048** million BDT Profit after tax  
**21,054** million BDT Shareholders' fund  
**23.10** BDT Share price

## energy efficiency

June 30, 2018

Million Taka

Instruments	Quantity	Cost of conventional practice	Cost of green banking concept
E-statement	102,506	1,025,060	NIL
SMS banking	123,578	1,235,780	30,895
SMS alert	253,155	2,531,550	63,289
Net banking	66,975	669,750.00	NIL
E-fund transfer	52,664	526,640	NIL
Digital attendance	1,286	648	NIL
E-mail correspondence	99,638	996,380.00	NIL
<b>Total</b>		<b>6,985,808.00</b>	<b>94,184</b>

Net savings BDT 11.43 Million

## Environmental responsibility

**95,34,000** kwh, Electricity consumed  
**Oil 80,337** ltrs,  
**CNG 204,286** m3,  
 Fuel consumed  
**88,62,500** km, Local business travel  
**81,811** reams, Paper used

## Social responsibility

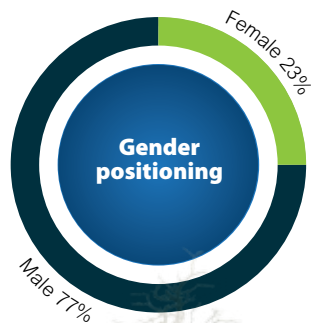
**+6%** Staff strength  
**+8%** Benefits and emoluments



# sustainable human capital

## 81%

of staff members are aged below 40 years, which signifies that Bank Asia is in young, dynamic and capable hands



## age distribution

June 30, 2018

Age group	Male	Female	Total
30 & below	389	130	519
<b>31- 40</b>	<b>912</b>	<b>333</b>	<b>1,245</b>
41-50	322	44	366
51-60	34	2	36
Total	1,657	509	2,166
Percentage (%)	77	23	100

## talent management

Employees	June 30, 2018		2017		2016	
	Number	Training hours	Number	Training hours	Number	Training hours
Male	1,310	23,552	1,946	44,946	1,790	38,170
Female	307	5,520	514	11,872	607	8,048

# sustainable human capital

balance sheet including human capital  
abridged for banking operation

Million Taka

	31-Dec-17	31-Dec-16
<b>Assets</b>		
Total Asset (Conventional)	288,997	253,196
Human Asset (Individuals' value)	16,896	16,772
Value of investments	15	12
Total Asset including Human Asset	305,908	269,980
<b>Capital &amp; liabilities</b>		
Total Liabilities (Conventional)	288,997	253,195
Human Capital	16,911	16,784
Total Capital & Liabilities including Human capital	305,908	269,980

# corporate structure



# awards & accolades

## 2017

- Bank Asia Limited has been awarded SAFA Best Presented Annual Report Awards 2016, First Runner Up under SAARC Anniversary Awards for Corporate Governance Disclosures category
- Bank Asia Limited was awarded Third prize in 17th ICAB National Award for Best Presented Annual Reports for its Annual Integrated Report 2016 under Corporate Governance Disclosures
- Certificate of Merit (4th position) under Integrated Reporting category from the Institute of Chartered Accountants of Bangladesh (ICAB)
- Bank Asia achieved 'Winner-Best Sustainability Report in Overseas category' in the 13th Sustainability Reporting Awards (SRA) 2017 by NCSR, Jakarta, Indonesia for Sustainability Report 2016
- Bank Asia achieved " Relationship Award -2017" by Caixa Bank, Spain

## 2016

- Bank Asia was awarded second prize under Integrated Reporting category from the Institute of Chartered Accountants of Bangladesh (ICAB) for Best Presented Annual Reports (BPAP) in Bangladesh
- Certificate of Merit from ICAB for Best Presented Annual Reports 2015 in the Private Sector Banks including cooperative banks
- Bank Asia has garnered Bronze Award under Banking Companies category in 3rd ICSB National Award for Corporate Governance for its Annual Integrated Report 2015 by Institute of Chartered Secretaries of Bangladesh (ICSB)
- Bank Asia achieved Best Sustainability Report in Bangladesh in the 12th Sustainability Reporting Awards (SRA) 2016 by NCSR, Jakarta, Indonesia for Sustainability Report 2015 of Bank Asia



# our strengths

- Skilled and dedicated workforce under a group of dynamic and knowledgeable leaders
- Strong integration/bondage among the employees. Best Health, Safety and Working Environment for Human Capital
- Good corporate image as reflected by trustworthiness in the market
- Own core banking solution; customization and scaling through our associate software development company
- Strong presence in international trade including off-shore banking unit. Extensive foreign correspondents relationship worldwide
- Strong remittance base and disbursement channel. Strengthened by largest NGO based network
- Strong asset and capital base
- Financial inclusion through Agent Banking and Remote Banking (EBEK). Government's Social Safety Net Payment disbursed through the outlets of Agent Banking
- 24 hours real time Online banking. Quick and bulk payment processing through EFTN and RTGS
- First and only Bangladeshi Bank that provides Online Payment Gateway Service through Payoneer and Payza
- One of the best Shariah compliant Islamic banking service providers in Bangladesh
- Bank Asia has developed and implemented a module for profit distribution among the Mudaraba depositors based on unique Income Sharing Ratio [ISR], the first of its kind in Bangladesh which is recognized as a better Shariah compliant and justified profit distribution module than that of other Islamic operators in the country
- Only bank in Bangladesh which has introduced online credit approval system (OCAS) for the retail and cottage, micro & small (CMSE) segments in order to bring efficiency & digitalized banking for the customers
- Strong presence in capital market through its own subsidiary company

# why Bank Asia

## Local expertise

Comprehensive and long-standing knowledge of culture, markets and regulatory framework of Bangladesh. Strong business and institutional ties.

## Focus on trade finance

Trade finance is Bank Asia's single most important line of business.

Strong record in servicing international trade. Renowned competence in tackling and managing country, credit and financial risks.

## Professional assistance

From a network of expert advisors based in key locations across Bangladesh.

## Creative product and service development

Provide technology driven modern products & services as per customer demand.

## bank ranking

World rank | 2,033

Country rank | 18

Rated by Bankers Almanac

## credit rating

Rating	2018	2017
Long term	AA2	AA2
Short term	ST2	ST2

Rated by Credit Rating Agency of Bangladesh Ltd. (CRAB) and will remain valid up to June 2019

# products & services

## RETAIL BANKING PRODUCTS

### Deposits

#### Low Cost/No Cost Deposit Accounts

- Current Deposit Account
- Savings Bank Account
- Star Savings Account
- Short Notice Deposit Account
- Foreign Currency Account
- Account for Under-privileged Section (10 Taka, Street Urchin, Beneficiaries of National Service program, Cleaners, Garment Workers, Technicians of Small Industries, etc.)

#### Term Deposit (s)

- Fixed Deposit Regular

#### Scheme Deposit (s)

- Monthly Benefit Plus
- Double Benefit Plus
- Triple Benefit Plus
- Bank Asia Sanchay Plus
- Deposit Pension Scheme Plus
- Shonchey E KotiPoti

### Consumer Finance

- Auto Loan
  - Shapner Bahan
- House Finance
  - Shapner Abash
  - Griha Shaj
  - Shapner Kutthir
  - Shapner Nirman
  - Nijer Bari
- Consumer Durable Loan
- Unsecured Personal Loan
  - Proyojon
  - Chuti
  - Sheba
- Loan for Professionals
  - Shabolombi
- Loan for Senior Citizens
  - Purnata
- Green Energy Loan
- Talent Learning and Earning

### Credit Card

- VISA Platinum Card (with Priority Pass)
- VISA Classic Local Card
- VISA Classic Dual Card
- VISA Ladies Card
- VISA Butterfly Card
- VISA Gold Local Card
- VISA Gold Dual Card
- Hajj Card
- Virtual Card
- Master Silver Card
- Master Gold Card
- SME Credit Card
- LankaBangla Card Cheque
- Gift Card

## ISLAMIC BANKING PRODUCTS

### Deposit Products

- Al-Wadiah Current Account (AWCA)

## MAKE OVERSEAS PAYMENT THROUGH VIRTUAL CARD

- TOEFL, SAT, GRE, IELTS Fee
- Conference Fee/ Seminar Fee
- Membership Fee
- Downloadable Mobile Apps
- Software
- e-Book
- Associated License Fees
- Online Training Fees
- Domain Registration/ Renewal
- Hosting/ Cloud Solutions



- Mudaraba Savings Account (MSA)
- Mudaraba Special Notice Deposit Account (MSNDA)
- Mudaraba Term Deposit Receipts (MTDR) of different Tenure
- Mudaraba Hajj Savings Scheme (MHSS)
- Mudaraba Deposit Pension Scheme (MDPS)
- Mudaraba Monthly Profit Paying Deposit Scheme (MMPPDS)
- Smart Junior Saver (SJS)
- Cash Waqf

### Investment Products

- Bai Murabaha Muajjal (both Local and Post Import)
- Hire Purchase Shirkatul Melk (HPSM)
- Musharaka
- Murabaha Import Bills

- Guard against Accepted Bills
- Guard against MTDR
- Guard against Schemes

### **MICRO, SMALL, MEDIUM AND AGRICULTURE BANKING PRODUCTS**

#### **Deposits**

- All conventional deposit products except savings bank deposit, scheme deposits and other deposits for only individual customers.

#### **Micro & Small Enterprise Finance**

- Shomadhan - Over draft for Trading, Manufacturing, Service & Women Entrepreneur
- Utshob- Collateral free Seasonal loan
- Shubidha - Collateral free Term loan for Trading
- Sristi - Collateral free Term loan for Manufacturing
- Shofol - Collateral free Term loan for Service
- Shondhi - Term loan for Trading
- Shombridhi - Term loan for Manufacturing
- Sheba - Term loan for Service
- Subarno- Term loan for Women Entrepreneur
- Probaho - Term loan for Electric Cluster at Dhaka
- Shombhabona- Term loan for New Entrepreneur
- Bondhon- Term & seasonal loan for Handloom & Specialized cloth Cluster at Bogra

#### **Medium Enterprise Finance**

##### **Funded Products**

- Secured Over Draft (SOD)
- Cash Credit Hypo
- Over Draft A/C
- SOD (Earnest Money)
- Loan against Imported Merchandize
- Loan against Trust Receipt
- Payment against Document (PAD) Cash
- Documentary Bills Purchased - LCY

- Demand Loan (Workorder)
- Forced Demand Loan against L/C
- Term Loan Industrial
- Term Loan Others
- Loan General
- Transport Loan
- House Building Loan - General
- Lease Finance
- Time Loan

##### **Non Funded Products**

- Letter of Guarantee
- Letter of Credit (Sight/Deferred/UPAS/EDF)
- Back to back Letter of Credit (Local & Foreign)

##### **Agriculture Finance**

- SOD (10 Taka Savings)
- Demand Loan against 10 Taka Savings
- Short Term against 10 Taka Savings
- Cropping Demand Loan
- Dairy and Fattening Demand Loan
- Dairy and Fattening Term Loan
- Fishery Demand Loan
- Fishery Term Loan
- Equipment Term Loan
- Poultry Demand Loan
- Poultry Term Loan
- Demand Loan against NGO
- Agriculture Term Loan against NGO

##### **CORPORATE BANKING**

##### **Cash Management Products**

Bank Asia provides corporate customers a full range of cash management products and services. A wide range of solutions are offered to help them plan, monitor and manage their liquidity and meet payments, receivables, accounts and information requirements. Specific products and services are as follows:

- Day-to-day cash control
- Account Packages – Current, SND and Fixed Deposits
- Monitoring money at the bank,

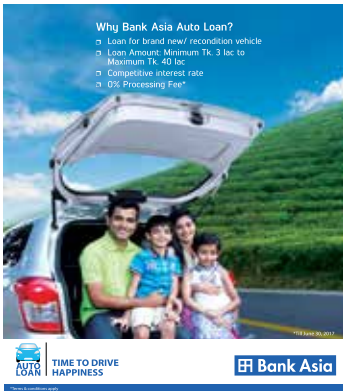
both active and non-active cash

- Receipts and items in the course of collection
- Payments and items in the course of being paid
- Cash Pick Up & Delivery
- Short-term investments
- Short-term borrowings
- Short-term foreign exchange positions
- Electronic payments
- Booths

##### **Funded Products**

- Secured Over Draft (SOD)
- Cash Credit Hypo
- Over Draft
- SOD (Earnest Money)
- Exporter's Cash Credit
- Documentary Bills Purchased - FCY
- Documentary Bills Purchased - LCY
- Demand Loan (Work order)
- Loan against Imported Merchandize
- Loan against Cash Incentive
- Payment against Document (PAD) Cash
- Loan against Documentary Foreign Bill
- FCY
- Forced Demand Loan against L/C
- Term Loan Industrial
- Term Loan Others
- Loan General
- Transport Loan
- Loan against Packing Credit
- Loan against Trust Receipt
- House Building Loan - General
- Lease Finance
- PAD (Export Development Fund)
- Export Development Fund (EDF) Loan (FCY)
- Time Loan
- Demand Loan (Workorder)
- **Non Funded Products**
- Letter of Guarantee





- Letter of Credit (Sight/Deferred/UPAS/EDF)
- Back to back Letter of Credit (Local & Foreign)

### Structured Financing

- LCY syndication arrangement
- FCY term Loan and syndication
- Multilateral financing
- Advisory services
- Trustee and agency services
- Arranging Debt (Bonds/Commercial Paper)
- Customized financial solutions
- Special arrangements (IPFF/Special fund of BB/ Agri business Loan etc.)

### OFF-SHORE BANKING UNIT (OBU) Products

- On-shore Import & Export Bill
  - Discounting
  - UPAS Loan
  - Bill Purchase
- Working Capital Finance
  - LTR
  - Packing Credit
  - Term Loan
  - Lease Finance

- Trade Finance
  - Import, Export
- Loans & Advances to wholly foreign owned entities
  - LTR
  - Term Loan
  - Demand Loan
- Term loan to local entities
- Nostro account services to other local banks

### AGENT BANKING Products

- Current Deposit Account
- Savings Bank Account
- Short Notice Deposit Account
- School Banking Solution
  - Smart Junior Saver Account
  - School Banking Account
  - School Fee Collection
  - Payroll Banking for Teachers
- Term Deposits
- Remote Banking (EBEK)
- 10 Tk. Accounts
- Account Opening
- Deposit & Withdrawal from account
- Fund Transfer within bank and to any bank in Bangladesh
- Inward Foreign Remittance payment
- Utility Bill Payment
- Balance Inquiry
- Account Statement (mini)
- Insurance Premium Collection
- Passport Fee Collection
- SME Loan Processing
- Agricultural Loan Processing
- Retail Loan Processing
- Repayment of Loan Installment
- Disbursement and Payment of Social Safety Net
- Salary Disbursement Solution
- A-Card for farmers
- Debit/NFC Card Services
- Mobile Top Up
- Agent Banking Apps

### TREASURY Products

#### Money Market, Fixed Income, & Capital Market

- Call Money
- Notice money
- LCY/FCY Term
- Fixed income & Capital market securities
- Repo
- ALS (Assured Liquidity Support)
- Reverse Repo
- Currency SWAP

#### Foreign Exchange

- Spot Foreign Exchange
- Forward Foreign Exchange
- Forex Swaps
- Cross Currency Swaps
- Interest Rate Swaps
- Interest Rate Cap and Collar

### CAPITAL MARKET Services

- Brokerage Services
- Attractive Commission Rate
- Wide Branch Network
- Margin Loan
- CDBL Services
- Research
- Daily Market Update and News Summary
- Institutional and Foreign Trade
- Panel Broking
- Portfolio and Risk Management
- Internet and Smartphone trading

# During 2017 Bank Asia spent BDT 183.83 million in CSR



Bank Asia's contribution to Prime Minister's Relief Fund



WORLD ENVIRONMENT DAY 2018

Bank Asia

# Growing Together

for sustainable environment

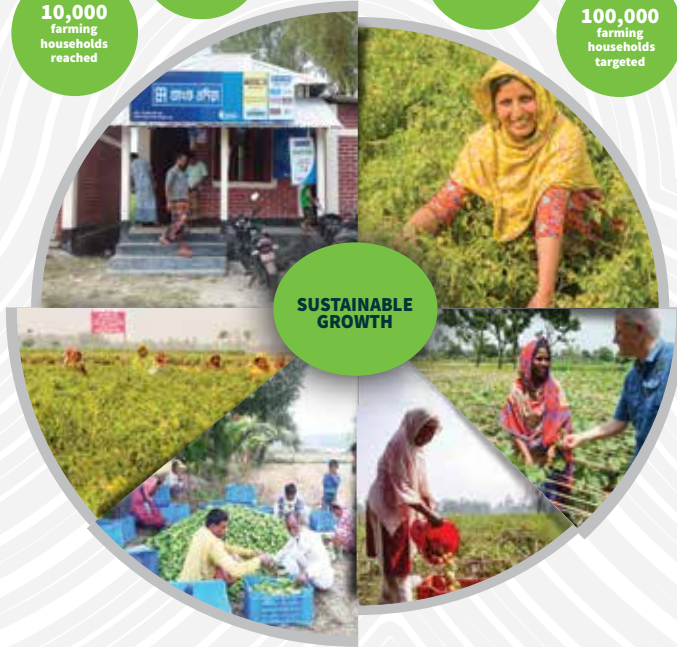
10,000  
farming  
households  
reached

10-50%  
less pesticides  
per kg crop  
harvested

60-70%  
less fertilizer  
per kg crop  
harvested

30%  
female farmers  
participation

100,000  
farming  
households  
targeted



SUSTAINABLE  
GROWTH

## Driving environment-friendly innovative agricultural value chain

- Creating awareness on advanced agricultural techniques that promote optimal usage of fertilizer and pesticides: scaling up towards sustainable development.
- Growing farmer's center network through Agent Banking where farmers will become environmental change maker.
- Establishing social franchise that offers financial freedom to farmers.
- Serving agro ecosystem digitally: loans and accounts.

Supported by:



Partners: **syngenta** **VSO**



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